

2018

EMPLOYEE BENEFITS



Agenda

- ❖ Introductions
- ❖ Open enrollment overview
- ❖ Open enrollment instructions
- ❖ Overview of benefits and changes
- ❖ Next steps & action items



Open Enrollment Overview

- ❖ Opportunity to:
 - Make changes to current benefit elections
 - Add or delete insurance for yourself
 - Add eligible dependent(s) or remove dependent(s)
- ❖ All changes are effective January 1, 2018 through December 31, 2018
- ❖ This is the **only time during the plan year** you can make changes to your benefit elections *unless* you experience an IRS-defined qualifying life event, including but not limited to:
 - Birth or adoption of a child
 - Change in marital status
 - Change in your spouse's coverage
 - Employment status change
- ❖ Human Resources must be notified within 30 days of a qualifying life event and may require proof of the event (birth certificate, marriage license, etc.)

You must notify Human Resources within 30 days of a qualifying event

Open Enrollment Instructions

- ❖ Open enrollment runs **November 28–December 12**
- ❖ Benefit elections must be made in PayCom. Benefit elections from 2017 will not roll over.
- ❖ Unum Voluntary Accident & Critical Illness enrollment packets must be returned, even if waiving coverage
- ❖ Read supporting materials:
 - Benefits guide
 - Carrier materials
 - Annual health notice packet

All changes must be made in PayCom by December 12



Benefit plans effective
January 1, 2018–December 31, 2018

Dana Kepner Company Inc. 2018 HEALTH PLAN NOTICES

TABLE OF CONTENTS

1. Medicare Part D Creditable Coverage Notice
2. HIPAA Comprehensive Notice of Privacy Policy and Procedures
3. Notice of Special Enrollment Rights
4. General COBRA Notice
5. Notice of Right to Designate Primary Care Provider and of No Migration for Pre-Authorization for OB/GYN Care
6. Women's Health and Cancer Rights Notice

IMPORTANT NOTICE

This packet of notices related to our health care plan includes a notice regarding how the plan's prescription drug coverage compares to Medicare Part D. If you or a covered family member is also enrolled in Medicare Parts A or B, but not Part D, you should read the Medicare Part D notice carefully. It is titled, "Important Notice From Dana Kepner Company Inc. About Your Prescription Drug Coverage and Medicare."

Summary of Benefits and Coverage: What the Plan Covers & What You Pay For Covered Services
Kaiser Permanente - Dana Kepner Company DHMO 750 Coverage Period: 01/01/2018 - 12/31/2018
Coverage for: Individual/Family Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage see www.kp.org/plan-documents or call 1-800-249-5005 or TTY 711. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, copayable, or other underwritten terms see the Glossary. You can view the Glossary at www.healthcare.kaiserpermanente.org or call 1-800-249-5005 or TTY 711 to request a copy.		
Important Questions	Answers	Key Takeaways
What is the overall deductible?	\$750 Individual / \$2,250 Family	Generally, you must pay all of the costs from premiums up to the deductible amount before the plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes, preventive services, certain services with copays, prescription drugs and hospice	The plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, the plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.kaiserpermanente.org/coverage/preventive-care/benefits
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services. But see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for the plan?	\$1,200 Individual / \$2,200 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in the plan, they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balanced billed charges and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See www.kp.org or call 1-800-249-5005 or TTY 711 for a list of plan providers	The plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). So when you see a provider , check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral .
All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.		

1 of 6

Overview of Changes for 2018

Benefit	Carriers	Changes
HMO Medical/Rx	Kaiser	Chiropractic coverage added
PPO/HDHP Medical/Rx	Allegiance & WellDyne	MH/SA coverage added; Deductibles increasing on HDHP
Medical Payroll Deductions	-	Slight increase
Health Savings Account	Health Equity	No changes
Flexible Spending Accounts	Allegiance	No changes
Dental	Triple Choice	Delta Dental payroll deductions decreasing slightly
Vision	VSP	No changes
Advocate & Transparency	Health Advocate	No changes
Life & AD&D	Unum	No changes
Disability	Unum	No changes
Accident & Critical Illness	Unum	No changes
EAP & Travel Assist	Unum	No changes

