

2014  
September

benefits@moto

# It Just Fits

The same great benefits

2015 Annual Enrollment:  
October 6 – 17



Welcome to annual enrollment —  
a message from Eric Schaffer

Make your choices

Enroll October 6 – 17

Learn about changes,  
enhancements and important  
things to know

Be well year-round

Understand your options



! Your  
Action Needed

[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[Your action needed](#)

## Welcome to Annual Enrollment — a message from Eric Schaffer

It's important to Motorola Mobility that our benefits continue to fit your needs. That's why we're offering you the same great plans in 2015—with only minor changes to comply with recent health care reform legislation.

Your thoughtful health care decisions this past year—like visiting in-network providers and taking advantage of preventive care—are paying off in more ways than one. These proactive steps helped slow the ever-increasing cost of health care. And, although the overall cost of providing health care did trend up this year, Motorola Mobility will be absorbing the cost. As a result, our employee medical and dental plans' monthly contributions will remain unchanged in 2015. So, keep up the good work and continue to make smart health care choices. It really matters!

Please review your current plan to see what works best for you and your family as you look into next year. **Be sure to enroll between October 6 and 17.**

Here's to another year of wellness and good health.

Eric

### Same health and welfare plans you know today available in 2015!

- Medical Plans — Health Investment, Health Advantage and Health Plus plans, plus Kaiser HMOs in California
- Dental
- Vision Eyewear
- Spending accounts
- Life insurance
- Disability insurance
- Critical Illness Plan
- Legal Assistance Plan
- Voluntary benefits — home/auto and pet insurance

### Need help logging in?

Having trouble logging in to BenefitsWeb? Or did you forget your MIN and password? [Get help here.](#)

# benefits@moto

3

[LIVESMART Hub](#)

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know**
- Understand your options
- Make your choices
- Enroll October 6 – 17
- Be well year-round
- Rates, resources and other information
- What's happening when
- Your action needed

**Learn about changes,  
enhancements and important  
things to know**



► **Changes that will take effect on January 1, 2015**

► **Additional things to know**

# benefits@moto

[LIVESMART Hub](#)

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know**
- Understand your options
- Make your choices
- Enroll October 6 – 17
- Be well year-round
- Rates, resources and other information
- What's happening when
- Your action needed

**Learn about changes,  
enhancements and important  
things to know**



▼ **Changes that will take effect on January 1, 2015**

- Additional in-network preventive medical prescription drug coverage for women
- Health Investment Plan (HIP) annual deductibles increase
- HIP in-network out-of-pocket maximum increase
- Higher limits for Health Savings Account (HSA) contributions
- New HSA Value Estimator tool
- Compound prescription drug changes
- Supplemental life insurance monthly contribution rates increase
- Legal Assistance Plan contribution rate increase

► **Additional things to know**

2014  
September

# benefits@moto

[LIVESMART Hub](#) 
[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[What's happening when](#)[Your action needed](#)

## Learn about changes, enhancements and important things to know



### ▼ Changes that will take effect on January 1, 2015

#### ▼ Additional in-network preventive medical prescription drug coverage for women

All Motorola Mobility medical plan options will provide in-network preventive medical prescription drug coverage, as required by health care reform legislation. This includes preventive breast cancer medications such as tamoxifen and raloxifene.

#### ▼ Health Investment Plan (HIP) annual deductibles increase

Due to compliance with health care reform legislation, the HIP annual deductibles will increase for 2015:

- In-network: from \$1,250 individual / \$2,500 family to \$1,300 individual / \$2,600 family
- Non-network: from \$2,500 individual / \$5,000 family to \$2,600 individual / \$5,200 family

#### ▼ HIP in-network out-of-pocket maximum increase

Due to compliance with health care reform legislation, the HIP in-network out-of-pocket maximum will increase for 2015 from \$2,500 individual / \$5,000 family to \$2,600 individual / \$5,200 family.

#### ▼ Higher limits for Health Savings Account (HSA) contributions

The Internal Revenue Service will increase the amount you can contribute to a Health Savings Account (if you're enrolled in the Health Investment Plan) for 2015. The total contribution allowed (by you and Motorola Mobility combined) will be \$3,350 for single coverage, and \$6,650 for all other coverage levels. You may also contribute an additional \$1,000 if you're age 55 or older or will turn age 55 in 2015.

With contributions increasing for 2015, it may be a good time to take another look at how much you're contributing and consider setting aside more in your HSA for 2015.

#### ► New HSA Value Estimator tool

#### ► Compound prescription drug changes

#### ► Supplemental life insurance monthly contribution rates increase

#### ► Legal Assistance Plan contribution rate increase

#### ► Additional things to know

2014  
September

# benefits@moto

[LIVESMART Hub](#) 

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [What's happening when](#)
- [Your action needed](#)

## Learn about changes, enhancements and important things to know



### ▼ Changes that will take effect on January 1, 2015

- ▶ **Additional in-network preventive medical prescription drug coverage for women**
- ▶ **Health Investment Plan (HIP) annual deductibles increase**
- ▶ **HIP in-network out-of-pocket maximum increase**
- ▶ **Higher limits for Health Savings Account (HSA) contributions**

#### ▼ New HSA Value Estimator tool

We are introducing a new tool—the HSA Value Estimator—that estimates the future value of your account and shows you the impact tax-free savings can provide for you compared to saving in a regular after-tax savings account based on the information you provide.

#### ▼ Compound prescription drug changes

As of September 15, 2014, certain compound prescriptions are no longer covered. The U.S. Food and Drug Administration (FDA) defines a compound medication as one that requires a licensed pharmacist to combine, mix or alter the ingredients of a medication when filling a prescription. The FDA does not verify the quality, safety and/or effectiveness of compound medications. To avoid paying the full cost of your medication, ask your physician for a new prescription for an FDA-approved drug. Be aware that this new prescription may still require further review and/or approval to be covered under your plan. If you have any questions, call Express Scripts at 866-830-3889.

If you're enrolled in the HIP, you may want to put more money aside in your Health Savings Account (HSA) for prescription drug expenses. If you're not enrolled in the HIP, you may want to put more money aside in your Health Care Flexible Spending Account (FSA) to help cover your prescription drug costs.

#### ▼ Supplemental life insurance monthly contribution rates increase

Supplemental life insurance monthly contribution rates are increasing in 2015. Check [BenefitsWeb](#) or the [LIVESMART hub](#) for details.

#### ▼ Legal Assistance Plan contribution rate increase

The Legal Assistance Plan monthly contribution rate is increasing in 2015 from \$19.50 to \$21.40.

#### ► Additional things to know

2014  
September

# benefits@moto

LIVESMART Hub 

Home  
Welcome to Annual Enrollment  
**Learn about changes, enhancements and important things to know**  
Understand your options  
Make your choices  
Enroll October 6 – 17  
Be well year-round  
Rates, resources and other information  
What's happening when  
Your action needed

**Learn about changes, enhancements and important things to know**



**▼ Changes that will take effect on January 1, 2015**

- ▶ Additional in-network preventive medical prescription drug coverage for women
- ▶ Health Investment Plan (HIP) annual deductibles increase
- ▶ HIP in-network out-of-pocket maximum increase
- ▶ Higher limits for Health Savings Account (HSA) contributions
- ▶ New HSA Value Estimator tool
- ▶ Compound prescription drug changes
- ▶ Supplemental life insurance monthly contribution rates increase
- ▶ Legal Assistance Plan contribution rate increase

**▼ Additional things to know**

- ▶ Summaries of Benefits and Coverage (SBCs)
- ▶ Minimum Essential Coverage (MEC)
- ▶ Notice of Health Insurance Marketplace Coverage Options
- ▶ If you don't enroll

2014  
September

# benefits@moto

[LIVESMART Hub](#) 

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [What's happening when](#)
- [Your action needed](#)

## Learn about changes, enhancements and important things to know



### ► Changes that will take effect on January 1, 2015

### ▼ Additional things to know

#### ▼ Summaries of Benefits and Coverage (SBCs)

Health care reform legislation requires that employers provide plan participants with standardized Summaries of Benefits and Coverage (SBCs). The SBCs show health plan design information, such as plan limits and costs for certain health services, in a consistent way across employers and plans. Access the SBCs on the [LIVESMART hub](#) and [BenefitsWeb](#), or request a paper copy by calling the Rewards Administration Center (RAC) at 877-404-7108.

#### ▼ Minimum Essential Coverage (MEC)

Motorola Mobility offers Minimum Essential Coverage (MEC) to our eligible employees. Health care coverage through the Marketplace will likely be more expensive than the health care coverage that Motorola Mobility offers to its employees.

#### ▼ Notice of Health Insurance Marketplace Coverage Options

Under the Affordable Care Act (ACA), employers are required to provide instructions on how employees can access information about the Health Insurance Marketplace, which are health plans offered to you by either your state or the U.S. Department of Health and Human Services. The Marketplace offers a different way for you to purchase coverage for you and your family. Coverage offered through the Marketplace is **not** sponsored or maintained by Motorola Mobility. You can find more information and a link to the Notice itself on the [LIVESMART hub](#).

**Note:** COBRA participants should compare benefits offered through Motorola Mobility to those available in the Marketplace as you may be able to obtain coverage at a better price.

#### ▼ If you don't enroll

Once Annual Enrollment ends on October 17, 2014, you can only change your benefits elections if you have a qualifying life event that would affect your current coverage, such as marriage, birth of a child or change in your spouse's employment status. **You must make any changes within 30 days of the event. If you don't take any action during Annual Enrollment, all of your 2014 benefits elections will carry over for 2015.**

Home

Welcome to Annual Enrollment

Learn about changes, enhancements and important things to know

Understand your options

Medical plans

What about your other benefits?

Make your choices

Enroll October 6 – 17

Be well year-round

Rates, resources and other information

Your action needed

## Understand your options



► Medical plans

► What about your other benefits?

[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Medical plans](#)[What about your other benefits?](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[Your action needed](#)

## Medical plans

For 2015, Motorola Mobility will continue to offer these medical plans:

- Health Investment Plan (HIP) — high-deductible health plan
- Health Advantage Plan (HAP) — preferred provider organization (PPO) plan
- Health Plus Plan (HPP) — exclusive provider organization (EPO) plan, which is similar to an HMO
- Kaiser (HMO — California only)

### 2015 contribution rates

View [2015 monthly contribution rates](#) for all plans.

