



Benefits Summary



Your Dedicated Service Team



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What's New for 2017!

- *NEW Vision Plan
- *NEW Voluntary Life Insurance Plan
- *Higher Limit on FSA \$2600, FSA with New Carrier
- *Higher Limit on Individual H S A IRS contributions \$3400
- *Higher Limit on Individual H S A contribution from Sequence \$250
- *NEW Carrier for Dental with higher plan Maximum and Ortho Maximum
- *Sequence is increasing their contribution on Dependents on the Base Medical Plan, making all Base Plan Dependent rates Decrease
- *NEW Disability Buy-Up Plan
- *NEW 529 College Savings Plan

MEDICAL INSURANCE

ıt-of-Network	

Blue Options HSA Plan Features	In-Network	Out-of-Network
Deductible (per Benefit Period)	\$3,000 Single \$6,000 Family Member \$6,000 Family Unit	\$6,000 Single \$12,000 Family Unit
Coinsurance (After Deductible)	0%	30%
Total Out-of-Pocket (per Benefit Period)	\$3,000 Single \$6,000 Family Member \$6,000 Family Unit	\$7,250 Single \$13,100 Family Member \$14,500 Family Unit
Preventive Care	Covered 100%	Deductible then 30%
Office Visit (Primary Care or Specialist)		Preventive Covered at 10
Includes office surgery, consultation, x-rays, labs and 4 office visits for the evaluation and treatment of obesity in and out of network)	Deductible then 0%	Deductible then 30%
Urgent Care or Emergency Room Visit	Deductible then 0%	
Ambulatory Surgical Center	Deductible then 0%	Deductible then 30%
Inpatient Hospital Services Includes physician services, hospital and hospital-based services, and maternity delivery, prenatal and post-delivery care	Deductible then 0%	Deductible then 30%
Outpatient Hospital Services Includes physician services, hospital and hospital-based services, hospital based clinics, outpatient diagnostic rehabilitative therapies and other therapies)	Deductible then 0%	Deductible then 30%
Short-Term Rehabilitative Therapies: Physical/Occupational (Max 30 visits per benefit period) Speech Therapy (Max 30 visits per benefit period)	Deductible then 0%	Deductible then 30%
Skilled Nursing Facility (Max 60 days per benefit period)	Deductible then 0%	Deductible then 30%
Home Health Care, Durable Medical Equipment and Hospice Services	Deductible then 0%	Deductible then 30%

Blue Options HSA Plan Features	In-Network	Out-of-Netwo	ork	
Maternity (Includes Prenatal and Post-Delivery Care)	Deductible then 0%	Deductible the	Lens 8	& Frame has been
Infertility Services Combined In-Network & Out-of-Network Lifetime Maximum of 3 ovulation induction cycles, with or without insemination, per Member for Infertility services, provided in all places of service.	Deductible then 0%	Deductible the	IRS limits went up on Individual to \$3400	
Mental Health & Substance Abuse Services (Includes office visits, inpatient & outpatient services)	Deductible then 0%	Deductible the		
Prescription Drug Coverage (Generic and Brand Drugs Covered)	Deductible then 0%	Deductible the & Charge over in	n-network	will contribute \$250

Sequence will contribute \$250 annually whether you are employee only or with dependents!

Health Savings Account (HSA) Contribution Limits	2017 Based on Calendar Year
Individual Coverage	\$3,400
Family Coverage	\$6,750
Catch-Up Contributions Age 55 or older	\$1,000

Sequence will contribute \$250 Employee
Only & \$250 Employee + Dependents
per year on a quarterly basis into your
personal H S A account. You may
contribute more through pre-tax
payroll deductions, so long as your
contributions plus the employer
contributions do not exceed IRS limits.

MEDICAL INSURANCE

Blue Options Co-Pay Plan Features	In-Network	Out-of-Network	<
Deductible (per Benefit Period)	\$2,000 Single	\$4,000 Single	
Coinsurance (After Deductible)	\$4,000 Family 20%	\$8,000 Family 30%	Carrier required change to Urgent Care
Total Out-of-Pocket (per Benefit Period, includes deductible, coinsurance & co-pays including RX)	\$4,000 Single \$8,000 Family	\$8,000 Single \$16,000 Family	Copay now \$75
Preventive Care	Covered 100%	Deductible then	30%
Office Visit (Primary Care or Specialist)	Primary Care: \$25 Specialist: \$50	Deductible then	30%
Urgent Care or Emergency Room Visit	Urgent Care: \$75 Emergency Room: \$300		
Ambulatory Surgical Center	Deductible then 20%	Deductible then	30%
Inpatient Hospital Services Includes physician services, hospital and hospital-based services, and maternity delivery, prenatal and post-delivery care	Deductible then 20%	Deductible then	30%
Outpatient Hospital Services Includes physician services, hospital and hospital-based services, hospital based clinics, outpatient diagnostic rehabilitative therapies and other therapies)	Deductible then 20%	Deductible then	30%
Short-Term Rehabilitative Therapies: Physical/Occupational (Max 30 visits per benefit period) Speech Therapy (Max 30 visits per benefit period)	Deductible then 20%	Deductible then	30%
Skilled Nursing Facility (Max 60 days per benefit period)	Deductible then 20%	Deductible then	30%
Home Health Care, Durable Medical Equipment and Hospice Services	Deductible then 20%	Home Health: Deductible then All Other: Deductible then	

Blue Options Co-Pay Plan Features	In-Network	Out-of-Network
Maternity (Includes Prenatal and Post-Delivery Care)	Office Visit: \$25 In/Outpatient: Deductible then 20%	Deductible then 50%
Infertility Services Combined In-Network & Out-of-Network Lifetime Maximum of 3 ovulation induction cycles, with or without insemination, per Member for Infertility services, provided in all places of service.	Deductible then 20%	Deductible then 50%
Mental Health & Substance Abuse Services (Includes office visits, inpatient & outpatient services)	Office Visit: \$50 In/Outpatient: Deductible then 20%	Deductible then 50%
Prescription Drug Coverage (Generic and Brand Drugs Covered)	\$10 / \$40 / \$55 / 25% (Maximum \$100)	\$10 / \$40 / \$55 / 25% & Charge over in-network

Lens & Frame has been removed from the medical plan. Separate Vision Plan available

Copay Plan

Understand your preventive care benefits

The information contained in this sheet pertains to non-grandfathered ACA plans

Preventive Care covered at 100%
Annual Exams
Well Child to age 3
Mammograms, Colonoscopies

Regular preventive care can help you stay in better overall health. Make sure you understand how your preventive care benefits work, and be sure to take advantage of them.¹

How your preventive care benefits work

Preventive care services are generally covered at 100 percent when they meet the following conditions:

- + The service is delivered by an in-network provider.
- The service is filed with a preventive or wellness primary diagnosis code.
- The service is delivered in a provider's office, urgent care facility, outpatient clinic or ambulatory surgery center.

