



Welcome

New Hire Benefits Guide | 2020

UAW Employees (Hired after 2/26/2015)



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Welcome to Rolls-Royce

We are proud to offer benefits that support your good health, protect your financial well-being and help you save for retirement. You'll find important information about the following benefits in this guide:

- Medical and prescription drug coverage
- Health Savings Account (HSA)
- Dental coverage
- Vision coverage
- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Life insurance
- Accidental death and dismemberment (AD&D)
- Short-term disability (STD)
- Long-term disability (LTD)
- Personal Savings Plan
- Employee Assistance Program (EAP)

Ready to get started?

Enrolling in your benefits is easy.

STEP 1: Log in to the Rolls-Royce Benefits Center at www.RRbenefitscenter.com.

STEP 2: Enter a new User ID and create a new password. You will also need to set a security question and answer to reset your User ID or password if needed. Once you agree to the Terms of Service your registration is complete. **You must enroll in benefits within 60 days of your coverage effective date.** You will not have another opportunity to enroll until Annual Enrollment in the fall unless you have a qualified change in employment or family status.

Your UAW benefits representatives are available to assist you with your online enrollment. Please see page 25 for contact information.

The official plan documents legally govern the administration of the plans described in this guide. If there is any difference between the information in this guide and the information in the official plan documents, decisions will be based on the plan documents. Benefits are provided at the discretion of Rolls-Royce and do not create a contract of employment. Rolls-Royce reserves the right to modify, suspend, revise and/or terminate any or all of the plans at any time and for any reason.



Benefit Basics

Who Can Enroll?

You're eligible for the benefits described in this guide beginning on your hire date if you're an employee working 30 hours or more per week. (One exception: You're eligible for disability benefits on the first day of the month after you've been employed for six months.) You can also cover your dependents under medical, dental and vision coverage. Eligible dependents include your:

- Spouse, including your same-sex spouse or domestic partner;
- Children up to age 26 — including stepchildren, adopted children and children of your domestic partner;
- Unmarried children of any age who are physically or mentally disabled, totally dependent on you for support and can be claimed as a dependent on your U.S. federal income tax return.



You must confirm that each dependent you enroll meets the eligibility requirements by providing supporting documentation.

As a government contractor, we must validate our insurance costs. Therefore, we conduct audits to confirm that dependents covered under our plans meet eligibility requirements.

You will need to provide the required documentation for any dependents you add to your coverage. Examples of documentation include government-issued marriage certificate, affidavit of domestic partnership, government-issued birth certificate, adoption certificate or Qualified Medical Child Support Order. Detailed instructions about required documentation and your submission options will be provided at the time of enrollment.

If you do not provide the supporting documentation by the deadline stated in the notices from the Rolls-Royce Benefits Center, unfortunately your dependents will be dropped from any coverage you have elected for them.

COVERAGE LEVELS

The cost of medical, dental and vision coverage is based on the following coverage levels:

- You Only
- You + Spouse or Domestic Partner
- You + Child(ren)
- You + Family

Medical Coverage

You have several medical plan options to choose from. Each option has an annual deductible, coinsurance and annual out-of-pocket maximum. After the annual deductible, you and the plan share the cost of your expenses (coinsurance). Once you meet your out-of-pocket maximum, the plan pays 100% for any additional eligible expenses for the rest of the plan year.

To complement the medical option, a tax-advantaged account known as a Health Savings Account (HSA) can be used. This type of account allows you to set aside money on a pre-tax basis and then use it (tax-free!) for eligible health care expenses. Rolls-Royce contributes to your HSA too; the contribution amount varies depending on the plan you choose and whether you select You Only or You + Family coverage.

PLEASE NOTE: If you are enrolled in Medicare or TRICARE, you are not eligible to participate in an HSA. Please see the HSA section on page 12 for important information regarding action you will need to take when enrolling for benefits.

Preventive Care

Health care services on the preventive care list are covered at 100% (no deductible) when you see an in-network provider. The list is available at www.anthem.com and the Rolls-Royce Benefits Center.

REMINDER:

When utilizing preventive care services always remind your doctor to code the services as “preventive.” A quick reminder can save you billing headaches later. And don’t worry, your doctor hears this all the time.

Duplicate Coverage Surcharge

The cost of providing health care benefits is one of the Company’s largest expenses. If your spouse or domestic partner has access to medical coverage through his or her employer for the 2020 plan year, yet chooses to participate in a Rolls-Royce health plan, you will be subject to a surcharge. The medical plan surcharge is \$500 per year. This is in addition to your medical plan premiums.

You will be subject to the \$500 annual surcharge if:

- Your spouse is employed (by someone other than Rolls-Royce), and
- Your spouse is eligible for coverage through his or her employee (other than through self-employment), and
- Your spouse has declined the medical coverage available through his or her employer.



If you did not certify your spouse in 2019, you will need to certify that your spouse has not opted out of or does not have access to other employer-based medical coverage to avoid the surcharge. You will complete the certification process during enrollment.

Mental Health and Substance Abuse

Your mental health matters, and Beacon Health can assist you with mental health or substance abuse issues. In addition to talking over any concerns with a trusted provider, Beacon Health offers a variety of Member Health Tools to explore information on common mental health issues, from managing stress to resources for opioid addiction. It’s your mental health — take charge of it. Contact Beacon Health at **1-800-335-7740** for assistance locating a network provider or with coverage questions. **Be sure to contact Beacon Health, not Anthem, to find a network provider.** To receive in-network benefits, the providers need to be in the Beacon Health network, not Anthem’s.



Medical Options

Use the chart below to compare your medical plan options. All the plan options offer the same services and access to Anthem's national PPO provider network, with the exception of Mental Health and Substance Abuse coverage, which uses the Beacon Health network. The plan options have different premium rates, deductible, coinsurance and out-of-pocket maximum. For additional information, go to www.RRbenefitscenter.com. When you are selecting your plan during the enrollment process, you can click Compare Plans to see a side-by-side comparison of your options. You may also use the Pilot™ Recommendation Tool to help you decide which medical plan will best meet your needs.

