



Welcome to Annual Enrollment!

Take a look at what's new for 2020

- » **Health Advocacy Services through BCBSIL** can help you and your covered family members get personal assistance to find medical care and sort out a new diagnosis, estimate costs and more. Services begin Jan. 1, 2020, but you can use Health Advocacy during Annual Enrollment from Oct. 30 - Nov. 13 to help with enrollment and plan decisions for you and your family.
- » **Hinge Health** is a new musculoskeletal program that allows you to access a remote personal coach using mobile and wearable technology.
- » **Naturally Slim®** is a behavioral counseling program for metabolic syndrome reversal, weight management and diabetes prevention.
- » **The Livongo Hypertension** program combines a connected blood pressure cuff and personal support to help manage your blood pressure.
- » Look for more information on Hinge Health, Naturally Slim® and Livongo Hypertension program and enrollment details in 2020!
- » Prescriptions covered under the formulary list are changing effective Jan. 1, 2020. If you are impacted, you will receive a letter from BlueCross BlueShield of Illinois regarding the change.
- » For 2020, you can contribute up to **\$3,550** to your HSA for single coverage, and up to **\$7,100** for family coverage.
- » All medical plan participants will receive a **new ID card** from BCBSIL to use beginning in January 2020.



And don't forget about these great resources to help you stay healthy, save money and make the most of your benefits!

- » **Rx Savings Solutions** makes it easy to save money on your prescriptions. They do the work for you, no research or coupons required! Call 800-268-4476 or visit myrxss.com.
- » The **Ask Sara** tool can help you compare your medical plan options and choose the one that best fits your budget and your needs. Visit fortunebrands.benefitsnow.com.
- » Try **MDLIVE** for non-emergency medical care, anytime day or night, by phone or video chat. You'll save a lot of time and money over a visit to urgent care. Call 800-318-4769 or visit www.mdlive.com/bcbsil.
- » **Livongo** can help you and your dependents manage diabetes with a state-of-the-art meter, free strip refills and personalized, expert support. Call 800-945-4355.
- » **Quit for Life** can help you quit tobacco for good with one-on-one coaching and a quit plan tailored to you and your lifestyle. Call 866-784-8454 or visit www.quitnow.net.
- » Use the **LifeMatters Employee Assistance Program (EAP)** to help manage life's daily stresses, from job pressures and family troubles, to legal services and childcare referrals. Call 800-634-6433 or visit mylifematters.com (company code: FBHS1).
- » Download the **BCBSIL app** for quick and easy access to your digital medical ID card.

Five easy steps to choosing the right plan

Health insurance can be confusing. Generally, the higher the deductible (the amount you pay for healthcare services before your insurance starts paying), the lower your weekly premiums. If you have few healthcare needs, you likely won't meet the deductible, so consider taking advantage of the lower premiums of the Bronze or Silver Plan. With these plans, preventive care is covered at 100 percent, and you can contribute to a Health Savings Account (HSA) to save for future healthcare expenses, so you're protected in the event of an emergency.

But how do you know which plan is right for you? When choosing your medical plan, start by comparing your typical healthcare expenses against the deductible and weekly contributions.

Considering switching to the Bronze or Silver Plan for the first time?

The Bronze Plan's high deductible may seem intimidating, but it offers the lowest weekly premiums. That means you're only paying for care when you need it, rather than up front.

The Silver Plan can be a "stepping stone" toward smarter healthcare spending. This plan offers a lower deductible for those who need more healthcare, but still want to actively manage their costs.

Let's break it down even more.

Step 1: Consider your plan options

Refer to your Benefits Reference Guide for full details.

	Bronze	Silver	Gold
Deductible	\$3,000/\$6,000	\$1,500/\$3,000	\$600/\$1,200
Out-of-Pocket Max	\$5,950/\$11,900	\$3,425/\$6,850	\$3,500/\$7,000
HSA Eligible	Yes	Yes	No
Coinsurance	20%*	20%*	See copay schedule
Prescription Drugs	20%**	20%**	See copay schedule

*After deductible
 **Deductible waived for certain prescription drugs

Step 2: Estimate your healthcare costs

- » How much do you spend on prescription drugs per month? _____
- » How many times do you go to the doctor each year? _____
- » Did you meet your deductible last year?

Research in-network provider costs at www.bcbsil.com and visit myrxss.com to see how much you could save on your prescriptions.

Step 3: Review your contribution amounts

Monthly contributions shown here. See page 4 for full contribution amounts.

	Bronze	Silver	Gold
Employee Only	\$32.24	\$173.74	\$323.62
Employee + Spouse	\$168.81	\$412.99	\$745.76
Employee + Child(ren)	\$141.42	\$346.48	\$621.00
Employee + Family	\$241.15	\$589.99	\$1,065.38

Still enrolled in the Gold Plan? See how much you could be saving weekly in contributions by switching to the Bronze or Silver Plan. Use those savings to fund your Health Savings Account (HSA)!

_____	-	_____	x 12 =	_____
Gold Rate		Bronze Rate		Total Savings
_____	-	_____	x 12 =	_____
Gold Rate		Silver Rate		Total Savings

You can add funds to your HSA through payroll deductions to use now or later. The money in your HSA is yours even if you change medical plans or leave the company.

Step 4: Fund your HSA

If you're enrolled in the Bronze or Silver Plan, contributing to your HSA is a great way to pay for out-of-pocket expenses with pre-tax dollars. But how much should you contribute? The amount is up to you, but a good rule of thumb is to contribute enough to cover your deductible. Even if you're generally healthy, the funds will be available if you need medical care. **If you don't end up using the funds this year, they'll roll over to next year to help you save for future expenses.** And remember, the HSA has a triple tax advantage. Your contributions are tax-free, the account grows tax-free and the money is spent tax-free when used for eligible expenses!