Your covered preventive care services

The following services are generally considered preventive care. See the chart on page two for greater detail of coverage. Check your Blue Cross and Blue Shield of North Carolina (BCBSNC) benefit booklet and visit us at bcbsnc.com/preventive for a complete list of covered preventive care services under your plan.

- Adult screening tests²
- Well-baby and well-child care³
- + Adult preventive care
- + Adult and child (age 6+) obesity services
- + Women's health services
- + Immunizations (adult and child)
- + Mammogram
- + Colorectal cancer screening
- 1 This is a summary of Blue Options PPO presentiles care benefits for non-grandstathered plans that were it to defect on or after Mache A2, 2005. That interpretation and a complete Estimation of benefits and what is not covered are in and governed by the group contract and benefit booket for amy provision who benefit booket by enqualities a googy of the Blue Options PPO benefit booket from BCRSINC constormer Service. For the most up-to-date presentine care services that are covered under referral laws, some currently and options Confidence for the construction.
- 2 Based on the guidelines published by the United States Preventive Services Task Porce.
 3 Based on the guidelines published by the Health Resources and Services Administration.
- 4 Based on the full series of standard immunizations recommended by the Centers for Disease Centrol and Prevention's Guidelines and Recommendations for Adults and Children and the American Academy of Family Mysicians (AAFP) is covered. NOTE: the shingles vaccine is covered in accordance with the Food and Drug Administration (FDA) guidelines.
- 5 Chart outlines coverage for in-network services only received through Small Group Copay Plans and Large Group Copayment Plans.

®, SM Marks of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U8064b. 8/14

Things you should know

- If your claim does not have a preventive code, the services you receive may be subject to your copay or your deductible and coinsurance depending on the place of service.
- Routine preventive services, other than North Carolina state mandated preventive services, may not be covered out of network
- Additional procedures or diagnostic services will also be subject to your copay or your deductible and coinsurance depending on the place of service.
- During routine preventive visits, your health care provider may order additional screenings not listed here. These are subject to your copay or your deductible and coinsurance depending on the place of service.
- Reduce costs. Ask your health care provider to send your routine lab work to a contracted BCBSNC reference lab.

Women's Preventive Health Birth Control Contraceptives and Devices Breast Feeding Pumps



BlueCross BlueShield of North Carolina

Lung Cancer Screening

Breast Cancer Preventive Medications

BRCA Testing

Easy access to your account

HealthEquity mobile app





The HealthEquity mobile app provides easy, on-the-go access to all of your health accounts. The free app provides comprehensive tools to help you manage transactions and maximize your health savings.

Convenient, powerful tools:

- ON-THE-GO ACCESS
 You can access all account types wherever you go
- PHOTO DOCUMENTATION Simply take a photo with your device to initiate claims and payment
- REIMBURSEMENTS FROM HSA You can send payments to providers or reimburse yourself for out-of expenses from your HSA
- MANAGE DEBIT CARD TRANSACTIONS Link your debit card transactions to claims and documentation
- VIEW CLAIMS STATUS
- View the status of claims as well as link payments and documenta
- MAKE CLAIMS ON FSA/HRA ent claims for FSA and HRA transactions

Health Equity Building Health Savings

15 West Scenic Pointe Drive, Suite 100 Draper, UT 84020 www.HealthEquity.com

866.346.5800







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Mobile App! Send Payments & Reimbursements from HSA and FSA

Manage Debit Card Transactions **View Claims Status** On-The-Go Access

Health Equity

Easy-to-use







DOCUMENTATION

PAYMENT HOME

Download **≝ mobile app** FOR FREE



Maximize your savings

Invest your HSA dollars

We'll take you there

BEST-IN-CLASS FUND OFFERING



Health Equity.



HealthLine Blue

NEED CARE? Don't guess

of the car door and your thumb. It hurts, b

nome, guidance on finding immediate information about your overall health. He speak to a member of the Health Line Blu

to the F.B., we'll help you decide what to do next.

sitate to go straight to the emergency room!

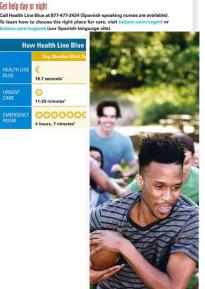
Get help day or night

+ Insect bites Whether the best course of action is urgent care, watching and waiting or a trip

emember: If you're facing an issue that threatens your life or health, never

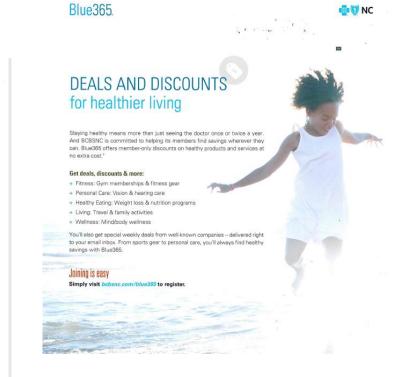
24 Hour/7 Days a week Nurse line to speak with a Registered Nurse

Consider your options for care to save you money and time! Get the Right Care Quickly!



MEMBER SERVICES quick reference

Resource	Getting the most out of your plan		
BLUE CONNECT	Your online source for tools and info about your health plan is at BlueConnectNC.com		
	Our 24/7 nurse line: 1-877-477-2424		
BLUE365	Find discounts and deals at bcbsnc.com/blue365		
HEALTHY OUTCOMES CARE MANAGEMENT	Find health and wellness programs available at BlueConnectNC.com and click on Wellness.		
BLUE DISTINCTION CENTERS & BLUE DISTINCTION CENTERS+	Find a center near you at <i>BlueConnectNC.com</i> , click on HealthNAV and select Find a Doctor, Facility or Medical Costs.		
BLUECARD PROGRAM	Find in-network care away from home at BlueConnectNC.com click on HealthNAV and select Find a Doctor, Facility or Medica Costs or call BlueCard Access* at 1-800-810-BLUE (2583).		
HEALTHNAV	Find the right care, read reviews and get cost estimates for care at <i>BlueConnectNC.com</i> and click on HealthNAV.		
Blue Drass and Blue Shield of North Caroline tools, such as Health NAV and Blue Link, to all your health care experience. These tools are should be used only as reference tools. You is	d you in making decisions around some benefits may be different for members of BCBSWC's high-deductible offered for your convenience and health plans. These programs provide tools to aid in health improvement, and		



With mybcbsnc.com get account information, benefits and claims, doctors and facilities, prescriptions, wellness resources



Discounts on gym memberships & fitness gear, vision & hearing care, weight loss & nutrition programs Join bcbsnc.com/blue365

HealthyOutcomes

when you need it most

Dealing with a complex medical or disease-related condition isn't easy. BCBSNC can help lighten the load by offering support through one of our Care Management

You may receive a phone call from one of our registered nurses if you have just been discharged from the hospital, have a complex medical condition or suffer from one of these chronic conditions:

- + Coronary artery disease + Chronic obstructive pulmonary disease (COPD)
- + Heart failure

Our goal is to provide you with the tools and information you need to boost you quality of life and to help you navigate the health care system when you're in need of extra support. It's personal. It's private. And it's available at no additional cost.