Medical Coverage Highlights

	Premium Care		Core Care		Basic Care	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible¹	You Only = \$1,400 Family ² = \$2,800	You Only = \$2,700 Family ² = \$5,400	You Only = \$1,500 Family ² = \$3,000	You Only = \$3,000 Family ² = \$6,000	You Only = \$2,000 Family ² = \$4,000	You Only = \$4,000 Family ² = \$8,000
Out-of-Pocket Maximum	You Only = \$3,500 Family ² = \$7,150	You Only = \$7,000 Family ² = \$14,000	You Only = \$4,000 Family ² = \$7,150	You Only = \$8,000 Family ² = \$16,000	You Only = \$4,500 Family ² = \$7,150	You Only = \$9,000 Family ² = \$18,000
Office Visit	You pay 10% ³	You pay 30% ³	You pay 20% ³	You pay 40% ³	You pay 30% ³	You pay 50% ³
Specialist Visit	You pay 10% ³	You pay 30% ³	You pay 20% ³	You pay 40% ³	You pay 30% ³	You pay 50% ³
Preventive Care	You pay nothing	You pay entire cost	You pay nothing	You pay entire cost	You pay nothing	You pay entire cost
Emergency Room Care	You pay 10% ³	You pay 30% ³	You pay 20% ³	You pay 40% ³	You pay 30% ³	You pay 50% ³
Outpatient Surgery	You pay 10% ³	You pay 30% ³	You pay 20% ³	You pay 40% ³	You pay 30% ³	You pay 50% ³
Inpatient Care	You pay 10% ³	You pay 30% ³	You pay 20% ³	You pay 40% ³	You pay 30% ³	You pay 50% ³
Lifetime Maximum	None		None		None	

¹ The annual deductible doesn't apply to in-network preventive care.

² Family consists of two or more people.

³ After you meet the annual deductible.

Prescription Drug Coverage

Medical plans include prescription drug coverage through Express Scripts. You must meet your annual deductible (shown above) before you pay the coinsurance or copays.

Prescription Drug Coverage Highlights

	Retail (30-day supply) ¹		Mail Order (90-day supply) ¹	
	PREMIUM CARE AND CORE CARE PLANS	BASIC CARE PLAN	PREMIUM CARE AND CORE CARE PLANS	BASIC CARE PLAN
Generic Drugs	10% coinsurance; \$10 minimum, \$20 maximum		\$25 copay	
Formulary Drugs	20% coinsurance; \$20 minimum, \$40 maximum	30% coinsurance	\$45 copay	30% coinsurance
Nonformulary Drugs	30% coinsurance; \$40 minimum, \$60 maximum		\$60 copay	

¹90-day supply is 2.5 times the cost of the retail 30-day supply.



ARE YOU BUYING MAINTENANCE DRUGS AT A RETAIL PHARMACY?

If so, you will be charged a higher rate, starting with the fourth time you purchase your maintenance drug at a retail pharmacy. To avoid this increase, use mail order for your maintenance drugs and only pay the mail-order copay. Learn more at www.express-scripts.com.

Opioid Management Program

Opioids are powerful drugs that help patients with certain medical conditions including severe and chronic pain. If used properly, they provide many benefits to the patient. However, these drugs are also addictive and if not managed properly can cause problems for the patients who use them. Express Scripts provides Rolls-Royce with a comprehensive Opioid Management Program. The exhibit below describes how the program helps the patient at the pharmacy, at home and with the prescriber.

A Proven and Comprehensive Approach

PHARMACY	HOME	PRESCRIBER
<ul style="list-style-type: none"> Initial fill 7-days' supply (limit for each of first 4 fills) <ul style="list-style-type: none"> ✓ 3-days for pediatric patients, limit for each of first 4 fills Morphine-equivalent dose (MED_e >90 MME and >200MME) Long-acting opioid P.A. Fentanyl — quantity limits & tighter criteria Opioid-adjacent therapy quantity limits on higher-than-therapeutic doses 	<ul style="list-style-type: none"> Educational letter Proactive Specialized Neuroscience Therapeutic Resource CenterSM (TRC) pharmacist outreach <ul style="list-style-type: none"> ✓ Including medication-assisted treatment (MAT) support Disposal bags Suicide, mental health and addiction hotline resources on select member-facing materials 	<ul style="list-style-type: none"> Physical Care Alerts <ul style="list-style-type: none"> — Prenatal vitamin Rx + opioid — Mental health Rx + opioid — Cumulative MME alert — Concerning drug combinations — Therapy duplication and potential misuse/abuse <ul style="list-style-type: none"> — Adding Naloxone — Patient nonadherent to MAT Rx Prescriber education and peer comparison



Choosing Your Medical Plan: Pilot™

Selecting the right medical plan for you and your family can be one of the toughest benefits choices you make during enrollment. Pilot™ is there to assist you with the decision-making process while you enroll. It appears automatically when you click “Continue” in the medical benefits section. Use this resource to compare your medical plan options by responding to questions about your expected medical care usage and costs for 2020.

The questions below are examples of those asked by Pilot™ to help you determine which plans are a good fit for you and your medical needs:

- Who are you planning to cover on your health insurance?
- How many times did you see a doctor last year?
- Do you expect any ongoing prescriptions?
- Do you do a lot of research/comparison shopping to get the best deal?
- Do you have money set aside specifically for health care costs?
- Would you rather pay more for premiums and less when you receive service or less in premiums and more for services when you need it?
- Do you expect any major expenses or surgery next year?

Based on your responses to questions like these, Pilot™ produces a set of medical plan options marked as, for example, an “OK match” or a “great match” for you and your family. And, you can redo your responses as many times as you like to see how different answers affect your recommendations.



Using Pilot™

Pilot™ can help you pick the best medical plan for your needs.

1. Click “Continue” when you reach the Medical Benefits section and answer the series of questions.
2. When you are finished, you will see which plans are good matches for you.



Smoking Burns a Hole in Your Pocket

Experts agree that smoking and nicotine use in general are bad for your health and for those around you, but what about your wallet? Making the choice to quit using nicotine could save you money too. If you're ready to quit in 2020, Rolls-Royce has options to help you. The UBreathe Tobacco Cessation Program through RR Wellbeing is designed to help you quit smoking — and stay smoke-free. And it's free and confidential.

Visit www.RRbenefitscenter.com and click on RR Wellbeing. Plus, you can earn incentive dollars in your Health Savings Account (HSA) for completing the UBreathe Tobacco Cessation Program through RR Wellbeing.

Anthem Health Guide Concierge Service

Your Anthem Health Guide is ready to support you through phone (located on the back of your ID card), mobile app (Anthem Anywhere) or even chat with us online via your computer or mobile device. Your Health Guide can connect you with the right benefits and programs offered through Rolls-Royce.

- Pregnancy Support to keep you healthy while you're expecting
- Connect you with a nurse care manager for managing chronic conditions such as asthma, diabetes, chronic obstructive pulmonary disease (COPD), coronary artery disease and heart failure
- Cancer support for you, family members and caregivers before, during and after treatment
- Help you find PPO network doctors and hospitals
- Assist with scheduling appointments and much more

It starts with making sure you can reach Anthem any way you want

- Call **1-888-823-8576**
- Chat online, email or set up a return call by:
 1. Logging in at anthem.com
 2. Choosing Customer Support
 3. Selecting Contact Us
 4. Picking your preferred communication option
 5. Use the free Anthem Blue Cross and Blue Shield mobile app

Tobacco-Free Credit

Being tobacco-free is not just good for your health; it is also good for your wallet.

