

You can't
predict the future,
but you can
prepare for it.

BENEFITS OPEN ENROLLMENT GUIDE 2019





2019 Benefits Open Enrollment

People's United Bank's Open Enrollment period is just around the corner. Now is the time to consider whether your current benefit elections still meet the needs of you and your family.

Open Enrollment takes place October 29 through November 12, 2018.

During this time, you will have the opportunity to learn about your benefit plan options and elect, change or waive benefits coverage for the 2019 plan year. All elections made during Open Enrollment become effective January 1, 2019. If you do not submit elections, your current coverage will end on December 31, 2018, and you will not have coverage through People's United in 2019.

This enrollment guide describes your benefit options available and actions you must take to enroll during Open Enrollment. Please review it carefully and share it with your family, because you cannot make changes to your elections or newly elect during the year, unless you experience a permitted election change event.

KEY HIGHLIGHTS FOR 2019

- People's United will continue to pay the majority of Medical Plan costs – 73% on average. Only a few changes are being made for 2019, including:
 - » Replacing Cigna Retail 90 network with the Cigna 90 Now prescription program, which allows you to fill your 90-day supply maintenance medications at Cigna 90 Now network retail pharmacies or Cigna's mail order pharmacy. A 30-day supply is still available at any of Cigna's regular in-network retail pharmacies.
 - » Increasing the HealthSavings Option's In-Network, Annual Out-of-Pocket Maximum for "one person in family," a limit set by law, to \$7,900.
 - » IRS total annual Health Savings Account (HSA) contribution limit (employer plus employee) increasing to \$3,500 for Employee Only coverage and \$7,000 for other coverage levels.
 - » Modifying contributions, including having employees pay slightly more toward dependent coverage in 2019.
- No plan design changes to the Dental and Vision Plans. Contributions are only changing for the DHMO Option.
- Health Care Flexible Spending Account (general and limited purpose) annual maximum contribution limit increasing to \$2,650.
- NEW Voluntary Benefits available, including Critical Illness, Accidental Injury and Hospital Care Insurance, to help protect your finances in the event of an unexpected injury or illness.
- Additional enrollment options available.
- New benefits website – www.benefitsquest.com/peoples – accessible from home or work.
- myCignaplans.com pre-enrollment site still available to locate in-network providers, estimate prescription drug costs and compare costs under Medical Plan options (Open Enrollment ID: PUB2019; password: cigna).

Your 2019 Benefits

People's United Bank provides a full range of benefits that address your health and financial needs, now and in the future. However, only the following benefits are part of the annual Benefits Open Enrollment:

- Medical Plan with Prescription Drug Benefits
- Critical Illness Insurance (*new in 2019*)
- Accidental Injury Insurance (*new in 2019*)
- Hospital Care Insurance (*new in 2019*)
- Dental Plan
- Vision Plan
- Flexible Spending Accounts (FSAs)

Eligibility

All full-time employees (regularly scheduled to work 37.5 or more hours per week) and part-time employees regularly scheduled to work 20 or more hours per week are eligible to enroll in these benefits. You may also enroll your eligible dependents, which include:

- Your legally married opposite-sex or same-sex spouse
- Your children up to age 26, regardless of student status, marital status or access to other employer-provided coverage
- Your children age 26 and over who are physically or mentally incapable of self-support

A dependent's coverage ends on the last day of the month in which he/she no longer meets eligibility requirements. Refer to the Summary Plan Description for details.

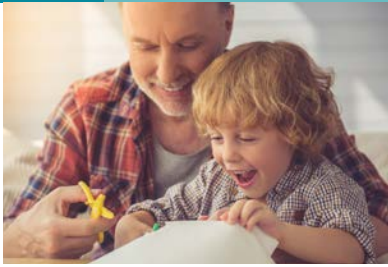
Please note: You do not enroll dependents in the HSA and FSAs, even though you may use funds in the accounts for their expenses.

Changing Your Elections During the Year

Typically, the benefit choices you make remain in effect for an entire calendar year. However, you may make certain changes to your benefit elections during the year if you experience a permitted election change event and request appropriate coverage changes within 30 days following the event. Examples include qualifying for a "special enrollment" under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), change in marital status, change in the number of dependents and your/your spouse's employment status change affecting eligibility. Refer to the Summary Plan Description for details.