We also offer ongoing educational support through our Healthy Outcomes Wellness program. This program offers you access to a number of educational tools and resources to help you manage your condition and improve your overall health



If you have Asthma, COPD, Heart failure, Diabetes, Coronary artery disease a registered nurse may reach out to you for one-on-one support Educational tools and resources available with Condition Care

Log in or register at com and click on Wellness. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.



Access to care Worldwide

Get connected with Member Services Your plan information - when and where you need it

With health coverage from Blue Cross and Blue Shield of North Carolina (BCBSNC), you always have complete information on your plan right at your fingertips.

It's all here for you

Visit mybcbsnc.com and register for Member Services. Once you do, you'll have your own personalized, interactive online resource for easy-to-understand, easy-to-access information on just about every aspect of your health coverage. Everything from claims status to prescription drug information to deductible balances

Member Services makes managing your BCBSNC plan and your health fast and convenient.

- + Find and compare out-of-pocket cost estimates
- for specific medical services, hospitals and doctors.* + See the current status of your claims and view explanation-of-benefits forms online
- + View the balance of your deductible. Access information
- on your benefits and how they work. + You can even print a temporary member ID card.

Take advantage of all these tools and resources just by logging in to Member Services at mybcbsn It's a smart way to make the most of your BCBSNC plan



IthNAV9M1, our mobile need on your smart

So you can count on Member Services, whenever and





Thanks to our mobile-optimized site and HealthNAV mobile app, you're in touch with your BCBSNC plan and your health wherever you go.



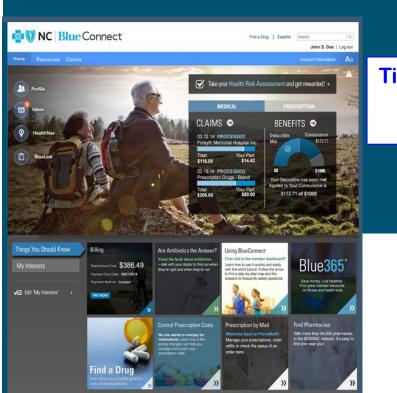
Visual Deductible and Out of Pocket Trackers

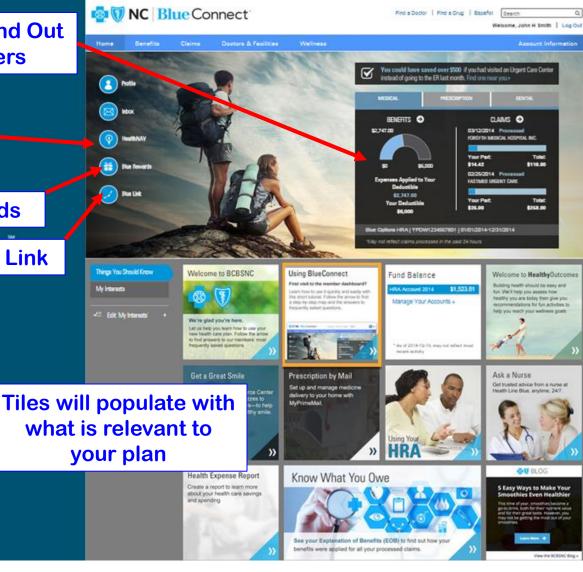
HealthNAV -Look up providers and cost of procedures

Blue Rewards

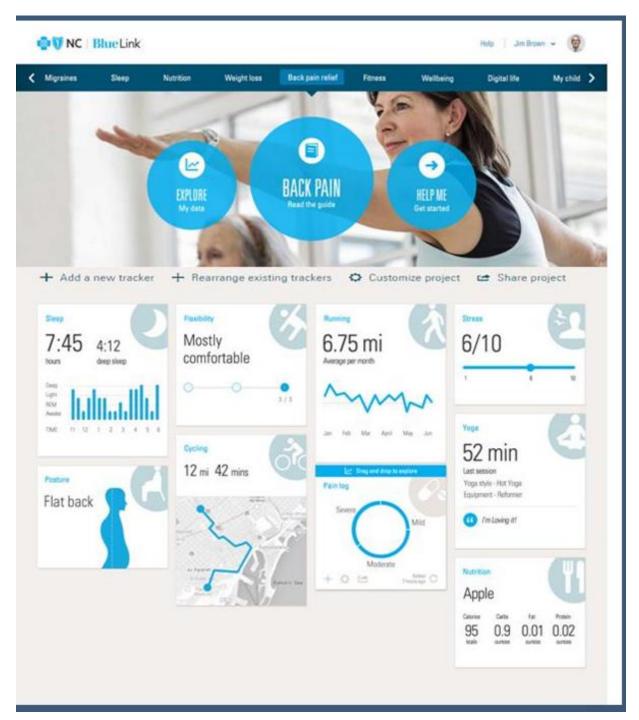
Bue How to get to Blue Link

U65 EXPERIENCE





Interactive EOB- hover over EOB and terminology will be explained



Share securely with your doctor



Introducing Blue Revards", a new program from Blue Cross and Blue Shield of North Carolina (BCBSNC) and your employer focused on wellness, digital engagement and learning how to get the most from your plan. With this new program, you can earn rewards by completing activities in your online Blue Rewards Activity Center. Simply log in at Blue-CommentOc.com, and click Blue Rewards. There you'll see the Blue Rewards Activity Center where you'll find your eligible activities and your progress toward gift cards and merchandise. Complete your activities and stay connected in the Activity Center, where redeeming points is a click areas, It's that easy!

YOUR ACTIVITIES AND REWARDS

- + 15 Points Watch a personalized video to help you understand your plan and get the most out of your benefits! Complete a short quiz and earn your points.
- + 15 Points Tell us your contact preferences. Confirm or set your preferences and get information the way you want it.

To learn more

Talk to your employer's benefits manager, or log in at *BlueConnectNC.com* and click Blue Rewards to learn more.

Earn gift cards and merchandise by completing activities focused on getting the most value from your health insurance plan and better ways to communicate with you.

It's one

- + Complete an Activity
- + Earn points (1 Point = \$1)
- + Redeem your points for gift cards and merchandise

Watch for this icon to see activity reward points.



Blue Rewards! A Blue Rewards tile will appear on your personal home page.

Earn 15 Points (1 Point =\$1) Watch a personalized video to help you understand your plan, complete and take short quiz

Earn 15 Points- Tell BCBS your contact preferences

SHOP!







IT'S TIME TO MEET YOUR MATCH.

INTRODUCING THE ADESTINN VACATION SAVINGS MATCH PROGRAM

Vacation Savings?!!



THE ADESTINN VACATION SAVINGS MATCH PROGRAM

The Adestinn Vacation Savings Match Program is a unique new offering exclusively for BCBSNC members that promotes the advantages of taking a vacation. For every dollar you save towards your next vacation (after the first \$100 annually) in an Adestinn Vacation Savings Account, you'll receive a 50% match.

It's time to visit a place you love or travel somewhere you've never been. It's time to go on vacation.