Rolls-Royce is continuing to support your desire to remain tobacco-free in 2020. You can receive a \$500 credit toward your medical contribution if you certify your commitment to be a tobacco-free household. To receive this credit, you must certify that:

- No one in your household uses tobacco products, including e-cigarettes.
- Your household has been tobacco-free for at least the past six months.
- While benefiting from the tobacco-free credit, no one in your household will use any tobacco products.

You must be enrolled in one of the Anthem medical options offered by Rolls-Royce to receive this credit.



Bariatric Surgery with Anthem Blue Distinction Specialty Care

Rolls-Royce covers bariatric surgery and fertility services in the Core Care, Basic Care and Premium Care plans. The applicable deductibles, out-of-pocket maximums and coinsurance will apply, and you must use specific Anthem programs and providers for these services to be covered. The Blue Distinction Specialty Care program for bariatric surgery utilizes Anthem's Blue Distinction Center+ hospitals, which are recognized for excellent care, with faster recovery times and lower overall costs. You will be required to use a Blue Distinction Center+ for your bariatric surgery to be covered.

Anthem Fertility Support Program

If you or your spouse is struggling to get pregnant, Anthem's Fertility Support Program can help give you a better chance. The program provides you 24/7 access to nurse care managers who can answer your questions and concerns, help you find providers, and most importantly, be there through the ups and downs of this emotional process.

Please note: There is a \$20,000 lifetime maximum for this benefit. The lifetime maximum does not apply to the diagnosis and treatment of the cause of infertility or to prescriptions. You are required to use Anthem's Fertility Support Program for the fertility services to be covered.



TELL ME MORE

For more information about Anthem's bariatric surgery services or Fertility Support Program, please call Anthem at **1-888-823-8576**.

Dental Coverage

Dental coverage for you and your family is offered through Delta Dental.

Dental Coverage Highlights

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	None	\$50 single/\$150 family
Maximum Annual Benefit	\$2,000 per person	\$1,000 per person
Preventive Oral Exams	You pay nothing for most services	You pay 20% coinsurance for most services; deductible doesn't apply
X-rays, Fillings, Periodontics, Sealants¹	You pay 10%	You pay 40%
Bridges, Dentures	You pay 50%	You pay 50%
Crowns, Root Canals	You pay 30%	You pay 50%
Orthodontia (no age limit)	You pay 50%, up to \$2,000 lifetime maximum	You pay 50%, up to \$1,500 lifetime maximum

¹ Up to age 14; on first and second permanent molars.

Vision Coverage

Vision coverage for you and your family is offered through Anthem Blue View Vision. To find a provider, go to www.anthem.com (select the Provider Finder tab) or call **1-866-723-0515**.

Vision Coverage Highlights

	IN-NETWORK	OUT-OF-NETWORK
Eye Exam (every 12 months)	\$15 copay	Plan reimburses up to \$30
Eyeglass Frames (every 12 months)	Plan pays \$130; 20% off remaining balance	Plan reimburses up to \$45
Eyeglass Lenses (every 12 months)	You pay nothing in place of frames and lenses	Plan reimburses \$25 to \$80, depending on lenses
Contact Lenses; medically necessary (every 12 months)	You pay nothing in place of frames and lenses	Plan reimburses up to \$210
Contact Lenses; elective (every 12 months)	Plan pays \$125 in place of frames and lenses; 15% off remaining balance	Plan reimburses up to \$105

SAVE MONEY WITH AN FSA

If you wear glasses or contact lenses, consider enrolling in the Health Care Flexible Spending Account (FSA). You can save on taxes on your out-of-pocket vision expenses. See page 15 for information about FSAs.

2020 Rates

Medical Rates without Tobacco-Free Credit and without the Duplicate Coverage Surcharge

	Premium Care	Core Care	Basic Care
	WEEKLY RATE	WEEKLY RATE	WEEKLY RATE
You Only	\$39.95	\$26.25	\$15.38
You + Spouse or Domestic Partner	\$89.21	\$60.43	\$29.79
You + Child(ren)	\$75.11	\$50.44	\$24.18
You + Family	\$123.32	\$82.21	\$38.43

Dental Rates

	WEEKLY RATE
You Only	\$2.28
You + Spouse or Domestic Partner	\$5.48
You + Child(ren)	\$6.85
You + Family	\$9.59

Vision Rates

	WEEKLY RATE
You Only	\$0.45
You + Spouse or Domestic Partner	\$0.96
You + Child(ren)	\$0.96
You + Family	\$1.55

Health Savings Account

You can use a Health Savings Account (HSA) to pay for eligible medical expenses, such as out-of-pocket medical, dental, vision and prescription drug costs. Most eligible expenses apply toward meeting your annual medical plan deductible. This is important because you must meet this deductible before your medical plan begins to pay a percentage of your medical and prescription expenses.

You are automatically eligible for an HSA when you enroll in a high-deductible medical plan. If you're enrolling in a high-deductible plan for the first time, you will need to open your HSA (administered by Fidelity) as soon as possible, so that your contributions and Rolls-Royce's contributions can be credited to your account. If you don't open your account with Fidelity, you will not receive Rolls-Royce's contribution and you will not be able to contribute to the HSA. You'll be required to accept account Terms & Conditions at the time of enrollment. If you don't accept the Terms & Conditions, you will not receive the Rolls-Royce's contribution.

HSA Eligibility

To be eligible to open, contribute and receive contributions to an HSA, you must meet certain criteria set by the IRS. For example, you must be covered by an HSA-compatible health plan (such as Rolls-Royce's CDHP options), you cannot be enrolled in Medicare Part A or B, TRICARE or any other health plan that is not an HSA-compatible plan (including a spouse's health care plan or a spouse's Health Care FSA). For complete details, visit the IRS website and refer to Publication 969.

For active employees affected by this IRS regulation, Rolls-Royce will offer reduced medical plan premiums. If this applies to you, certify that you have Medicare or TRICARE when you navigate through the enrollment process. Upon completion of your enrollment, you will see the reduced premium. Please call the Rolls-Royce Benefits Center at **1-844-625-5900** (select the option for your HSA) if you have any questions about Medicare or TRICARE coverage and the HSA.

Getting Started With Your HSA

- When you enroll in one of the medical plans, you will automatically be eligible for an HSA (unless you are enrolled in Medicare or TRICARE).
- To initiate your HSA, click on Fidelity on www.RRbenefitscenter.com. If you already have an HSA through Fidelity from 2019, you will not need to complete this step.
- During enrollment, you will indicate the amount you want to contribute to the HSA for the calendar year. This amount is divided into equal increments. Each increment is then deducted from your pay (before taxes) and transferred to the HSA.
- If you are enrolling in the HSA for the first time, you will receive a welcome letter and HSA card seven to 10 business days after you open your HSA with Fidelity. Use this card to pay for eligible medical expenses. Each time you use your HSA card, your HSA is debited accordingly.
- Eligible expenses include:
 - » Medical plan copays, deductibles and coinsurance
 - » Prescription drug copays and coinsurance (for drugs covered by the medical plan)
 - » Dental and orthodontic care
 - » Vision care
 - » Other health care expenses not covered by the company medical plans
- You can check your account anytime at www.RRbenefitscenter.com by clicking on Fidelity.

