

2017 Decision Guide

Hawaii Ongoing Guide



• Centro de Beneficios de Target
(800-828-5850)

2017 Decision Guide

Hawaii Ongoing Guide

Take this opportunity to learn about all the ways Target is investing in you.

This guide will help you understand your options and make smart choices that improve your health and financial well-being.

Target continues to reserve 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.



The 2017 Benefits Plan Year is April 1, 2017 - March 31, 2018.

- ▶ Which medical plan is right for me?
- ▶ How can I manage my health care costs?
- ▶ Which dental plan is right for me?
- ▶ How can I get and stay healthy?
- ▶ How can I save money and lower my taxes?
- ▶ How can I save for retirement?
- ▶ How does Target help protect my financial security?
- ▶ Who is eligible for benefits?
- ▶ What are the premiums?
- ▶ Where can I learn more?

**Notice of Special Enrollment Rights
for Medical Coverage**

WHICH MEDICAL PLAN IS RIGHT FOR ME?

Target offers Hawaii team members two medical plans administered by Hawaii Medical Service Association (HMSA). You may choose to cover yourself and your eligible dependents under either plan.

Below are some key points to understand. For full details about each plan, including prescription coverage, go online to targetpayandbenefits.com and view the Summary of Benefits and Coverage.

Health Plan Hawaii Plus	Hawaii CompMed
You must choose a primary care physician (PCP) and health center from a network of more than 1,700 providers (doctors and medical facilities).	You do not need to choose a PCP.
Unless you receive a referral from your PCP or have an emergency, services from non-network providers are not covered.	Out-of-network care is covered.
You must receive a referral from your PCP to see a specialist outside your health center.	No PCP or referral is necessary to see a specialist.
Most services are covered at 100 percent after a copayment.	Most services are covered with a copayment or 20 percent coinsurance.
There is no annual deductible.	
There is an annual per-person or family copayment or out-of-pocket maximum amount.*	

*The Target plan year for benefits is from April 1, 2017 to March 31, 2018. However, HMSA has designed this plan to reset the annual copayment amount on Jan. 1, 2018. That means the amount you pay for copayments will apply to a new annual maximum beginning Jan. 1, 2018. Contact HMSA for more information.

Paycheck Deductions

	Health Plan Hawaii Plus	Hawaii CompMed
Team Member	No cost	\$22.75 biweekly
Team Member + Child(ren)	\$107.66 biweekly	\$116.11 biweekly
Team Member + Spouse/DP	\$174.80 biweekly	\$187.70 biweekly
Family	\$197.08 biweekly	\$210.41 biweekly

Waiving Coverage

If you choose not to enroll in medical coverage, you must waive coverage on targetpayandbenefits.com. If you waive coverage online, you will receive an HC-5 form in the mail. Complete and return it to the Target Benefits Center. If you do not waive benefits online during your enrollment period, you will automatically be enrolled in Team Member Only coverage in Health Plan Hawaii Plus.

[How does using tobacco affect my medical plan costs?](#)

HOW CAN I MANAGE MY HEALTH CARE COSTS?