CHECK OUT THE BENEFITS WEBSITE!

Visit the new benefits website at www.benefitsquest.com/peoples for additional benefits details, legal notices and enrollment instructions.



Medical Plan

Each person's health care needs are different. That's why our Medical Plan offers two options so that you can choose the coverage level best suited to your personal situation. Both plan options are administered by Cigna, use the Open Access Plus provider network and include prescription drug benefits.

Important Note about Federal Health Insurance Subsidies: For full-time and part-time employees scheduled to work an average of 30 hours per week or more, the People's United Medical Plan meets the Affordable Care Act's standard for affordable, minimum essential coverage. As a result, you are not eligible for federal subsidies to purchase health insurance on your own.

	HealthReimbursement Option		HealthSavings Option	
Plan Features	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$2,000 individual/ \$4,000 family	\$4,000 individual/ \$8,000 family	\$2,500 individual only coverage/ \$5,000 family coverage	\$5,000 individual only coverage/ \$10,000 family coverage
Annual Coinsurance Maximum (Excludes deductible)	\$4,000 individual/ \$8,000 family	\$8,000 individual/ \$16,000 family	\$3,750 individual only coverage/ \$7,500 family coverage	\$7,500 individual only coverage/ \$15,000 family coverage
Annual Out-of-Pocket Maximum (Includes deductible and coinsurance maximum)	\$6,000 individual/ \$12,000 family	\$12,000 individual/ \$24,000 family	\$6,250 individual only coverage/ \$7,900 one person in family coverage/ \$12,500 family coverage	\$12,500 individual only coverage/ \$25,000 family coverage
Employer Base Funding	\$200 Employee Only/\$400 Family credited to HRA		\$200 Employee Only/\$400 Family deposited into HSA	
Care Credit Wellness Incentive	\$300 employee/\$300 covered spouse credited to HRA		\$300 employee/\$300 covered spouse deposited into HSA	
What the Plan Pays				
Preventive Care	100%	60% after deductible	100%	60% after deductible
Primary Care Physician Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Specialist Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Inpatient Hospital Services	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Outpatient Services	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Emergency Room	80% after deductible for life threatening conditions 60% after deductible for non-life threatening conditions		80% after deductible for life threatening conditions 60% after deductible for non-life threatening conditions	
Urgent Care	80% after deductible		80% after deductible	

Prescription Drug Benefits

When you enroll in the People's United Medical Plan, you automatically receive prescription drug benefits at no additional cost.

Prescription Drug Benefits (In-Network Only)		
Plan Features	HealthReimbursement Option	HealthSavings Option
Retail (30-day supply)		
Generic	You pay 20%, no deductible, subject to: \$15 min/\$35 max	You pay 20% after deductible
Preferred	\$35 min/\$55 max	You pay 20% after deductible
Non-preferred	\$55 min/\$75 max	You pay 20% after deductible
Mail Order or Cigna 90 Now ¹ Retail Pharmacy (90-day supply)		
Generic	You pay 20%, no deductible, subject to: \$40 min/\$70 max	You pay 20% after deductible
Preferred	\$90 min/\$125 max	You pay 20% after deductible
Non-preferred	\$130 min/\$170 max	You pay 20% after deductible

¹ Cigna 90 Now Program allows you to fill your 90-day supply maintenance medications at Cigna 90 Now network retail pharmacies or Cigna's mail order pharmacy. A 30-day supply of maintenance medication is still available at any of Cigna's regular in-network retail pharmacy.

Spousal Surcharge

If your spouse has access to medical coverage under another employer-sponsored plan, and you choose to enroll him/her in a People's United Medical Plan option, you will pay a surcharge for his/her coverage. The annual surcharge is \$2,000 (\$83.33 semi-monthly). This amount is in addition to the regular contributions you make under the Medical Plan. This surcharge does not apply if your spouse is also employed by People's United Bank.

Tobacco-Free Premium Discounts

If you certify during the annual Open Enrollment that you and/or your spouse (if applicable) are tobacco-free, you may qualify for the discount of \$25.00 semi-monthly per eligible person (up to \$1,200/year) on your People's United Medical Plan premiums in 2019. The semi-monthly employee contributions in this guide include the discount.