HSA CONTRIBUTION LIMITS FOR 2020

For You Only coverage, the limit is \$3,550. For Family* coverage, the limit is \$7,100. If you're age 55 or older, you can contribute an additional \$1,000 to your HSA each year.

*Family coverage is You + Spouse or Domestic Partner, You + Child(ren) and You + Family. These limits include Rolls-Royce's contributions as well as any contributions you make.



TELL ME MORE

Get more information about HSAs by visiting www.RRbenefitscenter.com and clicking on Fidelity.

Contributing to Your HSA

Rolls-Royce contributes to your HSA, and you can add to your account through pre-tax payroll contributions. Here's how: Rolls-Royce contributes money to your HSA at the beginning of each year. The amount the Company contributes depends on the medical plan option and coverage type.

	HSA Annual Contribution from Rolls-Royce		
	PREMIUM CARE	CORE CARE	BASIC CARE
You Only Coverage	\$600	\$400	\$200
Family Coverage¹	\$1,200	\$800	\$400

¹Family coverage is You + Spouse or Domestic Partner, You + Child(ren) and You + Family.

You can also contribute to your HSA through pre-tax payroll deductions. You choose how much to contribute when you enroll. You can change your contribution amount at any time.

Contributions to your HSA are deducted from your pay before federal income, Social Security, and, in most cases, state and local taxes are withheld. This saves you money on taxes and lowers your taxable income. Money remaining in your HSA at the end of the year will roll over to the next year.

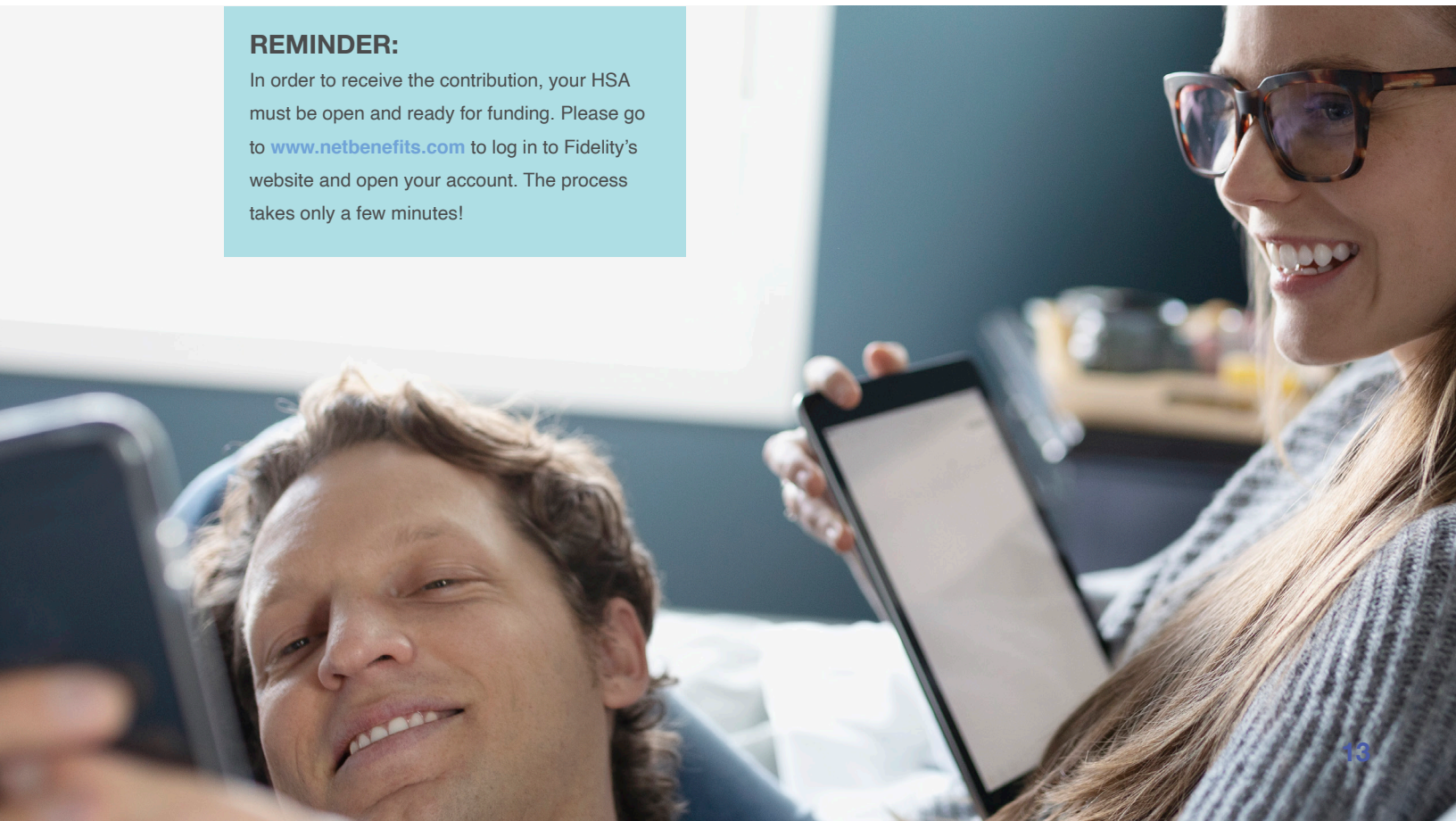
As a new hire, the Company contribution you receive is prorated according to the number of full months you're enrolled in an HSA. This means that during your first year of employment, you will only receive a portion of the annual contribution amount in the table above.

For example, if the effective date of your HSA is July 1 and you enrolled in the Family coverage option of the Core Care plan, Rolls-Royce will contribute \$400 to your HSA.

You may also contribute to your HSA through pre-tax payroll deductions. You choose how much to contribute when you enroll. You can change your contribution amount at any time.

REMINDER:

In order to receive the contribution, your HSA must be open and ready for funding. Please go to www.netbenefits.com to log in to Fidelity's website and open your account. The process takes only a few minutes!



Learn More About the HSA

Learn about the HSA available with the Premium Care, Core Care and Basic Care Plans.

How much do I pay when I visit my doctor?

