

meet your benefits.



Helping keep you happy and healthy.

Full-time Team Members

Printable PDF



2018 Benefits Enrollment

Meet your benefits.

Helping keep you happy and healthy.

At Target we care about our whole team. We believe “taking care” means investing in the whole self, both at and outside of work and we are dedicated to enhancing the well-being of you and your family.

Of course, “taking care” means offering great benefits. But it also means keeping the information we provide you as straight-forward as possible. We offer suggestions to help you make the best choices for you and your family now – and access to this same information on the Plan Documents page throughout the year so you can reference it when you need it again.

NOTE: This document is provided for team members who prefer a print copy of the content on this website. You are strongly encouraged to review this content online, so that you can access tools, videos, and Plan Overviews not available in this printable PDF.

Target reserves the right to modify, amend or terminate any of the team member benefit plans or practices described in this guide. In all cases, the plan rules are the exclusive source for determining rights and benefits under the plan, and those rules will govern if there is a conflict with this guide.

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Prepare to Choose 2018 Benefits

The choices you make during enrollment are effective during the 2018 plan year (April 1, 2018 - March 31, 2019), unless you have a Qualified Status Change.

Qualified Status Changes include getting married or divorced, having a baby, or your spouse/domestic partner loses coverage. To learn more, visit the Life Changes tab on targetpayandbenefits.com.

Medical Plans

Overview

Target offers two account-based medical plans:

- The Health Reimbursement Account (HRA) Plan, and
- The Health Savings Account (HSA) Plan.

Both plans:

- Cover preventive care—such as annual physicals, screenings, and immunizations—at 100 percent. Plus, they cover the full cost of an eye exam each plan year after a \$10 copayment.
- Give you and your enrolled spouse/domestic partner the opportunity to earn account dollars through December 31, 2018 by completing healthy activities through Well-being Rewards.
- Provide an account to help pay for your medical expenses until you meet your deductible.
- Protect you if something unexpected happens by limiting the amount you have to pay out-of-pocket during a single year.
- Include a prescription drug benefit.
- Cover the same services/procedures
- Include the same network of providers (within UHC or Kaiser).

But, there are important differences between the plans, including:

- **How you pay for health care**

HRA Plan	HSA Plan
You pay more out of every paycheck, but you have a lower deductible. This means that you move to the coinsurance phase of the plan sooner.	You pay less out of every paycheck, but you have a higher deductible, so it may take you longer to move to the coinsurance phase of the plan.

- How the accounts work

	HRA Plan	HSA Plan
Can you add your own money to your account?	No.	Yes. Your contributions are made before tax, which lowers your income tax.
Do your account dollars rollover from year to year?	It depends. Any unused dollars earned roll over to the following plan year if you remain enrolled in the HRA Plan.	Yes. The dollars roll over to the following plan year regardless of the plan you choose.
Are your account dollars yours to keep if you leave Target?	No.	Yes.
Are your medical expenses automatically paid from available dollars in your account?	Yes.	No. You choose whether to use your account dollars now (using the HSA debit card) or save for future medical expenses (even those in retirement).
Can you use account dollars to pay for pharmacy, dental or vision expenses?	No.	Yes.
Can you invest your account dollars?	No.	Yes. The account earns interest tax-free, and you can choose to invest your account dollars once your balance reaches \$2,100.

- How you pay for prescription drugs

	HRA Plan	HSA Plan
Do you have a copay for prescription drugs?	Yes. The amount of the copay varies depending on the type of drug.	No. You pay the full cost until you reach your deductible.
Can you use account dollars to pay for your prescription drugs?	No.	Yes.
Are your prescription drug costs applied to your deductible?	No.	Yes.
Are your prescription drug costs applied to your out-of-pocket maximum?	Yes.	Yes.

Medical Plan Details and Premiums

The chart below applies to in-network care only. Out-of-network care costs will be higher.

		HRA Plan		HSA Plan	
		Biweekly	Weekly	Biweekly	Weekly
Premiums These premiums are for the UnitedHealthcare plans only and do not include the tobacco surcharge. <i>Note: If you are eligible for Kaiser plans, you will see the premiums online during the enrollment process.</i>	Team Member	\$49.68	\$24.84	\$24.36	\$12.18
	Team Member + Child(ren)	\$112.82	\$56.41	\$63.86	\$31.93
	Team Member + Spouse/DP	\$183.44	\$91.72	\$108.20	\$54.10
	Family	\$207.24	\$103.62	\$128.58	\$64.29
Account dollars Earn your account dollars through Well-being Rewards from April 1, 2018 to December 31, 2018	Team Member	\$500			
	Team Member + Child(ren)	\$650			
	Team Member + Spouse/DP	\$1,000			
	Family	\$1,000			
Deductible	Team Member	\$1,050		\$2,850	
	Team Member + Child(ren)	\$1,600		\$3,800	
	Team Member + Spouse/DP	\$2,250		\$5,150	
	Family	\$2,250		\$5,150	
Coinsurance		In-network provider: Target pays 80% and you pay 20%			
Out-of-pocket maximum No individual will pay more than \$7,150 during the plan year	Team Member	\$3,800		\$5,150	
	Team Member + Child(ren)	\$5,700		\$7,200	
	Team Member + Spouse/DP	\$7.050		\$9,150	
	Family	\$7,800		\$9,750	
Prescription drugs		Maximum copays for a 30-day prescription: * - Generic: \$8 - Preferred Brand: \$42 - Specialty and Non-preferred Brand: \$90		After deductible is reached, you pay: - Generic: 20% - Preferred Brand: 30% - Non-preferred Brand: 50% <i>Specialty drugs will follow the three drug types above.</i>	

*Remember that your prescription drug copays do not apply to your deductible in the HRA Plan and you cannot use your HRA account dollars to pay prescription drug copays.

