

2018 Benefits Open Enrollment

Areas Covered in this Presentation

- + Overview of the company philosophy when developing our benefit package
- + Review of the benefit choices
 - > Medical
 - > FSA
 - > Dental
 - > Vision
 - > Life & Disability
 - > 401k
- + How to enroll and make changes to your benefits for 2018

Changes will be noted in RED throughout the presentation

Change Effective Date

- + Changes made during open enrollment will go into effect on January 1, 2018
- + After open enrollment, changes to benefit elections can only be made in the event of a qualified life event
- + This is your opportunity to:
 - Change medical plans
 - Add a line of coverage
 - Add dependents to coverage
 - Drop dependents
- + Choices you make are in place for all of 2018

Benefit Philosophy

- + Offer affordable insurance to everyone
 - We do not exclude family members or charge an additional surcharge to carry a spouse like some other plans
 - Maintain a low premium contribution for our High Deductible/HSA Plan to be sure all associates have access to coverage
- + Great coverage for the best cost
 - Balance the level of coverage with the premium costs to benefit both the associates and Dwellworks
- + Provide associates with multiple choices of plan designs to allow them to enroll in the plan that best supports their needs and risk tolerance
 - Allows associates to weigh premium contributions, deductibles, copays, coinsurance, and out of pocket maximums in deciding which plan best fits their needs.

Health Insurance

- + Our medical benefits will stay with UnitedHealthcare (UHC) for 2018
- + The medical plan premiums will increase by **3.02%**
- + There are very few changes to the plan coverage
 - To remain eligible as a High Deductible Health Plan (HDHP) and allow members to enroll in a pre-tax Health Savings Account (HSA) the IRS has mandated the HDHP deductibles increase in 2018
 - > Single coverage will move from \$2600 to \$2700
 - > Family coverage will move from \$5200 to \$5400
 - Introduction of Tier 4 Rx (prescription drug) deductible
 - > \$100 (30) day supply // \$250 (90) day supply
 - > A disruption analysis was done on the prescriptions being used by current enrollees. At the time of the analysis there were no associates using drugs that fell on tier 4. NOTE: That like with all drugs, UHC has the ability to change the tier classification of drugs on their formulary. Tier 4 are usually name brand, very high cost drugs.
 - Discontinuation of the Health Reimbursement Account (HRA) due to low participation

- + The UHC provider directory is available through their website: myuhc.com >Choice Plus
- + Dwellworks offers 3 medical plan options to choose from with varying premium, deductible, copay, coinsurance and out of pocket options
- + All 3 medical plan options utilize the same network of providers

Definition of Terms

+ Premium

- Amount paid by the associate through payroll on a semi-monthly basis
 - > Premium is a pre-tax payment
 - > Dwellworks covers the majority of premium for each plan

+ Co-pays

- Flat dollar amounts paid for services as part of the PPO plans
 - > Examples- office visits, Rx, urgent care, emergency room, and other services as outlined in the summary of benefits and summary plan descriptions
 - > Co-pays are excluded from the deductible
 - > Co-pays are included in the Out of Pocket Maximum

+ Out-of-Pocket Maximum

- Maximum amount an associate will pay on an annual basis for services applied to co-pays, deductible, and coinsurance

Definition of Terms

+ Deductible

- Annual amount that must be satisfied prior to coinsurance percentages being applied
 - > Apply only to covered medical services listed with a % in the summary of benefits and summary plan descriptions
 - > On the PPO plans the single deductible applies to each individual enrolled in the ee+children or family plans, with a maximum of 3 family members maxing out the deductible Option 2 no more than
 - > Option 2 if one person in the family hits their deductible, they'll go to co-insurance.
 - > The remainder of the family combined track towards the remaining of the deductible of \$1,250
 - > Option 3 if one person in the family hits their deductible, they'll go to co insurance. The remainder of the family combined track towards the deductible of 1,000.

+ Coinsurance

- Percentage of negotiated costs associates pay for eligible services
 - > Coinsurance eligible services are noted in the summary of benefits with notation of a percentage (%)
 - > Costs will be applied to deductible. Once the deductible is satisfied the associate will share in the cost of the service

UHC: Option 1 HDHP/HSA

Deductible: Coverage requires the deductible to be met before coinsurance applies	Single \$2,700 Family \$5,400 (one family member must hit the \$2,700 deductible; then all other family members combined can hit the 2 nd \$2,700. OR one other family member can hit the \$2,700 deductible)
Co-Insurance	80% after deductible
Max Out of Pocket	Single \$5,000 Family \$10,000
Life Max	Unlimited
Office Visit	20% after deductible
Preventative Care: Routine or periodic exams, well baby exams, well child exams, adult physical exams, pelvic examinations, routine EKG, immunizations, screening examinations	100% no cost to associate
Emergency Room	20% after deductible
Urgent Care	20% after deductible
Lab/Diagnostic	20% after deductible
RX Retail	20% after deductible & contributes to Out of Pocket Max
RX Mail Order	20% after deductible & contributes to Out of Pocket Max