As a reasonable alternative to being tobacco-free, you may still earn the discount by completing a minimum of three coaching calls/sessions with an approved People's United Bank tobacco-cessation program. The sessions must occur between the annual Open Enrollment and March 31, 2019. If you are unable to participate in a tobacco-cessation program, you may earn the discount by submitting a letter from your doctor supporting your inability to complete coaching and/or attempt to quit at this time.

Medical Plan Accounts (HRA and HSA)

HRA

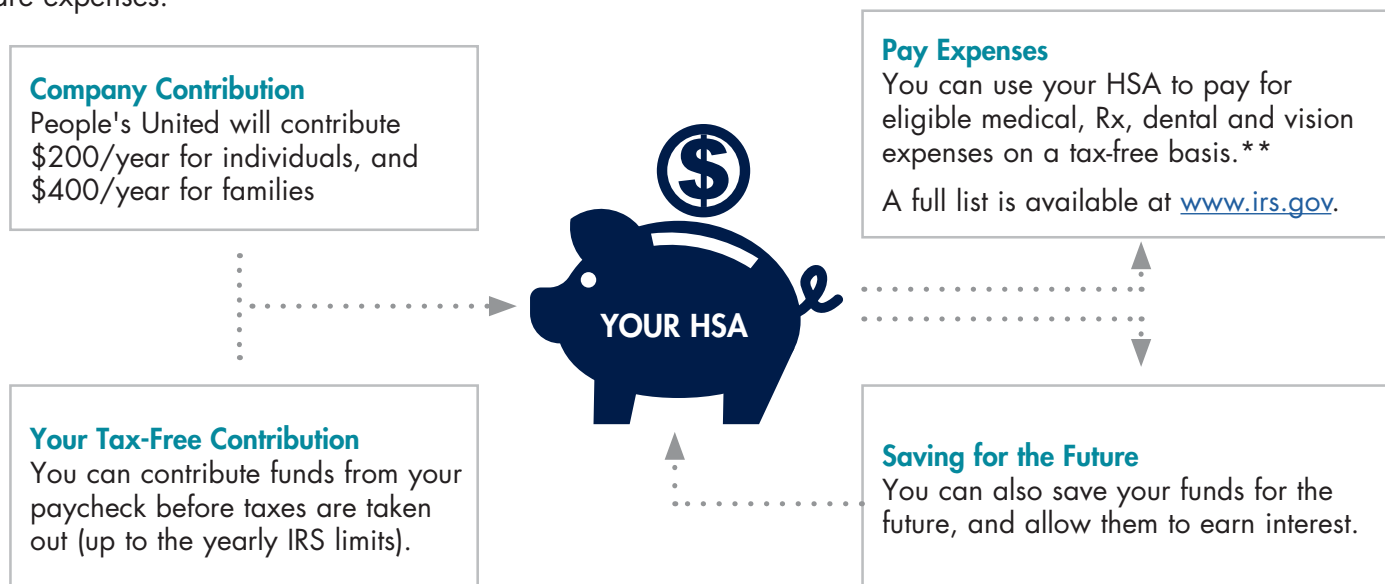
If you enroll in the HealthReimbursement Option, you automatically receive a **Health Reimbursement Arrangement (HRA)** – a reimbursement account that helps you meet your deductible or pay for coinsurance expenses each year. People's United Bank allocates the base funding to the account (\$200 Employee Only/\$400 other coverage levels). If you earn the Care Credit, Cigna adds the incentive to your HRA balance. Employees are not permitted to contribute to the HRA.

When you incur a qualified medical or prescription drug expense, the HRA automatically pays the provider using the funds available in your HRA. If you also elect a General-Purpose Health Care FSA, the HRA always pays first.

Unused money at the end of the year rolls over into the next year. As long as you stay in the HealthReimbursement Option, HRA money is available to you. Your HRA balance and claim activity may be viewed on myCigna.com.

HSA

If you enroll in the Medical Plan's HealthSavings Option, you'll have access to a **Health Savings Account (HSA)** – an individually owned savings account that helps you save money for current and future qualified health care expenses.



How much can you contribute?	2019 IRS Contribution Limit	People's United Contribution	Your Maximum Contribution Amount
Employee Only Coverage	\$3,500*	\$500***	\$3,000***
Family Coverage	\$7,000*	\$1,000***	\$6,000***

*If an employee reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.