Following are some key features of the HIP, HAP and HPP plans:

- Cover network preventive care at 100 percent
- Cover the same services and provide the same quality of care
- Use the Anthem Blue Cross Blue Shield National BlueCard PPO network
- Include coverage for office visits, hospitalization, surgery and prescription drugs (through Express Scripts)
- Cover your expenses at 100 percent after you meet the out-of-pocket maximum

The plans differ in the monthly contributions you pay and in how you and the plan share the cost for services. It's important to choose the right plan for you, so be sure to evaluate all of your options before making a decision. The [Medical Plan Decision Toolkit](#) can help. For example, don't choose the HIP just because it has the lowest monthly contribution rates, or the HPP just because it has copays versus coinsurance. While the cost structure is important, it isn't the only thing to consider. You should also think about how you'll use your benefits during the year, and whether you'll have any special circumstances (the birth of a child, for example) to take into account.

► [Plans at a glance](#)

► [Comparing the three plans](#)

► [What's the difference?](#)

► [The Health Investment Plan — one plan, three great features](#)

► [A closer look at your prescription drug coverage](#)

## ▼ Plans at a glance

	Health Investment Plan (HIP)	Health Advantage Plan (HAP)	Health Plus Plan (HPP)
<b>Benefits</b>	<ul style="list-style-type: none"> <li>High-deductible health plan (HDHP)</li> <li>Higher out-of-pocket costs in exchange for lower monthly contributions</li> <li>Medications on HIP preventive drug list aren't subject to deductible</li> </ul>	<ul style="list-style-type: none"> <li>Traditional Preferred Provider Organization (PPO) plan</li> <li>Lower out-of-pocket costs in exchange for higher monthly contributions</li> </ul>	<ul style="list-style-type: none"> <li>Similar to an HMO plan</li> <li>Lowest out-of-pocket costs (in-network only) in exchange for highest monthly contributions</li> </ul>
<b>Spending Accounts</b>	<ul style="list-style-type: none"> <li>You can open a Health Savings Account (HSA) to help pay for qualified expenses</li> <li>You and Motorola Mobility contribute</li> <li>You can enroll in a limited-purpose Health Care Flexible Spending Account to help pay for qualified dental and vision expenses; the limited-purpose account does not reimburse medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>You can enroll in a Health Care Flexible Spending Account to help pay for qualified medical, dental and vision expenses</li> </ul>	<ul style="list-style-type: none"> <li>You can enroll in a Health Care Flexible Spending Account to help pay for qualified medical, dental and vision expenses</li> </ul>

In addition, a Health Maintenance Organization (HMO) may be available if you live in California. Refer to the [Health Plan Comparison Chart](#) to see if one is available to you (based on your home ZIP code).

### ► Comparing the three plans

### ► What's the difference?

### ► The Health Investment Plan — one plan, three great features

### ► A closer look at your prescription drug coverage

## ► Plans at a glance

### ▼ Comparing the three plans

The following costs are for **network** services. For non-network costs, as well as additional plan details, see the [Health Plan Comparison Chart](#).

	<b>Health Investment Plan (HIP)</b>	<b>Health Advantage Plan (HAP)</b>	<b>Health Plus Plan (HPP)</b>
<b>Annual deductible<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• \$1,300 single</li> <li>• \$2,600 family</li> </ul>	<ul style="list-style-type: none"> <li>• \$500 single</li> <li>• \$1,000 family</li> </ul>	None
<b>Coinsurance or copayments</b>	Covered at 90% — you pay 10%	Covered at 90% — you pay 10%	Copays range from \$20 to \$250 <sup>3</sup>
Preventive care	Covered at 100% — you pay \$0	Covered at 100% — you pay \$0	Covered at 100% — you pay \$0
Office visit	You pay 10% <sup>2</sup>	You pay 10% <sup>2</sup>	You pay \$20
Emergency room	You pay 10% <sup>2</sup>	You pay 10% <sup>2</sup>	You pay \$100 (waived if admitted)
Urgent care	You pay 10% <sup>2</sup>	You pay 10% <sup>2</sup>	You pay \$50
<b>Out-of-pocket maximum<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• \$2,600 single</li> <li>• \$5,200 family</li> </ul>	<ul style="list-style-type: none"> <li>• \$3,500 single</li> <li>• \$7,000 family</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,800<sup>4</sup> single</li> <li>• \$11,600<sup>4</sup> family</li> </ul>
<b>Motorola Mobility Health Savings Account contribution</b>	<ul style="list-style-type: none"> <li>• \$600 single</li> <li>• \$1,200 family</li> </ul>	Not applicable	Not applicable
<b>Prescription drugs — retail<sup>6</sup></b>			
Generic	You pay 10% <sup>5</sup> , up to \$30	You pay \$10	You pay \$10
Preferred brand	You pay 30% <sup>5</sup> , up to \$65	You pay 30%, up to \$65	You pay 30%, up to \$65
Non-preferred brand	You pay 50% <sup>5</sup> , up to \$90	You pay 50%, up to \$90	You pay 50%, up to \$90
<b>Prescription drugs — mail order<sup>6</sup></b>			
Generic	You pay 10% <sup>5</sup> , up to \$60	You pay \$20	You pay \$20
Preferred brand	You pay 25% <sup>5</sup> , up to \$130	You pay 25%, up to \$130	You pay 25%, up to \$130
Non-preferred brand	You pay 45% <sup>5</sup> , up to \$210	You pay 45%, up to \$210	You pay 45%, up to \$210

<sup>1</sup> The network and non-network annual deductibles and out-of-pocket maximum costs are separate and don't cross-reduce each other. See the [Health and Welfare Benefits Book](#) for non-network details.

<sup>2</sup> After deductible.

<sup>3</sup> Some services, such as durable medical equipment, have coinsurance in which you'll pay 20 percent of negotiated network fees when using a network provider.

<sup>4</sup> The Health Plus Plan network out-of-pocket maximum only includes copayment over \$100.

<sup>5</sup> After deductible, except for medications on the preventive drug list — for those medications, there's no deductible.

<sup>6</sup> All in-network copayments and coinsurance for essential health benefits are applied to out-of-pocket maximum.

### **View plan details on the go!**

Did you know you can view plan details, such as those above, from your smartphone or tablet? The Health Plan Reference Tool — a website built specifically for your mobile device — reminds you of your health plan's features and coverage details. It's a quick and simple way to help you determine your out-of-pocket costs right when you need them. You simply select your medical plan, and pull up information such as your plan's deductible and coinsurance. You'll find the same information that's available in the Health Plan Comparison Tool — it's just formatted for viewing on the go. The tool currently reflects plan information for 2014, and will be updated early next year for 2015.

Ready to try it now? Go to [motorola.com/benefitsatmmi/mobile](http://motorola.com/benefitsatmmi/mobile) from the browser on your mobile device.

► **What's the difference?**

► **The Health Investment Plan — one plan, three great features**

► **A closer look at your prescription drug coverage**

► **Plans at a glance**

► **Comparing the three plans**

▼ **What's the difference?**

Here are two examples of what you might pay under each medical plan for various services — to show how each plan works and determine your potential out-of-pocket costs. The first example shows lower plan utilization (office visits) while the second example shows what you might pay for more extensive services (such as surgeries). Check out the [Medical Expense Estimator](#) to do your own modeling based on the types of services you expect to have.

Keep in mind that while the Health Plus Plan (HPP) has the lowest out-of-pocket costs in the examples below, it also has the highest monthly contribution rate and out-of-pocket maximum. When comparing costs across the three plans, it's important to look at the whole picture and consider both monthly contributions and potential out-of-pocket costs.

Pricing is for illustrative purposes only and assumes single coverage.

**Example 1: Office Visits**

Medical services	Cost of service	Health Investment Plan (HIP) \$1,300 deductible \$600 Motorola Mobility contribution to HSA <sup>1</sup>	Health Advantage Plan (HAP) \$500 deductible	Health Plus Plan (HPP) No deductible
First service: Preventive care office visit	\$200	You pay \$0 (preventive care covered 100%)	You pay \$0 (preventive care covered 100%)	You pay \$0 (preventive care covered 100%)
Second service: Non-preventive care office visit	\$300	You pay \$300 (\$300 toward deductible, can use HSA to pay <sup>1</sup> )	You pay \$300 (\$300 toward deductible)	You pay \$20 (\$20 copay)
Third service: Specialist office visit	\$350	You pay \$350 (\$350 toward deductible, can use HSA to pay <sup>1</sup> + \$50 remainder of expense)	You pay \$215 (\$200 toward remainder of deductible + \$15 <sup>3</sup> coinsurance)	You pay \$20 (\$20 copay)
Deductible met?		No <sup>2</sup>	Yes	N/A
<b>Out-of-pocket costs for these three services</b>		<b>\$50<sup>1</sup></b> (\$0 + \$300 + \$350 - \$600)	<b>\$515</b> (\$0 + \$300 + \$215)	<b>\$40</b> (\$0 + \$20 + \$20)

<sup>1</sup> This example assumes using Motorola Mobility's yearly \$600 HSA contribution to pay for the deductible. But remember, you can also save your HSA to use for future expenses, and pay out of pocket with your personal savings. In this example, out-of-pocket costs without using Motorola Mobility's HSA contribution would be \$650. Likewise, if your HSA balance was greater than \$600 (because you didn't use all of Motorola Mobility's contributions from previous years, and/or you also made contributions to the account yourself), you might also have enough to cover the extra \$50 — in which case your out-of-pocket cost would be \$0. It is important to note that Motorola Mobility contributes \$50 per month to your HSA. Therefore, if you have large expenses at the beginning of the year, you may need to pay out of your own pocket. You will need to reimburse yourself from your HSA later in the year when you have enough funds to cover your expenses, if you did not have existing funds in your HSA from the prior year.

<sup>2</sup>\$300 for second service + \$350 for third service = \$650 toward deductible; \$650 remains before deductible is met.

<sup>3</sup>Coinurance of 10% applies to the remaining charges after the deductible is satisfied.

