



2018-19 Benefits Enrollment News

All Employees Must Enroll to Have Coverage

This year, everyone must enroll or you will not have coverage in the 2018-2019 plan year.

You must make your elections by March 2, 2018, and all changes become effective April 1, 2018.



New All-in-One Enrollment: February 19 to March 2, 2018

Speak with a benefits counselor to make all your medical and voluntary benefit elections. Schedule an appointment at www.myinspirabenefits.org to speak one-on-one with a counselor at a nearby location. If you miss your opportunity to meet with a counselor, you can enroll by calling the enrollment center at **1-800-868-0798**, Mon.–Fri., 8 a.m.–6 p.m., or visit www.myinspirabenefits.org to enroll online.

New Horizon Plan, Larger Network!

Beginning April 1, the Horizon Omnia Plan will replace the QualCare Choice Plan.

We're pleased to bring this brand new plan to our members: with providers and hospitals throughout New Jersey and beyond, the Horizon network offers access to more caregivers than ever.

- Low-cost or zero-cost care at Inspira Inner Circle providers
- A provider network that includes all existing providers
- You will receive new ID cards in the mail for medical benefits

Few Changes to the Horizon MyWay HSA Plan

Beginning April 1, there will be minor changes to our HSA plan, which may affect your costs.

- Prescription Drug benefits will be administered by Caremark
- HSA contribution limits are increasing to \$3,450 for individuals, \$6,900 for families
- The employer contribution to the HSA has been eliminated
- Out-of-pocket maximums are increasing to \$6,650 per individual, up to \$13,300 per family
- You will receive new ID cards in the mail for medical and prescription drug benefits

New Enhancements to Voluntary Benefits

Protecting income and savings from unexpected misfortune is the key to financial wellness. This year, we're reinventing our voluntary benefits to save you money!

Inspira Health Network offers Voluntary Benefits that help protect you and your family in the event of illness or injury.

- Lower rates for many plans
- This year, we've added Hospital Indemnity Insurance
- We've enhanced our Critical Illness, Accident, Permanent Life Insurance and Individual Short Term Disability, Identity Theft Protection, and Legal Insurance options to make them more affordable and expansive

IT'S IN THE PEOPLE

At Inspira Health Network, we value the dedication and talent of our employees. We recognize that our team is the foundation of our success. Each year, we review our employee benefits programs to balance costs while ensuring we offer you a wide range of benefits that deliver choice, access, and value.



Choosing Your Benefits

Annual Benefits Enrollment is your chance to review your current elections and choose the coverage that will work best for you and your family in the coming year. You must enroll to have coverage!

- ☐ Choose from **two Medical Plans**, which includes Prescription Drug coverage
- ☐ Choose from **two Dental Plans**
- ☐ Choose from **two Vision Plans**
- ☐ Enroll in **Flexible Spending Accounts (FSAs)**
- ☐ Make your annual **Health Savings Account (HSA)** election (MyWay HSA Plan only)
- ☐ Choose from enhanced **Voluntary Benefits**

COVERED DEPENDENTS

You must provide Social Security numbers for your eligible spouse or dependent children in order to enroll them in benefits. If you are adding new dependents to your coverage, you will need to submit proof of dependent status for each dependent you enroll (such as a marriage certificate, birth certificate, etc.).

The deadline to submit documentation is 3/31. Your dependents will not be enrolled until documentation is received. Fax documents to (866) 406-6946, indicating Inspira Open Enrollment on the cover sheet, or email employeebenefits@bakertilly.com.

Our Medical Plans

You can choose between two medical plans:

- **Horizon Omnia Plan**
- **Horizon MyWay HSA Plan**

HORIZON OMNIA PLAN

Beginning April 1, 2018, you will have access to the Horizon Omnia plan. The Horizon Omnia plan offers a new, wider network, with access to three tiers of providers. You control your costs by choosing where you seek care.

You will pay the least (and sometimes zero!) when you use Inspira Inner Circle Tier providers and facilities.

Omnia Tier 1 providers, selected by Horizon for their quality of care, are also an affordable choice. You will also have access to new Omnia Tier 2 providers, both in New Jersey and nationally, at a slightly higher cost. (Except in emergencies, there is no out-of-network coverage.) To find a provider, go to www.HorizonBlue.com/Inspira. For specific plan coverage details, see the 2018/2019 guidebook on the HR intranet site.