** Any reference to taxes is at the federal level. State tax rules may vary.

***Assumes both the employee and covered spouse earn their \$300 Care Credit. If the Care Credit(s) is not earned, you may adjust your maximum contribution amount accordingly.

Medical Plan's Health Management Programs

Earn a \$300 Care Credit

Employees and spouses enrolled in the People's United Bank Medical Plan can participate in the Care Credit wellness program. Get a status check on your health, and earn an incentive for doing it!

1. Get a biometric screening through Quest Diagnostics® at my.questforhealth.com between **January 1, 2019 and October 31, 2019**. A biometric screening evaluates your cholesterol, blood pressure, fasting blood sugar and waistline measurements. Knowing your results and taking action can help reduce your risk of developing a serious illness. People's United Bank covers the cost of the screening.
2. Take the online Cigna My Health Assessment between **January 1 and October 31, 2019**. Log in at myCigna.com, click on the Manage My Health tab and select My Health Assessment. Have your blood pressure, total cholesterol and HDL cholesterol numbers ready.

If you and your spouse, if applicable, complete both of the above wellness requirements within the designated time frame, you will each earn \$300 in your HRA or HSA, depending upon which Medical Plan Option you are enrolled in.

Note: Screenings completed November 1 - December 31, 2018 may qualify for earning the 2019 screening credit. However, the Physician Results Form will not be available on my.questforhealth.com until 1/2/2019, the date the site opens for the 2019 incentive year.

Cigna Telehealth Connections

Save time and money by connecting with a board-certified doctor via video chat or phone, wherever and whenever you need help with minor, non-emergency conditions. Medications can even be prescribed, if needed.

Relay Health®

Get an online connection to your doctor – schedule an appointment, refill a prescription or even have an online appointment.

Behavioral Telehealth

Personal and confidential video-based mental health and/or substance use care is available with a licensed provider who participates in the Cigna Behavioral Network at the same cost as an in-office visit.

Cigna Personal Health Team

Cigna offers you access to a team of health specialists, including individuals trained as nurses, coaches, nutritionists, clinicians and counselors. Your health specialist will listen, understand your needs and help you find solutions. Get help over the phone or online with tobacco-cessation, health improvement goals, coping with and reducing stress, maintaining good eating and exercise habits, understanding treatment options and much more.

Voluntary Benefits

REMOVE THE FINANCIAL RISK OF THE UNEXPECTED

You may only elect coverage during Open Enrollment. Other than termination of coverage, enrollment/changes are not permitted mid-year, even if you experience a life event.

ADVANTAGES

Aside from being affordable forms of financial protection, your voluntary plans offer a lot of advantages.



GUARANTEED APPROVAL

Health questions and physical exams are not required for enrollment.



FAMILY COVERAGE

Coverage options are available for your spouse and children.



PORTABILITY

If you change jobs or retire, you can choose to take the plan with you.



WELLNESS BENEFIT

Each plan pays a \$50 benefit per covered person per calendar year for covered health screenings. State variances may apply; see benefit summary for details.



AFTER-TAX DEDUCTION/TAX-FREE PAYMENTS

Payments are made through convenient payroll deduction after tax, so the benefit is paid tax-free.

Critical Illness Insurance

Even when you are covered by a quality medical plan, serious illness can weigh heavily against your finances. Critical Illness Insurance reduces the financial impact of a major illness. The policy pays a lump sum benefit directly to you once you or a covered family member is diagnosed with a covered condition.



1 in every 2 men, and 1 in every 3 women
are at risk for developing cancer.¹

Examples of covered illnesses include:

- Major organ failure
- End stage renal (kidney) failure
- Heart attack
- Coronary artery bypass surgery
- Carcinoma in situ
- Stroke
- Cancer

PLAN OPTIONS

This plan offers employee policy amounts of \$10,000, \$20,000 and \$30,000. If elected, spouse is covered at 50% of the employee amount and child(ren) coverage is 25% of employee amount. Your cost will be based on the employee's age on January 1, 2019, as well as the policy amount and coverage tier elected.

See the benefit summary on www.benefitsquest.com/peoples for cost and coverage details.*

¹ American Cancer Society, *Lifetime Risk of Developing or Dying from Cancer*, 2016

*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Accidental Injury Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact, which can be substantial. Accidental Injury Insurance can help cover the out-of-pocket medical expenses and extra bills that can follow an accident.