- \$650 deductible - \$0 for first expense - \$300 for second expense = \$200 deductible remaining.
- \$200 from third expense satisfies remainder of \$500 deductible.
- Coinsurance applies for remainder of third expense (after deductible is met).

- \$350 expense for specialist office visit - \$200 paid out of pocket to satisfy remainder of deductible = \$150
- You pay 10% coinsurance on \$150 = \$15

### Example 2: Surgeries

Medical services	Cost of service	Health Investment Plan (HIP) \$1,300 deductible \$2,600 out-of-pocket maximum \$600 Motorola Mobility contribution to HSA <sup>1</sup>	Health Advantage Plan (HAP) \$500 deductible \$3,500 out-of-pocket maximum	Health Plus Plan (HPP) No deductible \$5,800 out-of-pocket maximum
First service: Outpatient surgery	\$5,000	You pay \$1,670 (\$600 toward deductible paid for by HSA <sup>1</sup> ; you pay \$700 remaining deductible + \$370 coinsurance <sup>2</sup> )	You pay \$950 (\$500 deductible + \$450 coinsurance <sup>3</sup> )	You pay \$50 copay
Second service: Inpatient surgery	\$30,000	You pay \$930 coinsurance <sup>4</sup> because full coinsurance amount would exceed out-of-pocket maximum	You pay \$2,550 in coinsurance <sup>5</sup> because full coinsurance would exceed out-of-pocket maximum	You pay \$250 copay
Deductible met?		Yes	Yes	N/A
Out-of-pocket maximum met?		Yes <sup>4</sup>	Yes <sup>5</sup>	No (\$5,550 remaining) <sup>6</sup>
<b>Out-of-pocket costs for these two services</b>		<b>\$2,600</b> (\$1,670 + \$930)	<b>\$3,500</b> (\$950 + \$2,550)	<b>\$300</b> (\$250 + \$50)

<sup>1</sup> This example assumes using Motorola Mobility's yearly \$600 HSA contribution to help pay for the deductible. But remember, you can also save your HSA to use for future expenses, and pay out of pocket with your personal savings. In this example, out-of-pocket costs without using Motorola Mobility's HSA contribution would be \$3,100. Likewise, if your HSA balance was greater than \$600 (because you didn't use all of Motorola Mobility's contributions from previous years, and/or you also made contributions to the account yourself), you might also have enough to cover some or all of the remaining \$2,000 (\$2,600 out-of-pocket maximum - \$600 Motorola Mobility HSA contribution). It is important to note that Motorola Mobility contributes \$50 per month to your HSA. Therefore, if you have large expenses at the beginning of the year, you may need to pay out of your own pocket. You will need to reimburse yourself from your HSA later in the year when you have enough funds to cover your expenses, if you did not have existing funds in your HSA from the prior year.

<sup>2</sup> Coinsurance of 10% applies to the remaining charges after the deductible is satisfied.

- \$5,000 cost of service - \$1,300 deductible = \$3,700
- You pay 10% coinsurance on \$3,700 = \$370

<sup>3</sup> Coinsurance of 10% applies to the remaining charges after the deductible is satisfied.

- \$5,000 cost of service - \$500 deductible = \$4,500
- You pay 10% coinsurance on \$4,500 = \$450

<sup>4</sup> Coinsurance of 10% applies to the remaining charges after the deductible is satisfied.

- Deductible already met by first service so 10% coinsurance on \$30,000 is \$3,000
- The out-of-pocket maximum is \$2,600. All in-network coinsurance for essential health benefits are applied to out-of-pocket maximum.
- You paid \$1,670 for first service, so only need to pay \$930 for this service; then you'll have reached the out-of-pocket maximum (\$2,600 - \$1,670 = \$930)

<sup>5</sup> Coinsurance of 10% applies to the remaining charges after the deductible is satisfied.

- Deductible already met by first service so 10% coinsurance on \$30,000 is \$3,000
- The out-of-pocket maximum is \$3,500. All in-network coinsurance for essential health benefits are applied to out-of-pocket maximum.
- You paid \$950 for first service, so only need to pay \$2,550 for this service; then you'll have reached the out-of-pocket maximum (\$3,500 - \$950 = \$2,550)

<sup>6</sup> Coinsurance of 100% applies to the remaining charges after the copayments are made.

- You paid \$50 for first service, and the Plan paid \$4,050
- You paid \$250 for the second service, and the Plan paid \$29,750
- All in-network copayments and coinsurance for essential health benefits are applied to out-of-pocket maximum.

► The Health Investment Plan — one plan, three great features

► A closer look at your prescription drug coverage

- ▶ Plans at a glance
- ▶ Comparing the three plans
- ▶ What's the difference?
- ▼ **The Health Investment Plan — one plan, three great features**

The Health Investment Plan is a great option for many employees. If you're not familiar with all of its advantages, take a look and see what it has to offer! You can learn more about all three plans (HIP, HAP, HPP) in the [U.S. Benefits Book](#).

- ▶ **Comprehensive medical coverage**
- ▶ **Health Savings Account (HSA)**
- ▶ **Flexibility of a debit card and online bill payment**

- ▶ A closer look at your prescription drug coverage

► **Plans at a glance**

► **Comparing the three plans**

► **What's the difference?**

▼ **The Health Investment Plan — one plan, three great features**

The Health Investment Plan is a great option for many employees. If you're not familiar with all of its advantages, take a look and see what it has to offer! You can learn more about all three plans (HIP, HAP, HPP) in the [U.S. Benefits Book](#).

▼ **Comprehensive medical coverage**

The HIP covers the same services as the HAP and HPP; offers the same network of doctors, hospitals and providers; and provides the same protection against health care costs. What's different is how you pay for your share of the cost — the HIP has a higher deductible than the other plans, but its lower out-of-pocket maximum protects you against high medical expenses. (Preventive medications aren't subject to the deductible.)

Depending on how often you need medical care, you could end up saving on your total costs for 2015 when you enroll in the HIP. Plus, when you choose to open a Health Savings Account (HSA), **you get triple tax savings and contributions from Motorola Mobility.**

► **Health Savings Account (HSA)**

► **Flexibility of a debit card and online bill payment**

► **A closer look at your prescription drug coverage**

► **Plans at a glance**

► **Comparing the three plans**

► **What's the difference?**

▼ **The Health Investment Plan — one plan, three great features**

The Health Investment Plan is a great option for many employees. If you're not familiar with all of its advantages, take a look and see what it has to offer! You can learn more about all three plans (HIP, HAP, HPP) in the [U.S. Benefits Book](#).

► **Comprehensive medical coverage**

▼ **Health Savings Account (HSA)**

With the HIP, you can open and activate an HSA — giving you tax advantages and additional funding from Motorola Mobility. When you enroll in this plan and open and activate an HSA, both you and Motorola Mobility can contribute money to the account.

	<b>Single coverage</b>	<b>Family coverage</b>
<b>Motorola Mobility contributes</b>	<ul style="list-style-type: none"> <li>\$600 per year, regardless of what you contribute (deposited \$50 per month)</li> </ul>	<ul style="list-style-type: none"> <li>\$1,200 per year, regardless of what you contribute (deposited \$100 per month)</li> </ul>
<b>You can contribute</b>	<ul style="list-style-type: none"> <li>Up to \$2,750 per year</li> <li>Additional \$1,000 if you're age 55 or older or will turn age 55 in 2015</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$5,450 per year</li> <li>Additional \$1,000 if you're age 55 or older or will turn age 55 in 2015</li> </ul>
<b>Total 2015 contribution allowed by the IRS (yours and Motorola Mobility's combined)</b>	<ul style="list-style-type: none"> <li>\$3,350 per year</li> </ul>	<ul style="list-style-type: none"> <li>\$6,650 per year</li> </ul>

You make your contributions to the HSA on a pretax basis, thereby reducing your taxable income. Additionally, the money you withdraw is not subject to taxes, as long as you use it to pay for eligible medical, dental and vision expenses. And any earnings on your HSA are tax-free (you can invest your savings when your account balance reaches \$1,500 or more through BenefitWallet's "Save Daily" portfolio). That's three great tax advantages in one single plan!

The money in your account is always yours to keep — you can use it now to pay for eligible expenses, or grow it for the future. It's available for health care expenses anytime you need it, regardless of whether you're still working at Motorola Mobility. You can even choose to use your HSA as a way to save for medical expenses in retirement. You can even choose to use your HSA as a way to save for medical expenses in retirement. Consult your tax advisor to learn more about the tax benefits available through an HSA.

You may change the amount of your HSA contribution at any time during the year.

**What are eligible expenses?**

The IRS defines which medical expenses may be paid for with tax-free dollars, like those in your HSA. Visit the [IRS website](#) and search for Publication 502 for a list of qualified expenses.

► **Flexibility of a debit card and online bill payment**

► **A closer look at your prescription drug coverage**

► **Plans at a glance**

► **Comparing the three plans**

► **What's the difference?**

▼ **The Health Investment Plan — one plan, three great features**

The Health Investment Plan is a great option for many employees. If you're not familiar with all of its advantages, take a look and see what it has to offer! You can learn more about all three plans (HIP, HAP, HPP) in the [U.S. Benefits Book](#).

► **Comprehensive medical coverage**

► **Health Savings Account (HSA)**

▼ **Flexibility of a debit card and online bill payment**

A debit card and the online bill payment options make it convenient to use the money in your HSA when you need it. (A checkbook is also available, if you prefer.) When you enroll in the HIP and have a medical expense, you have two choices:

- Pay what is not covered by the plan out of pocket and keep the money in your HSA to grow over time; or
- Use the debit card, online bill payment feature or checkbook to pay with tax-free dollars for eligible expenses, including your deductible and coinsurance or copayments.

► **A closer look at your prescription drug coverage**

► **Plans at a glance**

► **Comparing the three plans**

► **What's the difference?**

► **The Health Investment Plan — one plan, three great features**

▼ **A closer look at your prescription drug coverage**

When you enroll in a medical plan, you automatically receive prescription drug coverage through Express Scripts. You have the option of purchasing your prescription drugs at a retail store (up to a 30-day supply) or through mail order (up to a 90-day supply), but your costs will be less when you use the mail-order service — and your prescriptions will be conveniently delivered to your home.