Some important notes:

- **Target shares the cost of your medical care**
Target is self-insured, which means that Target—not an insurance company—is responsible for the health care benefits we provide. Target pays the majority of the cost. First, Target pays more than two-thirds of the cost of your medical premiums. Then, once you reach your deductible, Target pays 80 percent of the cost of your care. Because we share the cost, if we all work to keep costs down, Target and team members both benefit.
- **Out-of-pocket maximums for individuals**
Due to Affordable Care Act (ACA) requirements, no individual can pay more out-of-pocket for their individual care than \$7,150 in either the HRA or HSA Plan. This is sometimes referred to as an embedded out-of-pocket maximum. For example, if you elect Family coverage in the HRA, the plan's out-of-pocket maximum is \$7,800. But if you or any other covered individual reaches \$7,150, the remainder of that individual's care will be paid 100 percent by the plan.
- **Prescription Drugs**
CVS/caremark manages the pharmacy benefits for Target's UnitedHealthcare medical plans.* This means that CVS/caremark will be the name on your pharmacy card, and you may hear from them about updates to your pharmacy benefit.

In most cases, you can fill your prescriptions at any in-network pharmacy, whether at a store or through mail order. CVS Pharmacies are included in that network, but they aren't the only pharmacies that are available to you.

If you or someone on your plan takes an ongoing prescription or maintenance medication, it will need to be filled or refilled in a 90-day supply either at a CVS Pharmacy or via the CVS/caremark Mail Order Pharmacy. You choose whether to pay for the 90-day supply all at once or split across the three months.

*OptumRx is the pharmacy benefits manager for the Kaiser Plans.

Understanding Account-based Plans

It is important to understand how you pay for health care when you have an account-based plan like the HRA or HSA Plan.

You pay premiums out of each paycheck. This is the money taken out of your paycheck before taxes to buy health insurance.

Account-based plans provide coverage in three steps:

- **Deductible**
This is the amount of money you pay before the plan helps cover the cost of your care. In other words, you pay the full cost of your care, until you reach your deductible. If you have account dollars, they can be used to pay your deductible. Your prescription drug expenses affect your deductible differently, depending on which plan you choose.

You pay NOTHING for eligible preventive care. You do not have to reach your deductible first.
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- **Coinsurance**
This is the amount you pay for care after reaching your deductible. As long as you are using an in-network provider, you pay 20 percent and Target pays 80 percent of the cost of eligible medical expenses. If you have account dollars, they can be used to pay your coinsurance.
- **Out-of-pocket maximum**
Once you reach this amount, Target pays 100 percent of your eligible expenses for the rest of the plan year. Everything you pay (except premiums)—including payments made with account dollars—to reach your deductible and cover your coinsurance counts toward this maximum.

When you complete healthy actions through Well-being Rewards, you earn account dollars to help pay your out-of-pocket health care expenses. Learn more on page 23.

For more plan details, access Plan Documents on **targetpayandbenefits.com**.

Supplemental Medical Plans

Supplemental Medical coverage through Allstate offers protection when an unexpected illness or injury strikes. The benefit can be used to pay for medical expenses, but also non-medical expenses and other unplanned costs.

You do not need to be enrolled in a Target medical plan to sign up for Supplemental Medical coverage, and these plans do not interact with your primary medical plan. The benefit is paid directly to you and can be used however you choose. Use it to pay deductibles and coinsurance, but also for unexpected child care, pet care, or travel costs for family coming to be by your side.

Each plan can be elected individually, or you can enroll in two or all three of the benefits described below. **Note:** Enrolling in these plans does not satisfy the Affordable Care Act's requirement to have qualifying health care coverage.

- **Accident**

Accident Insurance helps provide financial protection in the event of an accident, including broken bones or sprains. The amount of the benefit is based on the specific services you receive.

Premiums:

	Biweekly	Weekly
Team Member	\$1.78	\$0.89
Team Member + Child(ren)	\$3.38	\$1.69
Team Member + Spouse/DP	\$2.50	\$1.25
Family	\$4.14	\$2.07

- **Hospital Indemnity**

A trip to the hospital—whether planned (to have a baby or a scheduled surgery) or unexpected is expensive. If you have a hospital visit, you receive \$1,250 for the first day of your hospital admission, and the remaining amount you receive is based on the length of your hospital stay. The benefit can be used throughout the plan year for additional hospital stays.

Premiums:

	Biweekly	Weekly
Team Member	\$5.40	\$2.70
Team Member + Child(ren)	\$9.42	\$4.71
Team Member + Spouse/DP	\$15.06	\$7.53
Family	\$16.20	\$8.10

- **Critical Illness**

If you are diagnosed with a covered condition, a covered team member would receive \$10,000, and a covered spouse/domestic partner/dependent would receive \$5,000. Plus, you can cover your dependent children at no extra cost. Some of the covered conditions include:

- Heart Attack
- Stroke
- Coronary Artery Bypass
- Cancer
- Major Organ Transplant
- End-Stage Renal (Kidney) Failure

Premiums:

