

# 2016 Quick Reference Benefits Guide

## US Local Hires

# Benefits Summary

Benefits	Service Provider	Where to Enroll	Frequency to change/update
Medical Plans			
Traditional Plan (Prescription included)	Aetna	Ultimatix	NH/LCE/OE
HSA (option of employee pre-tax contributions)			
Dental Plans			
HMO	CIGNA	Ultimatix	NH/LCE/OE
PPO			
Vision Plan			
Vision	EyeMed	Ultimatix	NH/LCE/OE
Life & AD&D Insurance			
Basic Life Insurance & AD&D	CIGNA	No Enrolment	No Enrolment
Supplemental Life & AD&D		Ultimatix	NH/LCE
Disability Plan			
Short Term Disability	CIGNA	Ultimatix	NH/LCE
Long Term Disability	CIGNA	No Enrolment	No Enrolment
Supplemental Disability/Accident	Aflac	Manual Form	NH/LCE/OE
Others			
Flexible Spending Accounts	Payflex	Ultimatix	NH/LCE/OE
401K (Traditional & Roth)	Wells Fargo	Vendor's website	Any Time after one week of first paycheck
Commuter Benefits	Payflex	Vendor's website	Any Time after 40 days of hire
Auto And Home/Renters Insurance	MetLife	Vendor's website	Any Time after 40 days of hire
Employee Purchase Perks	Next Jump	Vendor's website	Any Time after 40 days of hire

- 1) NH = New Hire
- 2) LCE = Life Changing Event
- 3) OE = Open Enrollment

# Enrollment Process



**3 times that you can enroll in, or make changes to, your benefits:**

## 1. New Hire Enrollment

- The process of electing benefit coverages as a new hire.
- All elections must be submitted in Ultimatix **within 30 days of date of hire**.
- Elections are effective from date of hire.

## 2. Life-Changing Event (can occur anytime throughout the year)

- Add or remove dependents due to birth of a child, change in marital status, change in spouse's employment status, etc.
- Changes must be submitted in Ultimatix within **30 days of the event date**.
- Change is effective from the date of the event.
- Does **not** allow you to switch between plans (i.e. HSA to Traditional).

## 3. Open Enrollment

- The annual benefits election period where employees can make changes to their coverages for the coming calendar year.
- Takes place in November of each year.
- Information is communicated via TCS email.

**NOTE: Disabilities must begin AFTER the effective date of coverage in order to receive disability benefits**

## Medical Option 1: Traditional PPO Plan - Aetna

Annual Deductible	In-Network	Out-of-Network*
Individual	\$750	\$1,500
Family	\$2,250	\$4,500
<b>Co-Insurance</b>		
	80% / 20%	Varies
<b>Annual Out-of-Pocket Maximum (includes deductible)</b>		
Individual	\$2,500	\$5,000
Family	\$7,500	\$15,000
<b>Copays &amp; Other Services</b>		
Generalist Copay	\$25	70% AD*
Urgent Care Copay	\$25	70% AD*
Specialist Copay	\$40	70% AD*
Emergency Room (Copay waived if admitted)	100% after \$200 co-pay *\$100 in MA	100% after \$200 co-pay *\$100 in MA
Inpatient hospital care	**\$500 co-pay, then 80% AD*	**\$500 co-pay, then 60% AD*
Outpatient hospital care	80% AD*	60% AD*
Outpatient Surgery, Labs & radiology (outside doctor's office visit)	80% AD*	60% AD*
Annual Wellness Exam & Routine Testing	100% paid by Aetna	70% AD*

1) AD = After Deductible.

2) \*Services are subject to reasonable and customary charge limitations for out-of-network only.

3) \*\* Calendar Year

# Medical Option 2: Healthcare Savings Account

Annual Deductible	In-Network	Out-of-Network
Individual	\$2,500	\$7,500
Family	\$5,000	\$15,000
<b>Co-Insurance</b>		
	80% / 20%	Varies
<b>Annual Out-of-Pocket Maximum (includes deductible)</b>		
Individual	\$5,000	\$20,000
Family	\$10,000	\$40,000
<b>Other Services</b>		
Generalist Visit	80% coinsurance AD*	50% coinsurance AD*
Specialist Visit		
Urgent Care Visit		
Emergency Room	80% coinsurance AD*	80% coinsurance AD*
Outpatient Surgery, Labs & radiology	80% coinsurance AD*	50% coinsurance AD*
Annual Wellness Exam & Routine Testing	100% paid by Aetna	Not Covered

## Bank Account Option

- **High Deductible Plan** with optional bank account for pre-tax payroll contributions.
- Pre-tax money can be used to pay for out of pocket medical, dental and vision expenses.
- Funds in the HSA bank account **DO** accrue & roll over from year to year.
- HSA bank account belongs to employee & funds **CAN** be used after separating from TCS, and CAN be transferred to a future employer's HSA plan.
- Comes with a debit card to allow easy account access to pay medical expenses.

