

2020 Enrollment Guide


PETERSON
HEALTH



What's in this guide

The Shopping Experience – the who, where, and how of enrolling

- ▶ How do I enroll?2
- ▶ Who can I enroll?.3

Your Benefits – summaries of each of your choices

- ▶ Medical4
- ▶ Dental5
- ▶ Vision6
- ▶ Flexible Spending Plans7
- ▶ Life and Disability Plans8
- ▶ Critical Illness Plan9
- ▶ Accident Plan9

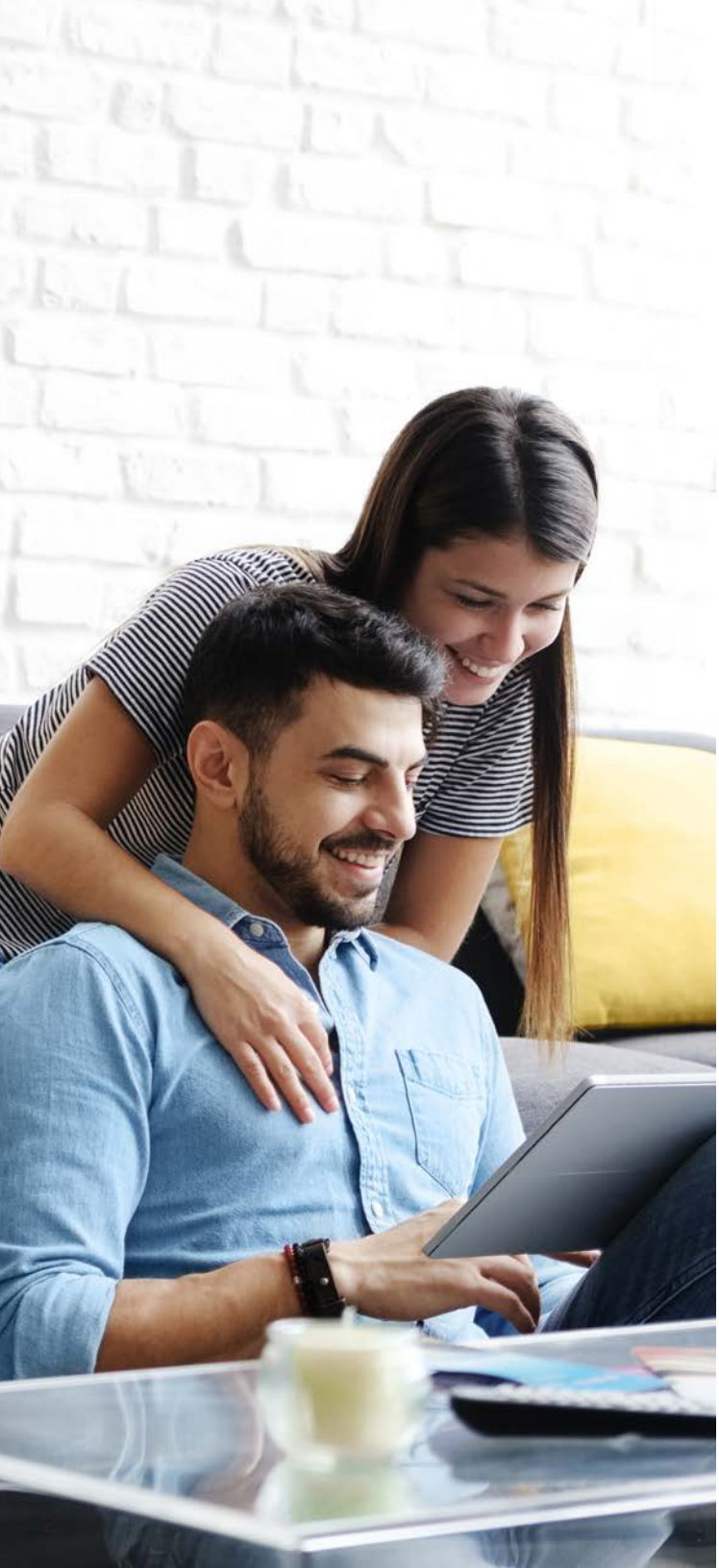


**SIGN UP
BEFORE TIME
RUNS OUT.**

**Annual enrollment is
Nov. 1 – Nov. 18.
Don't miss your
chance to sign up or
update your benefits.**

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.



Shop for Your Benefits

How Do I Enroll?

Open Enrollment runs from November 1st to November 18th. This is your annual chance to enroll, change, or drop coverages outside of a qualifying life event like a birth, adoption, marriage, divorce, etc.