The total benefit you receive is based on the type of injury, its severity and the medical services you received in treatment and recovery. Benefit payout can be used however you'd like.

The plan pays benefits for a variety of injuries and accident-related expenses that occur on and off the job, so you have 24-hour coverage. Examples of covered injuries include:

- Fractures
- Dislocations
- Physical Therapy
- Emergency Room Treatment
- Hospitalization
- Transportation

See the benefit summary on www.benefitsquest.com/peoples for cost and coverage details.*

**The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.*

Hospital Care Insurance

If you've ever been in the hospital, you know that even with insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance. Hospital Care Insurance can help to ease the sticker-shock by paying a benefit directly to you (not to the hospital, or to an insurance company) if you or a covered family member receives hospital care.

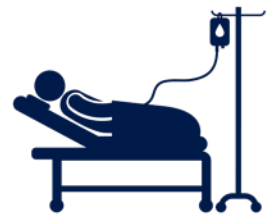
Here are some examples of what the plan can pay benefits for.



Ambulance Transport



Accident-Related
Emergency Room Treatment
Hospital Admission



Hospital Intensive
Care Unit Confinement

Daily Hospital
Confinement

See the benefit summary on www.benefitsquest.com/peoples for cost and coverage details.*

**The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.*



Dental Plan

Delaying dental care may only cause more trouble in the long run. The People's United Dental Plan through Cigna offers preventive benefits to help you avoid problems, as well as basic and diagnostic benefits to fix any you might already have.

	Basic Option		Enhanced Option		DHMO Option
Network	Total Dental PPO Network				Dental Care
Plan Features	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only (where available)
Annual Deductible¹ (Individual/family)	None	\$50/\$150	None	\$50/\$150	None
Annual Plan Maximum	\$1,000 per member		\$1,500 per member		None
Preventive Services Exams, Cleanings, X-rays	Plan pays 100%, no deductible	Plan pays 100% of reasonable and customary (R&C) allowances, no deductible	Plan pays 100%, no deductible	Plan pays 100% of reasonable and customary (R&C) allowances, no deductible	Plan pays 100%
Basic Services Silver fillings, composite fillings on your anterior teeth, endodontics, routine extractions and non-major periodontics, root canals (non-molar teeth) and emergency services	Plan pays 70%, no deductible	Plan pays 70%, after deductible	Plan pays 80%, no deductible	Plan pays 80%, after deductible	Plan pays 100%
Major Services Crowns (all materials), full and partial dentures, inlays, onlays, osseous surgery, oral surgery and root canals (molar teeth)	No coverage		Plan pays 50%, no deductible	Plan pays 50%, after deductible	Plan pays 60% ²
Orthodontia Partial and comprehensive treatment	No coverage		Dependents to age 19 only, plan pays 50% (\$1,650 lifetime maximum)		Plan pays 50%

¹ Does not apply to preventive services.

² Under the DHMO, surgical removal of an erupted tooth is covered at no cost to you; Plan pays 60%/you pay 40% for all other oral surgery.

Vision Plan

Some eyes need a little extra care throughout the year. People’s United Bank offers vision coverage and discounted services for you and your dependents through Cigna. The Vision Plan covers an annual eye exam, lenses and frames, or contact lenses instead of eyeglasses. There's no paperwork for In-Network care. Just pay your share of the cost and your provider will submit the claim. When choosing an Out-of-Network eye doctor, you'll typically pay for the service in full and then submit a claim form for reimbursement.

Plan Features	In-Network Benefit	Out-of-Network Benefit
Eye Exam (one per calendar year)	\$15 copay	Up to \$50
Lenses & Frame Copay	\$25	N/A
Eyeglass Lens Allowance ¹ (one pair per calendar year)		
Single	Covered at 100% after Lenses & Frame copay	Up to \$50
Bifocal		Up to \$75
Trifocal		Up to \$100
Lenticular		Up to \$80
Eyeglass Frame Allowance (one every other calendar year)	Up to \$150 retail cost	Up to \$70
Contact Lenses Allowance (fitting & evaluation; in lieu of glasses; one pair or single purchase per calendar year)	Up to \$150	Up to \$105
Additional Discounts	Laser vision correction, additional prescription lenses and prescription sunglasses	N/A

¹ Polycarbonate lenses for children under 18 years of age.