# Medical Option 2: HSA cont....

## YOU MUST KNOW :

- **No Copays! You pay everything until you meet your deductible!**
- When first enrolling in HSA, you will not have any money in your account in case of unexpected medical costs.
- If you take money out of your HSA for non-medical expenses, before you turn 65, **you pay taxes and a 20% penalty.** If you take money out after you turn 65, you still pay taxes on the money.

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Intended to cover serious illness or injury once the deductible has been met.



Used to cover small and routine medical expenses until the deductible is met.

2016 Health Savings Account Contribution Limits

Employee Age	Employee Only	Employee + Dependents
Under age 55	\$3,350	\$6,750
Age 55 or older	Additional \$1,000	Additional \$1,000

# Pharmacy Benefits



## 1. Three Tier Copayment Structure:

- a) Generic
- b) Formulary Brand Name
- c) Non Formulary Brand Name

## 2. Home Delivery Option

- a) For maintenance prescriptions. Free shipping directly to your home.
- b) Call **1-888-792-3862**

Traditional Plan	Retail 30 days supply	Home Delivery 90 days supply
Generic	\$12	\$36
Formulary	\$30	\$90
Non-Formulary	\$46	\$138
<b>HSA</b>	<b>Prescription costs are applied to deductible. Once the deductible is met, co-pays are below</b>	
Generic	\$12	\$36
Formulary	\$30	\$90
Non-Formulary	\$46	\$138

# Vision - EyeMed

Type of Service	In-Network	Out-of-Network
Exam (once every calendar year)	\$0 Copay	Reimbursement upto \$32
Frames (once every two calendar years)	\$0 Copay; \$150 allowance; 80% of charge over \$150	Reimbursement upto \$96
<b>Lenses (once every calendar year)</b>		
Single Vision	\$25 Copay	Reimbursement upto \$7
Bifocal	\$25 Copay	Reimbursement upto \$21
Trifocal	\$25 Copay	Reimbursement upto \$46
<b>Contact Lenses (once every calendar year)</b>		
Conventional	\$0 Copay; \$150 allowance; 85% of charge over \$150	Reimbursement upto \$120
Disposable	\$0 Copay; \$150 allowance; plus anything over \$150	Reimbursement upto \$120
Medically Necessary	\$0 Copay; paid in full	Reimbursement upto \$120
<b>Laser Vision Correction</b>		
	15% off retail price or 5% off promotional price	N/A





# Insurance Rates – Medical & Vision

Medical Premiums		
Enrollment Class	Traditional *Per Paycheck Deduction	HSA *Per Paycheck Deduction
Employee Only	\$77	\$38
Employee + Spouse	\$194	\$101
Employee + Child(ren)	\$155	\$84
Employee + Family	\$245	\$119

Vision Premiums	
Enrollment Class	Per Paycheck Deduction
Employee Only	\$2.65
Employee + Spouse	\$5.29
Employee + Child(ren)	\$5.35
Employee + Family	\$8.53

1. All Deductions are pre-tax.
2. No benefit recoveries in the third paycheck of any month



# Dental Option 1: HMO - Cigna



Procedures and Treatments	In-Network Plan	Frequency
Office Visit	\$5	No Limit
Routine Preventative Exam & Cleaning	\$0	Limit 2 per year
X-Rays: Complete Series	No Charge	Limit 1 every 3 years
Fillings	Vary by type	No Limit
Amalgam: One surface	\$23	
Resin-based Composite: One surface, anterior	\$33	
Crown: Porcelain/ceramic substrate	\$520	No Limit
Molar root canal	\$595	No Limit
Orthodontia (Adult and Child)	Varies by procedure	See Schedule

1. The HMO plan does not offer out-of-network coverage. You **MUST use a Cigna HMO dentist.**
2. **No Maximum Annual Benefit**
3. Certain locations do not have a wide HMO network. Please check the network around you before you sign up.
4. Find a list of HMO dentists on **[www.cigna.com](http://www.cigna.com)**.