If your visit is for preventive care and your doctor is in-network, you do not pay for the visit. For all other visits, the amount you pay when you see an in-network doctor is as follows:

- If **you have not met** your deductible, you pay the full cost of the visit after network discount.
- If **you have met** your deductible, you pay the applicable coinsurance (see chart on page 5).

How much do I pay for prescription drugs?

PREVENTIVE DRUGS

Certain preventive care prescription drugs are covered at 100%. If you are prescribed a preventive drug not covered at 100%, your coinsurance will apply without your needing to meet your deductible first.

ALL OTHER DRUGS

The amount you pay for all other prescription drugs is as follows:

- If **you have not met** your deductible, you pay the full amount after network discount.
- If **you have met** your deductible, you pay the applicable copay or coinsurance (see the chart on page 5).

How do I pay for medical expenses using my HSA?

If you are enrolling the HSA for the first time, you will receive a welcome letter with your HSA card seven to 10 business days after you open your HSA with Fidelity. Use this card to pay for eligible medical expenses. Each time you use your HSA card, your HSA is debited accordingly. You don't need to file claims, but it's recommended that you save your receipts for tax purposes. If you prefer, you can pay for expenses with a check.

Can I change the amount I am currently contributing to my HSA?

You can change your contribution amount at any time by calling Rolls-Royce Benefits Center at **1-844-625-5900** (Option 1) or at www.RRbenefitscenter.com.

How can I check my HSA account balance?

To view your current HSA balance:

- Go to www.RRbenefitscenter.com.
- Click on Fidelity.

What happens if I have a medical expense that costs more than the amount in my HSA?

An HSA is similar to a checking account — the amount you can spend is limited to the amount in your account. Thus, if medical treatment costs \$250, but you only have \$200 in your HSA, you will need to pay \$50 out of pocket. You can reimburse yourself for medical expenses you pay out of pocket from your HSA if you like. See Fidelity's website for more details.

What happens if I have money in my HSA at the end of the year?

Money in your HSA will roll over to the next year. Unlike a Flexible Spending Account (FSA), the funds in an HSA do not expire at the end of the year. You can build up a balance in your HSA for future health care expenses and earn interest as well.

When will my payroll contribution post to my HSA?

It takes approximately four to five business days after the pay date for contributions to post to your HSA.

Can I have an HSA and a Health Care FSA?

Yes, but there are some restrictions:

- If **you have not met** your medical plan deductible, you can only use your Health Care FSA to pay for dental and vision expenses.
- If **you have met** your medical plan deductible, you can also use your Health Care FSA to pay for dental, vision and medical expenses. Once you meet your deductible, call the Rolls-Royce Benefits Center at **1-844-625-5900** (Option 1) and a representative will update your account so your medical expenses are paid from your FSA. You may need to provide documentation showing that you've met your medical plan deductible.
- You can use your HSA for qualified dental and vision expenses at any time.



Flexible Spending Accounts

HSA OR FSA?

Not sure which one is right for you? Get more information on HSA vs. FSA by visiting www.RRbenefitscenter.com.



TELL ME MORE

Visit www.RRbenefitscenter.com or www.benstrat.com for more information about FSAs.

Flexible Spending Accounts (FSAs) save you money on eligible health care and dependent care expenses. When you enroll in one or both accounts, you choose an amount to be deducted from each paycheck. Contributions you make to your FSA are deducted from your pay before federal income, Social Security, and, in most cases, state and local taxes are withheld. This saves you money on taxes and lowers your taxable income.

- **Use a Health Care FSA** to pay for eligible expenses, including:
 - » Dental and vision copays and coinsurance;
 - » Medical and prescription drug copays (after you meet your medical plan deductible);
 - » Glasses, contacts and/or LASIK surgery.
- **Use a Dependent Care FSA** to pay for eligible dependent care expenses that allow you and your spouse to go to work, such as day care for children under age 13, disabled children, disabled parents, a disabled spouse or other relatives who qualify under the Internal Revenue Code. You may participate in the Dependent Care FSA regardless of medical plan election.

Important: If you are enrolled in a high-deductible health plan, and have not met your medical plan deductible, you can only use your Health Care FSA to pay for out-of-pocket dental and vision expenses. Once you meet your medical plan deductible, you can use your Health Care FSA to pay for medical expenses.

How FSAs Work

1. During enrollment, you elect to set aside a certain amount of money in your FSA(s) for 2020, based on the guidelines below:

	MINIMUM ELECTION AMOUNT	MAXIMUM ELECTION AMOUNT
Health Care FSA	\$48	\$2,750
Dependent Care FSA	\$48	\$5,000 ¹

¹ If you're married and your spouse uses a similar account, your combined limit is \$5,000 annually. If you file taxes separately, each of you is limited to a maximum of \$2,500 annually.

2. Your election amount is deducted from your paychecks equally throughout 2020. It will remain in effect throughout 2020 unless you have a qualified change in status.
3. You use the money you set aside to pay yourself back for eligible health care and/or dependent care expenses.

Please note: Your Health Care FSA has a carryover. This means that up to \$500 of your unused balance will be carried over to the next plan year. The amount carried over will automatically be added to your new plan year balance and immediately be available to pay for qualified medical expenses. This amount will not count toward the maximum allowable contribution you may make to your Health Care FSA in the coming year. Use the educational videos available on the Rolls-Royce Benefits Center website to determine how much money to contribute to your Health Care FSA.

Comparing Your Account Choices

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)
How it works	You and Rolls-Royce contribute money in this account to pay for eligible medical, prescription drug, dental and vision expenses — and save on taxes.	You set aside your own money in this account to pay for current eligible medical, prescription drug, dental and vision expenses — and save on taxes. Medical and prescription drug expenses can only be reimbursed after you meet the medical plan deductible.
Which plans is it available with?	All plans.	All plans.
Do I have to enroll separately?	No. When you enroll in the medical plan, you will automatically be eligible for an HSA* and will need to open it with Fidelity. Money in an HSA rolls over to the next year.	Yes.
Who contributes and how much?	<p>You and Rolls-Royce.</p> <ul style="list-style-type: none"> You decide how much to contribute to your HSA. For 2020, the maximum contribution (combined for both you and Rolls-Royce) is \$3,550 if you only cover yourself or \$7,100 if you cover dependents. Additionally, if you're age 55 or older or will turn age 55 in 2020, you can contribute an extra \$1,000. Your contributions are automatically deducted from each paycheck on a pre-tax basis. Rolls-Royce contribution varies depending on your medical plan. See page 13 for details. You are not eligible for the HSA if you are enrolled in TRICARE or Medicare. 	<p>You.</p> <ul style="list-style-type: none"> You decide how much to contribute to your Health Care FSA — from \$48 to \$2,750 per year. Your contributions are automatically deducted from each paycheck on a pre-tax basis.
What expenses are covered? For more details on eligible FSA expenses, visit www.RRbenefitscenter.com or www.benstrat.com .	Eligible expenses include: <ul style="list-style-type: none"> Medical copays, deductibles and coinsurance (for services covered by the medical plan) Prescription drug copays and coinsurance (for drugs covered by the medical plan) Dental and orthodontic care Vision care Other health care expenses not covered by the company medical plans 	Eligible expenses include: <ul style="list-style-type: none"> Medical copays, deductibles and coinsurance (for services covered by the medical plan) — if you have an HSA, only after you meet the medical plan deductible Prescription drug copays and coinsurance (for drugs covered by the medical plan) — if you have an HSA, only after you meet the medical plan deductible Dental and orthodontic care Vision care Other health care expenses not covered by the company medical plans
Do I have to file claims?	No. HSA transactions do not require you to file claims, although it is recommended that you save all receipts for tax purposes.	You may be asked to submit documentation to substantiate a transaction with your debit card. You should save your receipts for this and for tax purposes. For more information, call the Rolls-Royce Benefits Center at 1-844-625-5900 and select the prompt for your Flexible Spending Account.
Does my account balance carry over from year to year?	Yes.	You can carry over up to \$500 to the next year, to be used by March 31 of the following year.

