

Tell me about Benefits

You can choose one of the categories below for detailed Benefits information or type your question in the chat box.

Please remember: The Annual Enrollment period for 2020 is from October 16th to October 30th, 2019.

Learn What's New for 2020

I found what you need. It is in the 2020 Annual Benefits Brochure.

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Complete Enrollment

Ok, I can help you with that, what enrollment action do you want to take?

Choose your benefits

To complete annual enrollment:

1. Open your [benefits website](#).
2. At the pop-up window click on "Start Enrollment."
3. Follow the prompts from there to complete your enrollment.

Keep benefits the same

Although you'd like to keep your benefits the same, you will need to make some selections to maintain certain benefits in [benefits website](#).

To make these selections:

1. Open The [benefits website](#).
2. At the pop-up window click on "Start Enrollment."
3. Just follow the prompts from there to complete your enrollment.

Add or remove dependents

To add or remove dependents:

1. Log in to the [benefits website](#).
2. In the "My Benefits" tab select "Change My Benefits Due to a Qualified Change in Status Event."
3. Select your event, then enter the event date. (Note: Event date must be the current date or a past date within 60 days, 120 days for birth or adoption of a child)
4. Click "Make Elections."

For removal only:

1-4. Same as above.

5. Access each benefit box and uncheck the box of the dependent you would like to remove.

Specific Benefit Plan Details

Okay, tell me a little more. What aspect of your benefits do you want to understand?

Health

What Health options are you looking for?

Medical

What Medical information do you want to select?

Medical Plan Overview

The Company offers two separate plans for medical coverage. The Health Savings Account Plan (HSA) or the Health Reimbursement Account Plan (HRA). Both plans are administered by Contoso Healthcare.

Compare the plans on the [benefits website](#).

Difference between HAS and HRA

The HSA Plan is designed to encourage you to know your options and the cost implications of your choices. You have a higher deductible, but the optional tax-free Health Savings Account (HSA) and your lower monthly contributions can help you cover out-of-pocket costs. You also can carry forward unused dollars if you don't use all the money in your HSA in a particular year.

The HRA Plan includes a Health Reimbursement Account or HRA, to help you pay for eligible medical and prescription drug expenses. With the HRA Plan, you have a lower deductible and higher monthly contributions compared to the HSA Plan.

You can view a great chart of the differences between the 2 plans by following these steps:

1. Please log into the [benefits website](#).
2. Click on the "My Benefits" tab.
3. Select the option "Estimate My 2019 FSA and HSA Contributions".
4. Scroll down to the box that says, "Medical Plan Comparison" and click on "Get Started".

Tobacco-Free Incentive

If you and your spouse/domestic partner are tobacco-free, you will pay less than a tobacco-user for medical coverage – \$50 per month for you and \$50 per month for your spouse/domestic partner. In addition, if your dependent children age 18 (as of January 1, 2020) and older are tobacco-free, you will pay \$50 less per month, up to a maximum of \$250 per family per month.

If you would like to learn more, the [benefits website](#) has more details.

Prescription Drugs

When you enroll in the medical plan, you will have prescription drug coverage through Contoso Care. The prescription drug coverage works the same under the HSA and the HRA Plans. **There is no out-of-network prescription drug benefit in either medical plan.** That means, if you get your prescription filled at out-of-network pharmacies, you will not be reimbursed by the medical plan. You'll be responsible for 100% of the cost, and it will not count toward your deductible or out-of-pocket maximum. You might also find it helpful to look at the prescription drug types and cost by retail or mail order.

You can find that in the prescription drug section of the [benefits website](#).

Dental Coverage

The company offers dental coverage, providing up to \$1,000 per person in annual dental benefits. The plan encourages regular exams and cleanings by covering preventive care at 100% in and out-of-network. The dental plan includes a network of dentists and dental care providers. You have the flexibility to use non-network providers; when you do, you pay a larger share of the cost and are responsible for any charges above the reasonable and customary (R&C) cost (Average cost of specific services in your geographical area).

You can learn more about the program in the Dental section in the [benefits website](#).

Vision Coverage

The company offers coverage for you and your family through Contoso Vision. If you enroll, the plan helps you pay for eye exams, lenses and frames. When you use Contoso Vision eye care professionals, you pay an annual deductible, then the plan covers exams and lenses – and gives you an allowance toward the cost of frames or contacts. You also have the flexibility to use providers outside Contoso Vision; when you do, however, you pay more of the cost.

You can learn more about the program in the Vision section in the [benefits website](#).

Optional Spending Accounts

What Optional Spending Account are you interested in?