Current Age	Team Member OR Team Member + Child(ren)		Team Member + Spouse OR Family	
	Biweekly	Weekly	Biweekly	Weekly
<20	\$0.40	\$0.20	\$0.60	\$0.30
20-24	\$0.40	\$0.20	\$0.60	\$0.30
25-29	\$0.60	\$0.30	\$0.88	\$0.44
30-34	\$0.98	\$0.49	\$1.50	\$0.75
35-39	\$1.62	\$0.81	\$2.48	\$1.24
40-44	\$2.36	\$1.18	\$3.58	\$1.79
45-49	\$3.38	\$1.69	\$5.14	\$2.57
50-54	\$4.78	\$2.39	\$7.24	\$3.62
55-59	\$6.36	\$3.18	\$9.60	\$4.80
60-64	\$9.24	\$4.62	\$13.90	\$6.95
65-69	\$13.42	\$6.71	\$20.20	\$10.10
70-74	\$18.46	\$9.23	\$27.74	\$13.87
75-80	\$23.66	\$11.83	\$35.54	\$17.77
80+	\$33.52	\$16.76	\$50.34	\$25.17

Note: Tobacco users pay higher premiums, which will be displayed during the enrollment process.

For more plan details, access Plan Documents on ***targetpayandbenefits.com***.

Dental Plans

You may choose between two dental plans administered by Delta Dental—**Standard** and **Enhanced**. Here's how they compare:

	Standard	Enhanced
Regular Preventive Services	100%	
Basic Services: Includes fillings, basic dental work repair and basic oral surgery	50%	80%
Major Services: Includes oral bridges, dentures, crowns and root canals	50%	80%
Orthodontia Services: Includes diagnostic procedures (such as X-rays, casts and treatment plans) and braces	No coverage	50%, up to a lifetime \$2,000 maximum
Annual Maximum: This is the most the plan will cover in 2018	\$1,500	\$2,500

Premiums:

	Standard		Enhanced	
	Biweekly	Weekly	Biweekly	Weekly
Team Member	\$5.02	\$2.51	\$9.54	\$4.77
Team Member + Child(ren)	\$11.98	\$5.99	\$21.68	\$10.84
Team Member + Spouse/DP	\$13.32	\$6.66	\$23.70	\$11.85
Family	\$23.46	\$11.73	\$40.74	\$20.37

For more plan details, access Plan Documents on targetpayandbenefits.com.

Vision Eyewear Plan

If you wear glasses or contacts, consider enrolling in the Vision Eyewear Plan.* The plan provides a \$150 allowance to help cover the cost of glasses or contacts purchased from an in-network provider.

Your level of Vision Eyewear Plan coverage and medical plan coverage level do not have to be the same.

Remember: When you enroll in a Target medical plan, the plan pays 100 percent of the cost of one eye exam each plan year after a \$10 copayment, as long as you see an in-network provider. The copayment is waived for exams given to children 18 or younger. EyeMed is the vision administrator for all UHC plans. Kaiser Permanente administers its own vision exam plan.

*You must be enrolled in a UnitedHealthcare medical plan to be eligible for the Vision Eyewear Plan.

Premiums:

	Biweekly	Weekly
Team Member	\$2.22	\$1.11
Team Member + Child(ren)	\$4.20	\$2.10
Team Member + Spouse/DP	\$6.42	\$3.21
Family	\$6.64	\$3.32

For more plan details, access Plan Documents on **targetpayandbenefits.com**.

Flexible Spending Accounts and Health Savings Account

Consider setting aside money from each paycheck before taxes to help pay for eligible health and dependent care expenses, and lower your income tax at the same time. You can contribute to several different types of accounts.

	Health Care FSA	HSA	Limited Use Health Care FSA	Daycare FSA
Do I need to be enrolled in a Target medical plan?	No.	Yes. You must be enrolled in the HSA Plan.	Yes. If you enroll in the HSA Plan and choose to contribute to a Health Care FSA, it will automatically become a Limited Use account.	No.
What are the eligible expenses for this account?*	Out-of-pocket medical, dental, vision, and prescription drug costs	Out-of-pocket medical, dental, vision, and prescription drug costs	Until you reach the annual deductible of your Target medical plan, ONLY out-of-pocket dental and vision costs	Daycare for your children or eligible adult dependents
How much can I contribute?	Up to \$2,650.	<ul style="list-style-type: none"> • Team Member Only coverage: Up to \$3,450 • Another level of coverage: Up to \$6,850 • If you will be 55 or older in 2018: Additional \$1,000 	Up to \$2,650.	Up to \$5,000.
Do the account dollars rollover from year to year?	You can roll over up to \$500, as long as you remain eligible for a Health Care FSA. All other unused dollars are lost.	Yes. Many people choose to save the money in their HSA to use for eligible expenses in retirement.	You can roll over up to \$500, as long as you remain eligible for a Health Care FSA. All other unused dollars are lost.	No.
Does the account come with a debit card?	Yes.	Yes.	Yes.	No.

Which team members should consider enrolling in this account?	Anyone – except those enrolled in the HSA Plan – who expects to have out-of-pocket medical expenses this year.	Anyone enrolled in the HSA Plan who expects to have out-of-pocket medical expenses this year.	Anyone enrolled in the HSA Plan who wants to save more than the maximum amount allowed in the HSA.	Anyone who expects to have day care expenses this year.
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*The IRS has restrictions on using Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars to cover non-tax dependents, such as adult children and domestic partners. Contact your tax advisor with questions.

*For more plan details, access Plan Documents on **targetpayandbenefits.com**.*

Life Insurance

Life Insurance helps protect beneficiaries against financial loss in the event of a death.

Most team members receive company-paid coverage equal to 1 times their annual pay.