Medical & Prescription Plan–Kaiser HMO

Summary of Benefits	Kaiser DHMO Plan
	In-Network Only
Annual Deductible	
Individual	\$750
Family	\$2,250
Annual Out-of-Pocket Maximum	Includes deductible, copays, coinsurance
Individual	\$1,250
Family	\$2,500
Physician Services	
Preventive Care	100% covered
Telemedicine Visit	Phone: \$0 copay Video: \$15 or \$25 copay
Primary Care Physician Office Visit	\$15 copay; 10% after deductible
Specialist Office Visit	\$25 copay; 10% after deductible
Chiropractic	\$15 copay Limited to 30 visits per year
Hospital & Emergency Care Services	
Inpatient	10% after deductible
Outpatient/Ambulatory Surgery	10% after deductible
Emergency Room	10% after deductible
Urgent Care	\$25 copay at a Kaiser designated after hours facility; 10% after deductible procedures
Diagnostics	
Lab/X-Ray (independent/outpatient)	Lab: 100% covered X-Ray: 10% after deductible
MRI, nuclear med, other high-tech	10% after deductible
Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	Applicable exam copay
Prescriptions*	
Preventive Medications	
Generic	\$10 copay
Preferred Brand Name	\$25 copay
Non-Preferred Brand Name	Not covered
Specialty	20% up to \$250
Mail Order (90-day supply)	2x retail copay

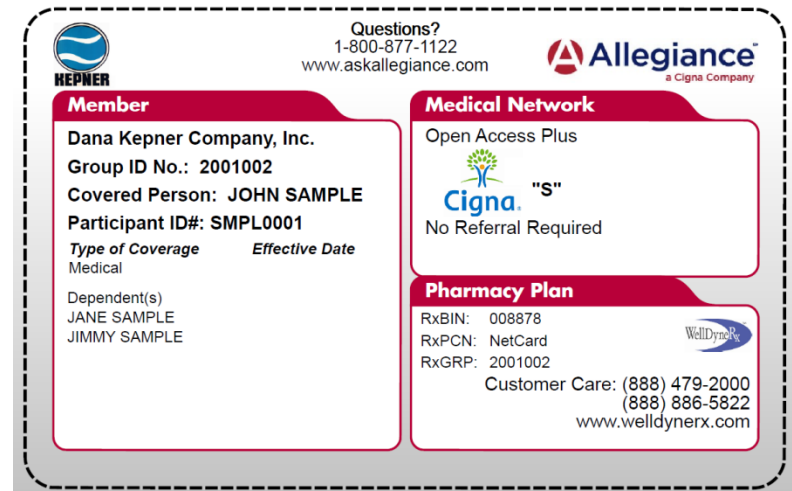
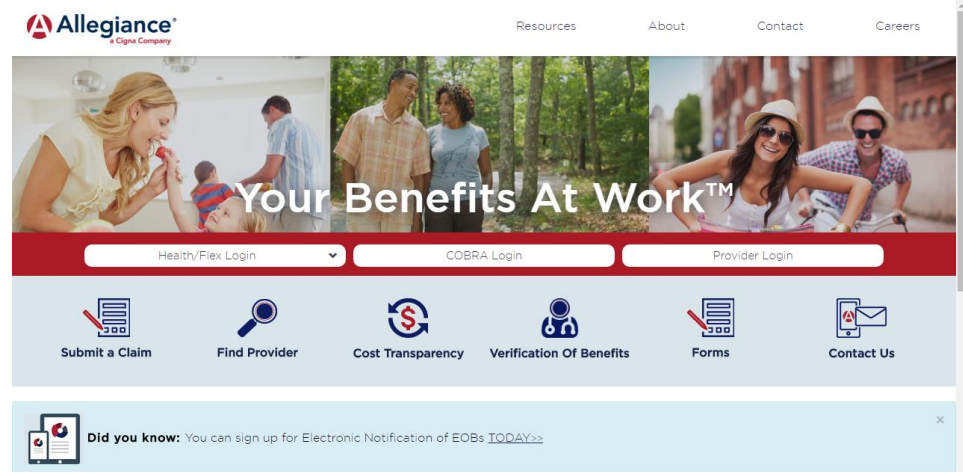


