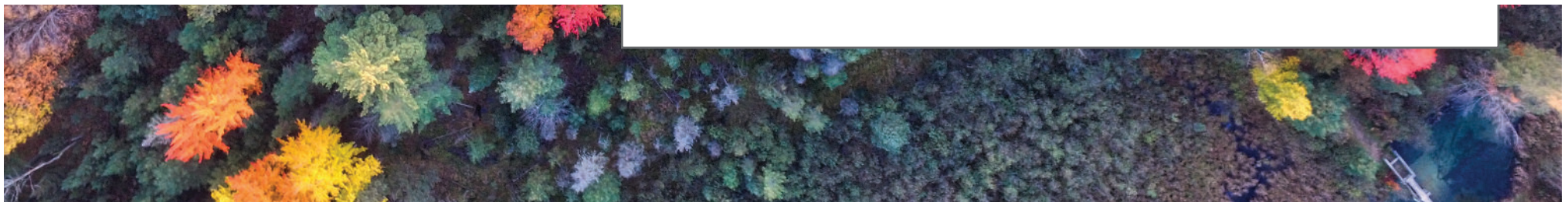


Mountain Creek  
**Outfitters**

# ENROLLMENT GUIDE

2018







## Welcome to your benefits!

Consider this guide your menu, if you will, to help you shop for the benefits that will work best for you and your family. This is just a guide – an outline of all the benefits available to you. The real detail for each benefit can be found in your Summary Plan Description and in the other documents linked in the enrollment system and on your benefits website. For this menu we'll keep things brief. You'll find overviews for each benefit offered, as well as directions on how to enroll. We believe in taking care of you and your family, so we're excited to be able to offer each of these benefits, which represent a significant portion of your total compensation package.

## The Shopping Experience

the who, where, and how of enrolling

<b>Page 2</b>	How do I enroll?
<b>Page 3</b>	Who can I enroll?
<b>Page 3</b>	What do I need to know about my health coverage options in 2018?

## Your Benefits

summaries of each of your choices

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## **SHOP FOR YOUR BENEFITS**

Open Enrollment runs from \_\_\_\_ to \_\_\_\_\_. This is your annual chance to enroll, change, or drop coverages outside of a qualifying life event like a birth, adoption, marriage, divorce, etc.

## Online

Website: [www.plansource.com/login](http://www.plansource.com/login)

### Username:

Your username format is the first initial of your first name plus up to the first six characters of your last name, plus the last four digits of your SSN.

For example, if your name is John Williams and the last four digits of your Social Security Number is 1234, your username is jwillia1234.

### Password:

Your password for open enrollment will be your date of birth in a number format without any punctuation, starting with the year you were born, then the month, and then the date.

For example, if you were born on January 5th, 1970, your password would be 19700105. You will be prompted to change it once you log in.

When you log in to the enrollment system you will select “Enroll – Annual” to get started. The screens will lead you through the steps from start to finish. Be sure to check out all the links to other documents and videos for details on each benefit and to learn how they work.

## Over the Phone

 **Call:** 800-XXX-XXXX

 **Hours:** 8am-11pm ET Monday through Friday

A Benefit Center representative will walk you through your benefits and explain your coverage options. When you call be prepared with the Social Security Numbers and dates of birth for any dependents you want to enroll on your plans.

## Who Can I Enroll?

We are happy to be able to offer benefits to all full-time regular employees and their eligible dependents. The following types of dependents are eligible for coverage on our plans:

- Spouse
- Domestic Partner
- Dependent children under the age of 26 (unless disabled)
- Any court-ordered dependents

At the time of enrollment, you will be asked to provide documentation confirming your dependents and their eligibility. You will have \_\_\_ days to submit the required documentation after the enrollment period ends.

## What do I need to know about my health coverage options in 2018?

You have options! The Affordable Care Act requires you to have medical health insurance or pay a fine on your year-end taxes. The benefits we offer you meet this requirement, but there are other ways you may be able to enroll in medical insurance. Consider if you are eligible for any of the following sources for health insurance to make sure you have the coverage that best meets your needs:

- Expanded Medicaid
- Medicare or CHIP
- On a parent's plan if you're under the age of 26
- Through a spouse, if applicable
- State or Federal Marketplace ([www.healthcare.gov](http://www.healthcare.gov))

## **YOUR BENEFIT CHOICES**

# Medical Insurance

The company offers two plan choices through our insurance provider, United Healthcare.

