



# Cobalt Boats 2016 Annual Enrollment

# HOW TO ENROLL

## Open Enrollment is November 16-20

Providing meaningful healthcare-related benefits to you and your family continues to be a high priority of ours. Our comprehensive benefits package includes medical, dental, life and AD&D, disability as well as voluntary benefits and a flexible spending account.

Cobalt Boats is offering you and your eligible family members new benefit options. We encourage you to take the time and educate yourself about your options and choose the best coverage for you and your family.

### Who is Eligible?

If you have averaged 30 or more hours per week in the most recent measurement period, you are eligible to enroll in the benefits described in this guide. Spouses and dependent children (to age 26) are eligible for coverage as well. Coverage will be effective January 1, 2016.

### How to Enroll

The first step is to make an appointment with a benefit counselor to ask additional questions and complete your enrollment. **Please make sure you bring your Kronos login and your dependents' social security numbers.**

Group meetings will be held on Monday, November 16 to provide a preview of your 2016 benefits. One-on-one enrollments will be scheduled November 16-20. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualifying event. All Employees must participate in enrollment – Even if waiving coverage.

### When to Enroll

Now is the time to enroll for the benefits that work best for you and your family. Open Enrollment will take place during the week of November 16-20.

The benefit summaries in this packet are intended only to highlight your benefit options. Please see carrier plan materials for additional information available at [www.cobaltassociates.com](http://www.cobaltassociates.com) and <http://benefits-direct.com/cobalt/>.

### How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status.

# AETNA MEDICAL PLANS

Cobalt Boats is pleased to announce Coventry-Aetna will continue as our medical carrier. As you may have heard, Coventry recently merged with Aetna. As a result of this merger, our benefits will be rebranded Aetna and you will receive new ID cards. But many of the benefits will remain the same.

We are excited to continue to offer three plan choices again for 2016. You have the option of enrolling in:

Option 1: Buy-Up PPO Plan / Super Joe \$2,000

Option 2: Base Plan / Super Joe \$5,000

Option 3: Qualified High Deductible Plan with a Health Savings Account (HSA)

You can choose from these plans based on your specific needs. Each medical plan has a different price based on plan design benefits. We encourage you to not only evaluate your out-of-pocket expenses under the various medical plan options, but also remember to take into consideration the contributions you pay each month towards the premiums. This will help you choose the medical plan that best suits your needs!

## Contact Aetna

Aetna Member Services: (800) US-AETNA (872-3862)

Aetna Pharmacy: (800) 238-6279

Aetna Website: [www.aetna.com](http://www.aetna.com)

## Additional Tools

The Aetna website offers great resources for you and your family, including:

- Find Doctors & Hospitals
- Check Claim Status
- Order New ID Card
- Print Temporary ID Card
- View Benefits Summary
- Access Aetna's Drug List

## Find A Doctor

You can find the most recent and accurate list of providers on the Aetna's website or by calling customer service at (800) US-AETNA.

# AETNA MEDICAL PLANS

	Option 1: Buy-Up PPO/ SJ \$2,000	Option 2: Base PPO/SJ \$5,000	Option 3: QHDHP / HSA
<b>Deductible</b> - Individual/Family	\$2,000 / \$4,000	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>Coinsurance</b>	0%	0%	0%
<b>Out of Pocket Max</b> - Individual - Family	\$3,000 / \$6,000	\$6,000 / \$12,000	\$5,000 / \$10,000
<b>Physician Office Visits</b> - Primary Care Physician - Specialist	- \$25 Copay - Deductible then \$50 Copay	- \$20 Copay - Deductible then \$40 Copay	- Deductible then 0% - Deductible then 0%
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%
<b>Hospital Services</b> - Inpatient - Outpatient surgical - Hi-Tech Scans (MRI, CT)	- Deductible then \$250 Copay - Deductible then 0% - Deductible then 0%	- Deductible then \$250 Copay - Deductible then 0% - Deductible then 0%	- Deductible then 0% - Deductible then 0% - Deductible then 0%
<b>Emergency Room Urgent Care</b>	- Deductible then \$150 Copay - Deductible then \$50 Copay	- Deductible then \$200 Copay - Deductible then \$40 Copay	- Deductible then 0% - Deductible then 0%
<b>Prescription Drugs</b>	\$3 / \$15 / Ded then \$30 / Ded then \$55	\$3 / \$15 / Ded then \$30 / Ded then \$55	-Deductible then 0%