Kaiser – Virtual Visits

- ❖ Logon to www.kp.org to schedule an E-visit, phone visit or video visit
 - E-visit: \$0 copay – with a registered nurse
 - Phone: \$0 copay
 - Video: \$15/\$25 copay
- ❖ E-visit
 - Answers to questions for common medical conditions
 - ❖ Nausea
 - ❖ Sinus problems
- ❖ Phone appointments
 - Schedule a call with a PCP or specialist
 - ❖ This also includes follow up care and wellness coaching
- ❖ Video appointments
 - Schedule a video appointment with your doctor

Medical & Prescription Plan–Allegiance & WellDyne PPO & HDHP

- ❖ Allegiance will continue to be the claims administrator
 - Open Access Plus (OAP) network access
 - Tools and resources available on Allegiance website
www.askallegiance.com
 - ❖ Search for providers
 - ❖ Review EOBs (explanation of benefits)
 - ❖ Verify benefits
- ❖ Continue to access WellDyne's website for prescription specific information




Medical & Prescription Plan–Allegiance & WellDyne PPO & HDHP

- ❖ Minimal changes on medical for 2018
- ❖ MH/SA (mental health / substance abuse) will be covered
- ❖ Prescription changes
 - MH/SA prescriptions will be covered
 - Prescription drug list (PDL) is changing from the open access formulary to the clinical focus formulary

Medical & Prescription Plan–Allegiance & WellDyne PPO

Summary of Benefits	PPO Plan	
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$750	\$750
Family	\$1,500	\$1,500
Annual Out-of-Pocket Maximum	Includes deductible & coinsurance	
Individual	\$3,000	\$3,000
Family	\$5,500	\$5,500
Physician Services		
Preventive Care	100% covered	40% after deductible
Telemedicine Visit	\$40 copay	Not covered
Primary Care Physician Office Visit	20% after deductible	40% after deductible
Specialist Office Visit	20% after deductible	40% after deductible
Chiropractic	20% after deductible	40% after deductible
	Limited to 32 visits per year	
Hospital & Emergency Care Services		
Inpatient	20% after deductible	40% after deductible
Outpatient/Ambulatory Surgery	20% after deductible	40% after deductible
Emergency Room	20% after deductible	
Urgent Care	20% after deductible	40% after deductible
Diagnostics		
Lab/X-Ray (independent/outpatient)	20% after deductible	40% after deductible
MRI, nuclear med, other high-tech	20% after deductible	40% after deductible
Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	20% deductible waived	40% deductible waived
Prescriptions		
Generic	20%, deductible waived	40% after deductible
Preferred Brand Name	20%, deductible waived	40% after deductible
Non-Preferred Brand Name	20%, deductible waived	40% after deductible
Specialty	20%, deductible waived	40% after deductible
Mail Order (90-day supply)	20%, deductible waived	Not covered

Medical & Prescription Plan–Allegiance & WellDyne High Deductible Health Plan (HDHP)



Summary of Benefits	HDHP	
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$2,700	\$5,400
Family	\$5,400	\$10,800
Annual Out-of-Pocket Maximum	Includes deductible & coinsurance	
Individual	\$5,200	\$10,400
Family	\$10,400	\$20,800
Physician Services		
Preventive Care	100% covered	40% after deductible
Telemedicine Visit	\$40 copay after deductible	Not covered
Primary Care Physician Office Visit	20% after deductible	40% after deductible
Specialist Office Visit	20% after deductible	40% after deductible
Chiropractic	20% after deductible	40% after deductible
	Limited to 32 visits per year	
Hospital & Emergency Care Services		
Inpatient	20% after deductible	40% after deductible
Outpatient/Ambulatory Surgery	20% after deductible	40% after deductible
Emergency Room	20% after deductible	40% after deductible
Urgent Care	20% after deductible	40% after deductible
Diagnostics		
Lab/X-Ray (independent/outpatient)	20% after deductible	40% after deductible
MRI, nuclear med, other high-tech	20% after deductible	40% after deductible
Hearing Aid (covered once every 3 years up to \$1,500 per ear for devices)	20% after deductible	40% after deductible
Prescriptions*		
Preventive Medications	100% covered	40% after deductible
Generic	20% after deductible	40% after deductible
Preferred Brand Name	20% after deductible	40% after deductible
Non-Preferred Brand Name	20% after deductible	40% after deductible
Specialty	20% after deductible	40% after deductible
Mail Order (90-day supply)	20% after deductible	Not covered