The mail-order service is particularly convenient for maintenance medications — those you take on an ongoing basis to treat chronic or long-term conditions (such as asthma, diabetes or coronary artery disease). You **must** fill any prescription that you take for more than 90 days through the mail-order service.

For 2015, all Motorola Mobility medical plan options will provide in-network preventive medical prescription drug coverage, as required by health care reform legislation. This includes preventive breast cancer medications such as tamoxifen and raloxifene.

Express Scripts is changing its formulary prescription drug list. [Review the list](#) to see if your prescription(s) will be impacted.

As a reminder, certain compound prescriptions are no longer covered. To avoid paying the full cost of your medication, ask your physician for a new prescription for an FDA-approved drug. Be aware that this new prescription may still require further review and/or approval to be covered under your plan. If you have any questions, call Express Scripts at 866-830-3889.

**Try generics!**

Generic products sometimes get a bad rap for not providing the same quality as their brand-name counterparts. But that's **not** the case for prescription drugs. By law, generic drugs are required to have the same ingredients as their brand-name counterparts. This means you can buy generic drugs for a much lower price than brand-name drugs while getting the same benefits and remedies.

**Note:** If you choose a brand-name prescription drug and a generic prescription drug is available, the brand-name prescription drug will not be covered under the out-of-pocket maximum.

[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Medical plans](#)[What about your other benefits?](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[Your action needed](#)

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

[\*\*► Dental\*\*](#)[\*\*► Vision Eyewear\*\*](#)[\*\*► Spending accounts\*\*](#)[\*\*► Life Insurance\*\*](#)[\*\*► Short-Term Disability — Additional coverage\*\*](#)[\*\*► Critical Illness Plan\*\*](#)[\*\*► Legal Assistance Plan from MetLaw®\*\*](#)[\*\*► Wellness Center membership reimbursement\*\*](#)

2014  
September

# benefits@moto

LIVESMART Hub 

[Home](#)

[Welcome to Annual Enrollment](#)

[Learn about changes, enhancements and important things to know](#)

[Understand your options](#)

[Medical plans](#)

[What about your other benefits?](#)

[Make your choices](#)

[Enroll October 6 – 17](#)

[Be well year-round](#)

[Rates, resources and other information](#)

[Your action needed](#)

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

### ▼ Dental

The dental plan will remain unchanged from 2014. It covers a variety of services, including preventive and diagnostic procedures, restorative care, major services and orthodontia. Network coverage is through the MetLife Preferred Dentist Program Network, with preventive care — such as annual exams — covered at 100 percent. Compared to many other employers, Motorola Mobility's Dental Plan is particularly competitive because it covers major dental services at 80 percent — compared to an average of 50 percent.

**Save big with in-network dentists**

So far this year, Motorola Mobility employees who used an in-network dentist have paid an average of **46 percent** less than those who saw a non-network provider. Have you taken advantage of the in-network savings, or are you paying more than you need to? [Check to see if your dentist is part of the network.](#) After you enter "Motorola Mobility," click "Advanced Search" to look for your dentist by name. If your dentist isn't in the network, consider switching to one who is so you can lower your costs.

Following is an overview of network coverage (out-of-network coverage varies):

<b>Deductible</b>	<ul style="list-style-type: none"> <li>Single: \$50</li> <li>Two persons: \$100</li> <li>Family (three or more): \$150</li> </ul>
<b>Preventive and diagnostic coinsurance</b>	You pay nothing
<b>Other services</b>	You pay 20 percent after deductible, up to annual maximum
<b>Orthodontic services</b>	You pay 20 percent after deductible, up to lifetime orthodontic maximum
<b>Annual maximum</b>	\$2,000 (combined with non-network care)
<b>Lifetime orthodontic maximum</b>	\$2,000 (combined with non-network care)

---

**► Vision Eyewear**

**► Spending accounts**

**► Life Insurance**

**► Short-Term Disability — Additional coverage**

**► Critical Illness Plan**

**► Legal Assistance Plan from MetLaw®**

**► Wellness Center membership reimbursement**

benefits@moto

2014  
September
LIVESMART Hub

**What about your other benefits?**

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- Dental**
- ▼ Vision Eyewear**

Vision coverage remains unchanged from 2014. When you enroll in the HIP, HAP or HPP, your eye exams will be covered at 100 percent as part of your preventive medical care benefits. (HMO participants will have a copayment for eye exams through their HMO plan.) You can separately elect and pay for vision eyewear coverage for frames and lenses through the Vision Eyewear Plan. This plan is available for you and your dependents through age 25, **regardless of your medical plan election**, even if you elect the Kaiser HMO or opt out of medical coverage.

Anthem will provide coverage for the Vision Eyewear Plan through the Anthem Blue View Vision Select Network. A large network of retail stores is available (including LensCrafters, For Eyes, JCPenney, Target and Sears Optical stores).

Following is an overview of network coverage:

<b>Deductible</b>	None
<b>Eyeglass lenses (once per calendar year)</b>	You pay \$30 copayment for plastic standard single, bifocal or trifocal lenses
<b>Frames (once every two calendar years)</b>	\$145 allowance; 20 percent discount off balance above \$145
<b>Contact lenses</b>	<ul style="list-style-type: none"> <li>\$120 allowance; 15 percent discount off balance above \$120 for conventional lenses (disposable lenses not subject to additional discount)</li> <li>Medically necessary lenses covered in full, with prior approval</li> <li>Covers standard lens fitting fees up to \$55 (premium lens fitting fees receive additional 10 percent discount)</li> </ul> <p>Contact lens allowance can be applied toward all purchases of contacts made during the plan year. Any unused amount remaining can be used for subsequent lens purchases during the plan year.</p>
<b>Eyeglass lens upgrades</b>	<ul style="list-style-type: none"> <li>UV coating — you pay \$15</li> <li>Tint (solid and gradient) — you pay \$15</li> <li>Standard scratch-resistant — you pay \$15</li> <li>Standard polycarbonate — you pay \$40</li> <li>Transitions® lenses — you pay \$75</li> <li>Standard progressive lenses — you pay \$65</li> <li>Standard antireflective coating — you pay \$45</li> <li>Other add-ons and services — you receive 20 percent off of the retail price</li> </ul>

- Spending accounts**
- Life Insurance**
- Short-Term Disability — Additional coverage**
- Critical Illness Plan**
- Legal Assistance Plan from MetLaw®**
- Wellness Center membership reimbursement**

LIVESMART Hub 

# benefits@moto

2014 September

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Medical plans](#)
- [What about your other benefits?](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [Your action needed](#)

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- [▶ Dental](#)
- [▶ Vision Eyewear](#)
- [▼ Spending accounts](#)

Motorola Mobility continues to offer spending accounts to help you pay for eligible expenses. Money is deducted from your paycheck on a pretax basis, and you must use it by the end of the year. Taking advantage of these accounts will save you tax dollars, since you pay for eligible expenses with money that comes out of your paycheck **before** taxes are taken out.

- Health Care Flexible Spending Account (FSA)
  - Use it to pay for eligible medical<sup>1</sup>, dental and vision expenses, such as your deductible, coinsurance and copayments, prescription drugs, orthodontics, eye exams and glasses/lenses. (For a complete list of eligible expenses, visit the [IRS website](#) and search for Publication 502.)
  - Contribute up to \$2,500 for the year.
  - Receive a convenient debit card to pay for your purchases.
- Dependent Care Account (DCA)
  - Use it to pay for eligible dependent care expenses, such as elder care and child care expenses — including day care, preschool and day camp fees. (See the [U.S. Benefits Book](#) for other types of eligible dependent care expenses.)
  - Contribute up to \$5,000 per year (\$2,500 if married and not filing jointly).

<sup>1</sup> If you're enrolled in the Health Investment Plan, you may use a limited-purpose FSA for eligible dental and vision expenses — because you already receive tax benefits from your Health Savings Account that you can use to pay for medical expenses. You can also use your HSA to pay for dental and vision expenses.

---

- [▶ Life Insurance](#)
- [▶ Short-Term Disability — Additional coverage](#)
- [▶ Critical Illness Plan](#)
- [▶ Legal Assistance Plan from MetLaw®](#)
- [▶ Wellness Center membership reimbursement](#)

LIVESMARTHUB 

**benefits@moto**

2014  
September

**What about your other benefits?**

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- ▶ **Dental**
- ▶ **Vision Eyewear**
- ▶ **Spending accounts**
- ▼ **Life Insurance**

Life insurance elections (for yourself and/or your eligible dependents) can be made at any time during the year. If you wish to enroll/make changes to your life insurance coverage during enrollment, log in to BenefitsWeb and choose **change event**. You'll need to enroll/make changes to your life insurance coverage **separately from your 2015 benefits enrollment**. You may make changes to your life insurance enrollment at any time during the year, **unlike** the other health and medical plans that require a qualifying life event (for example, you get married or have a baby) in order to make any changes to enrollment.

**Employee Life Insurance**

- The following Basic Life Insurance coverage options are available:
  - \$50,000
  - 1 times annual base pay
  - 2 times annual base pay
- You may purchase Supplemental Life Insurance at an additional one to six times your eligible compensation. Evidence of insurability may be required for adding or increasing this coverage.

**Spouse/Domestic Partner Life Insurance**

- The following coverage options are available:
  - \$2,500 (only available if you currently have this coverage level)
  - \$5,000
  - \$10,000
  - \$25,000
  - \$30,000 to \$100,000, in \$10,000 increments (not to exceed 100 percent of the employee-insured amount)
- Rates are based on **your** age (not your spouse's/domestic partner's age) and the amount of coverage you elect. [Rate information is located here](#).

**Child Life Insurance**

- The following coverage options are available:
  - \$1,250 (only available if you currently have this coverage level)
  - \$2,500
  - \$5,000
  - \$10,000
  - \$25,000
- The 2015 cost for Child Life Insurance is \$0.087 per \$1,000 of coverage.

See the [U.S. Benefits Book](#) for more information on the Life Insurance Program.