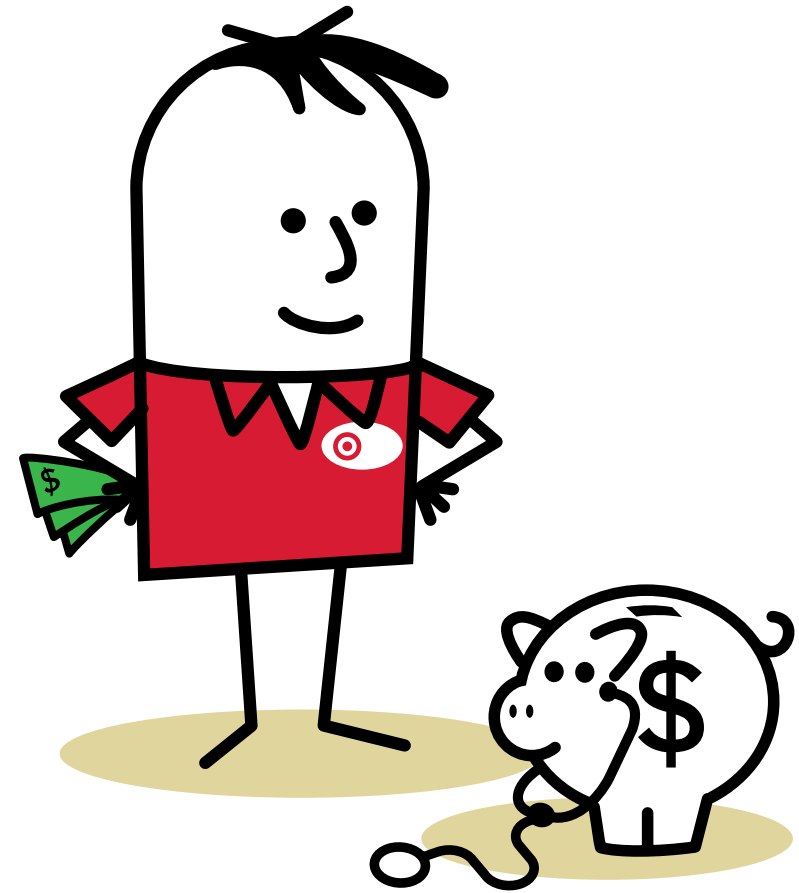
Everyone knows that treating a major illness or injury means there will be medical expenses. But that's not all. Recovering from an illness or surgery can also lead to increased non-medical costs, such as child, elder or pet care, additional transportation needs and more. Supplemental medical plans offer valuable options for additional financial protection at group rates. This means it is likely more affordable than you would find purchasing this coverage on your own.

Supplemental Medical coverage offers protection by providing funds to help pay your medical and non-medical expenses and other unplanned costs that arise when an unexpected illness or injury strikes. If you are enrolled in one of these plans and need to utilize the benefit, the payout comes directly to you so you can use the money to help yourself in whatever way you need.

You do not need to be enrolled in a Target medical plan to sign up for Supplemental Medical coverage, and these plans do not interfere with your primary medical plan.

Choose coverage that is right for you. Each can be elected individually, or you can enroll in two or all three of the benefits described on the next page.

NOTE: Enrolling in the Accident, Hospital Indemnity or Critical Illness plans does not satisfy the Affordable Care Act's requirement to have qualifying health care coverage.



HOW CAN I MANAGE MY HEALTH CARE COSTS? *(continued)*

Allstate is the vendor for these three benefits. The premiums are available online during the enrollment process. You can find [more details](#) here.

Critical Illness Insurance

A serious illness can strike at any time. If you are diagnosed with a covered condition, Critical Illness Insurance pays the full benefit directly to you and does not interfere with your medical plan. 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. Use the benefit any way you choose, including to pay deductibles and coinsurance, but also for unexpected child care or travel costs for family coming to be by your side.

Some of the covered conditions include:

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

Hospital Indemnity Insurance

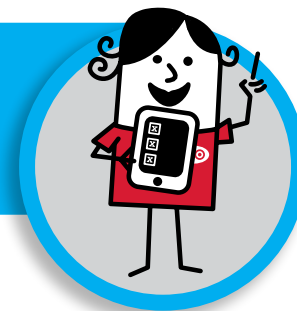
A trip to the hospital—whether planned (to have a baby or a scheduled surgery) or unexpected (due to an accident or serious illness)—is expensive. If you have a hospital visit, Hospital Indemnity Insurance pays the full benefit directly to you. You can use the benefit any way you want, including to pay deductibles, coinsurance, travel or expenses your family incurs to be by your side. You would receive \$1,250 for the first day of your hospital admission, and the remaining benefit you would receive is based on the length of your hospital stay. The benefit can be used throughout the plan year for additional hospital stays.

Accident Insurance

Accident Insurance helps provide financial protection in the event of an accident, including broken bones or sprains from participating in recreational sports. If you have an accident, Accident Insurance pays the full benefit directly to you and does not interfere with your medical plan. You can use the benefit any way you want—to pay deductibles, coinsurance, child care or transportation and lodging expenses while being treated. The amount of the benefit is based on the specific services you receive.

GET A SUGGESTION

[Choose your own adventure](#) to see how these benefits might help with medical costs.



WHICH DENTAL PLAN IS RIGHT FOR ME?