Important! The CARES Act recently expanded the list of over-the-counter drugs eligible for reimbursement from your HSA or FSA without a prescription, including pain relievers, cold and flu medications, allergy remedies and more.

*Refer to page 12 HSA Eligibility for exception



Life Insurance

Company Provided

Rolls-Royce provides basic life insurance coverage based on your hourly rate at no cost. The maximum benefit for your employer-paid basic life is \$150,500.

Optional

You have the option to elect optional life insurance for yourself, your spouse or domestic partner and your child(ren).

PLEASE NOTE: If you choose to elect optional life insurance for your spouse, your spouse must be less than 70 years of age.

Supplemental Employee Life Insurance — If you're eligible for basic life insurance, you may also purchase supplemental employee life insurance. You may choose the following levels of coverage: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$200,000, \$225,000, \$250,000, \$275,000 or \$300,000 (up to the lesser of 7 times your basic annual earnings or \$300,000).

Spouse or Domestic Partner Life Insurance — You can purchase coverage amounts of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$175,000 or \$200,000 of life insurance for your spouse or domestic partner up until he or she reaches age 70, not to exceed the lesser of \$200,000 or 50% of the basic and optional life insurance you purchase for yourself.

Child Life Insurance — You can purchase \$5,000, \$10,000 or \$25,000 of coverage for your child(ren).

For more information, go to www.RRbenefitscenter.com.



PLEASE NOTE: Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse/domestic partner reaches age 75.

Imputed Income on Employer-Provided Life Insurance and Optional Life Insurance

The Internal Revenue Service (IRS) requires that the value of life insurance in excess of \$50,000 be reported as taxable income. The value of the amount over \$50,000 is called "imputed income" and will be added to your taxable earnings. Both employer-provided life insurance and optional life insurance amounts are taxable. Imputed income is computed by using a uniform government table.

Accidental Death and Dismemberment (AD&D) Insurance

Company Provided

Rolls-Royce provides you with AD&D insurance coverage in the amount of 50% of your basic life coverage at no cost. The maximum benefit for your employer-paid AD&D insurance coverage is \$75,250.

Optional

You have the option to elect supplemental coverage for yourself and your dependents. You have three options for supplemental coverage:

- You Only
- You + Spouse or Domestic Partner
- You + Child(ren)

If you elect coverage for yourself or your spouse or domestic partner, you may choose the following levels of coverage:

- \$10,000
- \$25,000
- \$50,000
- \$100,000
- \$200,000
- \$250,000
- \$300,000
- \$400,000
- \$500,000

If you cover your child(ren), you can choose coverage levels from \$10,000 up to \$50,000, in \$10,000 increments. However, you cannot elect a coverage amount for your child(ren) that is higher than the amount that you elected for yourself or above \$50,000. For more information, go to www.RRbenefitscenter.com.

OTHER BENEFITS

Rolls-Royce also offers the benefits listed below. For more information on these topics, please contact your UAW Benefits Representative.

- Short-term disability insurance
- Long-term disability insurance



PLEASE NOTE:

- The maximum amount of AD&D coverage for your spouse or domestic partner may not exceed your own optional AD&D coverage
- Optional AD&D coverage ends the later of the date you attain age 70 or the last day of the month preceding the date you retire



Employee Assistance Program (EAP)

Rolls-Royce cares about your overall health — physical, mental and emotional. Our Employee Assistance Program (EAP), provided by Beacon Health, is here to help you manage life's daily stresses. Whether you need assistance with legal or financial issues, or need someone to talk to about emotional concerns, help is just a phone call away. Six visits per issue per year are provided to you and your dependents. Best of all, this program is available at no cost to you!

Take a look at all the EAP can do for you.

Counseling Services

With the EAP, you have access to experienced, licensed counselors anytime day or night to help with issues like marriage or family relationship problems, grief and loss, work/life balance and more.

Legal Services

- Identity theft recovery
- Divorce
- Real estate transactions
- Landlord and tenant issues
- Civil lawsuits and contracts
- Wills and power of attorney

Financial Services

- Saving for college
- Household budgeting
- Debt consolidation
- Estate planning
- General tax questions

Work/Life Services

- Moving and relocation
- Event and vacation planning
- Child or elder care referrals
- Home maintenance and repair
- Education resources
- And much more!

All services are completely confidential. To connect with the EAP, call **1-800-335-7740**. Representatives are available anytime 24/7 face-to-face, over the phone or online.

Also visit www.achievesolutions.net/rollsroyce to check out the library of online resources to help you improve your health and manage life events and find service providers in your area.

Teladoc

Using Teladoc

It is a convenient and affordable option for quality care:

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip or away from home
- For short-term prescription refills

What can you use it for?

General Medical

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems
- And more!

Behavioral Health

- Confidential counseling by licensed therapists, psychiatrists and psychologists for depression, anxiety, stress, marital or family issues

Dermatology

- Upload images of your skin condition and board-certified dermatologists will provide a treatment plan

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician too.



Talk to a Doctor 24/7/365

Teladoc provides you with medical care in the convenience of your home when you need it.

With Teladoc, access to a U.S. board-certified doctor is just a phone call or video consultation away. Doctors can diagnose, treat and prescribe medication to help you feel better fast. Teladoc is a quick and convenient alternative to going to a doctor's office, urgent care center or emergency room. The cost per consultation is \$45, generally less than other medical care options. For Behavioral Health, the cost is \$85/therapist session, \$200 per psychiatrist evaluation, and \$95 per psychiatrist ongoing session. For Dermatology, the cost is \$75/consult.