---

- ▶ **Short-Term Disability — Additional coverage**
- ▶ **Critical Illness Plan**
- ▶ **Legal Assistance Plan from MetLaw®**
- ▶ **Wellness Center membership reimbursement**

2014  
September

# benefits@moto

LIVESMART Hub

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Medical plans](#)
- [What about your other benefits?](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [Your action needed](#)

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- [▶ Dental](#)
- [▶ Vision Eyewear](#)
- [▶ Spending accounts](#)
- [▶ Life Insurance](#)
- [▼ Short-Term Disability — Additional coverage](#)

Motorola Mobility continues to provide short-term disability (STD) coverage at no cost to you; however, you can purchase an additional 15 percent of coverage if you choose. The 2015 contribution for this coverage remains at \$0.14 per \$100 of your eligible salary.

- The STD Buy-Up is optional, but **you can only elect or cancel this coverage during Annual Enrollment.**
- If you elect the STD Buy-Up for the first time during Annual Enrollment, your contributions will begin in January. However, there's a 90-day waiting period before this coverage begins.
- If you're not actively at work on January 1, 2015, your Buy-Up option will be void for the year.

**How the STD Buy-Up works with the enhanced maternity benefit**

The STD Buy-Up benefit won't apply to the standard six or eight weeks of STD during your normal recovery time after the date of your delivery. However, if your doctor requires you to be on STD sooner than your expected due date (or longer than the normal six- or eight-week recovery time) due to health-related circumstances, the time **prior** to your delivery date (or the time **after** your normal six- or eight-week recovery period) will be treated the same as any other STD event. That means you'll be paid at the 75 percent benefit level, and the STD Buy-Up benefit will be applied if you elected it.

---

- [▶ Critical Illness Plan](#)
- [▶ Legal Assistance Plan from MetLaw®](#)
- [▶ Wellness Center membership reimbursement](#)

2014  
September

# benefits@moto

[LIVESMARTHub](#)

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Medical plans](#)
- [What about your other benefits?](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [Your action needed](#)

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- ▶ [Dental](#)
- ▶ [Vision Eyewear](#)
- ▶ [Spending accounts](#)
- ▶ [Life Insurance](#)
- ▶ [Short-Term Disability — Additional coverage](#)
- ▼ [Critical Illness Plan](#)

This coverage, available through MetLife, helps offset critical illness expenses that may not be reimbursed by other types of insurance (pre-existing condition exclusions may apply).

- Covered conditions include certain cancer- and heart-related conditions, among others; however, you don't need to be disabled or terminally ill to receive the benefit.
- Covered expenses are not limited. The lump-sum payment can be used as you see fit, including non-network and experimental treatments, travel to and from treatment centers, and lost income.
- Coverage is available to you, your spouse/domestic partner and/or your child(ren).
- Coverage provides a \$15,000 or \$30,000 benefit, for up to nine categories of illness plus 22 additional conditions.

**You may enroll (and disenroll) in this plan only during Annual Enrollment.** The monthly rates vary, depending on your age.

For a complete list of covered conditions and rates, see the [MetLife Critical Illness Insurance Disclosure Statement](#).

- 
- ▶ [Legal Assistance Plan from MetLaw®](#)
  - ▶ [Wellness Center membership reimbursement](#)

2014  
September

# benefits@moto

LIVESMART Hub 

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know
- Understand your options
- Medical plans
- What about your other benefits?**
- Make your choices
- Enroll October 6 – 17
- Be well year-round
- Rates, resources and other information
- Your action needed

## What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- **Dental**
- **Vision Eyewear**
- **Spending accounts**
- **Life Insurance**
- **Short-Term Disability — Additional coverage**
- **Critical Illness Plan**
- ▼ **Legal Assistance Plan from MetLaw®**

MetLaw provides access to a wide network of attorneys from Hyatt Legal Plans for a variety of covered services. The monthly cost is \$21.40. The program provides you with access to attorneys, available via telephone and through office consultations for an **unlimited** number of personal legal matters (excluding employment-related issues). Covered services include:

- Wills, living wills and trusts
- Purchase, sale and refinancing of primary and vacation homes
- Adoption
- Identity theft defense
- Landlord/tenant problems (for the tenant only)
- Document preparation and review
- Traffic tickets and more!

You and your eligible, covered family members, if applicable, are eligible to use this program.

**You may enroll (and disenroll) only during Annual Enrollment, or as a new employee of Motorola Mobility.**

For a complete list of legal services covered under this plan and to learn more, see the [MetLaw Summary of Benefits document](#).

- **Wellness Center membership reimbursement**

2014  
September

## benefits@moto

[LIVESMART Hub](#) 

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know
- Understand your options
- Medical plans
- What about your other benefits?**
- Make your choices
- Enroll October 6 – 17
- Be well year-round
- Rates, resources and other information
- Your action needed

### What about your other benefits?

In addition to health care, you can purchase coverage for various other benefit plans during Annual Enrollment. View [2015 monthly contribution rates](#) for all plans.

- ▶ **Dental**
- ▶ **Vision Eyewear**
- ▶ **Spending accounts**
- ▶ **Life Insurance**
- ▶ **Short-Term Disability — Additional coverage**
- ▶ **Critical Illness Plan**
- ▶ **Legal Assistance Plan from MetLaw®**
- ▼ Wellness Center membership reimbursement**

Motorola Mobility will reimburse you up to \$240 per calendar year (minus applicable taxes) for your membership fees at a local wellness/fitness center of your choosing. Visit the [LIVESMART hub](#) (scroll to the Wellness Center and Reimbursement Program section) for more information on the reimbursement program for fitness centers.

2014  
September

# benefits@moto

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [Your action needed](#)

## Make your choices



It's up to you to decide which medical plan is right for you. As you review the features of each plan, consider your personal situation and health care needs for 2015. For example:

- What types of health care services do you and your family members use in a typical year? Does anyone require regular visits to the doctor, a specialist or a non-network provider?
- Do you anticipate a major health care expense in the coming year, such as a surgery or the birth of a child?
- Do you have access to health care through another source, such as your spouse's/domestic partner's employer?

### How do I know which plan to choose?

[Four tools](#) can help you make your enrollment decisions — so you pay only for the coverage you need. See what each plan really costs you in a year...help is only a click away!

- **NEW HSA Value Estimator** — estimates the future value of your account and shows you the impact tax-free savings can provide for you compared to saving in a regular after-tax savings account based on the information you provide.
- **Medical Expense Estimator** — makes it easy for you to estimate your total annual expenses under each option, including the out-of-pocket expenses you pay when you use services, as well as monthly contributions.
- **Health Plan Comparison Tool** — gives you side-by-side comparisons of key plan provisions, such as deductibles, coinsurance/copayments, out-of-pocket maximums and prescription drug coverage.
- **Flexible Spending Account Estimator** — helps you add up your eligible health care expenses and estimate your federal income tax savings when you set aside money in the Flexible Spending Account.

[Enroll October 6 – 17](#)



2014  
September

# benefits@moto

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know
- Understand your options
- Make your choices
- Enroll October 6 – 17**
- Be well year-round
- Rates, resources and other information
- Your action needed

## Enroll October 6 – 17



Log in to BenefitsWeb between October 6 and October 17 to enroll in your 2015 benefits. **Even if you don't plan to make any changes, log in to review your current elections and make sure they still work for you.**

### ! IF YOU DON'T TAKE ACTION...

You will have the same benefits and coverage level (e.g., single coverage, family coverage) in 2015 as you had in 2014. Contact the Rewards Administration Center (RAC) for more information or if you have questions about your current coverage.

### What you need to do

- Log in to BenefitsWeb
  - **Intranet:** Click the "BenefitsWeb" link at the top of the page and log in using your Motorola Mobility CoreID and applications password.
  - **Internet:** Log in using your ID and passcode.
- Click "Enroll Today!" then "Enroll in Benefits."
- Change an election by clicking the "Change" button next to each benefit. If you don't want to make any changes, click "No Changes."
- When you're done changing your elections, click "Submit Changes." **IMPORTANT! If you don't click "Submit Changes," your elections won't be recorded and your current 2014 elections will continue in 2015.**
- You can log back in to BenefitsWeb to change your elections, if needed, through the November 5 enrollment deadline. After that time, you can't make a change unless you have a qualifying life event (for example, you get married or have a baby).

### Stay active in BenefitsWeb or you'll be logged out!

Once you start making your elections, you must stay active in the system. If you're inactive for more than 10 minutes, you'll be logged out and your changes won't be saved. **Be sure to review this e-guide and the Health Plan Decision Tools — and talk your decisions over with your spouse/domestic partner, if applicable — before you log in to BenefitsWeb to make your elections.**

- ▶ Need help logging in?
- ▶ Verify your coverage
- ▶ What if I don't participate in Annual Enrollment?
- ▶ Opting out of medical coverage

## ▼ Need help logging in?

If this is your first time logging in to BenefitsWeb from the Internet:

- Your login ID is the first eight numeric digits of your current Member Identification Number (MIN) on your Anthem medical ID card. If you're enrolled in an HMO or you've opted out of medical coverage, you can find your login ID on the MIN letter you received in the mail.
- Your initial passcode is your date of birth (MMDDYYYY).
- The first time you log in, you'll be asked to change your passcode to a different eight-digit number.

If you forgot your passcode:

- Click the "Forgot Your Passcode?" link on the BenefitsWeb login page. A passcode reminder will be mailed to your home address within five to seven business days. **If there's a chance you've forgotten your passcode, make sure you don't wait until the end of the enrollment period to request a reminder, since it will take up to a week to receive it in the mail.** Or, you may contact the Rewards Administration Center (RAC) at 877-404-7108 for enrollment assistance.

## ► Verify your coverage

## ► What if I don't participate in Annual Enrollment?

## ► Opting out of medical coverage

## ▼ Verify your coverage

Check the confirmation statement you receive in November to make sure it accurately reflects your elections. If you feel your 2015 elections are incorrect once the enrollment period has ended, you may request a review of your benefits elections no later than January 16, 2015. Any requests for review must be made in writing, and you must include the reasons why you believe you're entitled to change your elections. Appeals may be sent to the following address:

The Rewards Administration Center Appeals Unit  
 Rewards Administration Center  
 P.O. Box 66865  
 Phoenix, AZ 85082-6865  
 Or via email at [benefits@motorola.com](mailto:benefits@motorola.com)

## ► What if I don't participate in Annual Enrollment?

## ► Opting out of medical coverage

## ▼ What if I don't participate in Annual Enrollment?

If you decide not to participate in Annual Enrollment this year, your 2015 benefits and coverage level will stay the same as those you elected for 2014. If you want to waive coverage during 2015 (for example, because you want to enroll in your spouse's plan or enroll in Marketplace coverage), you must waive coverage during Annual Enrollment.

