



ENHANCE. ENRICH. ENGAGE.

**20XX
ANNUAL
ENROLLMENT
MAY 6-17, 20XX**

IT'S TIME FOR A BETTER BENEFITS EXPERIENCE

Welcome to Annual Enrollment! This is your chance to select your benefits for 20XX. We're excited to announce that your medical benefits will be provided by Blue Cross and Blue Shield of Illinois (BCBSIL), starting **July 1**. With this move, we will enhance your existing plan options, enrich your experience with new programs and resources, and get you better engaged with your benefits.

Take a look at what's new and weigh your options carefully, so you can choose the right benefits for you and your family. Make your elections from **May 6 - 17**. Remember, unless you experience a change in family status, your benefit elections will stay in place until **June 30, 20XX**.



ENHANCE

You still have the same great medical plan options to choose from: the **Core Consumer**, the **Enhanced Consumer**, and the **Traditional PPO (frozen to new enrollees as of July 1)**. But now your medical plan is backed by **Blue Cross and Blue Shield of Illinois**, which means some significant enhancements to your benefits experience:

- Blue Cross and Blue Shield of Illinois PPO network:** You now have access to a vast nationwide network of providers, with even more options for care. To find an in-network provider near you, visit example.com. If you are looking for your doctor in the BCBSIL network, select “Find a Doctor or Hospital” from the blue menu across the top. Use the “Guest” search feature and look for your doctor in the “Participating Provider Organization” network.
- Expert customer support:** Your BCBSIL medical benefits include concierge support through Health Advocacy Solutions (HAS). One phone number connects you with a personal advocate who works with an interdisciplinary team of experts to help you navigate the healthcare system. Call HAS, weekdays 7am – 7pm CST at **888-123-4567**. This number will be located on the back of your new BCBSIL card.
- Integrated pharmacy benefits:** With your medical and pharmacy benefits all in one place, you’ll have a consolidated, holistic look at your overall healthcare usage. You’ll also enjoy lower-cost specialty drugs, thanks to BCBSIL’s partnership with AllianceRx Walgreens Prime.

Not sure which medical plan to choose? We’ve highlighted the coverage details and monthly premiums for you here. Review your benefits guide online at example.com for more information and try the decision support tool during enrollment for help evaluating your options.

Medical Plan Options

	CORE CONSUMER*		ENHANCED CONSUMER**		TRADITIONAL PPO (FROZEN)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	\$2,000	\$4,000	\$1,500	\$3,000	\$1,100	\$2,200
Family	\$4,000	\$8,000	\$3,000	\$6,000	\$2,200	\$4,400
Out-of-Pocket Maximum						
Individual	\$4,500	\$9,000	\$3,500	\$7,000	\$3,600	\$7,200
Family	\$9,000	\$18,000	\$7,000	\$14,000	\$7,200	\$14,400
Coinsurance						
Individual	80%	60%	80%	60%	80%	60%
Family						

*Core Consumer members are eligible for Health Savings Account (HSA) match
 **Enhanced Consumer members are eligible for Health Savings Account (HSA) matching and seeding

Monthly Premiums

	CORE CONSUMER				ENHANCED CONSUMER				TRADITIONAL PPO			
	<\$40k	\$40k - \$79.9k	\$80k - \$119.9k	\$120k+	<\$40k	\$40k - \$79.9k	\$80k - \$119.9k	\$120k+	<\$40k	\$40k - \$79.9k	\$80k - \$119.9k	\$120k+
Employee Only	\$72.16	\$104.74	\$148.92	\$183.78	\$116.42	\$151.48	\$205.93	\$242.20	\$121.44	\$159.33	\$223.90	\$307.32
Employee + Spouse	\$189.95	\$247.74	\$337.40	\$426.19	\$267.07	\$378.45	\$482.80	\$554.95	\$279.57	\$397.71	\$530.92	\$705.78
Employee + Child(ren)	\$177.91	\$220.00	\$320.42	\$377.36	\$234.07	\$336.27	\$442.03	\$478.90	\$240.80	\$349.12	\$492.21	\$657.61
Family	\$257.19	\$344.24	\$474.38	\$585.77	\$347.43	\$480.90	\$644.68	\$751.60	\$361.09	\$522.12	\$722.81	\$998.56

Sample Company helps you save!