Flexible Spending Account (FSA)

Flexible Spending Accounts provide tax savings that help your money go a lot further for medical, prescription drug, dental and vision expenses. Consider this tax-free account to save between 15% and 28% on eligible healthcare expenses. You can set aside pre-tax dollars for eligible expenses – saving you income tax and Social Security (FICA) taxes.

The standard Flexible Spending Account provides tax savings that help your money go a lot further for medical, prescription drug, dental and vision expenses. You can participate in the FSA for health care if you enroll in the HRA Plan or you don't have company medical coverage.

If you would like to learn more, the [benefits website](#) has more details.

Limited Purpose Flexible Spending Account (LPFSA)

Flexible Spending Accounts provide tax savings that help your money go a lot further for medical, prescription drug, dental and vision expenses. Consider this tax-free account to save between 15% and 28% on eligible healthcare expenses. You can set aside pre-tax dollars for eligible expenses, saving you income tax and Social Security (FICA) taxes.

The Limited Purpose FSA can be used to pay for dental and vision expenses only, such as exams, coinsurance, deductibles, orthodontia, contact lenses, reading glasses and LASIK. You can participate in the Limited Purpose FSA if you enroll in the HSA Plan.

If you would like to learn more, the [benefits website](#) has more details.

Health Savings Account (HSA)

If you enroll in the HSA, you receive an Health Savings Account Card to pay for eligible expenses. Once you receive your Health Saving Account Debit Card, it's important that you activate and sign the back of the card. You can use the debit card as credit, with no Personal Identification Number (PIN) required at eligible health care providers such as doctors' offices in addition to retail locations like pharmacies or grocery stores. You also can use it for dental care, vision care and more!

If you would like further details, please visit the [benefits website](#).

Dependent Care Reimbursement Account (DCRA)

You can set aside from \$120 to \$5,000 tax-free each year (\$2,500 if married and file a separate tax return) in the Dependent Care Reimbursement Account to use for day care expenses for your eligible dependents. Eligible dependents include children under age 13 or your disabled spouse or domestic partner, child or dependent parent living with you. You can use the account for:

- Day care centers
- In-home care
- Certain day-camps
- Elder day care

You can learn more about Dependent Care Reimbursement Account in the [benefits website](#).

Financial Well-Being

What Financial Well-Being options are you looking for?

Retirement Planning Programs

What Retirement Planning Program do you want to understand?

401k

The Company 401(k) Plan works together with The Company Pension Plan to help you prepare for retirement. You can grow your account by making pre-tax contributions and receiving matching contributions from the company in the 401(k) plan. You decide how to invest your account, and your investments grow tax-free until you receive a benefit from the plan. Here are a few more details you might find helpful:

Who's Eligible: Active, non-bargaining associates, after 30 days of employment with the company.

How You Can Save: Contribute as much as 50% of your pre-tax pay, up to IRS contribution limits. Contributions come from your pay each pay period. You also may be able to roll over money from another 401(k) or Individual Retirement Account (IRA). You are always 100% vested in your pre-tax and rollover contributions.

How You Can Grow Your Account: The company matches part of your contribution, up to 3.5% of your pay.

Learn Even More: Visit the 401(k) Contributions page on the [benefits website](#).

Pension Plan

The company's pension plan is a Cash Balance Account, which is a pension benefit that is account-based, it grows similar to a savings account. For this reason, you can see the value of your benefit as a dollar amount that grows throughout your career, making it easy for you to plan for your future. Contributions to your Cash Balance Account are 100% funded by the company.

Here are a few more details you might find helpful:

Who's Eligible: Associates of The Company or one of its participating subsidiaries.

When Participation Starts: As an eligible associate, participation generally starts on the first day of the month after you complete one year of service and you are at least age 18.

How Your Benefit Grows: Your account is credited each year with pay credits of between 3% and 8% of eligible pay.

Learn Even More: Go to the [benefits website](#) in the My Retirement tab to view pension details, tools, and resources.

Life Insurance Benefits

What Life Insurance Benefit are you interested in?

Core and Supplemental Coverage for you

The company provides core life insurance and offers supplemental coverage as well. Here are the details for each:

Core Life Insurance: Cost of coverage is paid by the company. Protection is equal to 1.5 times your annual base pay with a \$2 million maximum benefit (core and supplemental combined). A \$50,000 coverage option is available to avoid paying imputed income that is required by federal law for insurance coverage greater than \$50,000.

Supplemental Life Insurance: You can purchase additional life insurance – in multiples of your annual pay – up to five times your annual base pay. You pay for the coverage through payroll contributions; the 2020 cost is based on your age on January 1, 2020.

You can learn more about the program and its cost in the Benefits Guide on the [benefits website](#).