It's time to meet your match.





vacation destination.



VACATIONS ARE AN ESSENTIAL PART OF YOUR WORK/LIFE BALANCE.

Having a lot of fun, seeing things you've never seen before, bonding with your family and friends, not thinking about work - vacations can have an effect on your overall health.

- · Research shows that consistently working long hours and not taking respite away from work can have a damaging effect on health and can negatively affect family life!
- . The results of being vacation-deprived include: "burnout, reduced productivity, diminished creativity, failed relationships, stress, or stress-related ailments such as depression, heart disease or stomach ulcers"2

So, Where in the World are You Going This Year?

1 - Marcia Pennington Shannon, 2008, Americanbar.org. 2 - The Power of Vacations, 2014, Purchasing Power, LLC.

ПСУ	Elections	Your Cost
HSA	Employee Only	\$0.00
Your Share of the Cost per Monthly Paycheck	Employee & Spouse	\$318.13
	Employee & Child(ren)	\$321.22
	Employee & Family	\$621.76

Co-Pay Your Share of the Cost per Monthly Paycheck Employee & Spouse Employee & Child(ren) Employee & Family Syour Cost \$99.83 \$601.24 \$524.17

Example 1: 3 office visits, 1 Primary (\$110) 2 Specialists (\$240)

Employee Only

Low Claims

Expense	BUY UP PPO	BASE H S A
PCP Visit	\$25	\$110
Specialist Visits	2 x \$50 = \$100	2 x \$240 = \$480
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$1198 \$25 + \$100 +\$1198= \$1323	\$\frac{\\$0}{\\$110 + \\$480 = \\$590 - \\$250 H S A= \\$340

Example 2: Major Surgery \$70,000 in claims with 1 PCP visit, 4 Specialist visits Employee Only High Claims

Expense	BUY UP PPO	BASE H S A
PCP Visit	1 x \$25 = \$25	Deductible item
Specialist Visits	4 x \$50 = \$200	Deductible item
Deductible Items	\$2000 Ded and 20% coins to \$1,775 = \$3,775 (\$4,000 minus copays)	\$3,000 Ded + 0%coins = \$3,000
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$1198 \$25 +\$200 + \$3775+ \$1198= \$5198	\$0 \$3000 Ded - \$250 = \$2750

Example 3: 4 office visits, 2 primary (\$110) 2 specialists (\$240)

Employee and Child(ren) Only

Low Claims

Expense	BUY UP PPO	BASE H S A
PCP Visit	2 x \$25 = \$50	\$110 x 2 = \$220
Specialist Visits	2 x \$50 = \$100	\$240 x 2 = \$480
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$6290 \$50 +\$100 + \$6290= \$6440	\$\frac{\$3855}{(\$220 + \$480 = \$700) - (\$250 = \$450) + \$3855 = \$4305}
Annual medical premium Example with Spouse	\$7215 \$50 +\$100 + \$7215= \$7365	\$\frac{\$3818}{(\$220 + \$480 = \$700) - (\$250 = \$450) + \$3818 = \$4268}

Example 4: Employee and Child both have \$10,000 procedures with 2 PCP visits (\$110) and 4 Specialist visits (\$240) split between Employee and Child(ren) Only

High Claims

Expense	BUY UP PPO	BASE H S A
PCP Visit	2 x \$25 = \$50	2 x \$110 = \$220 (\$110 each)
Specialist Visits	4 x \$50 = \$200	4 x \$240 = \$960 (\$480 each)
Deductible Items (surgery and MRI)	\$2000 Ded and 20% coins \$1600 = \$3600 <u>each</u>	(\$6000 ded - \$220 - \$960)= \$4820 <u>together</u>
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$6290 \$50 +\$200 + \$3600+ \$3600 + \$6290 = \$13,740	\$3855 \$220 + \$960 + \$4820 = \$6000 +\$3855 - \$250 = \$9605
Annual medical premium Example with Spouse	\$7215 \$50 +\$200 + \$3600+ \$3600 + \$7215= \$14,665	\$3818 \$220 + \$960 + \$4820 = \$6000 +\$3818- \$250 = \$9568

Example 5: 8 office visits, 4 Primary (\$110) 4 Specialist (\$240)

Family

Low Claims

Expense	BUY UP PPO	BASE H S A
PCP Visit	4 x \$25 = \$100	\$110 x 4 = \$440
Specialist Visits	4 x \$50 = \$200	\$240 x 4 = \$960
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$12,783 \$100 +\$200 + \$12783 = \$13,083	\$7461 (\$440+ \$960 = \$1400 - \$250 = \$1150) + \$7461= \$8611

Example 6: Major Surgery \$50,000 with 8 PCP visits (\$110), 8 Specialist visits (\$240) an MRI (\$1,200) Surgery and MRI are on the same person (office visits for this example are also the same person)

High Claims

Family

Expense	BUY UP PPO	BASE H S A
PCP Visit	8 x \$25 = \$200	8 x \$110 =\$880
Specialist Visits	8 x \$50 = \$400	8 x \$240 =\$1,920
Deductible Items (surgery and MRI)	\$2000 Ded and 20% coins (\$2,000 - \$600 in copays) \$1400 = \$3400	(\$6000 Ded - \$880 - \$1920) = \$3200
HSA Employer Contribution	N/A	\$250
Annual medical premium	\$12,783 \$200 +\$400 + \$3400 + \$12,783 = \$16,783	\$7461 (\$880+ \$1920 + \$3200 = \$6000 - \$250 =) \$5750 + \$7461 = \$13,211

DENTAL INSURANCE

7

Provider: BCBS Dental Blue (Group # 075416)

Who is Eligible and When:

All full-time employees who regularly work 30 hours per week or more are eligible after 1st of the month after 30 days of employment.

*Note: Dependent children are eligible to be covered up to age 26, regardless of student status.

Benefits You Receive:

- ■\$50 Deductible per Member / \$150 per Family per CALENDAR YEAR
- ■\$2,000 Benefit Maximum per Member per CALENDAR YEAR
- ■Late Entrants: There is a 12-month waiting period for Basic, Major & Orthodontia
- ■Visit <u>www.bcbsnc-dental.com</u> to find a provider near you.

NEW Carrier

Annual Benefit and Ortho Benefit were \$1200 – Both increased to \$2000!

Preventive Services (0%)

Routine Oral Exams, Cleanings, X-rays, Fluoride Application, Sealants, Space Maintainers

Routine Fillings, Oral Surgery, Simple Extractions, Endodontics

Major Services (Deductible then 50%)

Crowns, Periodontics, Inlays and Onlays, Complete Dentures, Fixed Partial Dentures

Orthodontia (50%)
for eligible members to age 19

What is Covered?

