

# MAKING YOUR NEW SAMPLE COMPANY BENEFITS WORK FOR YOU



Welcome to Sample Company! We're excited to have you on board, and we're proud to offer a benefits program that will allow you and your family to reach your full potential in the areas of **health, wealth and self** — both now and in the future. Make your new benefits work for you in three easy steps.

# STEP 1: UNDERSTAND YOUR PLAN



Sample Company offers one medical plan option: the Consumer Choice Health Plan (CCHP). Why just one plan? We've designed the CCHP for maximum flexibility, control, lower costs and long-term savings opportunities. As a result, the CCHP almost always provides the best value for our employees, regardless of their personal situation. Here's why:

## Flexibility

The CCHP comes with a very large network through BlueCross BlueShield of Texas (BCBSTX). If you're coming from Kaiser or another HMO, you'll have a much larger pool of in-network and out-of-network providers and facilities to choose from. You can also use your Health Savings Account (HSA), telemedicine and various voluntary insurance options to get the most from the CCHP.\*

## Control

You decide how you want to use the plan, and reap the rewards of wise healthcare decisions. You can save money by staying up-to-date on your free preventive care, contributing tax-free to your HSA and using telemedicine for non-emergency care. Over time, you may notice that living a healthy lifestyle can help save you money as well! You can even choose to use an out-of-network provider if you prefer, though your costs will be lower when you stay in-network. Either way, you'll have a say in the cost and quality of your care.

## Cost

In most scenarios, almost every employee can save money over the course of the year with the CCHP. Our benefits\* include low biweekly premiums, free preventive care, nine free telemedicine consultations for Employee Assistance Program members and a \$500 annual Sample Company contribution to your HSA. And after you meet your deductible, the plan pays the majority of the cost of care — 80% for in-network coverage!

## Long-Term Savings

We also believe in helping you focus on your long-term health and savings. Because the CCHP is HSA-eligible, it is optimized to do just that. You can simply accept Sample Company's \$500\* contribution to your account, contribute your own pre-tax money or even invest a portion of your balance tax-free for future expenses or retirement medical needs.

## OTHER GREAT BENEFITS\*

Sample Company offers more opportunities to enhance your coverage. Choose the benefits that best fit your needs and make your plan work for you:

- Dental & Vision coverage
- Accident and Critical Illness insurance
- Dependent Care Flexible Spending Account
- Life and Disability insurance
- Employee Assistance Program
- 401(k)
- Special Beginnings healthy pregnancy program
- Parental leave and Adoption Assistance
- Student loan refinancing
- Discounts through YouDecide
- Home/Auto insurance
- Pet insurance
- Hospital Confinement insurance
- Sample Company Foundation charitable giving
- Group legal plan

Visit [www.flimp.me/samplecompany](http://www.flimp.me/samplecompany) for an overview of all these benefits and more.

\*Benefits may be restricted for employees normally scheduled to work 20-29 hours per week. Review your benefits guide for more details.

# STEP 2: MAXIMIZE YOUR SAVINGS POTENTIAL



If you enroll in the CCHP, you are eligible to contribute to an HSA to help offset any out-of-pocket costs. An HSA is a personal healthcare banking account that allows you to pay for certain expenses with pre-tax dollars. These could include doctors' visits, prescription drugs, vision and dental care and more. The account is entirely yours — the funds roll over from year to year, and you can take it with you if you leave Sample Company or retire.

## Contributions

The amount you contribute is up to you, but consider the following when making your elections:

- Your deductible or out-of-pocket maximum. It's helpful to have at least that much saved in your HSA so that you're protected in the event of an emergency.
- Upcoming medical needs. Having a baby or planning a surgery this year? Research the associated costs and contribute to your HSA accordingly so the funds are there when the time comes.
- Retirement expenses. Since there's no "use it or lose it" rule, you can use your HSA to save for the medical expenses you may face during retirement.
- IRS limits. The limit for 2018 is \$3,450 for individual coverage and \$6,900 for family coverage.

## Growing Your Account

You don't have to build your account alone — we will contribute \$500\* to your HSA each year to help boost your savings potential. In addition to contributions, you can grow your HSA through investment options. Once your account balance reaches \$1,000, any extra funds can be used for investment options such as money market accounts and mutual funds.

## Getting Started

To start using your HSA and take advantage of Sample Company's contribution,\* complete the following steps:

- Enroll in Sample Company's CCHP.
- Set up your contributions through the Sample Company Benefit Center. You will be offered this option as you go through the benefit enrollment process.

Sample Company's HSA contribution\* will be available following your first Sample Company paycheck.

## Tax Advantages

Your HSA has three significant tax advantages built in:

- Your pre-tax contributions reduce your taxable income and increase your take home pay.
- The funds in your account are spent tax-free as long as you're using them for qualified expenses
- Your account grows tax-free and earns interest over time.



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# STEP 3: MAKE SMART HEALTHCARE CHOICES



The CCHP and HSA are designed to help you manage your healthcare more wisely. Remember, you get to choose how your healthcare dollars are spent. When you're paying for medical care out-of-pocket, it pays to shop around! Sample Company wants to empower you to be a smart healthcare consumer. Follow these tips to get high-quality care at the most affordable price.

## Call a BCBSTX Benefits Value Advisor

**(BVA).** Make BVA your first stop when you're making a decision about your healthcare spending. Whether you're choosing a new primary care physician or needing to schedule an MRI, they can help you find in-network providers in your area and compare the costs for each so you can be sure you're getting the best value. They can also help you understand your benefits so you make the best healthcare choices for your family and get the most out of your benefits plan. Call **888-123-4567** to speak with an advisor.

**Estimate healthcare costs.** If you prefer to do your own research, log into the member's portal at **www.bcbstx.com**. The Cost Estimator tool allows you to research, estimate and compare costs of services and treatments from doctors, hospitals and other facilities based on your plan coverage.

**Cash in with Member Rewards.** When you choose a lower-cost provider for a procedure, you may be eligible for cash back from Member Rewards! That's twice the opportunity for savings — lower cost procedures and extra cash back! Call BVA at **888-123-4567** to find out how much you can save.

**Get your preventive screenings.** Preventive care is covered at 100% without the deductible. Build a relationship with your primary care provider and stay up-to-date on your preventive exams, screenings and immunizations. This can help keep you from getting sick and having to pay for treatment later on!

**Try Teladoc\*.** Telemedicine, provided by Teladoc, is a cost-effective and convenient alternative to an urgent care visit when you get sick. If you're enrolled in Sample Company's Employee Assistance Program, you and your covered family members can get up to nine FREE consultations per calendar year, which can save you a lot of money on non-emergency medical care! To sign up, visit **www.teladoc.com/samplecompany**.

**Change your pharmacy routine.** Ask your doctor if a generic version of your prescription is available, order your maintenance medications online in 90-day supplies and make sure you're using an in-network pharmacy! A few simple switches could mean big savings on your prescription drugs. Learn more at **www.cvs.com**.



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