Once Annual Enrollment ends on October 17, 2014, you can only change your benefits elections if you have a qualifying life event that would affect your current coverage, such as marriage, birth of a child or change in your spouse's employment status. **You must make any changes within 30 days of the event.** If you add dependents to coverage, remember to provide their Social Security number. See the [U.S. Benefits Book](#) for more details on life events.

### How to make an eligible change

If you have a qualifying life event, you can report the event on [BenefitsWeb](#) or by calling the Rewards Administration Center, if applicable, at 877-404-7108; TTY: 888-247-5309; outside the U.S.: +1 602-797-6432. **You must make any benefits changes within 30 days of the event.**

## ▼ Opting out of medical coverage

If you have other medical coverage (e.g., your spouse's/domestic partner's plan), you may opt out of Motorola Mobility's medical coverage. Proof of your other insurance is required; BenefitsWeb will ask you to certify that you have coverage elsewhere. If both you and your spouse/domestic partner work for Motorola Mobility, one of you may opt out while the other carries employee plus spouse/domestic partner or family coverage.

## ▼ Opting out of medical coverage

If you have other medical coverage (e.g., your spouse's/domestic partner's plan), you may opt out of Motorola Mobility's medical coverage. Proof of your other insurance is required; BenefitsWeb will ask you to certify that you have coverage elsewhere. If both you and your spouse/domestic partner work for Motorola Mobility, one of you may opt out while the other carries employee plus spouse/domestic partner or family coverage.

2014  
September

# benefits@moto

[LIVESMART Hub](#) 
[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[Your action needed](#)

## Be well year-round



It's important to think about your health and well-being year-round, not just during Annual Enrollment. Take advantage of Motorola Mobility programs to keep it top of mind and make things easier throughout the year.

### **Flu shots**

All active Motorola Mobility employees, spouses/domestic partners and eligible dependents (18 years and older) are eligible at no cost. You may participate in either an onsite seasonal flu immunization clinic or an offsite Target clinic. Participation is completely voluntary. Visit the [Motorola Mobility employee portal](#) for more information.

### **Employee Assistance Program**

The Employee Assistance Program (EAP) provides free in-person and/or phone counseling to Motorola Mobility employees and their dependents for a wide variety of concerns. With the EAP, you can receive help on topics ranging from work stresses to marital and family situations to substance abuse. Services are completely confidential and provided by experienced EAP professionals 24 hours a day, seven days a week. Some of these services include:

- Help with managing stress
- Guidance with career concerns
- Assistance with emotional well-being
- Help with child/adolescent/family issues
- Advice on relationship problems
- Counseling for drug addiction

You may use the EAP up to five times per issue, per calendar year at no cost to you. Call anytime, 24/7, to make an appointment. You can reach the EAP at 888-479-5855. Your emotional health plays an important role in your physical well-being, so if you need or want help, give the toll-free number a call. See the [Health and Welfare Benefits Book](#) (Medical) and the latest [LIVESMART...MOVESMART...WORKSMART](#) series for more information.

### **Anthem Blue Cross Blue Shield Nurseline**

Wondering what illness your child may be coming down with? Want to learn about self-care tips, prevention, and staying healthy? Available through Anthem Blue Cross Blue Shield, the Nurseline is available for you to speak with skilled nurses to answer your questions. Available 24/7, you can call the Nurseline at 800-700-9184.

### **LifeCare® Resource & Referral Program**

Having difficulty trying to find reliable child care for your baby? Seeking someone who can fix the leak in the basement? Looking for discounts on child care, entertainment, or consumer products? As a Motorola Mobility employee, you're in luck! The Resource & Referral Program, through LifeCare Services®, is a company-paid concierge service available to you 24 hours a day, seven days a week. LifeCare can help in a wide variety of areas, including:

- Employee discounts on things like entertainment, theme parks, theater, electronics, and home and auto services
- Family needs such as adoption, child care, adult care, funeral planning, and summer camp
- Finance needs such as insurance, real estate, loans, Social Security, and taxes
- Life events including wedding planning, new home purchase, relocation services, pet care, and travel

You can access LifeCare 24/7 through [LifeCare's website](#) or by calling an experienced LifeCare specialist at 877-836-9131. For first-time users, use registration code "motmobility" and enter your Commerce ID number for the member ID. For more information on how LifeCare can help you, see the [Health and Welfare Benefits Book](#) (Work/Life).

### **Bright Horizons Backup Advantage Plan**

If you find yourself unexpectedly in need of care for yourself or someone else, make sure you have a backup plan for child and/or elder care. Available 24/7, you can contact the **Bright Horizons Backup Advantage Plan** through [Bright Horizon's website](#) (username: Mobility; password: Backup4Moto) or 877-242-2737. (This program is not intended for ongoing care on a routine basis.) Register now! From October 1st through February 28, 2015, Bright Horizons is waiving the copayment for all Motorola Mobility employees. If you need to use this program for emergency or back-up care, you will pay no copayment!

### **Commuter Benefits Program**

If you spend money on transit or parking to get to work, the Commuter Benefits Program can save you money. Once you sign up, funds are deducted from your paycheck automatically, lowering your taxable income. The money is then used to purchase transit or parking vouchers.

You can start (or stop) participating in the program at any time. You just need to place your order by the first of the month *before* the month you plan to use it. For example, if you want to purchase train tickets for use in January, you must place your order by December 1.

For more information, see the [Health and Welfare Benefits Book](#) (Work/Life) and the [Commuter Benefits User Guide](#). Or, if you're ready to sign up, go to the [YBR website](#) (the same site you go to for managing your 401(k) Plan) and follow these steps:

1. Log in to YBR.
2. Under the Other Benefits tab, click "Spending Accounts."
3. Click the "Find more information" link to be taken to a Commuter Overview page.
4. Choose "Yes" from the drop-down box and click "Submit." This will give you access to the Your Spending Account™ (YSA) website.
5. Click "Sign up now!" under the Commuter tab.

### **Nutritional counseling**

Nutritional counseling is available to all employees and dependents covered under the Health Investment Plan, Health Advantage Plan and Health Plus Plan. With this benefit, you can visit a registered dietitian or physician up to six times per year, at no cost to you.

Nutritional counseling can help you establish healthy eating habits as part of an overall healthier lifestyle. Counseling may include the following:

- Assessment of your dietary habits
- Use of measurement tools, such as body mass index, to assess risk
- Help in developing dietary goals
- Ongoing support to maintain dietary changes and re-evaluate goals
- Guidance toward an appropriate exercise program

2014  
September

# benefits@moto

Home  
Welcome to Annual Enrollment  
Learn about changes, enhancements and important things to know  
Understand your options  
Make your choices  
Enroll October 6 – 17  
Be well year-round

Rates, resources and other information

What's happening when?  
2015 monthly contribution rates  
Annual Enrollment resources  
Legal notifications  
Your action needed

LIVESMART Hub 

## Rates, resources and other information

\$0.03  
**\$233.25**  
\$1.87

- ▶ What's happening when?
- ▶ 2015 monthly contribution rates
- ▶ Annual Enrollment resources
- ▶ Legal notifications

2014  
September

# benefits@moto

[LIVESMART Hub](#) 

Home  
Welcome to Annual Enrollment  
Learn about changes, enhancements and important things to know  
Understand your options  
Make your choices  
Enroll October 6 – 17  
Be well year-round  
Rates, resources and other information  
**What's happening when?**  
2015 monthly contribution rates  
Annual Enrollment resources  
Legal notifications  
Your action needed

**2014**

## What's happening when

**September**  
September 22

- [Health Plan Decision Tools](#)

**Annual Enrollment begins in October**

**October 6**

- Annual Enrollment begins

**October 17**

- Annual Enrollment ends at 11:59 p.m. Central

---

**November**  
**Late November**

- Confirmation statements available on BenefitsWeb

---

**December**  
**Mid-December**

- New Flexible Spending Account (FSA) card mailed home if you enrolled in the Health Care FSA
- Health Savings Account (HSA) Welcome Kit mailed home if you newly enrolled in the Health Investment Plan and elected an HSA; follow the instructions in the kit to activate your account

---

**January**  
**January 1**

- All 2015 benefits elections take effect

**January 2**

- First paycheck reflecting your 2015 deductions

**January 17**

- 2015 Annual Enrollment appeals deadline

**2015**

2014  
September**benefits@moto**[LIVESMARTHUB](#) 

Home
Welcome to Annual Enrollment
Learn about changes, enhancements and important things to know
Understand your options
Make your choices
Enroll October 6 – 17
Be well year-round
Rates, resources and other information
What's happening when?
<b>2015 monthly contribution rates</b>
Annual Enrollment resources
Legal notifications
Your action needed

## 2015 monthly contribution rates

### Health care plans

Medical Plans	Single	Employee + spouse/domestic partner	Employee + child(ren)	Family
	Monthly Rate	Monthly Rate	Monthly Rate	Monthly Rate
Health Investment Plan	\$40	\$109	\$104	\$166
Health Advantage Plan	\$66	\$138	\$132	\$211
Health Plus Plan	\$91	\$190	\$181	\$290
Kaiser — Northern California	\$105	\$225	\$214	\$337
Kaiser — Southern California	\$75	\$166	\$158	\$249
<b>Dental Plan</b>	\$12	\$25	\$26	\$41
<b>Vision Eyewear Plan</b>	\$4.62	\$8.08	\$8.78	\$13.40

► **Short-Term Disability Buy-Up**

► **Legal Assistance**

► **Critical Illness Plan**

► **Supplemental Life Insurance**

► **Spouse/Domestic Partner Life Insurance**

► **Child Life Insurance**

## ▼ Short-Term Disability Buy-Up

The 2015 contribution rate for Short-Term Disability Buy-Up will remain \$0.14 per \$100 of your eligible salary. Follow the steps below to calculate how much that is for you:

- 1 Divide your salary by 100
- 2 Multiply that amount by \$0.14
- 3 Divide that amount by 12
- 4 The number you end up with is your monthly rate

## ▼ Legal Assistance

The 2015 contribution rate is \$21.40 per month. You pay for coverage through payroll deductions on an after-tax basis.