Set up your account, complete your medical history and make an appointment at www.teladoc.com/myconsults (enter your name, date of birth and Anthem ID to log on) or call **1-800-TELADOC (1-800-835-2362)**. Teladoc is available to all employees enrolled in a Rolls-Royce medical plan.

Compare with Castlight

Both you and Rolls-Royce share in the cost of health care services and prescriptions during the year. You can help control costs to save yourself money and ensure that the Company can keep health care affordable for all of us. When searching for health providers, services or prescriptions, wouldn't you like to comparison shop, like you do for hotels, books and other products you buy? With Castlight, you can.

Castlight gives you clear, straightforward information about the quality of doctors and facilities, and how much their services cost, before you go. Additionally, Castlight can help you in many other ways:

- You may wonder if a test or treatment your doctor recommended is the right approach. Castlight's unbiased and evidence-based care guidelines can help you understand appropriate options for your situation.
- It can often be hard to keep track of how much you have spent on health care. Castlight easily shows you how much you and your family have spent to date and where you stand with your deductible and out-of-pocket maximum.
- Comparison shop for prescription drugs. Like groceries or electronics that you buy, the cost of prescription drugs varies from store to store. Castlight can help you save by learning the price of medications before you go to the pharmacy.

Castlight is a hassle-free way to find good care while saving money. After all, choosing health care shouldn't be a guessing game.



Castlight is available for all employees covered in an Anthem medical plan through Rolls-Royce.

If you haven't signed up yet, now is a great time to do so. To register, simply go to www.RRbenefitscenter.com, where you'll find single sign-on access to Castlight and other resources too.

WHEN THINGS CHANGE

The benefits you choose will be effective through the end of the calendar plan year. You cannot make changes to your coverage during the year unless you have a qualifying change in the employment or family status, which includes:

- Marriage, legal separation, divorce or termination of a domestic partnership;
- Birth, legal adoption of a child with you for legal adoption;
- Death of your spouse, domestic partner or dependent child; or
- Change in residence (only if your current coverage isn't available in the new location or if you are offered a plan that you were not previously offered).

After a qualifying change in employment or family status occurs, you have 31 days to update your benefits on the Rolls-Royce Benefits Center website at www.RRbenefitscenter.com or by calling **1-844-625-5900** (option 4)

For more information about changing your benefits, go to the Rolls-Royce Benefits Center website and review the Summary Plan Descriptions.

Personal Savings Plan

Eligibility

You are eligible to participate in the plan as of the first full pay period that begins after you have acquired seniority. You may discontinue participation in the plan at any time.

To be considered an eligible employee, you must be a regular hourly employee of Rolls-Royce who is employed in the United States and is covered by the collective bargaining agreement between Rolls-Royce and the UAW. Both full-time and part-time employees are eligible.

The following employees are **not** eligible under the plan:

- Leased employees
- Hourly-rate employees who are not covered by the UAW collective bargaining agreement
- Salaried employees

Once you acquire **seniority**, you are eligible to participate. You acquire seniority after completing 90 days of employment.

Enrollment

Once you have obtained seniority (90 days), you will be automatically enrolled in the Personal Savings Plan within two pay periods. You will be automatically enrolled at a contribution rate of 3% of your pre-tax eligible earnings. You may also elect to contribute at a higher or lower amount.

You may contact Fidelity at **1-844-625-5900 (Option 5)** or visit Fidelity's website at www.401k.com to elect your contribution rate, select your investments and designate your beneficiary. You may contribute between 1% and 75% of your eligible wages. Your participation should begin no later than the first day of the second pay period following the date you enroll or are enrolled automatically.

Your contributions will be invested in a target date life-cycle fund based on your date of birth if you do not make an investment election. You are encouraged to take an active role in the plan and choose a contribution or investment option that is right for you. If you do not wish to contribute, you must change your contribution rate to 0% within the first 90 days of eligibility.

PLEASE NOTE: If you have assets in another employer's plan, you may be able to transfer your assets to the Personal Savings Plan. Once you are enrolled, an account will be established for you at Fidelity — the administrator for the Personal Savings Plan. You will create your own personal identification number, or PIN, which you need to access the Fidelity voice response system or website.



SELECT YOUR BENEFICIARIES

Make sure your money goes to the people you intend. Designate your beneficiaries during enrollment.

How to Enroll

Step 1: LEARN

It's important to learn about your options and consider what's best for you. Take the time to review the information in this guide and visit www.RRbenefitscenter.com to explore the resources and tools available.

Step 2: ENROLL

Enroll through the Rolls-Royce Benefits Center at www.RRbenefitscenter.com or call **1-844-625-5900** (Option 4) from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You will also need to set a security question and answer to reset your User ID or password if needed. At that time, you can click on enrollment. The Rolls-Royce Benefits Center will guide you through the enrollment event and provide information and educational videos throughout the process to help you select the benefits that are right for you and your family. You can also access more details under "Main Menu," "Summary Plan Descriptions" and "Summary of Benefits and Coverage" on the Rolls-Royce Benefits Center website.

Step 3: CONFIRM

You will receive a confirmation statement in the mail after enrollment is over. Review your statement carefully to ensure your benefits and personal information are correct. If any corrections are needed, call the Rolls-Royce Benefits Center at **1-844-625-5900** (Option 4) right away.

Guidance to Help You Enroll

Navigating the Enrollment Event

1. Scroll to view each benefit you are eligible for

Electing Coverage

1. Click “Change”
2. Click on the plan you want or “Decline Coverage”



Rolls-Royce HOME CHAT HELP CALCULATOR

Select Your Benefits

Scroll to view the benefits that you are eligible for and your current benefit elections. To make changes to your elections, click the **CHANGE** button, and choose a new plan.

YOU HAVE 22 BENEFITS TO REVIEW

MEDICAL

Plan: Anthem Core Care
TIER: EMPLOYEE - FAMILY
 Cost: \$170.35/Semi Monthly
 Covered: Christine, Ethan

[CHANGE](#)

[MORE DETAILS](#)

DUPLICATE COVERAGE SURCHARGE

Plan: No - Duplicate Coverage
Surcharge Does Not Apply
 Cost: \$0.00/Semi Monthly

[CHANGE](#)

[MORE DETAILS](#)

TOBACCO FREE CREDIT

Plan: Yes - My household is tobacco-free
 Cost: (\$20.83)/Semi Monthly

[CHANGE](#)

[MORE DETAILS](#)

CRITICAL ILLNESS

Plan: 15K
TIER: EMPLOYEE - SPOUSE
 Cost: \$22.05/Semi Monthly
 Covered: Christine

[CHANGE](#)

[MORE DETAILS](#)

Anthem

Anthem Basic Care

Tiers	Semi Monthly Cost
Employee Only	\$32.83
Employee + Spouse	\$61.74
Employee + Child(ren)	\$50.28
Employee + Family	\$79.26

Compare Plan [PLAN DETAILS](#)

Anthem

Anthem Core Care

Tiers	Semi Monthly Cost
Employee Only	\$55.10
Employee + Spouse	\$125.50
Employee + Child(ren)	\$104.93
Employee + Family	\$170.35

Compare Plan [PLAN DETAILS](#)

Anthem

Anthem Premium Care

Tiers	Semi Monthly Cost
Employee Only	\$83.66
Employee + Spouse	\$185.48
Employee + Child(ren)	\$156.34
Employee + Family	\$256.04

Compare Plan [PLAN DETAILS](#)

[COMPARE PLANS](#)

For a side-by-side comparison, select at least two plans, and then click the **COMPARE PLANS** button.