If you enroll in either one of the consumer plans, we will match your HSA contributions up to \$150 for individual coverage and \$300 for family coverage. If you enroll in the Enhanced Consumer, we will also make an annual HSA seed contribution depending on your salary and level of coverage, as shown on the right.

Enhanced Consumer: Sample Company HSA Seed Contribution

<\$40,000		\$40,000 - \$79,999	
SAMPLE COMPANY CONTRIBUTION		SAMPLE COMPANY CONTRIBUTION	
Employee Only	\$400	Employee Only	\$200
Employee + Spouse	\$800	Employee + Spouse	\$400
Employee + Child(ren)	\$800	Employee + Child(ren)	\$400
Family	\$800	Family	\$400

ENRICH

The move to Blue Cross and Blue Shield of Illinois also means you can get more from your benefits and enjoy greater flexibility with programs you already use.

- **Employee Assistance Program (EAP):** Now provided by BCBSIL's trusted partner, Magellan, the EAP features online support with live chat, counseling and coaching delivered through text and video, and digital behavior change programs (using apps).
- **Virtual Visits:** With MDLive, you can get non-emergency medical care anytime, day or night, by phone or video chat. For even more flexibility, download the mobile app to get the care you need from wherever you are!
- **Tobacco Cessation Program:** If you're serious about quitting tobacco, you'll have access to a personal health coach through Well onTarget, BCBSIL's health and fitness program.

ENGAGE

In addition to HAS, your one-stop shop for all your medical benefits needs, Blue Cross and Blue Shield of Illinois also offers great programs and resources to help you get connected and make the most of your benefits.

- **Blue365** gets you access to exclusive health and wellness discounts at top national and local retailers. Find deals on everything from fitness trackers, deals for gym memberships, and meal delivery.
- **Well onTarget®** can help you get in shape and earn rewards through a library of educational resources, tracking tools, and discounted fitness center memberships.
- **Special Beginnings** can help you stay healthy and get ready for your new baby through a library of educational resources, expert support, and a personalized pregnancy calendar.



Don't forget!

Sample Company offers many other great benefits, like dental, vision, accident/critical illness insurance, and a 401(k) plan with a company match. Check out the details in your benefits guide online at example.com. Review your options and make your elections before May 17!

READY TO ENROLL?

Once you've reviewed your options, it's time make your benefits elections for 20XX. Your current elections will remain in place if you don't make any changes. But even if you're happy with your current elections, you'll still need to log in at example.com to reaffirm your tobacco and spousal elections. Otherwise, you will default to the \$100 monthly surcharge. While you're on the site, take a moment to review other Sample Company-provided benefits like life insurance and the 401(k) plan, and review your beneficiary designations and update them where needed.

1 Visit example.com.

2 Log in.

- **UserID:** Employee ID.
- **Default Password:** Your date of birth (MMDDYYYY) followed by the last four numbers of your Social Security number (SSN). For example, if your date of birth is March 12, 1984, and the last four digits of your SSN are 6789, your password would be 031219846789.

3 Review your options.

- View your current elections.
- Reaffirm your tobacco and spousal circumstances to avoid the surcharges.
- Use the Decision Support Tool to view your plan options side by side.

4 Make your elections.

- Remember, even if you choose to waive coverage, you should still log in to update your Life Insurance beneficiaries and review other Sample Company-provided benefits you may not remember you have!

Need help? Contact the Sample Company Benefits Center at [888-123-4567](tel:888-123-4567) or online at example.com.

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Stay up to date on important benefits updates anytime, anywhere. Text **Sample Company** to **99000** to opt-into our text messaging service and start getting real-time, need-to-know information on the go.