For your Spouse or Domestic Partner and Children

You can purchase life insurance for your spouse or domestic partner – with \$10,000, \$25,000, \$50,000 or \$100,000 coverage choices.

You can purchase life insurance for your children – either \$5,000 or \$10,000. You select one amount for all of your eligible children. Eligible children include each child age 14 days to age 26. There is no Statement of Health needed for child life insurance. Please keep in mind that, if the company employs both you and your spouse domestic partner, only one associate will be allowed to elect child life insurance coverage to cover any eligible dependent child(ren).

You can learn more about the program and its cost on the [benefits website](#).

Accidental Death and Dismemberment (AD&D) Insurance

You can choose coverage for yourself, or for you and your family that provides protection for loss of life, limb or sight due to an accident – in multiples of up to five times your annual base pay. The Supplemental AD&D maximum is \$2 million. The full amount you select is paid if your death results from a covered accident; all or part of your AD&D coverage amount is paid for other losses due to a covered accident. There is no Statement of Health needed for AD&D insurance.

You can learn more about the program and its cost in the Benefits Guide on the [benefits website](#).

Business Travel Accident Coverage

The Company offers Business Travel Accident (BTA) coverage of three times your annual base pay (\$400,000 maximum). This coverage is provided to all associates at no cost. BTA coverage protects you if you have an accident or injury while traveling on company business domestically or internationally, but excludes travel that is a part of your day-to-day job responsibilities.

You can learn more about the program and its cost on the [benefits website](#).

Disability Coverage

The Company's disability benefits, including Short-Term Disability (STD) payments and Long-Term Disability (LTD) insurance, keep part of your paycheck coming if you are sick or hurt and cannot work.

Short-Term Disability (STD): This is a total benefit that covers your salary for a total of 26 weeks. The payment is at 100% then reduced to 70% depending on your tenure.

Long-Term Disability (LTD): If you can't work for more than 26 weeks (STD) because of illness or injury, Long-Term Disability (LTD) insurance may replace a percentage of your pay.

You can learn more about the program and its cost on the [benefits website](#).

Additional Programs (Life Assistance)

What Additional Programs are you looking for?

Time Off

What Time Off information do you want to select?

Paid Time Off The company offers competitive vacation and paid holidays. Here's some helpful information:

Using Vacation Time: Vacation time must be used each year by December 31; it generally doesn't carry forward year-to-year (except where required by law), so make sure to use your time.

Scheduling Vacation Time: You should schedule vacation time in advance with your manager for team planning purposes.

Vacation Availability and Eligibility: You receive paid vacation each year based on your years of service and your part- or full-time status. You will be eligible for your full vacation on the January 1 after your hire date, if salaried (exempt), or after one year of service if hourly (non-exempt).

Observing Holidays: Regular full-time associates have 12 paid holidays each calendar year, including seven company-wide observances and five floating holidays. Part-time associates receive holiday pay if they would be regularly scheduled to work.

You can learn more about Paid Time Off in the Benefits Guide

Paid Parental Leave Paid Parental Leave is paid time off, for male and female employees, to bond with a new child following birth, adoption, or placement for foster care. Eligible employees can take up to six weeks of parental leave paid at 100% by the company.

Who's Eligible: Regular full-time, non-bargaining associates who have completed at least 90 continuous days of employment with the company.

How to Apply: Contact the company's leave administrator at [1-888-555-1212](tel:1-888-555-1212)

You can learn more about Paid Parental Leave in the Benefits Guide on the [benefits website](#).

Commuter Benefits Program

The company offers you a Commuter Expense Reimbursement Account, which allows you to pay for eligible commuting expenses pre-tax from your paycheck each month. Use the money to pay for public transit, vanpooling and parking.

Set aside up to \$260 per month for parking and \$260 per month for public transportation using pre-tax dollars – saving approximately 35% in taxes. (Your savings may be slightly higher or lower, depending on your individual tax bracket.)

Go to the [benefits website](#) to sign up. You can learn more about the Commuter Benefits Program in the [benefits website](#)

Additional Benefits

What Additional Benefit do you want to understand?

Tuition Aid

The company will financially reimburse employees for the cost of certain academic fees. The maximum reimbursement amount paid for an eligible full-time employee during any calendar year under this plan is \$5,250. If you are an eligible part-time employee, the

maximum reimbursement during any calendar year is \$2,625.

You can find all the details about the Tuition Aid Program on the [benefits website](#).

Employee Assistance Program (EAP)

Offering confidential, professional counseling and services to help you manage life's day-to-day issues, everything from stress and family conflicts to college planning and legal services.