The chart below offers a quick overview of what’s covered and how the plans differ. More detail can be found in the Summary Plan Description and in the documents linked in the enrollment system.

	STANDARD PLAN (Provider is in the UHC Choice Plus Network)	VALUE PLAN (Provider is in the UHC Choice Plus Network)
Annual, Calendar Year Deductible (only needs to be met once per year)	\$625 Individual and \$1,875 Family	\$1,550 Individual and \$4,650 Family
Co-Insurance Percentage	Plan pays 80% after deductible and you pay 20% after deductible	Plan pays 80% after deductible and you pay 20% after deductible
Out of Pocket Maximum	\$3,750 Individual and \$11,250 Family (includes Deductible and any Co-Insurance)	\$4,400 Individual and \$12,500 Family (includes Deductible and any Co-Insurance)
Primary Care Doctor Office Visit	\$40 copayment per visit	\$40 copayment per visit
Virtual Visits	\$25 copayment per visit	\$25 copayment per visit
Annual Preventative Care	Plan covers 100% of the cost	Plan covers 100% of the cost
Urgent Care	\$60 copayment per visit	\$70 copayment per visit
Emergency Room	\$310 copayment per visit, then the plan will pay 80% of the remaining charges and you will pay 20%	\$310 copayment per visit, then the plan will pay 80% of the remaining charges and you will pay 20%

Visit [www.myUHC.com](http://www.myUHC.com) to find a provider in the UHC Choice Plus network and take advantage of other tools and resources available.

Virtual Visits allows plan participants the ability to talk to a doctor over the phone or through a

video call on a computer. The doctor will diagnose many conditions and will prescribe any necessary prescriptions for minor medical needs like bladder infections, pink eye, bronchitis and many others. The cost for you to use the Virtual Visits program is \$25 per use, regardless of which medical plan you have.

# Dental Insurance

The company offers two dental plan choices through Delta Dental.

The chart below offers a quick overview of what's covered and how the plans differ. More detail can be found in the Summary Plan Description and in the documents linked in the enrollment system.

	BASIC PLAN	PREMIUM PLAN
Annual, Calendar Year Deductible (only needs to be met once per year)	\$50 Individual and \$150 per Family	\$50 Individual and \$150 per Family
Annual Benefits Maximum	\$1,000 In-Network \$750 Out-of-Network	\$1,000 In-Network \$750 Out-of-Network
Diagnostic and Preventative Services (i.e. exams, cleanings, sealants, x-rays)	Plan covers 100% In-Network Plan covers 80% Out-of-Network after deductible	Plan covers 100% In-Network Plan covers 80% Out-of-Net- work after deductible
Basic Services (i.e. fillings, simple crown repairs, simple root canals, extractions)	70% In-Network/50% Out-of- Network coverage by the plan after you first pay the annual deductible	80% In-Network/60% Out-of- Network coverage by the plan after you first pay the annual deductible
Major Restorative Services (i.e. crowns, oral surgery, bridges, dentures)	0% coverage by the plan	50% In-Network/40% Out-of- Network coverage by the plan after you first pay the annual deductible
Orthodontia (up to age 20)	0% coverage by the plan	50% coverage by the plan, you pay the rest, maximum lifetime benefit of \$1,000, no deductible applies



# Vision Insurance

The company offers vision insurance through VSP.

The chart below offers a quick overview of what's covered. More detail can be found in the Summary Plan Description and in the documents linked in the enrollment system.

BASIC PLAN (In Network)	
Exam Copayment	\$10 per exam
Frames and Lenses	\$25 Copayment Retail frames allowance of \$130 on covered frames
Contact Lens	\$60 maximum copayment
Exam Copayment	\$10 per exam
Exam Copayment	\$10 per exam
Exam Copayment	\$10 per exam
Exam Copayment	\$10 per exam
Exam Copayment	\$10 per exam



**The primary advantage to enrolling in an IRS approved Flexible Spending Plan is to reduce your taxable income.**

Rollover up to **\$500** of unused funds at the end of 2018

## Flexible Spending Plans

The primary advantage to enrolling in an IRS approved Flexible Spending Plan is to reduce your taxable income. When you participate, you set aside PRETAX dollars for health and dependent care expenses for which you would otherwise pay with post-tax dollars. Flexible Spending Accounts (FSA) are exempt from federal taxes, Social Security taxes (FICA), and in most cases state income taxes.