Routine Oral Exams, Cleanings, X-rays, Fluoride Application, Sealants, Space Maintainers

Crowns, Periodontics, Inlays and Onlays, Complete Dentures, Fixed Partial Dentures

BCBS will not pay out-of-network providers directly

	Elections	Your Cost		
Your Share of the Cost per Paycheck (12x)	Employee Only	\$0.00		
	Employee & Spouse	\$31.45		
	Employee & Child(ren)	\$57.80		
	Employee & Family	\$98.15		

BCBS Rollover Benefit

BCBS's Rollover Benefit allows for a portion of unused maximum benefit to carry over to next year's maximum benefit amount. To qualify, you must have had a dental service performed within the Calendar year, and used less than \$800 of benefit. If the qualification is met, \$400 will be carried over to next year's maximum benefit. You can accumulate no more than \$1,200 total extra benefit.

VISION COVERAGE



Provider: BCBS Blue 20/20 (Group #V75416)

NEW Benefit!

Who is Eligible and When:

All full-time employees who regularly work 30 hours per week or more are eligible after 1st of the month after 30 days of employment.

*Note: Dependent children are eligible to be covered up to age 26 regardless of student or marital status.

Vision Plan Features Benefits You Receive:	In-Network	Out-of-Network			
Annual Vision Exam Every 12 Months	\$10 Copay	Up to \$39			
LENSES: Single Bifocal Trifocal Lenticular Standard & Progressive Lens Every 12 Months	\$25 Copay	Up to \$25 Up to \$39 Up to \$63 Up to \$63 Up to \$39			
Standard Frames Every 24 Months	80% of Balance over \$130 Allowance	Up to \$65			
Contact Lens Fitting Exam Every 12 Months	\$25 Copay	Not Covered			
Contact Lenses (per pair): in lieu of all other lens and frame benefits Every 12 Months	Elective: Conventional - 85% of balance over \$130 Allowance; Disposable - 100% of balance over \$130 Allowance; Medically Necessary: \$0 Copay	Elective: Up to \$104 Medically Necessary: Up to \$200			

	Elections	Your Cost
Your Share of Cost per Paycheck (12x)	Employee	\$7.85
	Employee + Spouse/Domestic Partner	\$14.92
	Employee + Child(ren)	\$15.70
	Employee + Family	\$23.08

FLEXIBLE SPENDING ACCOUNTS (FSA)



\$2600!

Provider: Health Equity (Group # NC 075416)

Benefits You Receive:

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Higher Limit

Health Care Reimbursement FSA

This program lets Sequence, Inc. employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. The annual maximum you may contribute is \$2,600. If you have an HSA bank account associated with your medical plan, the following expenses are the only ones you can reimburse from an FSA and you must select *Limited Benefit FSA* on your FSA enrollment form:

Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses **Dental services and orthodontia**

Otherwise you are eligible for the *General Purpose FSA* and can use your FSA for any IRS-eligible medical expense.

Dependent Care FSA

The Dependent Care FSA lets Sequence Inc. employees use pre-tax dollars towards qualified dependent care such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

The cost of child or adult dependent care

The cost for an individual to provide care either in or out of your house

Nursery schools and preschools (excluding kindergarten)



STD, LTD provided at NO Cost to You!

Provider: Blue Cross Blue Shield of NC (Group # 075416)

	Short-Term Disability	Long-Term Disability				
Benefits Begin	15 th Day of Injury or Illness	91st Day of Injury or Illness				
Benefits Payable	11 Weeks	To Social Security Normal Retirement Age				
Percentage of Income Replaced	60%	60%				
Maximum Benefit	\$1,000 per Week Maximum	\$5,000 per Month Maximum				

PERSONALIZED DISABILITY BUY-UP PLAN



Buy Up Disability
Available!

Provider: Mass Mutual Financial Group (Group # D3089)

Who is Eligible and When:

All full-time employees who regularly work 30 hours per week or more are eligible on the first of the month following 30 days of employment.

Benefits You Receive:

Tax-free benefits payable after 181 days until age 65, including increases for cost-of-living, retirement plan benefit continuation, and additional chronic-care benefit payments.

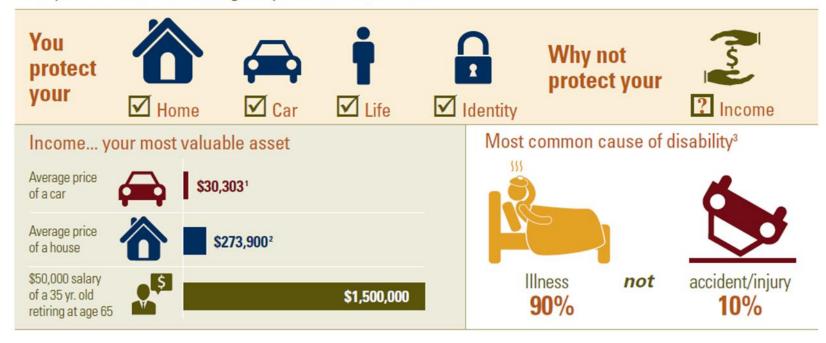
PERSONALIZED DISABILITY BUY-UP PLAN



Provider: Mass Mutual Financial Group (Group # D3089)

Income Protection Realities

Income is critical to most workers' financial security, yet they rarely think about how an illness or injury could prevent them from working and put their income at risk.

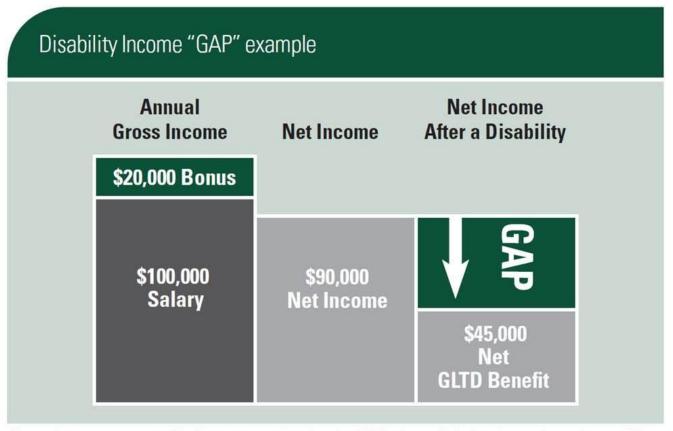


PERSONALIZED DISABILITY BUY-UP PLAN



Provider: Mass Mutual Financial Group (Group # D3089)

Although GLTD
provides important
basic income
protection to
employees, the level
of income protection
may not be adequate.



Above chart assumes an effective tax rate of 25% and a GLTD plan paid for by the employer that provides 60% to \$5,000 per month.

LIFE AND AD&D INSURANCE



\$50,000 Life provided at NO Cost to You!

Provider: Blue Cross Blue Shield of NC (Group # 075416)

Basic Life Insurance

Sequence, Inc. provides full-time employees with \$50,000 group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. In the event of accidental death or dismemberment, the benefit is doubled. Benefits begin to reduce at age 65, and terminate upon your retirement. Contact Human Resources to update your beneficiary information.

Provider: USAble

NEW Benefit Voluntary Life!

Who is Eligible and When:

All full-time employees who regularly work 30 hours per week or more are eligible after 1st of the month after 30 days of employment.