- ❖ Telemedicine provider for those enrolled in the PPO and HDHP
 - PPO: \$40 copay
 - HDHP: deductible, \$40 copay
- ❖ Visit www.MDLive.com and click on Set Up Account to register
- ❖ Allows you to receive care in the convenient of your home or office
- ❖ Access to board certified physicians 24/7/365
- ❖ Engage with MDLive via multiple avenues:
 - Call toll-free
 - Visit the website
 - Download the mobile app
- ❖ Once your visit is complete the MDLive physician can send notes to your PCP with your approval

Health Savings Account (HSA)

- ❖ Only available if you enroll in the High Deductible Health Plan (HDHP)
- ❖ Allows you to save and “roll over” money from year to year
 - No “use it or lose it” rule
- ❖ You can use these pre-tax funds to pay for eligible medical, dental or vision expenses
- ❖ Your contributions (including the contributions that Dana Kepner gives you) may not exceed the IRS contribution limits
 - Single: \$3,450
 - All other tiers: \$6,900
 - Additional catch-up (age 55+): \$1,000

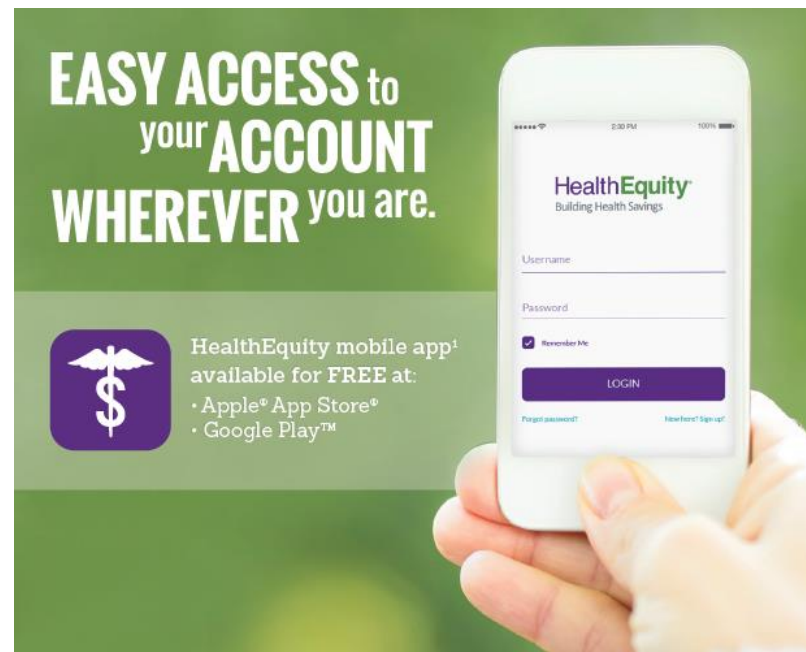
Dana Kepner Will Help You Save

- ❖ Employees currently enrolled or newly enrolling in the HDHP, Dana Kepner will match your HSA contribution, up to:
 - Employee only coverage: up to \$200
 - Employee + spouse or children coverage: up to \$400
 - Employee + family coverage: up to \$500
- ❖ Example
 - Employee only coverage: if you contribute at least \$200 to your HSA, Dana Kepner will also contribute \$200
- ❖ Funding
 - Employee and employer dollars will be deposited on a per pay period basis
 - Flexibility to change HSA contribution on a quarterly basis



Managing Your HSA Bank Account

- ❖ Access your HSA bank account at www.healthequity.com or via their mobile app
 - View HSA balance and activity
 - View monthly statements
 - Monitor contributions and withdrawals
 - View list of qualified expenses
 - Invest your dollars



Flexible Spending Accounts–Allegiance

❖ Medical Flexible Spending Account

- Contribute up to \$2,650 annually
- If you enrolled in the health care FSA for 2017, any remaining funds up to \$500 will be automatically rolled over into the 2018 plan year

❖ Limited Purpose Flexible Spending Account

- If you are enrolling in the HDHP, you can enroll in the limited FSA (HSA as well)
- Can only be used to reimburse eligible *dental and vision* expenses
- If you enrolled in the limited purpose FSA for 2017, any remaining funds up to \$500 will be automatically rolled over into the 2018 plan year