You may also purchase:

- Supplemental Life Insurance: Up to 8 times your annual pay.
- Spouse/Domestic Partner Life Insurance: \$25,000
- Dependent Life Insurance: \$25,000 for each covered child

Review the chart below to understand when Evidence of Insurability (EOI) is required. When required, you may have to complete a physical, and if you have certain medical conditions, you may not be able to get coverage.

Provide or update your beneficiaries

Your beneficiary information is used to determine how your life insurance benefits will be paid to your survivors in the event of your death. Missing information could delay or prevent the payment of your benefits to your desired loved ones during an already difficult time.

	EOI NOT Required	EOI Required
Supplemental Life Insurance	<ul style="list-style-type: none">• Purchasing when first eligible or a Qualified Status Change• Purchasing up to 6 times annual pay when first eligible• Increasing by 1 time your annual pay during Open Enrollment	<ul style="list-style-type: none">• Purchasing any time other than when first eligible or a Qualified Status Change• Purchasing 7 or 8 times your annual pay at any time• Increasing more than 1 time your annual pay during Open Enrollment
Spouse/Partner Life Insurance	<ul style="list-style-type: none">• Purchasing when first eligible or a Qualified Status Change	<ul style="list-style-type: none">• Purchasing any time other than when first eligible or a Qualified Status Change
Dependent Life Insurance	<ul style="list-style-type: none">• Purchasing at any time	<ul style="list-style-type: none">• N/A

Supplemental Life Insurance Premiums:

Cost per \$1,000 of Coverage		
Current Age	Non-tobacco User Rates	Tobacco User Rates
<25	\$0.216	\$0.348
25-29	\$0.264	\$0.420
30-34	\$0.348	\$0.564
35-39	\$0.396	\$0.648
40-44	\$0.432	\$0.732
45-49	\$0.660	\$1.116
50-54	\$1.008	\$1.692
55-59	\$1.884	\$3.168
60-64	\$2.880	\$4.704
65-69	\$5.556	\$8.772
70+	\$9.000	\$14.220

To calculate the per pay period cost, divide the amount of Supplemental Life insurance you're choosing by 1,000 and multiply by the rate above. This will determine your annual premium. Then divide that by the number of pay periods. Here's the calculation for a 27-year-old, non-tobacco user who chooses an additional \$50,000 of life insurance.

Example: $\$50,000 / \$1,000 = 50 \times \$0.264 = \$13.20 / 52 \text{ weeks or } 26 \text{ pay periods depending on your pay schedule.}$

You will see your premium during the enrollment process.

Spouse/Domestic Partner Life Insurance Premiums:

	Biweekly	Weekly
Spouse/DP	\$4.38	\$2.19

Dependent Life Insurance Premiums:

	Biweekly	Weekly
Per dependent	\$0.59	\$0.30

For more plan details, access Plan Documents on ***targetpayandbenefits.com***.

Disability Insurance

Disability Insurance provides a percentage of your pay if you can't work because you are sick or injured.

- **Short-term Disability**

If eligible for benefits, you are automatically enrolled in this benefit and it is paid for by Target.

- **Long-term Disability**

This coverage begins after 150 calendar days of an approved, qualified Short-term Disability.

Target thinks LTD coverage is so important to our team's financial well-being that we automatically enroll newly eligible team members.

Premiums for this coverage are paid for by deductions from your paycheck based on age, current salary and tobacco status. You can opt-in or out of coverage at any time. However, additional paperwork may be necessary after the initial enrollment window.

Premiums:

Cost per \$100 of Covered Annual Pay		
Current Age	Non-tobacco User Rates	Tobacco User Rates
<25	\$0.071	\$0.100
25-29	\$0.092	\$0.120
30-34	\$0.128	\$0.155
35-39	\$0.191	\$0.241
40-44	\$0.396	\$0.502
45-49	\$0.552	\$0.693
50-54	\$0.743	\$0.926
55-59	\$0.877	\$1.082
60+	\$0.884	\$1.103

To calculate the per pay period cost, divide your annual pay (including bonuses and/or commissions) by 100 and multiply by the rate above to determine your annual premium. Next, divide your annual premium by the number of pay periods. Here's the calculation for a 27-year-old, non-tobacco user who makes \$27,000 a year.

Example: $\$27,000 / \$100 = 270 \times \$0.092 = \$24.84 / 52 \text{ weeks or } 26 \text{ pay periods depending on your pay schedule.}$

You will see your premium during the enrollment process.

For more plan details, access Plan Documents on targetpayandbenefits.com.

Identity Theft Protection

Enroll to receive full-service Identity Theft support from InfoArmor. This plan gives access to the following features at a lower rate than you would find on your own:

- Identity and tri-bureau credit monitoring alerts
- An annual credit report and a score each month
- SocialArmor—social media reputation monitoring to protect against cyberbullying and reputational damage on social media sites
- WalletArmor—digital wallet storage for securely storing documents and credit cards
- A Digital Exposure report that summarizes what a deep Internet search discovers about you

Unlike identity theft coverage under the Group Legal plan, Identify Theft Protection is proactive, which means they are monitoring for theft before it happens, in addition to helping you resolve it if it does happen.

Premiums:

	Biweekly	Weekly
Team Member	\$4.13	\$2.07
Family	\$7.82	\$3.91

Group Legal Plan

Enroll to get access to legal representation from a large network of lawyers at an affordable price. You pay nothing additional for many types of legal services including:

- Family law
- Wills and estates
- Debt-related matters
- Identity theft
- Real estate
- Traffic
- Criminal
- Personal injury
- Immigration assistance

Premiums:

	Biweekly	Weekly
Team Member	\$5.54	\$2.77
Family	\$7.85	\$3.92

For more plan details, access Plan Documents on ***targetpayandbenefits.com***.