## ▼ Critical Illness Plan

Critical Illness Plan rates are based on the **employee's** age. Two coverage levels are available — \$15,000 and \$30,000.

<b>Employee age</b>	<b>Single \$15,000/\$30,000</b>	<b>Employee + spouse/domestic partner \$15,000/\$30,000</b>	<b>Employee + child(ren) \$15,000/\$30,000</b>	<b>Family \$15,000/\$30,000</b>
24 and under	\$1.80/\$3.60	\$3.75/\$7.50	\$5.85/\$11.70	\$7.80/\$15.60
25 – 29	\$2.10/\$4.20	\$4.35/\$8.70	\$6.15/\$12.30	\$8.40/\$16.80
30 – 34	\$3.60/\$7.20	\$7.35/\$14.70	\$7.65/\$15.30	\$11.40/\$22.80
35 – 39	\$6.15/\$12.30	\$12.45/\$24.90	\$10.20/\$20.40	\$16.50/\$33.00
40 – 44	\$11.10/\$22.20	\$22.35/\$44.70	\$15.15/\$30.30	\$26.40/\$52.80
45 – 49	\$20.10/\$40.20	\$39.75/\$79.50	\$24.15/\$48.30	\$43.80/\$87.60
50 – 54	\$33.75/\$67.50	\$64.05/\$128.10	\$37.80/\$75.60	\$68.10/\$136.20
55 – 59	\$54.45/\$108.90	\$100.05/\$200.10	\$58.50/\$117.00	\$104.10/\$208.20
60 – 64	\$85.20/\$170.40	\$151.95/\$303.90	\$89.25/\$178.50	\$156.00/\$312.00
65 – 69	\$132.00/\$264.00	\$230.85/\$461.70	\$136.05/\$272.10	\$234.90/\$469.80
70 – 74	\$189.60/\$379.20	\$334.35/\$668.70	\$193.65/\$387.30	\$338.40/\$676.80
75 – 79	\$261.90/\$523.80	\$473.85/\$947.70	\$265.95/\$531.90	\$477.90/\$955.80
80 – 84	\$322.65/\$645.30	\$594.60/\$1,189.20	\$326.70/\$653.40	\$598.65/\$1,197.30
85 and over	\$343.65/\$687.30	\$638.55/\$1,277.10	\$347.70/\$695.40	\$642.60/\$1,285.20

## ► Supplemental Life Insurance

## ► Spouse/Domestic Partner Life Insurance

## ► Child Life Insurance

### ▼ Supplemental Life Insurance

<b>Employee age</b>	<b>Monthly cost per \$1,000 of coverage</b>
24 and under	\$0.050
25 – 29	\$0.060
30 – 34	\$0.080
35 – 39	\$0.090
40 – 44	\$0.100
45 – 49	\$0.150
50 – 54	\$0.240
55 – 59	\$0.440
60 – 64	\$0.680
65 – 69	\$1.300
70 and over	\$2.120

### ▼ Spouse/Domestic Partner Life Insurance

Spouse/Domestic Partner Life Insurance rates are based on the **employee's** age (not the spouse's age).

<b>Employee age</b>	<b>Monthly cost per \$1,000 of coverage</b>
24 and under	\$0.05
25 – 29	\$0.05
30 – 34	\$0.07
35 – 39	\$0.08
40 – 44	\$0.09
45 – 49	\$0.14
50 – 54	\$0.21
55 – 59	\$0.39
60 – 64	\$0.60
65 – 69	\$1.15
70 and over	\$1.87

### ▼ Child Life Insurance

<b>Employee age</b>	<b>Monthly cost per \$1,000 of coverage</b>
N/A	\$0.087

The screenshot shows a website for Motorola Mobility's annual enrollment resources. At the top left, there's a small sidebar with the text "2014 September" and the "benefits@moto" logo. On the right side, there are links for "LIVESMART Hub" and a printer icon. The main content area has a dark grey header bar with the title "Annual Enrollment Resources". Below this, there's a list of bullet points detailing resources:

- [LIVESMART hub](#): Internet website that provides you and your family access to important health plan information and decision-support tools.
- [BenefitsWeb](#): Annual Enrollment website — where you go to enroll in your benefits (available October 6 – 17).
- Rewards Administration Center (RAC): Motorola Mobility's benefits administrator — where you call if you have questions about your benefits or need help enrolling (877-404-7108).

The sidebar on the left contains several links:  
Home  
Welcome to Annual Enrollment  
Learn about changes, enhancements and important things to know  
Understand your options  
Make your choices  
Enroll October 6 – 17  
Be well year-round  
Rates, resources and other information  
What's happening when?  
2015 monthly contribution rates  
**Annual Enrollment resources** (this link is highlighted in pink)  
Legal notifications  
Your action needed

benefits@moto

2014  
September

- [Home](#)
- [Welcome to Annual Enrollment](#)
- [Learn about changes, enhancements and important things to know](#)
- [Understand your options](#)
- [Make your choices](#)
- [Enroll October 6 – 17](#)
- [Be well year-round](#)
- [Rates, resources and other information](#)
- [What's happening when?](#)
- [2015 monthly contribution rates](#)
- [Annual Enrollment resources](#)
- [Legal notifications](#)
- [Your action needed](#)

## Legal notifications

- ▶ [Summaries of Benefits and Coverage](#)
- ▶ [Women's Health and Cancer Rights Act Notice](#)
- ▶ [Statement of rights under the Newborns' and Mothers' Health Protection Act](#)
- ▶ [HIPAA Privacy Notice](#)
- ▶ [Important notice from Motorola Mobility about your prescription drug coverage and Medicare](#)
- ▶ [Patient Protections](#)
- ▶ [Special Enrollment Events](#)

**CHIP Notice**

Motorola Mobility LLC  
 222 W. Merchandise Mart Plaza  
 Suite 1800  
 Chicago, IL 60654  
[motorola.com](http://motorola.com)

Published for Motorola Mobility U.S. employees by Motorola Mobility Human Resources and Global Communications, this Annual Enrollment e-guide only summarizes the company's benefit plans. The respective plan documents govern your rights. Rely on the information contained here only as a general summary of some of the features of the plans. This constitutes a Summary of Material Modifications (SMM) to the plans described here and describes important changes to these plans. The changes are effective as of January 1, 2015 and supersede any contrary provisions contained in the U.S. Motorola Mobility Health and Welfare Benefits Book (Benefits Book) for these plans, although the remainder of the Benefits Book will remain in effect. Motorola Mobility reserves the sole right at any time to amend, modify or terminate one or more of the plans described in this e-guide. Motorola is an Equal Opportunity/Affirmative Action Employer. MOTOROLA Mobility and the Stylized M Logo are trademarks or registered trademarks of Motorola Trademark Holdings, LLC. All other product or service names are the property of their respective owners.

© Motorola Mobility LLC 2014. All rights reserved.

## Legal notifications

### ▼ Summaries of Benefits and Coverage

As part of health care reform legislation, Motorola Mobility issues standardized Summaries of Benefits and Coverage (SBCs). The SBCs show health plan design information, including Plan limits and estimated costs for certain health services. You can access the SBCs on the [LIVE SMART hub](#) and [BenefitsWeb](#). You can also request hard copies free of charge by calling the Rewards Administration Center (RAC) at 877-404-7108.

### ▼ Women's Health and Cancer Rights Act Notice

As a participant in the Motorola Mobility Health and Welfare Benefits Plan (the "Plan"), if you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

#### Questions?

If you have any questions about your rights under the WHCRA, visit [Anthem's website](#) for more information.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Plan (please consult your Health and Welfare Benefits Book for specific information about the Plan's deductible and copayment requirements for mastectomies).

### ► Statement of rights under the Newborns' and Mothers' Health Protection Act

### ► HIPAA Privacy Notice

### ► Important notice from Motorola Mobility about your prescription drug coverage and Medicare

### ► Patient Protections

### ► Special Enrollment Events

### CHIP Notice

## Legal notifications

- ▶ **Summaries of Benefits and Coverage**
- ▶ **Women's Health and Cancer Rights Act Notice**
- ▼ **Statement of rights under the Newborns' and Mothers' Health Protection Act**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by C-section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse-midwife or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, contact Anthem Blue Cross Blue Shield at 866-776-4793.

- 
- ▼ **HIPAA Privacy Notice**

This notice applies to employees, former employees and dependents who participate in the Motorola Mobility Health and Welfare Benefits Plan (the "Plan").

The Plan complies with the privacy rules of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), which provides safeguards on your protected health information maintained by the Plan. These rules are described in the Notice of Privacy Practices that was previously sent to you. [Review the notice now.](#)

- 
- ▶ **Important notice from Motorola Mobility about your prescription drug coverage and Medicare**
  - ▶ **Patient Protections**
  - ▶ **Special Enrollment Events**

### CHIP Notice

## Legal notifications

- ▶ **Summaries of Benefits and Coverage**
- ▶ **Women's Health and Cancer Rights Act Notice**
- ▶ **Statement of rights under the Newborns' and Mothers' Health Protection Act**
- ▶ **HIPAA Privacy Notice**
- ▼ **Important notice from Motorola Mobility about your prescription drug coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Motorola Mobility and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

- ① Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- ② Motorola Mobility has determined that the prescription drug coverage offered by the Motorola Mobility Health Plans (i.e., Health Investment Plan, Health Advantage Plan and Health Plus Plan) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**What happens to your current coverage if you decide to join a Medicare drug plan?**

If you decide to join a Medicare drug plan, your current Motorola Mobility coverage will not be affected. Consult your [Health and Welfare Benefits Book](#) to learn more about how your Motorola Mobility coverage is coordinated with Medicare.

If you do decide to join a Medicare drug plan and drop your current Motorola Mobility coverage, you and your dependents will be able to get this coverage back if you have a qualifying change in status or during Annual Enrollment.

**When will you pay a higher premium (penalty) to join a Medicare drug plan?**

You should also know that if you drop or lose your current coverage with Motorola Mobility and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19 percent higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**For more information about this notice or your current prescription drug coverage...**

If you have any questions about this notice, please call the Rewards Administration Center at 877-404-7108. Customer service representatives are available Monday through Friday, 9 a.m. to 5:30 p.m. Central, except on holidays.