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 \$1,500 maximum
Annual Maximum: This is the most the plan will cover in 2017	\$1,500	\$2,500

Dental Paycheck Deductions

	Standard	Enhanced
Team Member	\$4.83 biweekly	\$9.19 biweekly
Team Member + Child(ren)	\$11.54 biweekly	\$20.88 biweekly
Team Member + Spouse/DP	\$12.83 biweekly	\$22.82 biweekly
Family	\$22.59 biweekly	\$39.23 biweekly



HOW CAN I GET AND STAY HEALTHY?

There's much more to your health well-being than just your health plan.

Getting a Second Opinion

Get a second opinion on any medical advice from Grand Rounds. This free service 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.



Quit For Life®

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

Team Member LifeResources

Team Member LifeResources 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 Team Member LifeResources including five free counseling sessions per year.

More information about all of these programs can be found on [targetpayandbenefits.com](#).

HMSA Online Care

Not sure whether you need to visit a doctor, urgent care clinic or a convenience care clinic? As part of your health plan, you can call HMSA Online Care to be connected to specially trained health professionals such as a nurse or health coach to answer questions.

Wellness Discounts

Save an additional 20 percent off fresh and frozen fruits and veggies and all Simply Balanced and C9 products at Target stores 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!



MAKE IT EVEN EASIER.
Get the [targetpayandbenefits.com](#) app.
Search for UPOINT.

HOW CAN I SAVE MONEY AND LOWER MY TAXES?

There are many ways to set aside before-tax dollars from each paycheck to help you pay for eligible health and dependent care expenses, and lower your income tax at the same time.

- **Participate in the Health Care Flexible Spending Account (FSA).**

- You can set aside up to \$2,600 before-tax dollars each year, which lowers your income tax.
- You will have money set aside to pay out-of-pocket health care costs. Remember to estimate the amount you set aside carefully. As long as you remain eligible for the Health Care FSA, you will be able to roll over up to \$500 from your Health Care FSA into the next plan year. All other unused dollars will be lost.
- The Health Care FSA can also be used for prescriptions and eligible dental and vision costs.
- The account comes with an easy-to-use debit card. If you are enrolling in the Health Care FSA for the first time, you will receive more information about the debit card after enrollment.

Note: You do not need to be enrolled in a Target medical plan to enroll in the Health Care FSA.

- **If you pay for daycare for dependents, participate in the Daycare Flexible Spending Account (FSA).**

- You can set aside up to \$5,000 before-tax dollars per household each calendar year.
- Eligible expenses include daycare for your children or eligible adult dependents.
- Unused Daycare FSA dollars cannot be rolled over at the end of the plan year.

It's a snap to submit your FSA claims.
Get the Reimburse Me mobile app.
Available on iOS or Android.



HOW CAN I SAVE FOR RETIREMENT?

The TGT 401(k) can help you achieve your financial goals now and in the future.

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!

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

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 18 different investment funds with different investment goals and risks. If you are a first-time investor who doesn't feel comfortable customizing your own portfolio, or simply don't have time to review your investments, you may want to choose a LifePath® fund. These funds combine stocks and bonds in different percentages based on the fund's target year. Simply select the one LifePath® fund closest to your retirement date.



HOW CAN I SAVE FOR RETIREMENT? *(continued)*

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

- **Automatic Increase**

Studies show, and financial analysts agree, that many people are not saving enough now to help prepare for retirement. You should be putting at least 10 percent of your money into a retirement account, like the TGT 401(k). To help you move toward that goal, the TGT 401(k) has an automatic increase option. If automatic increase is enabled, your personal contributions will increase each year until your goal is reached. You can turn this feature off or change the amount you're contributing at any time.

- **Online Advice**

Online Advice from Aon Hewitt Financial Advisors, LLC (AFA) provides a personalized forecast showing what your investments may be worth when you retire. You can fine-tune your retirement strategy by exploring 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 additional cost for using this service.

- **Professional Management**

This program provides professional management of your retirement account for a fee. Aon Hewitt Financial Advisors 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.

Learn more and access tools on targetpayandbenefits.com.

Your plan sponsor has hired Aon Hewitt Financial Advisors, LLC (AFA) to provide investment advisory services to plan participants. AFA has hired Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Hewitt Associates LLC. FEA is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither AFA nor FEA guarantees future results.



WATCH THE VIDEO

Click here to watch the [Team Members Talk: 401\(k\) Video](#).

HOW DOES TARGET HELP PROTECT MY FINANCIAL SECURITY?