Our Flexible Spending Plans are administered by United Healthcare. Visit [www.myUHC.com](http://www.myUHC.com) for information on how to use your FSA and complete listings of eligible expenses.

### Medical Flexible Spending Plan

(also known as a Healthcare FSA) — this type of account allows you to pay for certain types of medical expenses for you and any taxable dependent, including dependents not covered under your medical insurance.

- Maximum annual election of \$2,650 for 2018
- Rollover up to \$500 of unused funds at the end of 2018 (any funds over \$500 will be forfeited)
- Debit card provided, or pay with personal funds and request reimbursement later
- Online and mobile apps available

### Dependent Care Flexible Spending Plan

— this type of account allows you to pay for eligible dependent care expenses so that you and your spouse can work, look for work, or attend school full time. This includes care for disabled dependent adults as well as dependent children.

- Maximum annual election of \$5,000 for 2018 (or \$2,500 if you are married and file taxes separately from your spouse)
- No rollover. Unused funds will be forfeited at the end of the year
- Debit card provided, or pay with personal funds and request reimbursement later
- Online and mobile apps available

# Life and Disability Plans

Life insurance is protection for your family – protection from financial risk and sudden loss of income in the event of your death.

## Basic Life Insurance

The company provides you with Basic Life insurance in the amount of 1.5 times your annual salary at no cost to you. Your only responsibility with Basic Life insurance is to make sure your beneficiary designation is current. This is the spouse, parent, guardian of your kids, trust, etc that will receive the money from the insurance company in the event of your death.

Basic Life insurance in the amount of **1.5 times your annual salary at no cost to you**

## Supplemental Life Insurance

You have the choice to purchase additional life insurance, above the Basic Life Insurance provided to you by the company. This is available to you up to five times your annual salary to a maximum benefit of \$500,000.

You also have the option to purchase life insurance for your spouse up to 100% of the amount that you purchase for yourself. Coverage for your children is available up to \$10,000 and you're able to pay for all children to have coverage for the cost of one.

**Coverage for your children is available up to \$10,000**

This plan does have restrictions on how much coverage is available without answering medical questions. These details, as well as all of the provisions of the life insurance benefits are found in the Summary Plan Description. The enrollment system also includes the limits configured for you and the Benefit Center will explain them as well.

## Disability Insurance

Disability Insurance is paycheck protection. If you can't work due to a qualifying sickness or accident disability insurance is what keeps money coming in. The only thing that stops when you can't work is your paycheck so having disability insurance is important.

The company provides Long Term Disability at no cost to you. You also have the choice to purchase Short Term Disability. During the enrollment process you will be presented with your coverage options, plan details, and associated payroll deductions.

Long Term Disability at **no cost to you**





## Bonus Plans

### Identity Theft Insurance

With news almost daily about security breaches and hackings, Identity Theft Insurance is a way you can protect yourself. This coverage comes along with a monitoring service to keep tabs on your personal information as well as help and support with all of the cleanup that would have to happen in the event that your identity was stolen. You can shift the burden to ID Watchdog and know that you have protection if something happened to you or a covered family member. More information on ID Watchdog will be found in the enrollment system.

### Pet Insurance

If you are a pet owner you know how expensive it can be to care for them! For this reason, the company offers Pet Insurance through VPI. By purchasing coverage as a company employee you get a discount over what you would pay if you went to VPI directly, however you will work directly with VPI to enroll and pay for the coverage. It will not be payroll deducted. Enroll online at [petsvpi.com/thecompany](https://petsvpi.com/thecompany) or at 877-Pets-VPI.







# ENROLLMENT GUIDE

2018 The Company

Benefit Center Phone Number: 800-XXX-XXXX

Website: [www.thecompanybenefits.com](http://www.thecompanybenefits.com)