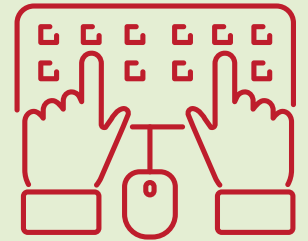
ONLINE

- ▶ Website: benefits.plansource.com

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.



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

Your Benefit Choices

Medical Insurance

Peterson Health offers one comprehensive medical plan to enroll, to promote health and financial security for you and your family.

This chart 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.

BASE PLAN

Members must use Peterson Health services network unless the service is not available at Peterson Health. If service is not available, member must use an in-network provider



To find a provider in the Greater Hill Country Healthcare Alliance network, visit the Peterson Health Intranet and click on HR Benefits, then follow the path through Network Directories and GHCHA. You can also

contact PHCS at www.multipan.com or 1-888-920-4479.

BASE PLAN

Lifetime Maximum	Unlimited
Maximum Benefit Amount: <i>Aggregate Annual Limit</i>	Unlimited
Deductible Per Calendar Year	\$3,000 person/\$6,000 family – Peterson Health \$3,000 person/\$6,000 family – Greater Hill Country Healthcare Alliance/PHCS
Maximum Out- Of- Pocket Amount, Per Calendar Year	\$7,200 person/\$14,400 family – Preferred Provider \$7,200 person/\$14,400 family – In Network Provider
Primary Care Physician Office Visit	Primary \$30 Specialist \$60
Prescription Copays	Generic \$10 Preferred Brand Name \$45 Non-Preferred Brand Name \$85 \$50 Calendar year deductible applies to Preferred & Non-Preferred drugs
Annual Preventative Care	100% deductible waived
Urgent Care	\$30 copayment
Emergency Room visit	(true emergency) 75% deductible waived (non-emergency) 75% after deductible
Diagnostic Laboratory/ Radiology Services	75% after deductible

Dental Insurance

Peterson Health offers an open network dental option, which allows you the freedom to choose your dentist.

This chart offers a quick overview of what is covered by your plan. More detail can be found in the Summary Plan Description and in the documents linked in the enrollment system.

Note: The waiting period applies only to "Late Enrollees" from the Covered Person's effective date before dental benefits are payable. (Late Enrollee is a person who enrolls outside of their initial enrollment period or a special enrollment period as provided under the eligibility requirements of the plan.)

DENTAL CARE BENEFIT SCHEDULE

Dental Care Deductible Per Calendar Year	\$50 Per Covered Person \$150 Per Family Unit
Maximum Benefit Amount For Class A – Preventative, Class B – Basic and Class C – Major Services <i>Per Covered Person per Calendar Year</i>	\$1,500
For Class D – Orthodontia <i>(Benefit available for Dependents under age 19)</i> <i>Lifetime maximum per Covered Person</i>	\$1,500
Implants <i>Lifetime maximum per Covered Person</i>	\$3,000
Dental Percentage Payable	
Class A Services – Preventative	100%
Class B Services – Basic (6 month waiting period)	80%
Class C Services – Major (12 month waiting period)	50%
Class D Services - Orthodontia	50%

Vision Insurance

Peterson Health offers vision insurance through VSP "Choice Network".

This chart 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.

You can download the VSP Vision Care on the Go app for free to find providers in real time.



BASIC PLAN (In Network)

Exam Copayment	\$10 per exam
Frames and Lenses	
Copayment	\$25 Copayment
Frames Allowance	Retail frames allowance of \$130 on covered frames every 24 months
Contact Lens	You can elect contact lenses annually



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 Pension Concepts & Administration. Visit our intranet 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 \$2,700 for 2020
- ▶ Debit card available by request, or pay with personal funds and request reimbursement later



YOUR FSA MONEY: USE IT OR LOSE IT!

Your FSA benefits begin on Jan. 1, 2020.

So make sure to spend any remaining money in your health care or dependent care FSA by March 15, 2020, or you'll forfeit any remaining funds.

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 2020 (or \$2,500 if you are married and file taxes separately from your spouse)
- ▶ Debit card available by request, or pay with personal funds and request reimbursement later



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.

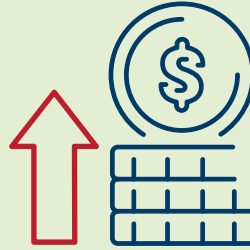
Basic Life Insurance



The company provides you with Basic Life insurance in the amount of 2 times your annual salary, up to \$250,000, 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.

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 in increments of \$10,000 to a maximum benefit of \$500,000.

You also have the option to purchase life insurance for your spouse up to 50% 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.

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.

You have the choice to purchase Short Term & Long Term Disability. During the enrollment process you will be presented with your coverage options, plan details, and associated payroll deductions.