Recent research found that 41 percent of U.S. employees are anxious about their finances. This anxiety has a dramatic impact on an individual's overall well-being and can even impact your physical health.

Target provides a number of resources to help protect and improve your financial security.

Long-term Disability

Would you be able to pay your bills if you couldn't work for an extended period of time? The Long-term Disability (LTD) plan provides a percentage of your pay if you can't work because you are sick or injured.

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

Long-term Disability premiums are paid by deductions from your paycheck based on your age and current salary.

If you do not enroll in LTD, Supplemental or Spouse/Domestic Partner Life Insurance when you first become eligible, Evidence of Insurability (which might include a physical) will be required to get coverage later, and if you have certain medical conditions, you may not be able to get coverage. This is not required for children.

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. Eligible team members may also purchase additional Supplemental Life Insurance coverage up to 8 times their annual pay. Supplemental Life Insurance is life insurance coverage that is in addition to Target-paid coverage. You can also purchase Life Insurance for spouses/ domestic partners and/or eligible children.

- Once enrolled in the plan, team members can increase their coverage by 1 times without Evidence of Insurability up to 6 times coverage at Open Enrollment.
- Team members may purchase 7 or 8 times their annual pay. These levels of Supplemental Life Insurance always require Evidence of Insurability, even if you are newly eligible.

Do you know who is going to get your money?

Your beneficiary information is used to determine how your benefits, such as a 401(k) balance or life insurance, 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. Take the opportunity to review your beneficiaries while enrolling online.

HOW DOES TARGET HELP PROTECT MY FINANCIAL SECURITY? *(continued)*

Identity Theft Protection

In the event that your identity is compromised, this coverage offers you peace of mind. Full-service Identity Remediation support from InfoArmor provides the following features at a lower rate than you would find on your own:

- Option for Team Member Only or Family coverage
- Identity and tri-bureau credit monitoring alerts to uncover fraud quickly
- An annual credit report and a score each month, making it easier to monitor your credit
- Additional proactive alerts on financial account transactions
- SocialArmor—social media reputation monitoring to protect against cyberbullying and reputational damage within social media sites
- WalletArmor—digital wallet storage for securely storing documents and credit cards with a lost wallet replacement service
- PasswordArmor—a secure password management solution that automatically saves and syncs your passwords
- Financial Transaction Monitoring with proactive alerts to catch fraud before damage can be done
- Threshold Monitoring to manage all of your financial transactions from all your different accounts
- Access to a dedicated Privacy Advocate®
- \$1,000,000 Identity Theft Insurance Policy

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



HOW DOES TARGET HELP PROTECT MY FINANCIAL SECURITY? *(continued)*

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 a broad array of services. These services include: family law, wills and estates, debt-related matters, identity theft, real estate, traffic and criminal, and personal injury.



Target Credit Union

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:

- Free ATMs
- Excellent loan rates
- Student loan consolidation
- Rainy Day Savings™
- And more—check out www.targetcu.org!



WATCH THE VIDEO

If you haven't already, click here to watch the [Team Members Talk: Favorite Benefits Video](#).

WELL-BEING REWARDS/RALLYSM

It's time to Rally!

Rally, a digital health experience, is available to **all team members!** Rally offers:

- A fun and engaging health survey which will reveal your Rally Age, a measure of your overall health.
- Personalized recommendations to help you improve or maintain your healthy habits, including healthy financial habits.
- The opportunity to cash in! As you engage with the site, you earn virtual Rally Coins that you can use to enter sweepstakes for chances to win awesome stuff. The more you do on Rally, the more chances you'll have to win!

Enrolled in a Target Medical plan?

Access the Rally site from April 1, 2017 through March 31, 2018 to complete your 2017 Well-being Rewards activities to earn Target GiftCards.

Take Rally's features on the go with the mobile app. Available on iOS and Android.TM



2017 Well-being Rewards

From April 1, 2017 through March 31, 2018: Go to targetpayandbenefits.com and click on the "Earn Rewards on Rally" tile to get started.



Health survey

Earn Target GiftCardsTM

\$25

+



Biometric screening

\$25

+



Financial Well-being

\$25

+



Choose one additional action:

\$25

=

\$100

Double your rewards!

Enrolled spouses/domestic partners can visit bewellatarget.com to complete these healthy actions and earn rewards.