**Note:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Motorola Mobility changes. You also may request a copy of this notice at any time.

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [medicare.gov](http://medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the Web at [socialsecurity.gov](http://socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: 09/19/2014

Name of Entity/Sender: Motorola Mobility LLC

Address: 222 W. Merchandise Mart Plaza, Suite 1800, Chicago, IL 60654

Phone Number: 800 668 6765

► **Patient Protections**

► **Special Enrollment Events**

**CHIP Notice**

2014  
September

# benefits@moto

- Home
- Welcome to Annual Enrollment
- Learn about changes, enhancements and important things to know
- Understand your options
- Make your choices
- Enroll October 6 – 17
- Be well year-round
- Rates, resources and other information
- What's happening when?
- 2015 monthly contribution rates
- Annual Enrollment resources
- Legal notifications**
- Your action needed

## Legal notifications

- ▶ **Summaries of Benefits and Coverage**
- ▶ **Women's Health and Cancer Rights Act Notice**
- ▶ **Statement of rights under the Newborns' and Mothers' Health Protection Act**
- ▶ **HIPAA Privacy Notice**
- ▶ **Important notice from Motorola Mobility about your prescription drug coverage and Medicare**

### ▼ Patient Protections

The Motorola Mobility Health and Welfare Benefits Plan (the "Plan") generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the plan administrator designated in your Benefits Book. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from an in-network health care professional who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a preapproved treatment plan, or procedures for making referrals. Visit [Anthem's website](#) to search for participating health care professionals who specialize in obstetrics or gynecology.

---

### ▶ Special Enrollment Events

#### CHIP Notice

2014  
September

# benefits@moto

[Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[What's happening when?](#)[2015 monthly contribution rates](#)[Annual Enrollment resources](#)[Legal notifications](#)[Your action needed](#)

## Legal notifications

- ▶ [Summaries of Benefits and Coverage](#)
- ▶ [Women's Health and Cancer Rights Act Notice](#)
- ▶ [Statement of rights under the Newborns' and Mothers' Health Protection Act](#)
- ▶ [HIPAA Privacy Notice](#)
- ▶ [Important notice from Motorola Mobility about your prescription drug coverage and Medicare](#)
- ▶ [Patient Protections](#)

### ▼ Special Enrollment Events

Special enrollment events allow you and your eligible dependents to enroll for health coverage outside the Annual Enrollment period under certain circumstances if you lose eligibility for other coverage, become eligible for state premium assistance under Medicaid or the Children's Health Insurance Program (CHIP), or acquire newly eligible dependents. This is required under the Health Insurance Portability and Accountability Act (HIPAA).

If you decline enrollment in Motorola Mobility's health benefits for you or your dependents (including your spouse/domestic partner) because of other health insurance coverage, you or your dependents may be able to enroll in Motorola Mobility's health benefits without waiting for the next Annual Enrollment period if you:

- Lose other coverage. You must request enrollment **within 30 days** after the loss of other coverage;
- Gain a new dependent as a result of marriage, birth, adoption or placement for adoption. You must request enrollment **within 30 days** after the marriage, birth, adoption or placement for adoption; or
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request enrollment within 60 days after the loss of such coverage.

In addition, you may enroll in Motorola Mobility's health benefits if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain such coverage.

To request special enrollment or obtain more information, contact the Rewards Administration Center at 877-404-7108.

---

### CHIP Notice

## Legal notifications

- ▶ Summaries of Benefits and Coverage
  - ▶ Women's Health and Cancer Rights Act Notice
  - ▶ Statement of rights under the Newborns' and Mothers' Health Protection Act
  - ▶ HIPAA Privacy Notice
  - ▶ Important notice from Motorola Mobility about your prescription drug coverage and Medicare
  - ▶ Patient Protections
  - ▶ Special Enrollment Events
- CHIP Notice

### **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at [www.askaebsa.dol.gov](http://www.askaebsa.dol.gov) or by calling toll-free 1-866-444-EBSA (3272).

---

**If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of July 31, 2013. You should contact your State for further information on eligibility –**

ALABAMA – Medicaid	COLORADO – Medicaid
Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a> Phone: 1-855-692-5447	Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a> Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943
ALASKA – Medicaid	
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	
ARIZONA – CHIP	FLORIDA – Medicaid
Website: <a href="http://www.azahcccs.gov/applicants">http://www.azahcccs.gov/applicants</a> Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437	Website: <a href="https://www.flmedicaidplrecovery.com/">https://www.flmedicaidplrecovery.com/</a> Phone: 1-877-357-3268
GEORGIA – Medicaid	
	Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 1-800-869-1150
IDAHO – Medicaid and CHIP	MONTANA – Medicaid
Medicaid Website: <a href="http://www.accesstohealthinsurance.idaho.gov">www.accesstohealthinsurance.idaho.gov</a> Medicaid Phone: 1-800-926-2588 CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a> CHIP Phone: 1-800-926-2588	Website: <a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a> Phone: 1-800-694-3084

<b>INDIANA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
Website: <a href="http://www.in.gov/dfa">http://www.in.gov/dfa</a> Phone: 1-800-889-9949	Website: <a href="http://www.ACCESSNebraska.ne.gov">www.ACCESSNebraska.ne.gov</a> Phone: 1-800-383-4278
<b>IOWA – Medicaid</b>	<b>NEVADA – Medicaid</b>
Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a> Phone: 1-888-346-9562	Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a> Medicaid Phone: 1-800-992-0900
<b>KANSAS – Medicaid</b>	
Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-800-792-4884	
<b>KENTUCKY – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	Website: <a href="http://www.dhss.nh.gov/oi/documents/hippapp.pdf">http://www.dhss.nh.gov/oi/documents/hippapp.pdf</a> Phone: 603-271-5218
<b>LOUISIANA – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: <a href="http://www.lahipp.dhh.louisiana.gov">http://www.lahipp.dhh.louisiana.gov</a> Phone: 1-888-695-2447	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmhs/clients/medicaid/">http://www.state.nj.us/humanservices/dmhs/clients/medicaid/</a> Medicaid Phone: 609-631-2392
<b>MAINE – Medicaid</b>	CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710
Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a>  Phone: 1-800-977-6740 TTY 1-800-977-6741	
<b>MASSACHUSETTS – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Phone: 1-800-462-1120	Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MINNESOTA – Medicaid</b>	<b>NORTH CAROLINA – Medicaid</b>
Website: <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a> Click on Health Care, then Medical Assistance Phone: 1-800-657-3629	Website: <a href="http://www.ncdhhs.gov/dma">http://www.ncdhhs.gov/dma</a> Phone: 919-855-4100
<b>MISSOURI – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-800-755-2604
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>UTAH – Medicaid and CHIP</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://health.utah.gov/upp">http://health.utah.gov/upp</a> Phone: 1-866-435-7414
<b>OREGON – Medicaid and CHIP</b>	<b>VERMONT – Medicaid</b>
Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a> <a href="http://www.hijossaludablesoregon.gov">http://www.hijossaludablesoregon.gov</a>  Phone: 1-800-699-9075	Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427
<b>PENNSYLVANIA – Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="http://www.dpw.state.pa.us/hipp">http://www.dpw.state.pa.us/hipp</a> Phone: 1-800-692-7462	Medicaid Website: <a href="http://www.dmas.virginia.gov/rcp-HIPP.htm">http://www.dmas.virginia.gov/rcp-HIPP.htm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.famis.org/">http://www.famis.org/</a> CHIP Phone: 1-866-873-2647

<b>RHODE ISLAND – Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://www.ohhs.ri.gov">www.ohhs.ri.gov</a> Phone: 401-462-5300	Website: <a href="http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm">http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm</a> Phone: 1-800-562-3022 ext. 15473
<b>SOUTH CAROLINA – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://www.dhhr.wv.gov/bms/">www.dhhr.wv.gov/bms/</a> Phone: 1-877-598-5820, HMS Third Party Liability
<b>SOUTH DAKOTA - Medicaid</b>	<b>WISCONSIN – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	Website: <a href="http://www.badgercareplus.org/pubs/p-10095.htm">http://www.badgercareplus.org/pubs/p-10095.htm</a> Phone: 1-800-362-3002
<b>TEXAS – Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://health.wyo.gov/healthcarefin/equalitycare">http://health.wyo.gov/healthcarefin/equalitycare</a> Phone: 307-777-7531

To see if any more States have added a premium assistance program since July 31, 2013, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

2014  
September**benefits@moto**[LIVESMART Hub](#) [Home](#)[Welcome to Annual Enrollment](#)[Learn about changes, enhancements and important things to know](#)[Understand your options](#)[Make your choices](#)[Enroll October 6 – 17](#)[Be well year-round](#)[Rates, resources and other information](#)[Your action needed](#)

## Your action needed



- **Use the [Health Plan Decision Tools](#)** to help you assess your needs. Think about how you used your benefits in 2014 and what type of health care services you might need in 2015.
- **Talk to your spouse/domestic partner**, before you enroll, about the benefit plans that are right for you and your family in 2015. Compare the coverage available through Motorola Mobility to the coverage available through your spouse's/domestic partner's employer. The [Medical Expense Estimator](#) can help you compare Motorola Mobility's plans to your spouse's/domestic partner's plan.
- **Make your elections on BenefitsWeb:**
  - [Intranet](#): Click the "BenefitsWeb" link at the top of the page and log in using your Motorola Mobility CoreID and applications password.
  - [Internet](#): Log in using your ID and passcode.
- **Call the Rewards Administration Center (RAC)** if you have questions or need enrollment assistance. Contact them at 877-404-7108.
- **Get your flu shot this fall.** Visit the [Motorola Mobility employee portal](#) for information on flu shots.
- **Visit the [LIVESMART hub](#)** for more information on all of your benefits. If you're looking for details, check out the [U.S. Benefits Book](#).

### Keep an eye out

#### December

New ID cards will be mailed to your home:

- Flexible Spending Account (FSA) card if you enrolled in the Health Care FSA
- BenefitsWallet Health Savings Account (HSA) if you enrolled in the Health Investment Plan (HIP)
- Health Plan ID card if you switch from one medical plan to another