HORIZON MYWAY HSA PLAN

The Horizon MyWay HSA Plan is a high-deductible plan. You have the freedom to spend your healthcare dollars where you choose—at a higher up-front cost when you receive care. **You are responsible for your medical expenses, including prescription drugs, up to the annual deductible.**

After meeting the deductible, your medical expenses are covered 100% (in-network) and your prescription drug expenses are covered at 80%. For out-of-network care, you may also be responsible for “balance billing”: any out-of-network provider charges beyond what the plan covers.

As always, the MyWay HSA Plan uses the Horizon PPO National network. Your costs are lower when you stay in-network. To find an in-network provider, go to www.HorizonBlue.com/Inspira.

Health Savings Account (HSA)

The Horizon MyWay HSA Plan is paired with a Health Savings Account. The HSA allows you to put pre-tax funds through payroll deductions into an interest bearing account to help pay for qualified medical expenses.

Unused funds roll over each year and may grow tax-free, helping you build savings for future medical expenditures. There is no “use it or lose it” rule as with FSAs. For 2018, you can contribute up to \$3,450 for individual coverage and \$6,900 for family coverage. If you are age 55 or older by December 31, 2018, you may contribute an additional \$1,000.

If you are currently contributing to your HSA, you must log on to www.myinspirabenefits.org and make a new election for the plan year. Failure to do so will result in no HSA contributions, effective April 1, 2018.



New: For either medical plan, your auto insurance must now be primary (in the event of an auto accident), and your medical plan must be secondary. You may need to update your auto insurance policy accordingly.

Prescription Drug Benefits

When you select either the Horizon Omnia or the Horizon MyWay HSA plan, you are automatically enrolled in prescription drug benefits through CVS Caremark. If you enroll in the Horizon MyWay HSA Plan, you will receive a new prescription ID card.

If you are currently enrolled in the Qualcare plan, you already have prescription drug coverage through CVS Caremark. **Your prescription drug benefits will not be changing and you WILL NOT be issued a new ID card!**

For questions about your prescription benefits, visit www.caremark.com or call 1-800-966-5772 (General Inquiries) or 1-800-237-2767 (Specialty Pharmacy Services).

Dental Plans

You may now cover dependents until age 26 under our dental plans! You must re-enroll to have coverage.

Choose between two dental plans, both provided by Horizon Blue Cross of New Jersey. To locate a participating dentist, log on to www.horizonblue.com or call 1-800-DENTAL. You will receive a new dental ID card for either plan.

Vision Plans

There are no changes to our vision offerings, but you must re-enroll to have coverage. You can still choose from two vision plans: the United-Healthcare Vision Plan or the Preferred Vision Plan.

Flexible Spending Accounts

Keep more of the money you earn by enrolling in a Flexible Spending Account. The money is deducted from your pay before taxes are withheld, to pay for eligible healthcare and/or dependent care expenses. You can enroll separately in one or both of the two FSAs: Health Care and Dependent Care.

HEALTH CARE FSA

You may contribute up to \$2,650 annually (an increase from 2017!) to pay for eligible expenses such as deductibles, coinsurance, copays, eye glasses, orthodontia services, immunizations/vaccinations (including flu shots) and prescription drugs. If you are enrolling in a Health Care FSA for the first time, you will receive a debit card in the mail.

HSA Plan Enrollees and the Limited Use Medical FSA

Participants in the HSA Plan are not eligible to enroll in a traditional Health Care FSA in conjunction with their HSA. However, enrollees in the HSA Plan may participate in a Limited Use Health Care FSA (as well as a Dependent Care FSA), with certain restrictions.

DEPENDENT CARE FSA

You may contribute up to \$5,000 annually for eligible daycare expenses to arrange care for your child, disabled parent, or spouse.

USE IT OR LOSE IT

Per IRS regulations, FSAs are “use it or lose it”: you cannot carry over funds from year to year, so plan your elections carefully! Please estimate your eligible expenses for the coming year. You have until June 15 to incur expenses using funds remaining in your FSAs from the previous year, and you can file for reimbursement for those expenses until June 30.