❖ Dependent Care Flexible Spending Account

- Contribute up to \$5,000 annually, or \$2,500 if married and filing taxes separately
- Allows you to set aside money on a pre-tax basis for day care expenses or allow you and your spouse to work or attend school full time
- Dependent care FSA dollars are “use it or lose it”

You cannot stop or change your FSA contribution during the plan year unless you experience a qualifying life event

Medical Plan Selection: Things to Think About

- 1) Where or how do you want to receive care?
- 2) Would you rather pay more out of your paycheck, or at time of service?
- 3) Do you want to save money in a pre-tax savings vehicle (where money rolls over from year-to-year, and you can invest your dollars)?

Dental & Vision Plans

Dental

- ❖ Three dental plan options
 - Alpha Dental plan
 - Blue Expert plan (aka Care POS plan or Beta Plan)
 - Delta Dental plan



Vision

- ## ❖ Voluntary vision coverage with VSP

See Benefit Guide for summary of plan designs and contributions

Delta Dental PPO plan contributions slightly decreased

Advocacy Services & Transparency–Health Advocate

❖ Who is eligible?

- Anyone employee who enrolls in a Dana Kepner medical, plan plus your:
 - ❖ Spouse
 - ❖ Children
 - ❖ Parents and parents-in-law

❖ Two components offered

- Health advocacy services
- Cost transparency

Health Advocate—Advocacy Support

❖ What is a Personal Health Advocate?

- Registered nurses with 10+ years experience in clinical care, case management, nursing education, supervision and administration
- Benefits experts with 5+ years experience in benefits administration, claims management, provider group administration
- Trained clinical professionals – social workers, behavior change counselors, nutritionists, dieticians, dental care and pharmacy management

Find the right doctors

We can also find the right hospitals, specialists and other leading providers, anywhere in the country.

Schedule appointments

Our experts can expedite appointments, arrange second opinions and transfer medical records.

Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.

Work with insurance companies

Our team works on your behalf to obtain appropriate approvals for needed services.

Resolve benefits issues

We'll do the legwork to resolve insurance claims and billing issues, untangle medical bills and coordinate benefits.

Help with eldercare

We can help address senior issues including finding eldercare services, adult day care and more.

Get your questions answered

We help you become informed about test results, treatments and medications.

Get pricing support

Make more informed healthcare decisions with detailed cost estimates for medical services in your area.

Health Advocate–Health Cost Estimator +

- ❖ Shop around and save!
 - Online, app, call
- ❖ Compare costs for hundreds of medical procedures and services nationwide
- ❖ View estimated cost results by hospital / facility
- ❖ View quality, safety, consumer ratings
- ❖ View results by location



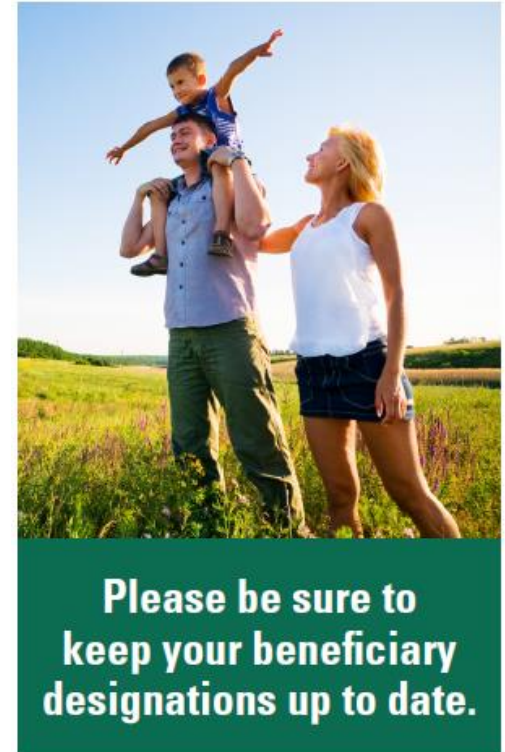
Life and AD&D–Unum

Basic Life and AD&D

- ❖ Dana Kepner provides basic life and accidental death (AD&D) insurance to you at no cost!
 - 1x base annual salary to \$50,000