Health Savings Account

- + Those enrolled in Option 1 (HDHP/HSA) have the option of opening a Health Savings Account (HSA)
- + OptumUHC is our HSA provider
- + The HSA account allows you to put money aside pre-tax to pay for qualified healthcare expenses
 - 2018 maximums have **increased** to **\$3,450** Single/ **\$6,900** Family
 - An additional \$1,000 pre-tax contribution is allowed for Single and Family if the participant is 55 and older
- + The amount you set aside can be changed at any time during the year
- + The HSA functions like a bank account, you can only use money that you have in the account
- + The money can roll-over and accumulate in the account from year to year
- + HSA money can only be used for eligible expenses

Health Savings Account

- + There is no gatekeeper to get the money out... you can use the money as needed
- + You will need to maintain receipts incase of an IRS audit
- + If you leave the company, the account goes with you
- + The money in the HSA can be invested in mutual funds once a threshold is met
- + If you decide to change plans in future years, the money in your HSA can still be used for qualified healthcare expenses

New Rates – Option 1

	Current Rate (Per Pay)	2018 Rate (Per Pay)	Dwellworks Portion (Per Pay)
EE ONLY	\$5.78	\$5.95	\$215.00
EE+SP	\$134.73	\$138.79	\$347.29
EE+CH	\$103.47	\$106.59	\$330.79
FAMILY	\$189.22	\$194.93	\$487.8

UHC – Option 2

<p>Deductible: Coverage requires the deductible to be met before coinsurance applies.</p>	<p>Single \$1,250 Family \$2,500 (one family member must hit the \$1,250 deductible; then all other family members combined can hit the 2nd \$1,250. OR one other family member can hit the \$1,250 deductible)</p>
<p>Co-Insurance</p>	<p>80% after deductible</p>
<p>Max Out of Pocket</p>	<p>Single \$3,000 Family \$6,000</p>
<p>Life Max</p>	<p>Unlimited</p>
<p>Office/Specialist Visit</p>	<p>\$30 each visit</p>
<p>Preventative Care: Routine or periodic exams, well baby exams, well child exams, adult physical exams, pelvic examinations, routine EKG, immunizations, screening examinations</p>	<p>100% no cost to associate</p>
<p>Emergency Room</p>	<p>\$250</p>
<p>Urgent Care</p>	<p>\$75</p>
<p>Lab/Diagnostic</p>	<p>20% after deductible</p>
<p>RX Retail</p>	<p>30 day supply \$10/\$30/\$50/\$100</p>
<p>RX Mail Order</p>	<p>90 day supply \$25/\$75/\$125/\$250</p>

New Rates – Option 2

	Current (Per Pay)	2018 Rate (Per Pay)	Dwellworks Portion (Per Pay)
SINGLE	\$56.38	\$58.09	\$224.68
EE+SP	\$185.90	\$191.52	\$420.99
EE+CH	\$142.77	\$147.08	\$330.78
FAMILY	\$261.10	\$268.98	\$604.76

UHC – Option 3

Deductible: Coverage requires the deductible to be met before coinsurance applies.	Single \$500 Family \$1500 (one family member must hit the \$500 deductible; then all other family members combined can hit the \$1,000 family deductible. If there is a family of 2, each of you will need to satisfy \$500 deductible.
Co-Insurance	80% after deductible
Max Out of Pocket	Single \$2,000 Family \$4,000
Life Max	Unlimited
Office Visit	\$20 each visit
Preventative Care: Routine or periodic exams, well baby exams, well child exams, adult physical exams, pelvic examinations, routine EKG, immunizations, screening examinations	100% no cost to associate
Emergency Room	\$250
Urgent Care	\$75
Lab/Diagnostic	20% after deductible
RX Retail	30 day supply \$10/\$30/\$50/ \$100
RX Mail Order	90 day supply \$25/\$75/\$125/ \$250

New Rates – Option 3

	Current (Per Pay)	2018 Rate (Per Pay)	Dwellworks Portion (Per Pay)
SINGLE	\$76.28	\$78.58	\$222.70
EE+SP	\$234.74	\$241.83	\$421.00
EE+CH	\$180.28	\$185.73	\$323.44
FAMILY	\$329.68	\$339.64	\$591.32