Benefits You Receive:

Employees who want to purchase additional Life Insurance have the opportunity to purchase at inexpensive group rates, through monthly payroll deductions. If you enroll yourself, you may also enroll your dependents in this benefit. You can purchase coverage on yourself in \$10,000 increments to a maximum of \$300,000, not to exceed 5x Earnings. You can also purchase coverage in \$5,000 increments on spouse/domestic partner to a max of \$150,000 (not to exceed 50% of your personal election).

You are **guaranteed approval for \$120,000** on yourself if under age 70. Your **spouse/**domestic partner is guaranteed **approval \$30,000** if under age 70. You may also purchase coverage on your **child(ren)** to a maximum of **\$10,000**. If you go over these amounts (or are a late entrant) you must answer health questions to prove evidence of insurability.

Per Month Cost for Each \$1,000 of Employee, Spouse and Child(ren) Life Insurance Coverage (Includes AD&D)											
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
EE & SP Life Rate	\$.101	\$.108	\$.124	\$.133	\$.186	\$.284	\$.405	\$.572	\$.690	\$1.30	\$2.09
Dependent \$.164 per \$1,000. One premium regardless of number of children covered.											

401(K) / PROFIT SHARING



Provider: Fidelity

Who is Eligible and When:

You are eligible after three months of employment. Beginning the first day of the month following your three month waiting period you will be automatically enrolled at a rate of 3%. You are able to opt-out of the automatic enrollment as well as adjust your amount and type of contribution at any time.

Plan Highlights:

- Sequence will match 100% of the first 3% you contribute and 50% on the next 2% of your contributions. Example: If you contribute 5% Sequence will contribute 4%.
- Diversified menu of investment choices including calendar year based retirement plan portfolios managed by JP Morgan.
- Roth deferrals are available.
- New for 2017: After tax contributions with the option to convert to Roth.
- Roll-ins to the plan are allowed beginning the first day of employment.
- Sequence may make additional profit sharing contributions subject to a six year vesting schedule.

529 COLLEGE SAVINGS PLAN



Provider: American Funds CollegeAmerica 529 Plan

Who is Eligible and When:

You are eligible after your first day of employment regardless of hours worked.

Plan Highlights:

- •Tax-free savings for Community, Technical, or University college programs.
- •Nationwide choice with no limit on where the student attends classes.
- •Simple investment choices with the option to choose a target enrollment year portfolio.
- •Flexibility to change beneficiary among siblings and other family members.
- •Ability to use funds for non-college expenses if necessary, taxes may apply.

EMPLOYEE ASSISTANCE PROGRAM



Who is Eligible and When:

All full-time employees who regularly work 30 hours per week or more are eligible on the first of the month following 30 days of employment.

Benefits You Receive:

At no additional cost to you, an Online Employee Assistance Program (EAP) is provided by New Directions Behavioral Health. Online Employee Assistance offers access to resources, articles and information on a variety of topics including personal health, family matters, financial and legal concerns free of charge to you and your employees. This service is available online 24 hours a day, seven days a week. New Directions Behavioral Health is a leader in managed behavioral health, work-life services, crisis intervention and Human Resources support services. You are also entitled to one telephonic visit per issue. This is completely confidential and your employer would have no knowledge of your using this service.

Visit the website at www.ndbh.com or call (800) 624-5544

PAID TIME OFF



Who is Eligible and When:

Full-time employees, as defined by the Sequence, Inc. Employee Handbook.

Benefits You Receive:

Sequence, Inc. encourages all employees to make the most of their PTO time. Regular breaks from daily work make everyone more productive. However, because circumstances do not always permit everyone to take PTO time when it is requested, Sequence, Inc. will offer employees the option of carrying 120 hours of unused PTO time over into the next calendar year.

PTO Guidelines for Full-Time Employees

Each regular full-time employee will earn 192 hours of PTO per calendar year. Earned PTO time will accrue monthly at a rate of 16 hours per calendar month.

If a new employee begins their employment in January and works the full year, they will earn the full 192 hours of PTO time. If an employee begins their employment February and works the full year, that employee would earn 174 hours of PTO time, and so on.

Compensatory (or Comp) time is defined as:

• Time off with pay in lieu of overtime pay for irregular or occasional overtime work.

Exempt Employees may choose to request that earned overtime be designated as comp time in lieu of overtime pay.

Employees may accumulate a maximum of 80 hours of comp time in a calendar year.

Comp time hours accrued and used will be maintained and tracked in the timekeeping system provided by the Company.



Open Enrollment window for 2017 is December 7, 2016 – December 15, 2016

How to Enroll in ADP:

Log into ADP - https://workforcenow.adp.com/public/index.htm
Enter User Id and Password
Click Log In

Enrollment:

Go to the Myself tab Click on Benefits Enrollments

The 2017 Open Enrollment Window will be available to make selections. **For our new offerings of the Voluntary Life, Disability Buy Up and 529 plan the elections available are a placeholder for your election prices may be changed to fit your elections.

Resources available:

There are benefit summaries available in ADP under:

Resources

Forms Library (the benefits sections offer updates to all plans for 2017 as well as the updated Benefits at a glance and this presentation)

PNC WorkPlace Banking:

The Benefit of Employee Financial Wellness



Your PNC WorkPlace Banking Team:

Jennifer Speight, Workplace Financial Consultant PH# 919-788-5753, Jennifer.speight@pnc.com

Bryant Kennedy, Private Banking Relationship Manager Ph# 919-248-1607, Bryant.kennedy@pnc.com



PNC Corporate Profile

Key Metrics

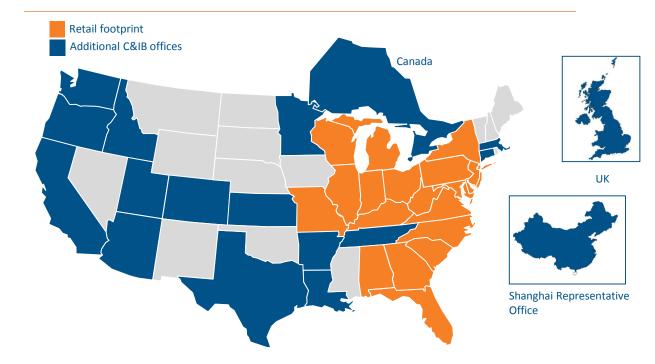
Size: 7th largest U.S. bank by deposits & assets