TGT 401(k)

Target will match your contributions, dollar-for-dollar, up to 5 percent of your pay, plus you are immediately 100 percent vested in the company match. This means it is yours to keep.

If you aren't saving 5 percent of your pay—you are leaving money on the table!

Provide or update your beneficiaries

Your beneficiary information is used to determine how your TGT 401(k) account will be paid to your survivors in the event of your death. Missing information could delay or prevent the payment of your benefits to your desired loved ones

You choose:

- **How much to contribute**

You can contribute from 1 to 80 percent of your pay. You can change the percentage of pay that you contribute to the TGT 401(k) at any time.

- **When a portion of your pay will be taxed**

You can make before-tax contributions, Roth contributions, after-tax contributions or a combination of all three.

- **How to invest your plan contributions and earnings**

There are 19 different investment funds with different investment goals and risks. If you are new to investing, you can choose the LifePath® fund closest to your retirement date and rest easy knowing that your funds are invested appropriately for someone your age.

You can get help managing your retirement money in three ways:

- **Automatic Increase**

To help you increase your savings amount, the TGT 401(k) has an automatic increase option. If automatic increase is enabled, your personal contributions will increase each year until your goal percent is reached. You can turn this feature off or change the amount you're contributing at any time.

- **Online Advice**

Online Advice from Alight Financial Advisors (AFA) provides a personalized forecast showing what your investments may be worth when you retire. Use modeling tools to look at different contribution rates, risk levels and goals. AFA will even give you specific investment recommendations for your TGT 401(k) that you can apply to your account. There is no fee for using this service.

- **Professional Management**

This program provides professional management of your retirement account for a fee. AFA selects a mix of investments based on your age, risk tolerance and retirement goals. Your investments are reviewed monthly and are updated as markets change and you get closer to retirement.

You must be age 18 or older with 1,000 hours of service to be eligible for the TGT 401(k) plan.

*For more plan details, access Plan Documents on **targetpayandbenefits.com**.*

Learn about Health Offerings



Target provides many benefits and programs to help you and your family get healthy and save money.

- **Earn Well-being Rewards**

Because research shows that people who are engaged in their health spend less on health care, our Well-being Rewards program is designed to encourage ownership of your health by:

- Understanding your health risks
- Increasing awareness of the tools Target provides, and
- Building a relationship with your doctor.

When you take these healthy actions, you earn account dollars and improve your health.

Learn more about Well-being Rewards on page 20.

- **See a doctor without leaving home**

If you're enrolled in a UHC medical plan, **Virtual Visits** offer a fast and easy way to get the care you need. The doctor comes to you, via your mobile device or computer, 24 hours a day, seven days a week – and doctors can even write a prescription, if needed, that you can pick up at a nearby pharmacy. The average cost is just \$40. Virtual Visits can help with:

- Bladder infections or urinary tract infections
- Bronchitis
- Colds or flu
- Diarrhea
- Fevers
- Pink eye
- Rashes
- Sinus problems
- Sore or strep throat
- Stomachaches or earaches

- **Get a second opinion or help finding a doctor**

This free service, provided by **Grand Rounds**, offers you and your enrolled dependents access to the country's top specialists for a second opinion to make sure you get the right diagnosis and best treatment plan possible. And, Grand Rounds can help you find a high quality doctor in your area.

- **Save money on surgery**

BridgeHealth provides access to high-quality health care for surgery or other procedures while saving you out-of-pocket costs. In the HRA Plan, your surgery costs are waived entirely. In the HSA Plan, you'll pay the deductible and then all other out-of-pocket surgery costs are waived. BridgeHealth offers you access to Centers of Excellence, coverage for certain travel costs, a care coordinator, and access to education and resources. BridgeHealth is only available if you are enrolled in the UnitedHealthcare Plans.

- **Find the support you need**

Team Member LifeResources (TMLR) offers free resources and support on a wide range of topics, including mental health, substance abuse, child and eldercare, legal concerns, financial stress and work/life balance. All team members, their dependents and any household members can access TMLR including five free counseling sessions per issue per year.

- **Save money on prescription drugs**

Rx Savings Solutions is a free service designed to help enrolled team members and their families save money on prescriptions via personalized suggestions such as therapeutic alternatives, dosage form, tablet splitting, or price shopping.

- **Stop using tobacco**

Target offers free access to the **Quit For Life** program, which includes individualized phone-based coaching and online support to help tobacco users quit.

- **Speak with a health professional**

As part of your health plan, call the number on the back of your ID card to be connected to a specially trained health professional such as a nurse or health coach. They can help you understand treatment options, get connected to condition support programs, answer questions or help decide whether to visit a doctor, urgent care clinic or convenience care clinic.

- **Use Wellness Discounts**

Save an additional 20 percent off fresh and frozen fruits and veggies and all Simply Balanced and C9 products at Target and target.com! This ongoing discount is automatically applied by scanning a Team Member Discount card at checkout. Savings are in addition to the 10 percent team member discount and 5 percent REDcard savings!

rewarding in every way.

your 2018 Well-being Rewards



reap your rewards

Target cares about and invests in team members so they can take care of themselves and their families. That's why we offer Well-being Rewards, with opportunities to earn account dollars by taking part in actions that directly contribute to well-being. Go to **targetpayandbenefits.com** and click *Earn Well-being Rewards on Rally* to get started.



know your health:
Take the Rally® Health Survey

\$100

Log on to **targetpayandbenefits.com** and click *Earn Well-being Rewards on Rally*.



learn about what's available to you:
Enroll in both Grand Rounds® and Rx Savings Solutions

\$100

Visit **grandrounds.com/target** and **target.rxsavingsolutions.com**.