## Dental Option 2: PPO - Cigna

Procedures and Treatments	In-Network Plan	Out-of-Network Plan*
Preventative & Diagnostic Care Exams, Cleanings, X-Rays, Fluoride, Sealants, etc.	100%, No Deductible	90%, No deductible (100% in TX & MS)
Basic Restorative Care, Emergency Pain Care, Fillings, Extractions, Root Canals, etc.	80%, After Deductible	70%, After Deductible (80% in TX & MS)
Major Restorative Care, Anesthetics, Crowns, Dentures, Bridges, etc.	50%, After Deductible	40%, After Deductible (50% in TX & MS)
Orthodontics: Lifetime max: \$1,000 for dependent children to age 19	50%, After Deductible	40% after deductible
Calendar Year Deductible		
Per Individual	\$50	\$50
Per Family	\$150	\$150
<b>Calendar Year Maximum Per Individual</b>	<b>\$1,500</b>	<b>\$1,500</b>

\*Out-of-Network providers may balance-bill the patient for the difference between the provider's charge and CIGNA's Maximum Allowable Cost.

# Dental Insurance Rates



Category	DHMO	DPPO
	*Per Paycheck Deduction	*Per Paycheck Deduction
Employee Only	\$7.18	\$8.90
Employee + 1	\$11.65	\$17.81
Employee + 2 or more	\$19.44	\$26.90

1. All Deductions are pre-tax.
2. No benefit recoveries in the third paycheck of any month

# Additional Provider Services



## 1. Preferred Provider Directories

- [www.aetna.com](http://www.aetna.com)
  - Choose Blue Heading “Aetna Open Access Plans”
  - Select “Managed Choice POS”
- [www.cigna.com](http://www.cigna.com)
  - Dental HMO Network - Choose “Dental HMO Network”
  - Dental PPO Network - Choose “Dental PPO Network”
- [www.eyemed.com](http://www.eyemed.com) - Choose “Insight Network”

## 2. “ALEX” : an online benefit decision making tool

- Designed to help employees choose between benefit plans
- Link to ALEX is available in Knowmax

## 3. Aetna Informed Health Line

- Convenient access to trained staff who can offer answers to your health related questions.
- Health information library.
- **1-800-556-1555**

## 4. Aetna Employee Assistance Program

- Crisis Intervention Services with confidential counseling in family crisis situations, mental health and/or substance abuse issues.
- **Call 1-855-286-8470**

## 5. Your Insurance Information

- You may print cards from websites or wait for cards to be mailed

# Flexible Spending Accounts - Payflex

**You do NOT need to be covered by the TCS medical plan to use D/FSA**

## 1. Healthcare Spending Account (or FSA)

- Allows you to use pre-tax money to pay for eligible healthcare expenses **not covered** by the health plan (i.e. co-pays, deductibles, Rx, vision, & dental expenses).
- You can contribute from **\$300 to \$2,550** for 2016.
- Debit cards are available and come loaded with the full annual elected amount.

## 2. Dependent Care Spending Account (or DFSA)

- Allows you to use pre-tax money to pay for eligible child care expenses (i.e. daycare, preschool, after-school care).
- You can contribute from **\$300 to \$5,000** for 2016.
- Claims are submitted by manual claim form.

## 3. Healthcare Spending and Healthcare Savings Account

- Employees enrolling in **HSA Medical Plan are NOT eligible to use Healthcare FSA** for medical or prescription expenses.
- You may select “Limited Use” FSA allowing you to submit claims for non-medical and non-prescription expenses only. Out-of-pocket Dental expenses not covered by dental insurance.

## 4. Use it or Lose It

- FSA & DFSA are **“Use it or Lose it”**. If money in these accounts is not spent by March 15 of the following year, money will be forfeited. (i.e.: 2016 contributions must be used by March 15, 2017).

# Basic Life and AD&D Insurance - Cigna

**TCS covers you and your spouse for Basic Life & Accidental Death & Dismemberment (AD&D)**

## 1. Employee

- TCS provides \$50,000 of Basic Life Insurance coverage, at no cost to you.
- TCS provides \$50,000 of AD&D coverage, at no cost to you.
- No enrollment necessary.
- Complete **online Beneficiary form** in the Benefits module.

## 2. Spouse

- TCS provides, at no cost to you, \$50,000 of Spouse Life Insurance coverage.
- No enrollment necessary.
- **List your spouse** in the Dependent Details page in Ultimatix.
- You are automatically your spouse's beneficiary.





# Supplemental Life Insurance - Cigna

Premiums are based on age and salary levels and are available in Knowmax

## 1. Employee

- You have the option to purchase Supplemental Life in the amount of 1, 1.5, 2, 3, or 4 times your Annual Salary to a maximum of the lesser of 4 times pay or \$550,000.
- Amounts over \$275,000 are subject to a **health questionnaire** to be approved or denied by CIGNA.