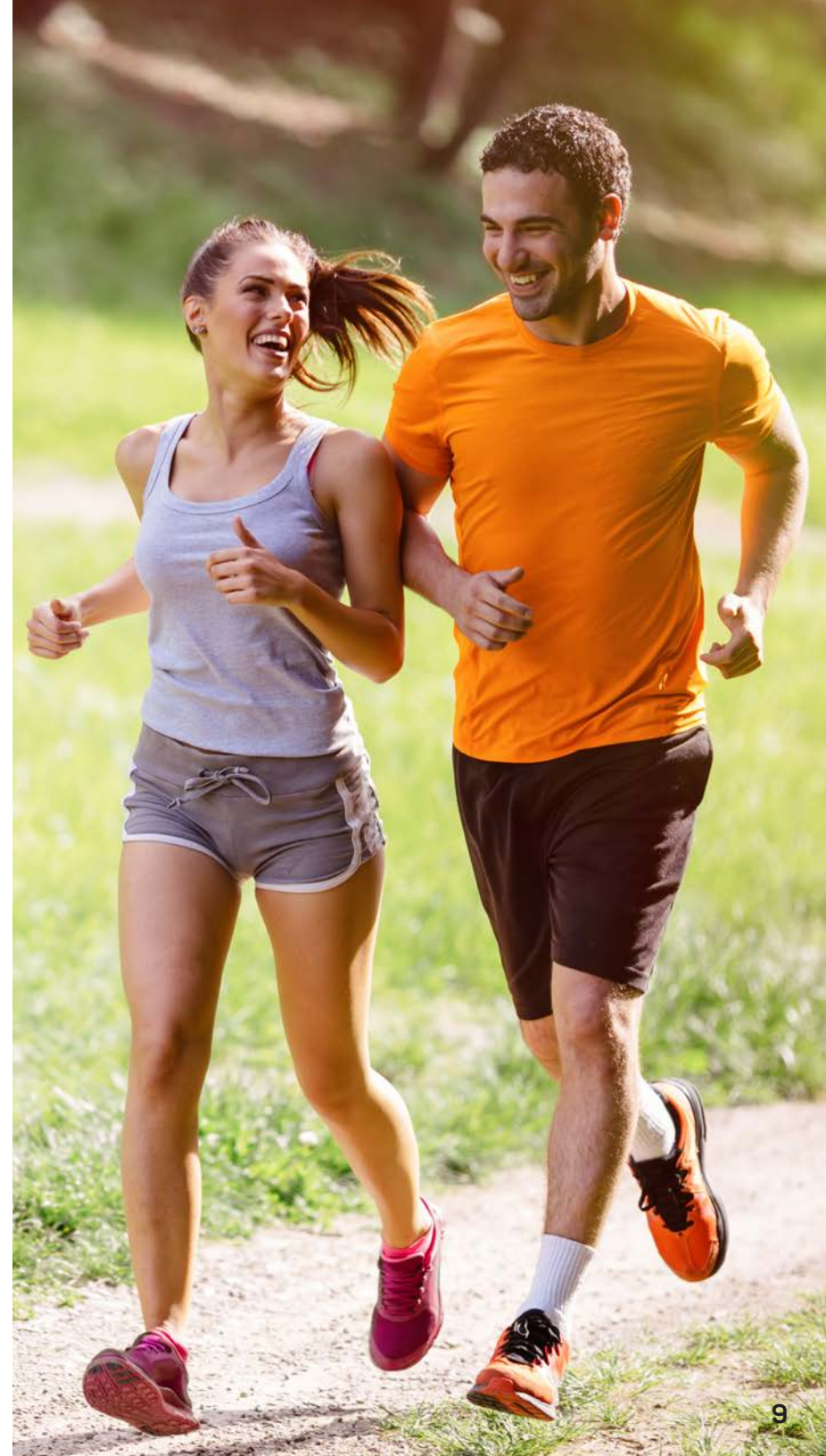
Bonus Plans

Critical Illness

Critical illness "C.I." insurance can help with expenses that medical insurance does not cover like deductibles or out of pocket costs or services like experimental treatments. Benefits are available from \$5,000 to \$50,000. Critical Illness insurance covers the following diseases: Invasive Cancer, Heart Attack, Stroke, Arteriosclerosis, Organ Failure, ALS, Alzheimer's disease, Parkinson's, Multiple Sclerosis, Loss of Hearing, Sight, and Speech.

Accident Insurance

Accidents happen every day. There are almost 39 million emergency room visits a year due to injuries. If you were injured from an accident, you will have expenses that you were not anticipating—will you be prepared? Guardian's accident plan pays benefits to you over and above what your insurance plan pays if you are injured in an accident. Accident insurance is not intended to replace your major medical, but will put cash into your hands to supplement your out of pocket expenses for hospital stays, ER visits, Co-pays, deductibles, crutches, and x-rays.





benefits.plansource.com