**get the personalized care you need by
visiting your primary care provider for a
preventive care visit:**

\$300*

- Have your annual exam, physical or prenatal appointment
- Complete any recommended preventive cancer screenings

OR

- Do a biometric screening

Don't have a primary care doctor? Grand Rounds can help you find one!

There's no need to report your visit on Rally or any other site; your account will automatically be funded a few weeks after your preventive care visit.

TOTAL:
\$500**

deadline

Complete all three health actions by 11:59 p.m. CT on December 31, 2018.

Get started today by visiting **targetpayandbenefits.com** and clicking on the *Earn Well-being Rewards on Rally* tile.

*TMs who enroll in Team Member + Child(ren) coverage can earn \$450 for visiting a primary care provider for a total of \$650.

**Hawaii team members will earn up to two \$25 Target GiftCards™ for completing the Health Survey and enrolling in Grand Rounds.



How Tobacco Use Affects Your Costs



Every year, all team members enrolling in benefits must indicate whether they and covered members of their families use tobacco or nicotine products. This includes tobacco/nicotine use in any form (including but not limited to e-cigarettes, vaping and hookah).

If you don't share your tobacco use status, you will automatically default to a tobacco user. As a result, you'll pay the \$800 tobacco surcharge for your medical plan and higher premiums for benefits including Long-term Disability, Supplemental Life Insurance and Critical Illness.

How many people in my household will pay the \$800 tobacco surcharge?

The maximum amount a household would pay in tobacco surcharges is \$2,400. The \$800 tobacco surcharge applies to the following individuals on the medical plan:

- Team member who indicates tobacco use;
- Spouse/domestic partner who indicates tobacco use; and
- Any dependents age 18+ who indicate they are tobacco users, regardless of how many dependents are tobacco users.

Can I change my tobacco-use status?

You can change your tobacco-use status once you are tobacco-free for six months or you complete the Quit for Life program outlined below.

What is Target doing to help me and my family stop using tobacco?

Target offers free access to the Quit For Life program for all team members and medically enrolled dependents. The program provides individualized phone-based coaching and online support to help tobacco users quit.

Use Tools and Watch Videos



Target provides a number of online tools and videos to help you choose benefits for you and your family.

Use tools to get suggestions

- **How do I decide?**
Answer several questions and we'll suggest a medical plan, plus ways to manage your medical costs.
- **Do I need supplemental medical benefits?**
Build your own adventure to learn how Accident, Critical Illness, or Hospital Indemnity Insurance can provide you extra protection.

Watch videos to get more details

- **How Account-based Plans Work**
- **How to Choose Your Medical Plan**

Access additional tools

During the enrollment process, you will have access to additional tools designed to help you:

- Compare all the details of the medical and dental plans
- See how your medical expenses (both paycheck deductions and out-of-pocket costs) would add up in the HRA and HSA Plans.

Things to Consider If You're Enrolling in Benefits for the First Time

Don't know where to start? We'll help!

- **Get a suggestion using the How Do I Decide? online tool.**

Answer 8 simple questions. We'll suggest a medical plan, as well as other benefits to help you manage your health care costs.

- **Watch a video to help you understand how account-based medical plans work.**

It's important to understand how the medical plan works – while choosing it and when you use it throughout the year.

- **Consider Accident Insurance.**

If you spend any of your free time jogging, playing intramural sports, riding a bike, hanging out at the gym, or any other activity that can result in a broken bone or sprain, you owe it to yourself to take a closer look at this benefit. Learn more on page 7.

- **Save for the future.**

If you aren't already participating in the TGT 401(k) Plan, enroll now. Target matches your contributions to the TGT 401(k), dollar-for-dollar, up to 5 percent of your pay, and the company match is immediately yours to keep. Already participating? Increase your contribution to at least 5 percent. Learn more on page 17.

- **Dive deeper into some of the benefits.**

Use the navigation at the top to learn more about the benefits you want.

- Do you like a lot of detail? Click on the links at the bottom of many of the pages for more information.
- Want to use another tool or watch more videos? We offer those too.

Things to Consider If You and Your Partner Are Making It Official

Congratulations! Here are some things to consider:

- **Budget for expected expenses and pay lower taxes**

Have money taken out of your paycheck before taxes to use when you see the doctor, fill prescriptions, and more. No need to file claims to be reimbursed, just hand over the easy-to-use debit card that comes with the account. You and your spouse* do not have to be enrolled in a Target medical plan to take advantage of the Health Care FSA. Learn more about the Health Care FSA on page 11.

** The IRS has restrictions on using Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars to cover non-tax dependents, such as adult children and domestic partners. Contact your tax advisor with questions.*

- **Protect your income in the event of something unexpected**

You aren't just responsible for your own financial security now. Make sure your new spouse/domestic partner is financially secure, in case something happens to you. Learn more about Life Insurance on page 16 and Long-term Disability on page 15.

- **Update your beneficiaries.**

Now that you're married or have begun a domestic partnership, you may want your 401k or Life Insurance benefits to go to your new spouse/domestic partner if something happens to you.

- **Write a will.**

Enroll in this benefit and access an attorney to ensure your spouse/domestic partner is protected in the event of your death. Learn more about the Group Legal Plan on page 16.

- **Save for the future.**

Now when you daydream about the future, you can picture someone beside you. If you aren't already saving 5 percent of your pay—you are leaving money on the table! Learn more about the TGT 401(k) on page 17.