- Verify your primary care doctor/physician
- Join the Rally Health Challenge

WHO IS ELIGIBLE FOR BENEFITS?

Team Members

Your eligibility for benefits is based on your position, average hours and time with Target. You can view your eligibility 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. If you become ineligible, you can regain eligibility at any point throughout the year by working 20-plus hours for four consecutive weeks. Average hours are calculated using the previous 12 months. To view your average hours throughout the year, go to **Pay & Benefits** on **eHR** or **insideTGT**, click **My Pay** and then click **View Pay Statement**.

Dependents

Enrolling **ONLY** eligible dependents keeps costs down for all of us. Eligible dependents to cover under Target medical, supplemental medical, life insurance 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.

WHAT ARE THE PREMIUMS?

Premiums are the fees taken directly out of your paycheck before taxes to help cover the cost of your benefits coverage.

The premiums shown here appear elsewhere in the guide with the information about the particular benefit. They are presented here together for your convenience.

Medical*

	Health Plan Hawaii Plus	Hawaii CompMed
Team Member	No cost	\$22.75 biweekly
Team Member + Child(ren)	\$107.66 biweekly	\$116.11 biweekly
Team Member + Spouse/DP	\$174.80 biweekly	\$187.70 biweekly
Family	\$197.08 biweekly	\$210.41 biweekly

*These premiums do NOT include the tobacco surcharge. The \$390 tobacco surcharge will apply to the team member and spouse/domestic partner, if a tobacco-use status is indicated. One \$390 surcharge will apply to any dependents age 18+ indicated as a tobacco user, regardless of how many dependents are tobacco users.

How does using tobacco affect my medical plan costs?

Dental

	Standard	Enhanced
Team Member	\$4.83 biweekly	\$9.19 biweekly
Team Member + Child(ren)	\$11.54 biweekly	\$20.88 biweekly
Team Member + Spouse/DP	\$12.83 biweekly	\$22.82 biweekly
Family	\$22.59 biweekly	\$39.23 biweekly

Other Benefits

The premiums for other benefits (such as Long-term Disability, additional Life Insurance, Supplemental Medical benefits, Group Legal and more) are shown online at the time of enrollment.

DOES USING TOBACCO AFFECT MY BENEFIT COSTS?

You must verify your tobacco-use status, or you will automatically default to a tobacco user and pay the tobacco surcharge and higher premiums for benefits including Long-term Disability, Life Insurance and Critical Illness. Tobacco use includes tobacco in any form (including e-cigarettes).

- **The \$390 tobacco surcharge will apply to the team member and spouse/domestic partner if they indicate their tobacco status as tobacco user on the medical plan.** One \$390 surcharge will apply to any dependents age 18+ who indicate their tobacco status as a tobacco user on the medical plan, regardless of how many dependents are tobacco users.
- **You can change your tobacco-use status once you are tobacco-free for six months,** which may be verified through a voluntary tobacco/nicotine test. Or you can 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. To learn more, visit targetpayandbenefits.com.



WHERE CAN I LEARN MORE?

If you have questions about your benefits, the best place to find answers is targetpayandbenefits.com—your one-stop shop for all benefits information. Start by clicking on the **Plan Documents** tile on the home page. Along with finding SPDs and Plan Overviews, you have year-round access to this Decision Guide. You also may call the Target Benefits Center at **800-828-5850**. Additional detailed information about your benefits can be found in the following locations:

If you have a question about...	You should contact...
<ul style="list-style-type: none"> • HMSA plan details • List of primary care physicians and health clinics • Pharmacy • Vision • HMSA Online Care 	<p>Health Plan Hawaii Plus 800-776-4672</p> <p>Hawaii Comp Med 808-948-6111 808-948-6222 (TDD) hmsa.com</p>
<ul style="list-style-type: none"> • Earning your Well-being Rewards 	<p>Well-being Rewards Customer Support 855-491-8780</p> <p>Click the Earn Rewards on Rally tile on targetpayandbenefits.com</p>
<ul style="list-style-type: none"> • Second Opinion 	<p>Grand Rounds 844-870-4563 grandroundshealth.com/target</p>
<ul style="list-style-type: none"> • Supplemental Medical plans: Critical Illness, Hospital Indemnity or Accident Insurance 	<p>Allstate 888-282-2560</p>