Locations: 2,697 branches in 19 states and the District of

Columbia

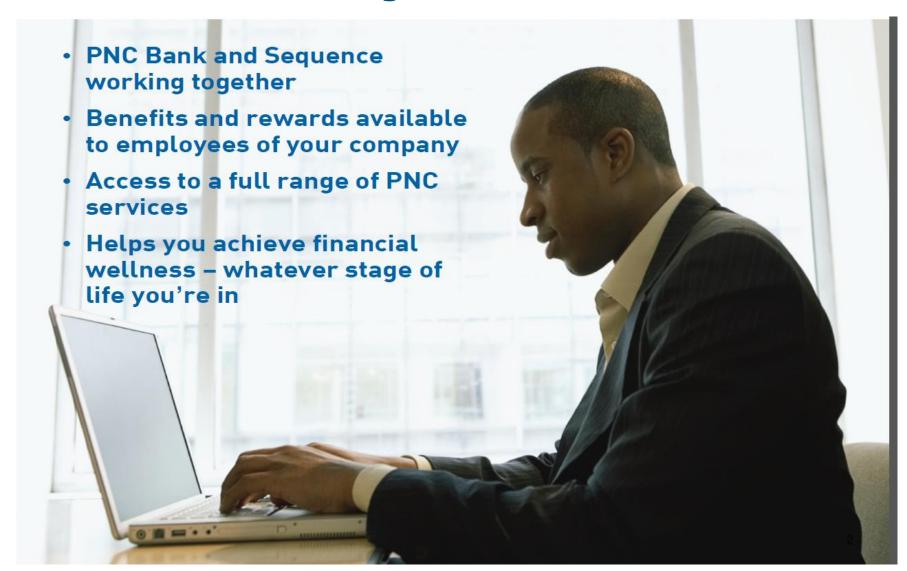
ATMs: 8,633 machines

PNC Locations Worldwide





Make Another Rewarding Change: PNC WorkPlace Banking





The Benefits of Money Management & WorkPlace

With accounts like PNC'S Performance or Performance Select Checking and the choice of adding the Virtual Wallet® online experience, we can help employees organize, spend, save and maximize their money.



Because the more complicated life gets, the simpler banking should be.



Valuable WorkPlace Banking benefits

Offering much more than the convenience of direct deposit, participants can benefit from access to special discounts and cash rewards when they choose PNC to meet additional financial needs or when they refer co-workers to sign-up.

Credit Card Benefit

Mortgage Benefit

Investment Benefit

Refer a Co-Worker Program

Financial Well-Being



PNC's Virtual Wallet- A Money Management Tool



The Money Bar® gives customers a quick view of their present financial situation – showing their total amount of funds in the Spend and Reserve account, as well as the available amount which includes outgoing bills, so customers can have an immediate view of their financial situation.

Calendar



The Calendar Displays both past, present and future financial interactions to enable customers to see their broader financial picture. It includes debit card transactions, online bill pay transactions, and even PNC linked Credit Card transactions. Customers can personalize their calendar by adding pay days and by scheduling reoccurring automatic debit transactions or checks so they are more aware of what is upcoming. The Virtual Wallet Calendar helps put everything together for our customers.

3. Spending Zone and Budget Tools



Spending Zone and Budget Tools this displays a customers spending history and allows them to reflect on past spending so they can adjust their budgets for the future. It includes an overall spending recap and also automatically separates spending into preset categories as well, like gas and groceries. With a linked PNC Credit Card, customers can track both debit and credit spending, as well as online bill payments. This past view can help customers get better control of their spending.

4. Savings Engine



Savings Engine The Savings Engine allows customers to easily see how much they have saved in the Reserve and Growth account, and provides an easy way for customers to grow their savings by developing "Savings Rules" that transfer money from the Spend to Reserve/Growth accounts based on the customer's specific preferences.

They can choose to set rules based on their pay day, at regular intervals, when they pay bills, or even on the fly. The money transfers directly from the Spend to the Reserve/Growth accounts, and happens in real time when logged into online banking.



PNC Technology: PNC is Always Open

for banking how and when you want to.

With PNC Technology, your bank is Always Open.

Want to deposit money on Sunday? No problem. Need to check your balance at midnight? You can. That's because PNC is making it easy for you to bank how and when you want to. With PNC's mobile banking', mobile apps', online banking and new innovative ATMs, you can now bank how and when you want.



















Open a PNC Account to utilize these services today

1 PNC does not charge a fee for Mobile Banking. However, third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text message services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking App. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.



Exclusive WorkPlace Banking Benefits

Performance Checking or Virtual Wallet® with Performance Spend

have new rewards that you can only get as a WorkPlace Banking customer.

BENEFITS

- Free PNC Bank ATM transactions and reimbursement of first 4 PNC transaction fees for non-PNC Bank ATMs per statement period
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$10 per statement period
- Free Online Banking¹, Mobile Banking² and Bill Pay
- Free Overdraft Protection Transfers
- Free savings or money market account³
- Bonus rates on select Certificates of Deposit and IRA CDs
- \$10 annual fee discount on Safe Deposit Box
- Installment loan discounts with direct debit of payment from PNC checking⁴

REWARDS

- PNC Purchase Payback® Rewards Program⁵
- Bonus relationship rewards on PNC Credit Cards⁶

WORKPLACE BANKING BENEFITS

- No monthly service charge if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$1,0007
- Refer a Co-Worker Rewards Program[®]
- Free Onsite Educational Seminars
- Open a new PNC Mortgage and earn \$300°
- Get \$100 credited to your qualifying PNC checking account when you open a new PNC Core[™] Visa[®] Credit Card, PNC points[®] Visa[®] Credit Card, or PNC CashBuilder[®] Visa[®] Credit Card and meet minimum spend requirement¹⁰
- Reduced program fee schedule for Capital Directions[®], offered through PNC Investments, LLC¹¹



Exclusive WorkPlace Banking Benefits

Performance Select Checking or Virtual Wallet® with Performance Select

have new rewards that you can only get as a WorkPlace Banking customer.

BENEFITS

- No PNC charge for PNC ATMs and Non-PNC ATM transactions
- Non-PNC Bank ATM surcharge fee reimbursement, up to \$20 per statement period
- No monthly service charge if the total amount of all qualifying direct deposits credited to your account during the monthly statement period is at least \$5,000¹
- Free Online Banking², Mobile Banking³ and Bill Pay
- Free Overdraft Protection Transfers
- Free Domestic Wire Transfers
- Free additional checking, savings or money market accounts (up to 8 accounts for Performance Select and 6 accounts for Virtual Wallet with Performance Select)⁶
- Bonus rates on select Certificates of Deposit and IRA CDs
- \$100 annual fee discount on Safe Deposit Box
- Identity Theft Reimbursement Insurance up to \$10,000⁶
- Annual fee savings in consumer home equity and consumer personal line of credit accounts

REWARDS

- PNC Purchase Payback® Rewards Program⁶
- Bonus relationship rewards on PNC Credit Cards⁷

WORKPLACE BANKING BENEFITS

- Refer a Co-Worker Rewards Program⁸
- Free Onsite Educational Seminars
- Open a new PNC Mortgage and earn \$300°
- Get \$100 credited to your qualifying PNC checking account when you open a new PNC Core[™] Visa[®] Credit Card, PNC points[®] Visa[®] Credit Card, or PNC CashBuilder[®] Visa[®] Credit Card and meet minimum spend requirement¹⁰
- Reduced program fee schedule for Capital Directions[®], offered through PNC Investments, LLC¹¹



Integrated Wealth Management

A broad array of capabilities means we can deliver an integrated solution for investment management, fiduciary, wealth planning, and personal and business banking.