Voluntary Life and AD&D

- ❖ You also have the option of purchasing additional life and AD&D for yourself, your spouse, and your eligible dependents
 - If you did not enroll in *any* coverage when you were initially eligible, amounts applied for at annual enrollment will be subject to evidence of insurability



Disability—Dana Kepner & Unum

Voluntary Short-Term Disability

- ❖ Administered by Dana Kepner, at \$5.00 per month
- ❖ You can purchase 60% of your weekly salary, up to a maximum of \$1,250
- ❖ Elimination period of 31 days

Core Long-Term Disability

- ❖ Dana Kepner provides coverage at no cost to you
- ❖ Benefit is 60% of monthly salary, to a maximum of \$1,000

Voluntary Buy-Up Long-Term Disability

- ❖ Benefit of 60% of your monthly salary, to a maximum of \$5,000
- ❖ Guarantee issue, no underwriting process
- ❖ Both the core and buy-up have a 90 day elimination period

Voluntary Accident Insurance

Election paperwork required to be returned – elect or waive

- ❖ Designed to help offset out-of-pocket expenses, such as deductibles and co-pays, that can follow even ordinary accidents
- ❖ Main features
 - Paid directly to you, not your doctor or hospital, so you can choose what you want to do with the money
 - 24 hour coverage: this plan protects you around the clock, on and off job
 - Family Coverage: you are able to protect your active children and spouse
 - Fully portable: if you leave work for any reason, you can take this coverage with you

Annual open enrollment is the only opportunity to enroll in this benefit!

Voluntary Critical Illness Insurance

Election paperwork required to be returned – elect or waive

- ❖ This plan pays you a lump-sum benefit upon the Doctor's first diagnosis of a covered illness, like a heart attack, stroke, or cancer
- ❖ Benefit options
 - Employee High Plan: \$10,000
 - Employee Low Plan: \$5,000
 - Spouse is able to get a \$5,000 benefit
 - Children are automatically covered for 25% of the employee amount
- ❖ Covered conditions
 - Cancer, heart attack, stroke, major organ transplant, kidney failure, coronary artery bypass surgery, benign brain tumor, blindness
 - Due to injury: coma, permanent paralysis, occupational HIV
- ❖ Main features
 - Level premium: does not increase with age, based on your age when coverage is issued
 - Wellness benefit: receive a \$50 check for doing a preventative health test (i.e. mammogram, pap smear, blood work, skin exam, etc.)
 - Fully portable: this coverage can be taken with you if you leave work for any reason

Annual open enrollment is the only opportunity to enroll in this benefit

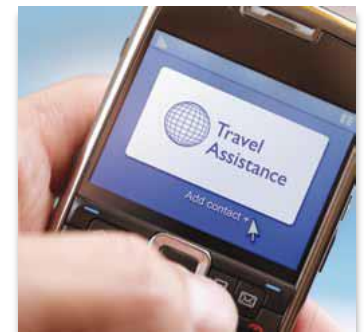
Employee Assistance Program

- ❖ Dana Kepner provides an Employee Assistance Program called LifeBalance. This program is available 24 hours a day, 7 days a week, and is free to you and your dependents!
- ❖ The LifeBalance program provides support, guidance, and resources that can help you resolve personal issues and meet life's challenges
- ❖ The program provides three face-to-face counseling sessions and may assist with the following:
 - Child care
 - Elder care
 - Alcohol and drug abuse
 - Depression
 - Difficulties in relationships
 - Financial and legal concerns