If you have a question about...	You should contact...
<ul style="list-style-type: none"> • Dental plans • Locating an in-network dentist 	<p>Delta Dental 800-493-0513 deltadentalmn.org/tgt</p>
<ul style="list-style-type: none"> • Extra support or referrals 	<p>Team Member LifeResources 877-616-0510</p> <p>Click the Access Team Member LifeResources tile on targetpayandbenefits.com</p>
<ul style="list-style-type: none"> • Flexible Spending Accounts 	<p>Your Spending Account™ 800-828-5850 targetpayandbenefits.com</p>



Notice of Special Enrollment Rights for Medical Coverage

If you are declining coverage and have a new dependent later in the plan year (through marriage, birth, adoption or placement for adoption), you may be able to enroll yourself and your dependents.

However, you must request enrollment within 31 days* after adding new dependents. This includes enrolling new dependents in your current plan or changing to a different plan offered by Target.

If you are declining coverage for yourself or your dependents because of other health care coverage, you may be able to enroll yourself and your dependents at a later date if you or your dependents lose eligibility for that other coverage (or the employer stops contributing toward the coverage). However, you must request enrollment within 31 days* after the other coverage ends or the employer stops contributing.

To request special enrollment or more information:

- Go to targetpayandbenefits.com.
- Call the Target Benefits Center at **800-828-5850** (Monday through Friday, 9 a.m. to 7 p.m. CT).

*Current Children's Health Insurance Program (CHIP) or Medicaid participants losing eligibility under these programs and/or team members and dependents who become eligible for a premium assistance subsidy under CHIP or Medicaid have 60 days from the qualifying event date to enroll.

Supplemental Medical Plans

2017 Plan Overview

This is only a summary. A detailed explanation of benefits can be found in the 2017 plan year Summary Plan Description (SPD). The SPD is available to view at www.targetpayandbenefits.com. Call Allstate Benefits with questions regarding covered and non-covered services. In the event of conflict with these materials, your SPD will control.

Critical Illness Insurance

Target offers critical illness insurance for its team members, their spouse or domestic partner, and children. Critical illness insurance helps protect against financial loss in the event you or an eligible dependent is diagnosed with a covered critical illness, subject to any exceptions. Below is a sample of some of the benefits available (please see the SPD for complete information):

Critical Illness Coverage Amount	
<i>Heart attack, stroke, end stage renal failure, major organ transplant, bone marrow transplant, paralysis, coronary artery by-pass surgery</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Reoccurrence of Critical Illness: same amount as above

Cancer Critical Illness Coverage Amount		
	<i>Carcinoma in Situ, Invasive Cancer</i>	<i>Skin Cancer</i>
Team Member	\$10,000	\$250
Spouse/Domestic Partner	\$5,000	\$250
Dependent Children	\$5,000	\$250

Reoccurrence of Cancer Critical Illness: same amount as above

Supplemental Critical Illness Coverage Amount	
<i>Advanced Alzheimer's Disease, Advanced Parkinson's Disease, Benign Brain Tumor, Coma, Complete Loss of Hearing, Complete Loss of Sight, Complete Loss of Speech</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Specified Disease Critical Illness Coverage Amount	
<i>Adrenal Hypofunction (Addison's Disease); Lou Gehrig's Disease (ALS); Bacterial Meningitis; Cerebral Palsy; Cystic Fibrosis; Diphtheria; Encephalitis; Huntington's Chorea; Legionnaire's Disease; Malaria; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Necrotizing Fasciitis; Osteomyelitis; Poliomyelitis; rabies; scleroderma; severe burns; sickle cell anemia; systemic lupus; tetanus; tuberculosis</i>	
Team Member	\$10,000
Spouse/Domestic Partner	\$5,000
Dependent Children	\$5,000

Benefits will not be paid for a critical illness that is, or is caused by, contributed to by, or results from:

1. intentionally self-inflicted injury or action;
2. illegal activities or participation in an illegal occupation;
3. substance abuse, to include abuse of alcohol, alcoholism, abuse of legally obtained prescription medications; or illegal use of a non-prescribed drug; or
4. the covered person being under the influence of alcohol or any drug, unless administered and taken as prescribed by a physician.