Wellness Program Requirements

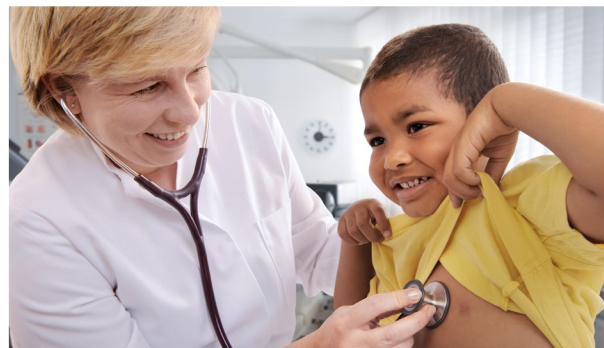
Employees and spouses only enrolled in one of Inspira’s medical plans must complete all requirements of the Wellness Program by December 31, 2018 in order to avoid a significant increase in 2019 benefit contributions. Requirements include a visit with your PCP; or visit at an Inspira Urgent Care or Occupational Health Center followed by a PCP visit if any level is elevated. If you are contacted by a Health Connection nurse coach, you must engage with the nurse.



HOW TO FIND A MEDICAL PROVIDER

Our medical plans give you access to a national network of doctors and hospitals. To find in-network providers and hospitals:

- Go to www.HorizonBlue.com/Inspira
- Select “Doctor & Hospital Finder”
- Use the search fields to select a network and find providers



New & Enhanced Voluntary Benefits

Our voluntary benefit plans have been enhanced for 2018, and we are pleased to offer you a new array of choices with **richer benefits at a lower cost**. If you are already enrolled in one or more of these benefits, you may have to re-enroll to take advantage of improved features and rates. Look for more information coming in the mail, in the Benefits Enrollment Guide, and at the 2018 Benefits Fairs and benefit briefings.

New: Hospital Indemnity MetLife

Hospital Indemnity Insurance provides financial protection if you or a covered family member require medical care in the hospital. The benefit amounts can be used to pay for medical plan deductibles and coinsurance until the out-of-pocket maximum kicks in.

Accident Insurance MetLife

Even when you live well, accidents happen. Most major medical insurance plans only pay a portion of bills. Accident Insurance coverage can help pick up where other insurance leaves off, and provide cash benefits to help cover expenses.

With Accident Insurance, cash benefits are paid directly to you if you suffer a covered injury on- and off-the-job. The benefit amount depends on the injury and the treatment received.

Critical Illness MetLife

Illness can strike at any time. Critical Illness Insurance helps provide financial protection in the event of a covered serious illness, paying a benefit directly to you if you are diagnosed with a covered condition. You can use this benefit any way you choose – to pay deductibles and coinsurance, to cover expenses your family incurs to be by your side, or simply to replace your lost earnings from being out of work. *Guaranteed issue up to \$50,000 for eligible employees during this Open Enrollment only.*

Permanent Life Insurance Transamerica

Permanent Life Insurance is an individual insurance policy designed to provide a death benefit to your beneficiaries if something should happen to you. It can also build cash value you can utilize while you are still living. Life Insurance is also available for your dependents. Your Counselor will provide additional details and rates during your enrollment session. *Guaranteed issue up to \$100,000 for eligible employees during this Open Enrollment only.*

Individual Short-Term Disability Insurance Unum

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. Without additional financial protection, the added expenses due to a disability could deplete your savings very quickly. With Short-Term Disability Insurance, you won't have to give up your future plans as a result of an extended illness or injury.

Legal Insurance MetLaw

Legal Insurance provides you with unlimited telephone and office consultations with a network attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of

action. Legal services are generally paid in full if you select a network provider, with some plan benefits for out-of-network providers.

Identity Theft InfoArmor

InfoArmor's PrivacyArmor is a monitoring solution that protects you from the hassles of identity theft. By proactively seeking out fraud at the source (when thieves first use personal information), InfoArmor is able to detect fraud sooner to reduce damages.

If InfoArmor detects fraud or unusual activity indicative of fraud, you will be the first to know. A Privacy Advocate will help do the work to resolve it, start to finish, on your behalf.



Designate Your Beneficiaries:

Inspira provides all full-time and part-time benefit eligible employees with Basic Life and AD&D insurance at 2x your base salary. It is important you name a beneficiary for your Life and AD&D plans.

At www.myinspirabenefits.org, update or designate your beneficiary during open enrollment. You can make changes to your beneficiary information at any time throughout the plan year.