A Relationship Manager will coordinate the efforts of PNC's team of specialized advisors to provide customized solutions to meet the full spectrum of your wealth management needs.

Private Banking Services:

- Concierge Banking
- Customized Credit Solutions
- Mortgages
- Personal Credit Lines
- Cash Management
- Liquidity Management

Wealth Planning:

- Estate* and Financial Planning
- Business Transition Strategies
- Retirement Planning
- Gifting Strategies
- Philanthropic Planning

Investment Management:

- Fiduciary portfolio management across all asset classes
- Intensely screened, broad universe of investment products
- Open architecture investment selection
- Portfolio risk management
- Customized investment solutions
- Personal Investment Policy Statement
- Consistent communication about portfolio strategy and performance
- Strategies for concentrated positions
- Full service brokerage, through PNC Investments

Fiduciary:

- Asset Protection Trusts**
- Dynasty Trusts**
- Insurance Strategies
- Tax Minimization
- Revocable and Irrevocable Trusts

^{*} Estate planning services are provided in conjunction with a client's legal and tax advisors ** With PNC Delaware Trust Company



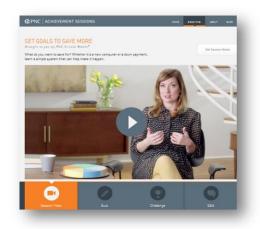
Financial Wellness Begins with the Basics

PNC Bank understands that employees may need help managing their short-term financial needs before they can focus on longer term goals such as investing for retirement. That's why we offer information and education to help — at no cost to you or to them.

- PNC Achievement Sessions
 A series of brief, practical web-based videos, the PNC Achievement sessions are taught by real-world experts on various financial topics from savings and spending to investing and retirement:
 - 5 Good Reasons to Budget
 - The Spending Diet
 - Set Goals to Save More
 - Creative Ways to Build Your Emergency Fund
 - Getting the Mortgage You Want
 - Credit Score Myths and Facts
 - · Get More Comfortable with Investing
 - Maximize Your Retirement Savings

To access the available sessions, visit

www.pnc.com/pnc-achievement-sessions



PNC Bank offers the PNC Achievement Sessions as an educational service to our customers. We are sponsoring independent instructors and asked them to give you their expert opinions and advice to help with your money management. In regard to the PNC Achievement Sessions area of the website, while PNC is pleased to sponsor these instructors as they are recognized bloggers in their field, PNC Bank does not guarantee, warrant or recommend their opinions or advice or the products and/or services offered or mentioned by the instructors. Any opinions, judgments, advice, statements, services, offers or other information presented by the instructors are those of the author and not PNC Bank.

For your convenience, PNC Bank may establish links between this website and one or more other websites or blogposts independently operated by the instructors or other third parties. PNC Bank has no control, oversight, or responsibility over any such other websites or the contents therein. The existence of any such links shall not constitute a warranty or an endorsement by PNC of such websites, the contents of the websites or the operators of the websites, and you access them entirely at your own risk



Financial Seminars

At PNC Bank, we believe that every decision is a financial decision, and are dedicated to helping give you the confidence, information and tools you need to make informed financial decisions to help you achieve your goals. PNC WorkPlace Banking is committed to supporting your financial well being by providing convenient on-site seminars and workshops on topics such as:

CAREER LIFESTAGES & FINANCE SERIES

Early Career: Establishing Yourself

New workers and recent graduates can learn how to choose benefits, build a budget that accommodates rent and commutes, and understand how and why to start investing to grow money for retirement

Middle Career: Expanding Your Household

Learn about how to manage credit and safeguard against identity theft, find the right mortgage to buy a house, and care for older relatives.

Later Career: Planning Your Retirement

Learn more about how to define retirement goals, explore different retirement plans, maximize money growth by choosing different strategies, and identify any potential risks or problems.

WORKPLACE BANKING SMART BORROWING SERIES

Learn about all the options available to you so you can choose the right borrowing solution to meet your needs. These modules cover a variety of topics including understanding types of borrowing vehicles, knowing what to look for when shopping for a loan, and recognizing dishonest lending practices.

*FDIC materials

RETIREMENT AND FINANCIAL PLANNING

PNC offers a variety of seminars on topics such as retirement planning, education planning, insurance and financial planning. Let your WorkPlace banker know what you are interested in and they will work with a PNC professional to set up an on-site seminar to meet your needs.

PAY YOURSELF FIRST*

Saving effectively requires understanding savings options and developing savings goals. Whether you want to take a vacation, buy a new home or car, pay for your child's college tuition, or retire, effective savings practice can help make it all possible.

MONEY MATTERS

Learn how to manage money by preparing a personal spending plan and identifying ways to decrease spending and help increase income, track financial habits and build a budget, and create a plan to help achieve your financial goals.

RAISING MONEY-SMART KIDS

By teaching your children about money at an early age, you can help them develop good financial habits – ones they may carry with them for the rest of their lives. Learn which money skills a child should master before leaving home and how to teach young children to save toward a goal.

KEEP IT SAFE*

Your relationship with your bank is only the beginning of your available resources for financial security. Become familiar with financial concerns like identity theft and about preparing for the unexpected. Learn how your careful planning can help you through financial emergencies.

TO YOUR CREDIT*

How much do you really know about credit reports and credit history? Learn why credit is important, as well as how to order, read and analyze your credit report. Discover how you can build or improve your credit history and use credit even more effectively as you strive to achieve your financial goals.

YOUR OWN HOME*

Learn the advantages and disadvantages of renting versus owning a home. Identify questions to ask to determine readiness to buy a home, identify basic terms and required disclosures used in mortgage transaction. Identify predatory lending practices and loan scams.

PNC ACHIEVEMENT SESSIONS

You can also take advantage of our commitment to providing financial education at your convenience, online at http://pnc.com/achievementsessions.

There you'll find real-world financial experts who cover topics on saving, spending, borrowing, and investing, as well as quizzes and challenges to help you take action and be more confident in your financial decisions.



EARN UP TO \$300'!

WHEN YOU OPEN AND USE A NEW PNC WORKPLACE CHECKING ACCOUNT



1. CHOOSE YOUR ACCOUNT

Open a new Virtual Wallet® with Performance Select, or a Performance Select Checking Account to earn \$300 OR

Open a new Virtual Wallet® with Performance Spend, or a Performance Checking Account to earn \$200

2. USE YOUR ACCOUNT

Complete these requirements within 60 days

- A. Set up a qualifying direct deposit:
 - \$5,000 if you opened a Virtual Wallet® with Performance Select, or a Performance Select Checking Account
 - \$1,000 if you opened a Virtual Wallet® with Performance Spend, or a Performance Checking Account AND
- B. Make 5 qualifying purchases with your PNC Visa® debit card AND
- C. Make at least one online bill payment by signing onto PNC's Online Bill Pay

3. COLLECT YOUR REWARD

Look for your cash reward in your new PNC WorkPlace Checking Account

THIS SPECIAL OFFER ENDS DECEMBER 31, 2016!