## 2. Spouse

- Spousal Supplemental Life is available in increments of \$10,000, to a maximum of \$150,000, but not to exceed 50% of the employee's Supplemental Life coverage.
- Amounts over \$30,000 are subject to a health questionnaire to be approved or denied by CIGNA.
- You must have coverage on yourself to elect a Spouse policy.

## 3. Child(ren)

- Child Supplemental Life is available in \$5,000 or \$10,000 amounts.
- One flat rate covers all children in your family.
- You must have coverage on yourself to elect a Child policy.



# Supplemental AD&D Insurance - Cigna

## 1. Employee

- The employee's Supplemental AD&D coverage is equal to the amount of Supplemental Life insurance, if elected.

## 2. Spouse

- The amount of spousal Supplemental AD&D is equal to the amount of spousal Supplemental Life insurance, if elected.

## 3. Child(ren)

- Supplemental AD&D is not available for Children



# Short & Long Term Disability Insurance - Cigna

## 1. Short Term Disability

- Disabilities are eligible for coverage if the disability begins **AFTER** the effective date of coverage
- Premiums paid by employee on a pre-tax basis
- Available if unable to work due to illness or injury.
- Disability Benefit will be 66.67% of basic weekly earnings up to a maximum weekly benefit of \$1,000.
- Benefits may continue up to 12 weeks.
  - Your physician will determine how long you are considered disabled



## 2. Long Term Disability

- Provided by TCS at no cost to employee
- Covers the employee as long as s/he is disabled up to age 65, or until s/he becomes eligible for Social Security benefits.
- Benefits will be 60% of the first \$16,667 of pre-disability earnings, to a monthly maximum of \$10,000

## 3. State Disability

- 5 States (NJ, NY, RI, CA & HI) provide State Disability. You must apply to State before applying to Cigna. Cigna meets the difference between your eligibility and State Disability.

# Supplemental Disability and Accident Plans - Aflac

## 1. Disability Plan – Coverage for non work related injuries or illness

- Monthly coverage amount of \$300 - \$3000.
- Benefits are payable up to a maximum of 12 weeks.
- 7 calendar day waiting period for accident or illness.
- Pre-existing conditions are partially covered.
- Coverage begins on the first of the month after the application is approved.
- Per paycheck cost is based on your annual base salary and age.
- Complete pricing available on Knowmax.
- Additional enrollment form required

## 2. Accident Plan – Pays cash benefit for accidents

- Can also cover your spouse and dependent children.
- Different cash payout based on type of injury.
- No limit to number of claims.
- Supplement to any other medical or disability insurance.
- Additional enrollment form required

Tier	Bi-weekly Cost
Employee Only	\$8.10
Employee + Spouse	\$11.59
Employee +Child(ren)	\$15.45
Employee + Family	\$18.94

## 3. Enrollment

- 60-day waiting period before you can enroll for these plans. You then have 90 days to enroll for this benefit on GESS.
- An enrollment form is included in your new hire materials.

# 401(k): Traditional & Roth – Wells Fargo



## 1. Contributions

- Contributions will be withheld from your payroll and deposited to the plan.
- You can contribute up to 50% of base salary.
- You can contribute in either plans or both.

## 2. Annual Limit

- Maximum (combined limit) amount you may contribute to the plan for 2016 is IRS limit of \$18,000.
- Employees 50 years or older may make a “catch-up” contribution of an additional \$6,000.

## 3. Employer Match

- TCS will make matching contributions of 100% of the first 3% of eligible compensation contributed to the Plan, and 50% of the next 2% of eligible compensation contributed to the Plan.

## 4. Enrollment

- Can be started at any time during the year.
- Please wait **one week after** receiving first paycheck to enroll at **[www.wellsfargo.com/retirement plan](http://www.wellsfargo.com/retirementplan)**.
- Select “First Time User”, enter your Social Security Number, then follow directions to create your unique Username and Password.
- Log in and choose your contribution percentage and your investment elections.

# Commuter Benefits - Payflex

**Save tax dollars on commuting to and from work. Choose public transit, parking, or both!**

## 1. Transit Benefit

- Purchase vouchers on a pre-tax basis to cover the costs of travelling to and from work via public transportation.
- Eligible expenses include bus, train, subway, etc.
- Purchase up to \$255 in pre-tax Transit vouchers per month.
- Mileage, cost of gas, and highway/bridge tolls are not eligible.