Flexible Spending Accounts (FSAs)

If you're not a fan of saving money, feel free to skip this page. You can stretch the dollars you spend on health care, child care and elder care expenses by using your Health Care and Dependent Care Flexible Spending Accounts (FSAs). FSAs allow you to put pre-tax money aside for important expenses, while helping you reduce your taxable income and increase your take home pay.

HOW DO YOUR FSAs WORK?

During Open Enrollment, you'll decide how much to set aside for each account (up to the IRS limits).

The accounts are separate – you cannot use money from a Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.



Throughout the year, your contributions will be deducted from each paycheck in equal amounts **before taxes are taken out**. You'll be able to start using the accounts as soon as your benefits are effective.

General Purpose Health Care FSA (cannot be used with HealthSavings Option)	Limited Purpose Health Care FSA (for use with HealthSavings Option only)	Dependent Care FSA
What can you use each account for?		
Medical, dental and vision expenses, prescription medications, and more.*	Dental and vision expenses only	Day care, preschool, elder care expenses, and more.*
What's the annual minimum and maximum contribution amount?		
\$125 to \$2,650	\$125 to \$2,650	\$125 to \$5,000 (\$2,500 if married and filing separate tax returns)
When can claims be incurred (must be an active participant at the time)?		
January 1, 2019 - March 15, 2020		January 1 - December 31, 2019

*Check out Publications 502 and 503 on www.irs.gov for a full list of eligible expenses. Any reference to taxes is at the federal level. State tax rules may vary.

You can use your pre-tax dollars to pay for qualified health care and dependent care expenses throughout the year. Depending on your specific account, you can either submit claims for reimbursement, or use your ConnectYourCare Payment Card (Health Care FSAs only; existing FSA participants will continue to use their current card until it expires).

Keep in mind: Per IRS regulations, any funds left in the accounts after the yearly April 15 claims submission deadline will be forfeited. Be sure to calculate your contributions carefully. **The funds won't roll over from year to year, and you will have to actively re-enroll on a yearly basis.**

2019 People's United Bank Semi-Monthly Employee Contributions

Tobacco-Free Premium Discount has been applied to the rates below; the Spousal Surcharge has not.

	Medical ^{1,2} Tobacco-Free Premium Discount Included		Dental ¹			Vision ¹
Coverage Options	Cigna HealthReimbursement Option	Cigna HealthSavings Option	Cigna Basic Option	Cigna Enhanced Option	Cigna DHMO Option	Cigna Vision Plan
Employee						
< \$30,000	\$71.00	\$48.00	\$6.97	\$10.62	\$5.19	\$3.10
\$30,000 - \$49,999	\$79.50	\$56.50				
\$50,000 - \$99,999	\$84.00	\$61.00				
\$100,000 +	\$99.00	\$76.00				
Part-time	\$99.00	\$76.00				
Employee + Spouse						
< \$30,000	\$193.50	\$141.00	\$14.71	\$22.41	\$10.39	\$5.43
\$30,000 - \$49,999	\$207.00	\$154.50				
\$50,000 - \$99,999	\$218.00	\$165.50				
\$100,000 +	\$261.00	\$208.50				
Part-time	\$261.00	\$208.50				
Employee + 1 Child						
< \$30,000	\$122.00	\$86.50	\$11.64	\$17.73	\$9.09	\$4.65
\$30,000 - \$49,999	\$133.50	\$98.00				
\$50,000 - \$99,999	\$143.00	\$107.50				
\$100,000 +	\$166.50	\$131.00				
Part-time	\$166.50	\$131.00				
Employee + 2 Children						
< \$30,000	\$173.00	\$125.00	\$16.32	\$24.83	\$12.98	\$6.21
\$30,000 - \$49,999	\$187.50	\$139.50				
\$50,000 - \$99,999	\$202.00	\$154.00				
\$100,000 +	\$234.00	\$186.00				
Part-time	\$234.00	\$186.00				
Employee + 3 or More Children						
< \$30,000	\$224.00	\$163.50	\$20.99	\$31.94	\$16.88	\$7.76
\$30,000 - \$49,999	\$241.50	\$181.00				
\$50,000 - \$99,999	\$261.00	\$200.50				
\$100,000 +	\$301.50	\$241.00				
Part-time	\$301.50	\$241.00				
Employee + Spouse + 1 Child						
< \$30,000	\$244.50	\$179.50	\$19.39	\$29.51	\$14.28	\$6.98
\$30,000 - \$49,999	\$261.00	\$196.00				
\$50,000 - \$99,999	\$277.00	\$212.00				
\$100,000 +	\$328.50	\$263.50				
Part-time	\$328.50	\$263.50				
Employee + Spouse + 2 or More Children						
< \$30,000	\$295.50	\$218.00	\$24.06	\$36.62	\$18.18	\$8.53
\$30,000 - \$49,999	\$315.00	\$237.50				
\$50,000 - \$99,999	\$336.00	\$258.50				
\$100,000 +	\$396.00	\$318.50				
Part-time	\$396.00	\$318.50				