UHC Wellness Program

- + To sign up for the UHC Wellness Program visit www.myuhc.com >> Rewards Program
- + UHC will pay rewards for specific items that both associate and spouse can participate in
- + Rewards include gift cards to a variety of merchants
 - Health Survey -\$25
 - Biometric Screening(Conducted at the office or at your doctor) -\$75
 - Fitness Reimbursement Program- \$20/month
 - Online Action Plans-\$50
 - Telephone-based health coaching program-\$75
 - myHealthcare Cost Estimator-\$50
- + Maximum per employee/covered spouse =\$200/year

Flexible Spending Accounts

Flexible Spending Account (FSA)

- + **Our plan is administered through UHC**
- + Provides a tax deferred way to save for eligible expenses
- + Once you decide to join you are locked in for 2018!
- + Dwellworks offers two FSA options
 - Health Care FSA
 - Dependent Care FSA
- + Health care FSA is available for Option 2 and 3
 - If you are enrolled in Medical Option 1 you are eligible for **Dependent Care FSA** only

Dependent Care FSA

- + Used for care expenses for dependents under the age of 13
 - Disabled/elderly dependents may also be eligible
- + Maximum of \$5,000 annually can be set aside
- + Deductions are taken in 24 equal increments. Contributions are pre-tax and made in each pay.
- + Works like a checking account, can only use the money when it is in the account
- + Account is terminated on termination date from Dwellworks
- + Grace period for 2017 funds:
 - Must be incurred by 12/31/17
 - Must be submitted by 03/31/18

Health Care FSA

- + Maximum contribution amount is **\$2,650** annually in 2018
- + Contributions through payroll in 24 equal increments. Contributions are pre-tax and made in each pay.
- + Can use the money in advance of it being in your account
- + You can apply for a debit card, submit claims online, or submit paper claims
- + Must incur claims during the claim period to receive reimbursement
- + Account is terminated on termination date from Dwellworks
- + Grace period for 2017 funds:
 - Must be incurred by 03/15/18
 - Must be submitted by 03/31/18



GUARDIAN®

Guardian Benefits

- + Vision, Long Term Disability, Life Insurance, Accidental Death Insurance, and EAP benefit levels through Guardian remain unchanged.
- + Dental benefit levels will remain unchanged but the dental plan premiums will increase by **6.00%**
- + We have added an increase in the Short Term Disability benefit that will go into effect on 1/1/2018.
 - > 2017 plan pays 60% of weekly earnings up to \$500 per week
 - > 2018 plan will pay 60% of weekly earnings up to **\$750** per week
 - + Dwellworks will pay a 5.5% increase to the premiums for short-term-disability (no impact to associates)

Guardian Dental

- + Dental providers can be found online at Guardian's Website guardiananytime.com

	In Network	Out of Network
Deductible	\$50/\$150	\$50/\$150
Annual Max	\$1,500	\$1,000
Preventive	100%	100%
Basic	100%	80%
Major	60%	50%
Orthodontia	50%	50%

- + Maximum rollover account limit \$1000
- + Orthodontia is for dependents under age of 19

Dental Rates

	Current (Per Pay)	2018 Rate (Per Pay)	Dwellworks Portion (Per Pay)
SINGLE	\$0.75	\$0.80	\$16.81
EE+SP	\$9.30	\$9.86	\$26.48
EE+CH	\$12.03	\$12.75	\$34.27
FAMILY	\$16.82	\$17.83	\$47.92

Vision Plan

VSP Network Signature Plan	
Network	VSP Network Signature Plan
Exam Co-Pay	\$10
Materials Co-Pay (waived for elective contact lenses)	\$25
Single, Bifocal, and Trifocal Lenses	\$0
Frames	\$120 Allowance then 20% discount
Contact Lenses(Elective)	\$120 Allowance
Contact Lenses (Medically necessary)	\$0
Laser Correction Surgery Discount	15% off of normal cost
Exam Frequency	Every 12 months
Lenses Frequency.(Glasses or Contacts)	Every 12 months
Frames Frequency	Every 12 months

Vision Rates

	Current (Per Pay)	2018 Rate (Per Pay)	Dwellworks Portion (Per Pay)
SINGLE	\$0.23	\$0.23	\$3.61
EE+SP	\$2.34	\$2.34	\$4.12
EE+CH	\$2.38	\$2.38	\$4.20
FAMILY	\$3.77	\$3.77	\$6.65