Want to use your HSA to cover your medical deductible? Calculate your weekly contribution:

Bronze Plan: $\$3,000/\$6,000 \div 52 = \$57.69/\115.38

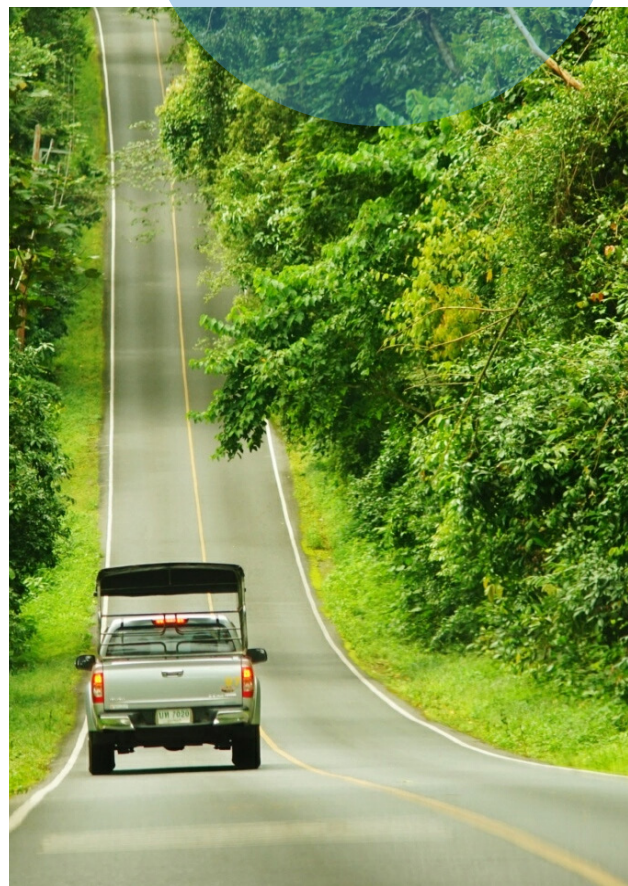
Silver Plan: $\$1,500/\$3,000 \div 52 = \$28.85/\57.69

Step 5: Enroll

Read on to learn how!

Still not sure?

The "Ask Sara" decision support tool can help you choose the plan that's right for you and your family. Look for it in the online enrollment process. Steps are outlined below.



How to enroll

When: Oct. 30 – Nov. 13, 2019

What: You must complete the enrollment process by 11:59 pm CST on November 13

Your 2019 elections **will not** carry over to 2020, with the exception of your supplemental life insurance election. If you do NOT enroll by November 13, you will default to Bronze level employee-only coverage for medical, no coverage for dental/vision and \$0 for FSA/HSA contributions. Review all of your elections and covered dependents to ensure that you and your family will have the proper coverage in place for the 2020 plan year.

Follow the steps below to make your elections:



Step 1:

Visit fortunebrands.benefitsnow.com.

First-time users: select "Are you a New User?" to establish access to your account. You will be asked to provide some information to identify your account.

If you've forgotten your User ID or Password, select "Forgot User ID or Password?" to have it reset.



Step 2:

Once logged in, click "Enroll Now."



Step 3:

Review your contact information and click "Save and Continue."



Step 4:

Enroll in your benefits. Compare your current benefits to your elections for 2020.



Step 5:

Confirm your elections and print a copy for your records.

You can also enroll by calling the Fortune Brands Benefits Center at 844-321-FBHS (3247). Representatives are available from 7:00 am to 7:00 pm CST, Monday – Friday. Bilingual representatives are also available to help answer questions and take enrollment elections.

2020 Employee contributions

Medical contributions*

	Bronze	Silver	Gold
	You Pay (Monthly)	You Pay (Monthly)	You Pay (Monthly)
Employee Only	\$32.24	\$173.74	\$323.62
Employee + Spouse	\$168.81	\$412.99	\$745.76
Employee + Child(ren)	\$141.42	\$346.48	\$621.00
Employee + Family	\$241.15	\$589.99	\$1,065.38
Annual HSA Company Contribution (Employee/Family)	\$600/\$1,200		
Tobacco Surcharge	\$50/month	\$50/month	\$50/month

If you have used tobacco products, including electronic cigarettes, in the six months prior to the 2020 Annual Enrollment, a \$50 monthly surcharge will be added to your medical plan premium effective Jan. 1, 2020. However, tobacco users who complete the Tobacco Cessation Program during the 2020 plan year will not be subject to the \$50 surcharge, upon completion of the program, for the remainder of the year. Furthermore, those who complete the program by May 1, 2020, will be reimbursed the total surcharge paid in 2020. Please contact Human Resources if you have questions.

Dental contributions*

	Bronze	Silver	Gold
	You Pay (Monthly)	You Pay (Monthly)	You Pay (Monthly)
Employee Only	\$1.52	\$5.32	\$20.06
Employee + Spouse	\$3.89	\$13.62	\$46.23
Employee + Child(ren)	\$4.17	\$13.29	\$50.17
Employee + Family	\$7.23	\$23.34	\$79.26

Vision contributions*

	Bronze	Silver	Gold
	You Pay (Monthly)	You Pay (Monthly)	You Pay (Monthly)
Employee Only	\$1.38	\$6.86	\$10.50
Employee + Spouse	\$2.89	\$14.42	\$22.06
Employee + Child(ren)	\$2.48	\$12.36	\$18.90
Employee + Family	\$3.99	\$19.90	\$30.46

*Slight rounding variances may occur