Hospital Indemnity Insurance

Benefit Plan effective April 1, 2017 – March 31, 2018

Target offers group hospital indemnity insurance for its team members, their spouse or domestic partner and children. All covered persons receive the same benefit amounts. Group Hospital Indemnity coverage is designed to provide supplemental coverage for certain losses related to a hospital confinement, subject to any exceptions.

Hospital Indemnity Insurance	Coverage Amount
First Day Hospital Confinement	\$1,250 per confinement
Daily Hospital Confinement	\$250 per day
Hospital Intensive Care	\$100 per day

Benefits will not be paid for any loss that is, or is caused by, contributed to, or results from:

1. any act of war whether or not declared, participation in a riot, insurrection or rebellion;
2. injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony;
3. dental or plastic surgery for cosmetic purposes except when such surgery is required to: (a) treat an injury; or (b) correct a disorder of normal bodily function;
4. intentionally self-inflicted injury or action;
5. confinement that begins before the covered person's effective date of coverage;
6. the reversal of a tubal ligation or vasectomy;
7. artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician services, unless required by law;
8. participation in any form of aeronautics (including parachuting and hang gliding) except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports;
9. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital;
10. driving in any organized or scheduled race or speed test or while testing an automobile or any motorized vehicle on any racetrack or speedway;
11. mental illness or nervous disorders;
12. alcoholism or drug addiction; or
13. an injury that occurred as a result of an on-the-job accident.

Accident Insurance

Target offers group accident insurance for its team members, their spouse or domestic partner and children. All covered persons receive the same benefit amounts. Group Accident coverage is designed to provide coverage for losses resulting from a covered off-the-job accident only, subject to any exceptions. Below is a sample of some of the benefits available (please see the SPD for complete information):

Accident Insurance	Coverage Amount
Initial Hospital Confinement	\$1,500 per accident
Daily Hospital Confinement	\$300 per day
Ground Ambulance	\$250 per accident
Urgent Care	\$125 per accident
Emergency Room Services	\$200 per accident

Benefits will not be paid for any loss that is, or is caused by, contributed to by, or results from:

1. injury incurred prior to the covered person's effective date of coverage subject to the Incontestability provision;
2. any act of war whether or not declared, participation in a riot, insurrection or rebellion;
3. intentionally self-inflicted injury or action;
4. any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound);
5. participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports;
6. engaging in an illegal occupation or committing or attempting to commit a felony;
7. participating in any organized or scheduled race or speed test, or while testing an automobile or any vehicle on any racetrack or speedway, including BMX racing;
8. hernia, including complications due to hernia;
9. any injury sustained or contracted in consequence of the covered person being under the influence of any drug or substance voluntarily taken through any means, including inhalation, unless administered and taken as prescribed by a physician;
10. an error, mishap, or malpractice during a medical, diagnostic, or surgical treatment or procedure; or
11. an injury that occurred as a result of an on-the-job accident.

Any injury incurred while a covered person is an active member of the Military, Naval, or Air Forces of any country or combination of countries is not covered. Upon notice and proof of service in such forces, we will return the pro-rata portion of the premium paid for any period of such service.

Initial Eligibility

Eligible team members may purchase group critical illness, hospital indemnity and accident insurance. Supplemental medical insurance premiums are paid by the team member through payroll deductions. No Evidence of Insurability (EOI) is required for any covered person.

Portability Continuation Options

Your existing group critical illness, hospital indemnity, and accident insurance is portable. This means you may continue (port) your coverage if your group critical illness, hospital indemnity, or accident insurance terminates due to:

- Retirement
- Termination of employment
- Leave of absence
- Loss of eligibility
- Termination of the group policy

To port coverage, you must complete and return the Portability Election form which can be obtained by calling Allstate Benefits at 888-282-2560. You must return this form to Allstate Benefits within 60 days after your coverage ends. Ported coverage terminates when:

- the covered person again becomes eligible for insurance under the policy; or
- the last day premiums for the ported coverage have been paid, subject to the grace period;
- with respect to insurance for dependents:
 - the date your coverage terminates; or
 - the date your dependent ceases to be an eligible dependent.

For More Information:

Allstate Benefits	888-282-2560	www.targetpayandbenefits.com
-------------------	--------------	--

The supplemental health coverage is provided by limited benefit insurance.

This material is valid as long as information remains current, but in no event later than October 21, 2019. The policy has exclusions and limitations and is underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.