Purchase and Discount Program

The Company has partnered with Fabrikam Travel to offer a unique discount program for personal use on travel, dining, electronics, movie and event tickets, and much more.

Be Well Rewards Program

The program empowers you to live healthier all year long and get rewarded for it. You'll earn Rewards Dollars and Rewards Points for completing activities through Contoso Rewards. To learn more, visit the Well-Being Rewards Program on the [benefits website](#).

Tools and Resources

What Tools & Resources are you looking for?

Benefits Website

The [benefits website](#) is a platform that provides tools and resources that can help you learn about your benefit options before you enroll. You can access the [benefits website](#) anywhere, anytime.

Summary of Benefits and Coverage Availability

To help you make an informed choice, you can view a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the [benefits website](#). A paper copy is also available, free of charge, by calling [1-888-555-1212](#).

Manage My Claims

Manage My Claims allows you to see what you typically spend on health care to better plan for future health care costs. Here's how to access your claims:

1. Once you're enrolled in a Health care plan, register at the [benefits website](#) by creating a login user name and password.
2. After logging in, click "Manage My Claims."
3. Use the drop-down box next to "Date(s) Visited" to specify whether you want to review claims for a specific time period including current calendar year or previous calendar year.

Savings Account Calculators

The company provides a variety of tools and resources to help you get the most out of your Health Savings Account (HSA).

- HSA Calculators are available to help you determine how much you can save in your HSA, what your tax savings will be and how your savings will grow over time.
- The Tax Resource Center includes tools, resources and frequently asked questions that can help you understand HSA tax-related issues.
- To access these tools, go to the [benefits website](#).

Financial Counseling

The Company, provides full financial planning services for you including decision support as you make benefits choices. Financial Counseling coaches can help you make smart choices and integrate your choices into an overall financial plan.

Call Financial Counseling at [1-888-555-1212](tel:1-888-555-1212), Monday through Friday 9 a.m. to 5 p.m. Appointments are available Monday through Thursday until 8 p.m. Eastern time.

Find Benefit Provider Contacts

To better assist you, what benefit provider category do you need?

Health, Life & Disability

What Health, Life & Disability provider were you looking for?

Contoso Health

Contoso Health is a platform for virtual health visits. Here is their contact information:

Website: <https://www.contoso.com/>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Fabrakam Doctors

Fabrakam Doctors allows you to get a second opinion or answers to questions about your medical treatment. Here is their contact information:

Website: <https://www.fabrakam.com>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Contoso Meds

The prescription plan is managed by Contoso Meds. Here is their contact information:

Website: <https://www.contoso.com/>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Contoso Dental

The dental plan is managed by Delta Dental. Here is their contact information:

Website: <https://www.contoso.com>

Financial Well-Being

What Financial Well-Being provider were you looking for?

Contoso Financial

Contoso Financial provides financial planning services.

Website: <https://www.contoso.com>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Commuter Benefit Program

The commuter benefit is managed by Contoso. Here is their contact information:

Website: <https://www.contoso.com>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Pension Plan

The pension plan is managed through The [benefits website](#). Here is the contact information:

Website: [benefits website](#)

Phone: HR Help at [1-888-555-1212](tel:1-888-555-1212)

Personal Well-Being

What Personal Well-Being provider were you looking for?

Employee Assistance

The Employee Assistance Program (EAP) is managed by Contoso. Here is their contact information:

Website: <https://www.contoso.com>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Contoso Health

Here is Contoso Health's information:

Website: <https://www.contoso.com>

Phone: [1-888-555-1212](tel:1-888-555-1212)

Employee Reimbursements

What Employee Reimbursement were you looking for?

Adoption

The Adoption reimbursement benefit is managed by HR. Here is their contact information:

Phone: [1-888-555-1212](tel:1-888-555-1212)

Fitness

The fitness reimbursement benefit is managed by HR. Here is their contact information

Phone: [1-888-555-1212](tel:1-888-555-1212)

Tuition

The tuition reimbursement benefit is managed by HR. Here is their contact information:

Phone: [1-888-555-1212](tel:1-888-555-1212)

Understand Qualifying Life Events

You may make benefit changes during the year if you have a qualifying status change, for example:

- Marriage
- Divorce or annulment
- Addition of a dependent
- Death of a spouse or domestic partner or dependent
- Dependent becomes ineligible
- Loss or gain of other group health coverage
- Change in spouse's or domestic partner's or dependent's employment
- Registration or termination of enrollment of a domestic partner, or addition of your domestic partner's child(ren) to coverage

Typically, you have 60 days from the date of the qualifying event to make allowed benefit changes. Contact [HR](#) for assistance.