

Get
in the
Game

20XX

FULL-TIME BENEFITS GUIDE

20XX BENEFITS

It's a Whole New Game



Benefits can be confusing, but they don't have to be. For 20XX, we've taken the guesswork out of choosing your benefits. **Meet your new, simplified Sample Company benefits.** This guide is a summary of your options. Read through it and choose what's right for you and your family. You are eligible for these benefits if you are an active, full-time associate.



Need help?

We're here for you. Call the Sample Company Benefits Service Center at **877-123-4567** M-F, 7a-7p CT.

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Ground Rules

New Hire/Changing Your Benefits

If you're a new hire to Sample Company, you have 60 days to enroll in your benefits, which will take effect on the 61st day. Otherwise you can only make changes to your benefits during the annual Open Enrollment period, unless you experience a Qualified Life Event (QLE).

Some of the most common QLEs include:

- Marriage or divorce
- Birth/adoption of a child
- Gain or loss of other coverage
- Change in employment status or benefits eligibility

When you have a QLE, you have 30 days to report it and make your new elections.

Adding Dependents

If you're adding a dependent to your coverage, you have 30 days to submit documentation verifying their dependent status. Their coverage will remain pending until they're verified.

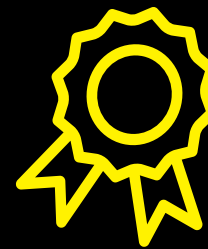
Eligible Dependents	Acceptable Documents
Your legal spouse	Marriage license or government-issued marriage certificate
Children up to age 26 Biological children Stepchildren Adopted children Children in your legal custody Disabled children past age 26	Birth certificate or hospital-issued birth announcement

Note: For a full list of acceptable documents, visit the Resources page

How to Enroll

It's easy to make your elections. Get started online, on your mobile device or over the phone:

- Online: sso.SampleCompany.com >TR Unlocked
OR
[Sample Companybenefits.com](https://SampleCompanybenefits.com)
- Through the app: **Example app**, search **Sample Company**
- Over the phone: **877-123-4567** M-F, 7a-7p CT



Got a working spouse?

If he/she has access to medical coverage through another employer and chooses coverage under the Sample Company plan, you'll pay an additional \$1,200/year in paycheck contributions.

Health



MEDICAL BENEFITS

It's not one size fits all — you've got options. Choose from 3 plans, all provided by BlueCross BlueShield of Texas (BCBSTX). These 3 plans cover the same services — including FREE in-network preventive care regardless of where you live in the U.S. — but with different plan features and costs.

Stay in Network

It's important to choose a doctor within the BlueCross BlueShield Network. Going out of network means you'll be subject to a higher deductible and more expensive costs for care. Visit [example.com](https://www.example.com) or download the [BCBSTX app](#) to find a doctor near you.

THINGS TO KNOW

- **Deductible:** The amount you pay for medical services before your insurance starts paying its share
- **Copay:** The fixed amount you pay for medical services. Copays go toward your out-of-pocket max, but not toward your deductible
- **Coinsurance:** After you meet your deductible, this is the percentage of the cost of your care that your plan pays; you pay the remaining percentage
- **Preferred Provider Organization (PPO):** A group of healthcare providers who have agreed to provide services at a discounted rate





Medical Plan Comparison

Here's a breakdown of your medical plan options.

	\$850 PPO		\$1,750 HSA		\$4,500 PPO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible Type	Embedded		Aggregate		Embedded	
Individual	\$850	\$1,700	\$1,750	\$3,500	\$4,500	\$9,000
Family	\$1,700	\$3,400	\$3,500	\$7,000	\$9,000	\$18,000
Coinsurance	80%	60%	80%	50%	70%	50%
Out-of-Pocket Maximum	Includes Deductibles	Includes Deductibles	Includes Deductibles	Includes Deductibles	Includes Deductibles	Includes Deductibles
Individual	\$3,500	\$7,000	\$3,500	\$7,000	\$8,150	\$16,300
Family	\$7,000	\$14,000	\$7,000	\$14,000	\$16,300	\$32,600
Physician Office Visits						
Telemedicine	\$10 copay	Not covered	80% after deductible	Not covered	\$10 Copay	Not covered
Primary Care	\$25 Copay	60% after deductible	80% after deductible	50% after deductible	\$35 Copay	50% after deductible
Specialist	\$50 Copay	60% after deductible	80% after deductible	50% after deductible	\$70 Copay	50% after deductible
Urgent Care	\$50 Copay	60% after deductible	80% after deductible	50% after deductible	\$70 Copay	50% after deductible
Emergency Room	\$500 Copay	80% after deductible	80% after deductible	80% after deductible	\$500 Copay	70% after deductible
Wellness/Preventive	100%	60% after deductible	100%	50% after deductible	100%	50% after deductible
Inpatient/Outpatient Facility	80% after deductible	60% after deductible	80% after deductible	50% after deductible	70% after deductible	50% after deductible
Bi-weekly Rates						
Employee	\$84.96		\$53.51		\$14.06	
Employee + Spouse	\$203.40		\$133.15		\$46.11	
Employee + Child(ren)	\$155.66		\$100.92		\$32.86	
Family	\$293.57		\$193.83		\$70.63	