Travel Assistance Program

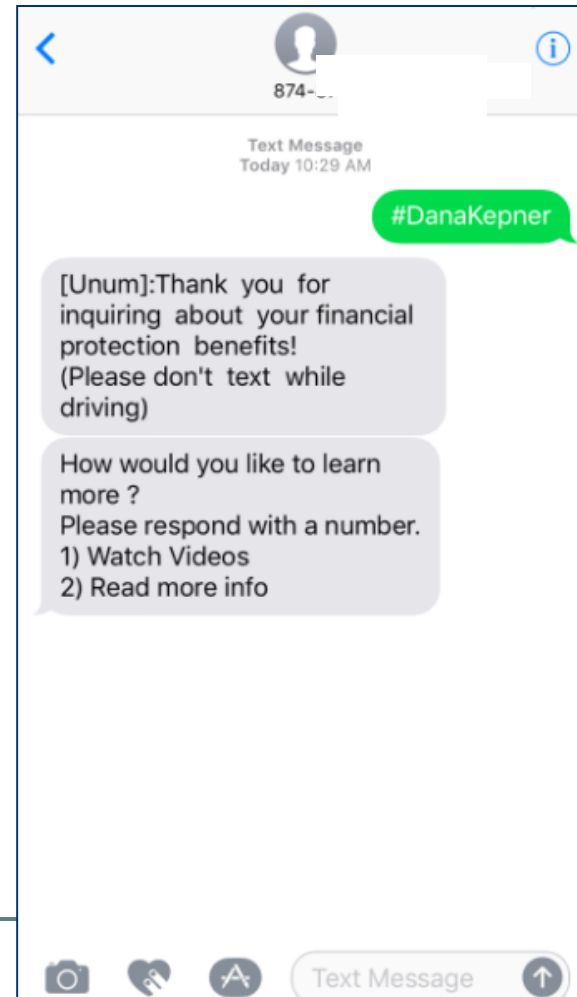
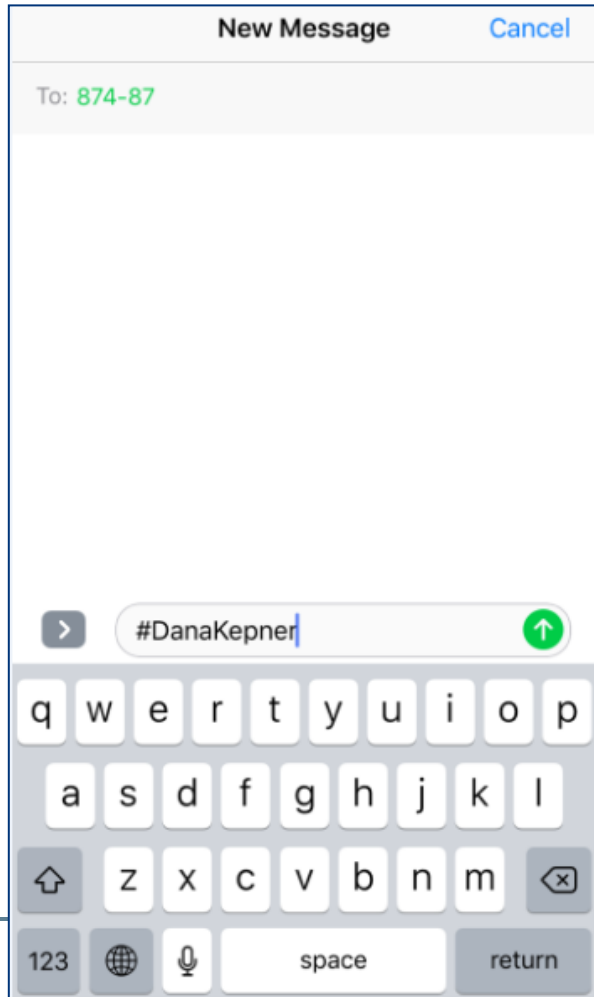
- ❖ Dana Kepner provides a Travel Assistance Program. This program is available 24 hours a day, 7 days a week, and is free to you and your dependents!
- ❖ For travel
 - 100 miles or more from home
 - In or out of the country
 - Anywhere in the world
- ❖ 24-hour phone access to
 - Pre-qualified medical providers
 - Access to western-style medicine
 - Ambulance and air ambulance
 - Lost/stolen medication replacement...and more
- ❖ Covers
 - Business and personal travel
 - Family members
 - ❖ Does not cover spouse when traveling for business



Learn More about your Unum Benefits – Text2Engage

Text #DanaKepner to 87487

Learn more about your Unum benefits through videos or written text



Next Steps & Action Items

- ❖ Open enrollment runs through **December 12**
- ❖ Benefit sections must be made in PayCom
- ❖ Unum Voluntary Accident & Critical Illness enrollment packets must be returned, even if waiving coverage
- ❖ Update personal information (if applicable), including your beneficiary designation

All changes must be made in PayCom by December 12