These are just a few of things to consider when enrolling. Be sure and check out the many other benefits and well-being offerings.

Getting married/Beginning a domestic partnership is a Qualified Status Change. As a result, you will have the opportunity to change your benefits within 31 days of the wedding/start of domestic partnership. To learn more, visit the **Life Changes** tab on targetpayandbenefits.com.

Things to Consider If Your Family is Growing

Congratulations on your growing family! As your family make-up changes:

- **Take another look at your medical plan.**

Answer 8 simple questions. We'll suggest a medical plan, as well as other benefits to help you manage your health care costs.

- **Budget for expected medical expenses and pay lower taxes**

Have money taken out of your paycheck before taxes to use when you take your little one to the doctor, fill prescriptions, and more. No need to file claims to be reimbursed, just hand over the easy-to-use debit card that comes with the account. You and your spouse* do not have to be enrolled in a Target medical plan to take advantage of the Health Care FSA. Learn more about the Health Care FSA on page 11.

**The IRS has restrictions on using Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars to cover non-tax dependents, such as adult children and domestic partners. Contact your tax advisor with questions.*

- **Lower taxes and budget for daycare expenses**

Just like the Health Care FSA, have money taken out of your paycheck pre-tax to help you set aside the money you need to pay for daycare. Learn more about the Daycare FSA on page 11.

- **Get help paying extra costs associated with a hospital stay**

This benefit pays money directly to you to help pay for eligible expenses related to your hospital stay, such as travel for out-of-town family members, child care (for big brother or sister), pet care (for furry siblings), and more! Learn more about Hospital Indemnity Insurance on page 7.

- **Protect your income in the event of something unexpected**

Your new little one will be dependent on your income. Make sure your family is financially secure, in the event of something happening to you. Learn more about Life Insurance on page 16 and Long-term Disability on page 15.

- **Write a will.**

Enroll in this benefit and access an attorney to ensure your child is protected in the event of your death. Learn more about the Group Legal Plan on page 16.

Adopting a baby?

If eligible, Target provides you the Adoption Reimbursement program which provides eligible team members reimbursement for adoption fees including application, filing, placement or agency costs as well as court costs, immigration and translation fees, attorney fees and transportation costs.

Be sure and check out the many other benefits and well-being offerings, including the Maternity Support Program, the Parental Leave Checklist, and discounts on child care.

Growing your family, whether by birth or adoption, are both Qualified Status Changes. As a result, you will have the opportunity to change your benefits within 31 days of the event taking place. To learn more, visit the **Life Changes** tab on **targetpayandbenefits.com**.

Things to Consider If You're Raising Your Family

There's never a dull moment in your life. To help make reviewing your benefits easier, here are a few things to consider:

- **Prepare for accidents on the soccer field or in the dance studio**

Accident insurance pays money directly to you to help pay for eligible expenses related to things like broken bones and sprains. The amount you receive is based on the services needed. You may want to consider Hospital Indemnity insurance too, in case the accident is serious enough to result in a hospital stay. Learn more about Supplemental Medical plans on page 7.

- **Budget for expected medical expenses and pay lower taxes**

Have money taken out of your paycheck before taxes to use when anyone in your family visits the doctor, fills prescriptions, and more. No need to file claims to be reimbursed, just hand over the easy-to-use debit card that comes with the account. You and your spouse* do not have to be enrolled in a Target medical plan to take advantage of the Health Care FSA. Learn more about the Health Care FSA on page 11.

**Note: The IRS has restrictions on using Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars to cover non-tax dependents, such as adult children and domestic partners. Contact your tax advisor with questions.*

- **Lower your taxes and budget for daycare expenses**

Just like the Health Care FSA, have money taken out of your paycheck pre-tax to help you set aside the money you need to pay for daycare, including after-school care. Learn more about the Daycare FSA on page 11.

- **Save money for college.** As a Target team member, you are eligible to join the Target Credit Union. Because of its relationship with Baxter Credit Union, one of the top 100 Credit Unions in the U.S., team members across the country can take advantage of the many benefits it offers, including excellent loan rates and student loan consolidation.

- **Protect your income in the event of something unexpected**

Your family depends on your income. Make sure your family is financially secure, in the event of something happening to you. Learn more about Life Insurance on page 13 and Long-term Disability on page 15.

These are just a few of things to consider when enrolling. Be sure and check out the many other benefits and well-being offerings.

Things to Consider If You're an Empty-Nester

Now that you're in a different stage of life, you may want to think about your benefits differently too.

- **Take another look at the HSA Plan**

You probably already know that you will pay less out of your paycheck and more when you receive care for this plan. Did you know that your total costs – even if you need a lot of health care services – typically are lower in the HSA Plan? While enrolling, you'll have the opportunity to check it out yourself with a tool that helps you estimate your total costs. Learn more about the HSA Plan on page 2.

- **After choosing the HSA Plan, save for future medical needs with an HSA**

In the HSA Plan, you are eligible for a Health Savings Account. You own the account and can save the money for future medical expenses (even those in retirement)*. Plus, the account earns interest tax-free, and you can choose to invest your account dollars once your balance reaches \$2,100. You can contribute up to \$3,450 if you have Team Member Only coverage and \$6,850 if you have another level of coverage. If you will be age 55 or older in 2018, you can contribute an additional \$1,000. Learn more about an HSA on page 14.

**Note: The IRS has restrictions on using Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars to cover non-tax dependents, such as adult children and domestic partners. Contact your tax advisor with questions.*

- **Manage your current medical needs**

Supplemental medical coverage helps you pay your medical and non-medical expenses (such as travel, pet care, and much more) when you are facing a serious illness or hospital stay. The payout comes directly to you so you can use the money to help yourself in whatever way you need. Learn more about Supplemental Medical plans on page 7.