Voluntary Life Insurance

- + We offer Voluntary Life Insurance for yourself, spouse and children
 - You must elect employee voluntary life if you want to cover your dependents
 - If you elect EE 25,000 you can add: 12,500 Spouse and 2,500 Child
 - If you elect EE 50,000 you can add: 25,000 Spouse and 5,000 Child
 - If you elect EE 100,000 you can add: 50,000 Spouse and 10,000 Child
 - If you elect EE 150,000 you can add: 50,000 Spouse and 10,000 Child
- + If you are adding or increasing your voluntary life insurance for yourself or your dependents you are subject to the Evidence of Insurability Form
 - A member of the HR team will contact you if this applies

Company Paid Benefits

Guardian Life Insurance

\$50,000 Life Insurance

\$50,000 Accidental Death and Dismemberment

Guardian Short Term Disability

60% of you Base salary to a maximum of **\$750**/week

7 day waiting period

Up to 12 weeks of benefit

Guardian Long Term Disability

60% of base earnings up to a maximum of \$6,000/month

90 day waiting period (covered by Short Term Disability)

Employee Assistance Program

- + Services offered by Guardian
- + Confidential assistance for many of life's stressful issues and include telephone consultations and some face-to-face counseling session at no cost to participants.
- + Available to all associates even if they are not enrolled in our benefit programs
- + Connect to a counselor for free support services:
1-800-386-7055

Pre-Tax Benefits

- + The following will be taken on a pre-tax basis to reduce your taxable income:
 - Premiums for medical, dental, and vision
 - Contributions to Flexible Spending Accounts for Health and Dependent Care
 - Contributions to Health Savings Accounts



Your Action Needed!

What You Need To Do By Friday, Dec. 1

- + Follow the instructions sent out by HR to log in to UltiPro
- + You will need to make choices on the following:
 - Health
 - Dental
 - Vision
 - FSA/HSA
 - Optional Life
- + You must log in to UltiPro to add or confirm benefit elections. **This is an active enrollment so all associates must actively elect or waive for 2018.**
 - Yes, even if you aren't making changes you must still log in and confirm 😊
 - Yes, even if you are not on our plans you must still log in to UltiPro to waive coverage

Questions?

- + If you have any questions please contact a member of the HR team 😊
- + Ready to make your elections for 2018?
<https://ew41.ultipro.com>
 - Menu>>Myself>>Open Enrollment

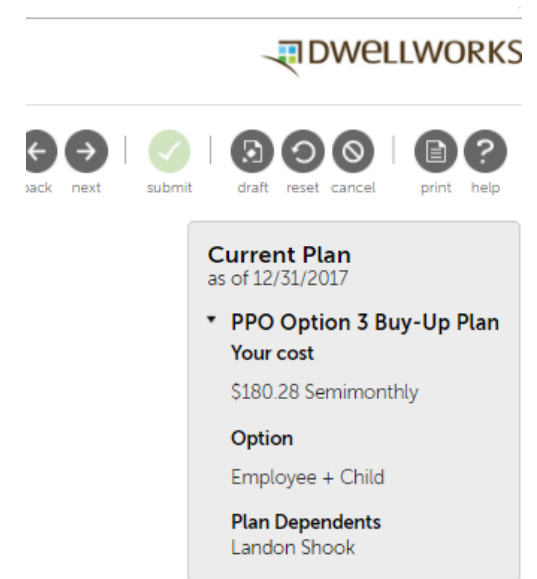
The screenshot shows the Dwellworks logo at the top right. Below it is a navigation bar with icons for back, next, submit (with a green checkmark), draft, reset, cancel, print, and help. The main content area displays the following information:

- Current Plan**
as of 12/31/2017
- ▼ **PPO Option 3 Buy-Up Plan**
- Your cost**
\$180.28 Semimonthly
- Option**
Employee + Child
- Plan Dependents**
Landon Shook

Questions?

+ Helpful tips:

- On the right hand side you will see a box that says *Current Plan*, click on this to see your current elections
- At the end of the Enrollment wizard a side by side comparison will populate of your current and future elections.
 - > Please note that your 401k elections will not show for 2018 because they are not part of the OE process. Your current elections for 401k will remain for 2018 unless you visit www.401k.com to change your elections
 - > 2018 Maximum Contribution is **\$18,500**



The screenshot shows the Dwellworks logo at the top right. Below it is a navigation bar with icons for back, next, submit, draft, reset, cancel, print, and help. The main content area displays the 'Current Plan' as of 12/31/2017. It lists the 'PPO Option 3 Buy-Up Plan' with a cost of \$180.28 Semimonthly. The option is 'Employee + Child' and the plan dependent is 'Landon Shook'.

DWELLWORKS

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back | next | submit | draft | reset | cancel | print | help

Current Plan
as of 12/31/2017

▾ **PPO Option 3 Buy-Up Plan**
Your cost
\$180.28 Semimonthly

Option
Employee + Child

Plan Dependents
Landon Shook

Thank you!