¹ Deductions are reflected in the first and second pay periods of the month.

² Includes prescription drug coverage administered by Cigna.



Enrollment

2019 Benefits Open Enrollment runs Monday, October 29 through Monday, November 12, 2018. Don't miss your opportunity to elect, change or waive benefits coverage for 2019.

All benefits-eligible employees must actively participate in this year's Open Enrollment. If you don't, your current benefit elections will end on December 31, 2018. Once Open Enrollment ends, you will only be able to enroll or change your elections if you experience a permitted election change event, such as getting married or having a child.

This year, you will again be able to enroll online through my-peoples.com. In addition, we are introducing two new enrollment options!

THREE WAYS TO ENROLL FOR BENEFITS

1. Online at my-peoples.com

Online enrollment is available 24/7 on *my-peoples* during the enrollment period, so you can enroll when it's convenient for you. Simply log in to *my-peoples* and go to *Myself > Open Enrollment*. You must make an election for each benefit listed, and click "Submit" in order to have People's United benefits in 2019.

2. Over the phone by calling [877-221-9822](tel:877-221-9822), Monday - Friday, 9:00 a.m. - 6:00 p.m. ET

Speak with a benefits counselor by calling the Enrollment Center during the enrollment period. Your counselor will explain your benefit options, answer your questions and help you make the best choices that are right for you.

3. Enrollment Café (at select locations)

You can visit an Enrollment Café to make your benefit elections at a laptop computer station. A benefits counselor will be available to answer questions and help you with the enrollment process. Refer to the chart below for Enrollment Café locations, dates and times. You can schedule an appointment online at www.benefitsgo.com/peoples.

2019 PEOPLE'S UNITED BANK ENROLLMENT CAFÉ SCHEDULE

Location/Address	Café Dates	Hours
Bridgeport Center – Jackson Room (off cafeteria) 850 Main Street, Bridgeport, CT	10/29 - 11/2 11/5 - 11/9	9:00 a.m. - 6:00 p.m. ET 9:00 a.m. - 6:00 p.m. ET
Burlington Square – Chittenden Room 2 Burlington Square, Burlington, VT	10/29 - 11/2	9:00 a.m. - 6:00 p.m. ET
Williston Ops Center – Oak Room 422 IBM Road, Williston, VT	11/5 - 11/7	9:00 a.m. - 6:00 p.m. ET

Contacts

Benefit	Carrier	Phone Number	Website/Email
Medical Plan (includes Rx)	Cigna	855-648-5934	myCignaplans.com Open Enrollment ID: PUB2019 Password: cigna myCigna.com (once enrolled)
Dental Plan			
Vision Plan			
Health Savings Account	ConnectYourCare	877-292-4040	connectyourcare.com
Flexible Spending Accounts	Cigna	800-754-3207	
Critical Illness Insurance			
Accidental Injury Insurance			
Hospital Care Insurance			
Enrollment Resources/ Benefit Information	Enrollment Center	877-221-9822 (10/29 - 11/12: Monday - Friday, 9:00 a.m. - 6:00 p.m. ET)	www.benefitsquest.com/peoples
	People's United HR Services Department	877-274-8383 (HR Info Line)	The Insider HR.Services@peoples.com

For more information on Open Enrollment and the benefits listed throughout this guide, visit the benefits website at www.benefitsquest.com/peoples.



NOTE: This statement is intended to summarize the benefits you receive from People's United Bank. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract and does not alter any original plan documents. For additional information, please contact the Benefits department.