## 2. Parking Benefit

- Purchase pre-tax vouchers to help pay for work-related parking expenses.
- Purchase up to \$255 in pre-tax Parking vouchers per month.

## 3. Enrollment

- Enrollments received by Payflex before the 10th of a month become active on the 1st of the following month (i.e. vouchers purchased by January 10th become active on February 1st).
- Enrollment can be done for one month at a time, or can be set to renew automatically each month.
- **40 days waiting period.**

**commute**  
Options and Parking  
*Choices that help you get there*



# Auto, Home, Renter's Insurance - Metlife



- Group auto & home benefit program that provides you with access to reduced-cost insurance coverage for your personal insurance needs.
- Policies available include: auto, home, renter's insurance, motorcycle, recreational vehicle, boat, and more.
- This does not need to be elected within 30 days of your hire date. This coverage can be started at any time during the year.
- Call **MetLife** for your free personalized quote: **1-800-GET-MET-8**.
- **40-day waiting period.**



# Purchase Perks – Next Jump

## 1. What is Purchase Perks?

- Purchase Perks gives you access to employee discount pricing on thousands of your favorite products, including movie tickets, electronics, restaurants, fitness, etc.

## 2. Start Saving

- Go to <http://tcsus.corporateperks.com> and select “Register Now”.
- Enter your TCS or personal email address and complete the required information. If you use a personal email address, first click “Don’t have a TCS email”, then enter company passcode: TCS
- Click “Sign Up” and follow the on-screen instructions to set up your account.
- **40-day waiting period.**

The screenshot displays the TCS Employee Center website. At the top, the TATA CONSULTANCY SERVICES logo is on the left, and the EMPLOYEE CENTER logo is on the right. Below the logos, a yellow banner reads "WHERE TCS EMPLOYEES MAXIMIZE THEIR REWARDS" with a subtext "TCS EMPLOYEE PERKS HELPS YOU SAVE MONEY AND EARN MORE REWARDS." and a star icon. A personalized greeting "Sweta, welcome to TCS Employee Perks!" is followed by "Join the other 16,054 employees who benefit from this program". A search bar with the placeholder "Search Stores, Products or Merchants" and a "GO" button is on the right. Below this, four promotional tiles are shown: 1. "SAVINGS AND REWARDS" with an image of a hand putting a coin in a piggy bank, stating "16.1K Employees and guests visited in the last year." 2. "EXCLUSIVE OFFERS" with an image of a red carpet and stanchions, stating "1,276 Employees saved on Exclusive Offers." 3. "A HEALTHIER YOU" with an image of a dumbbell, an apple, and a measuring tape, stating "365 Healthy Tips." 4. "GIVING BACK" with an image of hands forming a circle, stating "1,995 Public School Projects funded."

# Important Numbers

Benefit	Provider	Website	Telephone
Supplemental Accident	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	1-800-433-3036
Employee Assistance Program	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	1-855-286-8470
Dental	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	1-800-244-6224
Medical	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	1-855-286-8470
STD/LTD	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	1-800-362-4462
Supplemental Life	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	1-800-732-1603
Visa Certificates	Aetna		1-855-286-8470
Maternity Management	Aetna		1-855-286-8470
Vision	EyeMed	<a href="http://www.eyemed.com">www.eyemed.com</a>	1-866-804-0982
Home & Auto	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-GET-MET-8
Purchase Perks	Next Jump	<a href="https://tcsus.corporateperks.com">https://tcsus.corporateperks.com</a>	1-866-245-1684
COBRA	PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>	1-888-678-7835
Commuter Benefits	PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>	1-800-284-4885
FSA & DFSA	PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>	1-800-284-4885
Mail Order Prescription	Aetna		1-888-792-3862
401(k)	Wells Fargo	<a href="http://www.wellsfargo.com/retirementplan">www.wellsfargo.com/retirementplan</a>	1-800-377-9188

1. This presentation is just a summary of benefits & contains only partial descriptions.
2. Detailed Plan documents are available in Ultimatix > Learning & Collaboration > Knowmax > MyHR > North America > US > (Links) Health & Insurance
3. Any changes to the plan will be communicated via email.



# Thank You!

**Email:** [us.insurance@tcs.com](mailto:us.insurance@tcs.com)  
**Call:** **1-866-502-2494**  
(10:00 a.m. – 7:30 p.m. EST)

- ✓ For faster response, be sure to include your **TCS employee ID number** in your email.
- ✓ Please allow **one to two business days** to receive a response back.