- **Save for the retirement of your dreams**

It's getting closer! If you aren't already saving the maximum allowed by the IRS, consider increasing your contributions now (the maximum allowed is \$18,500. If you will be 50 in 2018, you can increase your contributions an additional \$6,000). Learn more about the TGT 401(k) on page 17.

These are just a few of things to consider when enrolling. Be sure and check out the many other benefits and well-being offerings.

Understand Eligibility



Team Members

Your eligibility for benefits is based on your position, average hours and time with Target. You can view the benefits you are eligible for at targetpayandbenefits.com during the enrollment process.

If you are an hourly team member, your benefits eligibility is reviewed each year before the beginning of the plan year. Based on this annual review, your benefits eligibility could change for the next plan year. Average hours are calculated using the previous 12 months. To view your average hours throughout the year, access your pay statement.

Dependents

Enrolling **ONLY** eligible dependents keeps costs down for all of us. Eligible dependents to cover under Target medical, supplemental medical and/or dental plans include:

- **Legal spouses.** If you are legally divorced, your ex-spouse is not eligible but may be able to elect COBRA. COBRA stands for the Consolidated Omnibus Budget Reconciliation Act. It gives employees the right to pay premiums for and keep the group health insurance that they would otherwise lose.
- **Domestic partners.** You and your domestic partner must certify your committed relationship at the time of enrollment.
- **Dependent children until age 26.** This includes:
 - Biological children, legally adopted children, children placed with you in anticipation of adoption, stepchildren, foster children and children of your domestic partner.
 - Grandchildren who are unmarried, live with you and depend on you for principal support, and are the child(ren) of your unmarried covered dependent child.
- **Disabled dependents.** These dependents are age 26 or older, depend on you for principal support, and are approved for Social Security Disability Insurance (SSDI).

To enroll an eligible dependent in a Target medical plan, you will be asked to provide his or her Social Security number. If you enroll dependents who are not eligible, Target has the right to remove coverage and may take disciplinary action against you, up to and including termination.

To verify a marriage or domestic partnership, you will need to provide two documents that confirm:

1. The start of a marriage or domestic partnership, such as a marriage certificate or domestic partnership affidavit, **and**
2. That the relationship is still current by submitting documents that show joint status, such as a tax return, credit card statement, bank statement or lease agreement.

To verify a child dependent, you will need to provide proof of the parent-child relationship, such as a birth or adoption certificate.

To verify a disabled dependent, you must provide proof that the child is disabled, and you must notify Target within 31 days after the disability or dependency ends.

You'll find details about the dependent verification process on the **Submitted Successfully** page after you enroll.

benefits contacts

Your resources are just a call or a click away.



If you have a question about...

HRA and HSA Plans

- Locating in-network doctors and hospitals
- Preventive care
- Treatment decision support
- Claims

You should contact...

UnitedHealthcare

888-444-4314

myuhc.com

Kaiser Permanente

Colorado: 877-883-6698

Georgia: 866-800-1486

Mid-Atlantic: 877-740-4117

Northwest: 866-800-3402

Northern CA: 800-663-1771

Southern CA: 800-533-1833

kp.org

Health Savings Accounts

Optum Health Bank

866-234-8913

HMSA Plans

- List of primary care physicians and health clinics
- Pharmacy
- Vision
- HMSA Online Care

Health Plan Hawaii Plus

800-776-4672

Hawaii Comp Med

808-948-6111

808-948-6222 (TDD)

hmsa.com

Flexible Spending Accounts

Your Spending Account™

800-828-5850

targetpayandbenefits.com

Earning Your Well-being Rewards

Well-being Rewards Customer Support

855-491-8780

Click the **Earn Well-being Rewards on Rally**
tile on targetpayandbenefits.com

Prescriptions

- Pharmacy pricing
- Classification of prescriptions (generic, preferred, non-preferred, specialty)

CVS/caremark

800-842-0376

Kaiser Permanente

See contact info above in

HRA and HSA Plans

Prescription Saving Options

Rx Savings Solutions

800-268-4476

target.rxsavingsolutions.com

continued

If you have a question about...

You should contact...

Dental Plans

- Dental coverage questions
- Locating an in-network dentist

Delta Dental

800-491-0513

deltadentalmn.org/tgt

Vision Plan

- Vision coverage questions
- Locating in-network providers

EyeMed Vision Care

855-653-6226

www.eyemed.com

Note: Kaiser administers
their Eye Exam Plan

Supplemental Medical Plans

- Critical Illness
- Hospital Indemnity
- Accident Insurance

Allstate

888-282-2560

Life Insurance

Prudential

844-454-3323

Surgery Care Coordinator

BridgeHealth

888-387-3910

Second Opinion or Finding a Doctor

Grand Rounds

844-870-4563

grandroundshealth.com/target

Diabetes Support

Livongo

800-945-4355

welcome.livongo.com/TARGET

Support or a Referral

Team Member LifeResources

877-616-0510

Click the **Access Team Member
LifeResources** tile on

targetpayandbenefits.com

Tobacco Cessation

- Tobacco cessation program information

Quit For Life

866-QUIT-4-LIFE

Banking Needs

- Checking
- Savings
- Loans
- Financial Tools/Resources

Target Credit Union

800-388-7000

www.targetcu.org

Legal Issues

- Group Legal benefit coverage questions
- Locate a Hyatt Legal attorney

Hyatt Legal

800-821-6400

www.legalplans.com