How the Deductible Works

The two PPO plans have what's called an "embedded" deductible, while the HSA plan has an "aggregate" deductible. Here's why that matters when choosing a family plan:

Embedded

- Each of your dependents has their own individual deductible
- Once somebody in the family meets their individual deductible, the plan will pay coinsurance for that person ONLY
- Your family deductible is met when a combination of these individual deductibles reaches the family deductible amount

Aggregate

- The family deductible amount may be met by one member or a combination of members
- The individual deductible does not impact when the plan begins to pay

Prescription Drugs

Your BCBSTX medical plan includes prescription drug coverage through Prime Therapeutics.

	\$850 PPO	\$1,750 HSA	\$4,500 PPO
	IN-NETWORK	IN-NETWORK	IN-NETWORK
Prescription Drugs	You Pay	You Pay	You Pay
Retail - Supply Limit	30 days	30 days	30 days
Generic	\$10 copay	\$10 copay after deductible	\$10 copay
Preferred	30% \$25 min/\$75 max	30% \$25 min/\$75 max after deductible	30% \$25 min/\$75 max
Non-preferred	100% paid by you	100% paid by you	100% paid by you

Tobacco Surcharge

If you and/or your covered spouse use tobacco, you will pay an extra \$900 per year in medical coverage. You must attest your tobacco user status during enrollment. Complete the Tobacco Cessation Program through BCBSTX to receive a refund!

Tobacco Cessation Program

Your medical plan includes a Tobacco Cessation program through Well onTarget by BCBSTX at no cost to you. The program offers 2 digital, self-directed, 6-week courses, one to help you quit tobacco and the other to help you stay tobacco-free. Once the programs are completed, the tobacco surcharge will be removed and refunded.



What's a Preferred Drug List?

A preferred drug list, or formulary, is a list of drugs that have a proven track record of effectiveness for treatment and cost. If your doctor recommends a brand-name drug, be sure it's on the preferred list. If it's not, you'll pay the full negotiated cost. Check out the list at example.com.

6 Ways

TO SAVE MONEY ON HEALTHCARE

1. Get Smart About Your Care Options

When it comes to medical care, take a look at your options — choosing the right option for the level of care you need can save you a lot of time and money.

Telemedicine (\$)

Your cheapest option for non-emergency issues, available anytime 24/7.

Primary Care (\$\$)

A familiar face for an affordable rate for routine check-ups and minor illnesses. Just remember to make an appointment.

Urgent Care (\$\$\$)

If your primary care doctor isn't available, visit an urgent care facility for immediate medical attention. They're available after-hours and on weekends.

Emergency Room (\$\$\$\$)

Emergency rooms have the highest costs and longest wait times, but since they're open 24/7, they're your best bet for life-threatening situations.

2. Don't Put Off Preventive Care

It's all in the name — care that prevents issues before they get more serious. And remember, preventive care is free with your BCBSTX medical plan. That's basically twice the savings — free care today, fewer medical costs in the future.

3. Skip the Waiting Room

Try telemedicine for your non-emergency issues, like cold and flu symptoms or sick kids. With MDLIVE, you can see a board-certified doctor by phone or video chat — from your couch, a hotel room or on the go — anytime day or night. Plus, telemedicine visits are a lot cheaper than an urgent care visit. Call **888-123-4567** or visit **example.com** to set up your account.

4. Go Generic

Ask your doctor if there's a generic version of your medication. The quality is the same as the brand name, and it could save you a lot of money!

5. Line Your Own Pockets

Get the most bang for your buck! Contribute pre-tax dollars to an HSA or Health Care Flexible Spending Account (HCFSA), depending on your medical plan, to cover out-of-pocket medical, dental, vision and pharmacy expenses. Read on to learn more!

6. Shop Around

The cost of services can vary widely, even within the same network and area. For example, an MRI can cost anywhere from \$700 to \$1,400! Make sure you're getting the best deal by researching costs online ahead of time at **example.com**.