Completing Your Elections

1. When you have made all of your elections, you will be informed of any issues or actions you need to take, including what is needed to verify your dependent's coverage (if necessary).
2. Review your elections and click “I’m Ready to Finalize My Elections” to complete your enrollment.



Election Validation

There are no issues with your elections.

Dependent Verification

None of your elections require dependent verification.

If you are unable to upload your documents you can fax them to 866-539-0428 or mail them to Rolls-Royce Benefits Center, PO Box 188, Bellaire, TX 77402. Click here for acceptable documents and domestic partner affidavit.
 Required Documents
 Domestic Partner Affidavit

- My Dependents
- Select Benefits
- Review**
- Confirmation

[DEFAULT ELECTIONS](#)

I'M READY TO FINALIZE MY ELECTIONS

[BACK TO PREVIOUS PAGE](#)

\$618.07
SEMI MONTHLY

Tools to Find the Best Benefits for You

Choosing and using your benefits is easy when you use the tools on the Rolls-Royce Benefits Center.

TOOL	INFORMATION AVAILABLE
Plan Comparison	Use this tool to compare key features of your medical plan options side by side.
Compare with Castlight	Use Castlight to compare costs and learn more about health providers, services and prescriptions.
Educational Videos	Review educational videos throughout the enrollment process to help you select your benefits.

Contact Information

Use this contact information to learn more about your benefits, find network providers and more.

	WEBSITE	TELEPHONE/EMAIL
Rolls-Royce Benefits Center Health & Insurance	www.RRbenefitscenter.com	1-844-625-5900 (Option 4)
UAW Benefits Representatives		<p>Tashia Thomas 1-317-230-6818 Tashia.Thomas@Rolls-Royce.com</p> <p>Jason Shroud 1-317-247-6661 (Ext. 28) Jason.Shroud@Rolls-Royce.com</p> <p>Frank Sliva 1-317-230-6818 Frank.Sliva@Rolls-Royce.com</p> <p>Ron Bevis (EAP) 1-317-247-6661 (Ext. 38) 1-317-372-1199 (alt)</p>
Medical Coverage	www.anthem.com	1-888-823-8576
Prescription Drug Coverage and Claims	www.express-scripts.com	1-800-987-5248
Dental Coverage	www.deltadental.com or www.deltadentalin.com (employees in Indiana only)	1-800-524-0149
Vision Coverage	www.anthem.com	1-866-723-0515
Flexible Spending Accounts (FSAs)	www.RRbenefitscenter.com or www.benstrat.com	1-844-625-5900 (Option 1)
Health Savings Account (HSA)	www.RRbenefitscenter.com or www.NetBenefits.com	1-844-625-5900 (Option 2)
Life and AD&D Insurance	www.metlife.com	1-800-638-6420
Disability Coverage (STD and LTD)	www.mylincolnportal.com	1-877-562-9977
Beacon Health Options (EAP, Mental Health and Substance Abuse Coverage)	www.achievesolutions.net/rollsroyce	1-800-335-7740
Castlight	www.mycastlight.com/rolls-royce	1-866-670-7221
Teladoc	www.teladoc.com/myconsults	1-800-835-2362 or 1-844-625-5900 (Option 8)
Personal Savings Plan	www.401k.com	1-844-625-5900 (Option 5)

Benefit Notices

Notice of Special Enrollment Rights

In general, IRS restrictions prevent you from making changes to your coverage elections during the year. This means that once you make your health care plan elections during benefits enrollment, you may not drop dependents or change your coverage until the next benefits enrollment period. However, you may be able to change your coverage during the year if you experience and report a qualified life event, also known as a life or employment status change. These changes include the following:

- You get married or divorced.
- You acquire a dependent child through birth, adoption or placement for adoption.
- Your spouse or dependent dies.
- Your dependent no longer meets the plan's eligibility requirements.
- Your spouse terminates employment or begins new employment.
- You or your spouse changes from part-time work to full-time work (or vice versa).
- You or your spouse has a significant change in health care coverage.
- You are required to provide dependent medical coverage as a result of a valid court decree that meets the requirements of a Qualified Medical Child Support Order (QMCSO).

Any benefits enrollment change you make must be consistent with your qualified life event. To change your coverage, you must call the plan administrator within 31 days of the date you experience the life event or employment status change. Your new elections will be effective on the date of your life event or employment status change, and retroactive payroll deductions may be withheld. If you do not call within the 31-day period, you must wait until the next benefits enrollment period to change your benefits.

The Women's Health and Cancer Rights Act of 1998 Notice

The Women's Health and Cancer Rights Act of 1998 (WHCRA) provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the WHCRA. For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan in which you participate.

Notice of Nondiscrimination

Rolls-Royce North America complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Rolls-Royce North America does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Rolls-Royce North America:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, etc.)
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, contact the Rolls-Royce North America Fiduciary Committee. If you believe that Rolls-Royce North America has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: The Rolls-Royce North America Fiduciary Committee at 1875 Explorer St., Suite 200, Reston, VA 20190. You can file a grievance by mail.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at:

<http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION

If you don't speak English, language assistance services, free of charge, are available to you. Call **1-844-625-5900**.

Spanish

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-625-5900.

Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。*致電 1-844-625-5900。

Vietnamese

CHÚY: nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-625-5900.

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-625-5900 번으로 전화해 주십시오.

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-625-5900.

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-625-5900.

Arabic

ب رقم ات صل ب الامجان لك ت توافر ال لغوية المساعدة خدمات ف ان اللغة، انكر ت تحدث ك نت اذا بملاحظة 1-844-625-5900.

French-Creole

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-844-625-5900.

Portuguese

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-844-625-5900.

French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-625-5900.

Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-844-625-5900.

Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-844-625-5900まで、お電話にてご連絡ください。

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-844-625-5900.

German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-625-5900.

Farsi

با باشد می ف راهم شما ید راگ ان یرا ب صورت یزب ان لاتیت سه، دیکن یم گ ف تگو یف فارس زب ان به اگر ت وجه دیری بگ ت ماس 1-844-625-5900