Please note: These costs only outline the in-network costs. For more details and for the out-of-network benefits, please see the carrier benefit summaries. This summary is for illustrative purposes only. In the event there is a discrepancy between this summary and the carrier plan document, the plan document will prevail.

Log in to Cobalt Boats' benefits website [[www.cobaltassociates.com](http://www.cobaltassociates.com)] to see the rates for all three plan based on your and your spouse's participation in the wellness program.

## Notes About Your Medical Insurance

**Pharmacy reminder:** Please note some medications under the prescription drug program may be subject to one or more of the following changes during any given plan year: prior authorization, quantity limits, level changes and/or safety edits. Please be mindful of this when obtaining scripts from your physician and/or when filling your medication. It doesn't hurt to always ask for a generic equivalent when and where available.

As always, the medical plan of choice is yours to make for the 2016 plan year.... we encourage you to compare the plans, review the premiums, and choose the plan that best suits your and your families' needs. [www.aetna.com](http://www.aetna.com) is available 24/7 for your convenience to look up providers and explore all the features of their

## ADDITIONAL AETNA BENEFITS

In addition to the benefits listed on the previous page, we are thrilled to announce new benefits coming to you in 2016.

**Teledoc:** Teladoc is the first and largest provider of telehealth medical consults in the United States, giving members 24/7/365 access to quality medical care through phone and video consults. For an illness or injury that is not an emergency, this service is a convenient, cost-effective alternative to hospital emergency rooms and urgent care clinics.

To arrange a consultation, members can call a toll-free number or visit the Teladoc website at [www.Teladoc.com/Aetna](http://www.Teladoc.com/Aetna). There is no referral or appointment required. The member's financial responsibility for a covered consultation through Teladoc is the same as it is when visiting a network PCP or specialist, as determined by plan you select.

Aetna also offers foreign language translation for our non-English speaking members. Additionally, members may e-mail a nurse by clicking on the "Talk to a Nurse" link within Aetna Navigator®, our secure member website. Nurses respond to inquiries within 24 hours. For more information, please visit [aetna.com](http://aetna.com).

- 1) **Beginning Right Maternity Management Program:** This program helps identify pregnant members with conditions that put them and their babies at risk for unfavorable outcomes. For members who qualify for case management early in pregnancy, our staff trained in childbirth provides:
  - Education
  - Focused case management
  - Coordination of services

This helps to improve outcomes, reduce neonatal services and costs, and lower the high cost of care associated with complications. In this way, we bring greater quality and value to members while lowering customer costs. One key difference in the way we operate is that we built our program to deliver on this promise through the integration of all key components of our program.

A team of our medical directors board-certified in obstetrics and perinatology (high-risk obstetrics) designed the program. It provides services, information and resources to help improve pregnancy outcomes.

- 2) **Aetna's CareEngine Powered PHR:** Aetna's Personal Health Record (PHR) is a secure, online tool that allows eligible members to easily track and use important personal health information. It makes it easy to share this information with doctors, and delivers alerts and reminders to help members stay healthy and make more informed decisions.

PHR sets the industry standard because it delivers features and capabilities that make it useful and effective in helping engage members in managing their health. These features include:

- Easy, anytime access through Aetna Navigator®, Aetna's secure member website
- Information from claims, including prescription medications and lab values
- "From Your Coach" health and wellness tips from Aetna clinicians and wellness coaches.
- Customization details, allowing you to enter your family's pertinent health information
- Convenient access through any Internet-connected mobile device
- Integration with other Aetna online health management tools and resources
- Health and Physical Activity Trackers, which make it easy to see trends in health information

# 2016 Wellness Program – HealthCheck360

Last fall Cobalt Boats partnered with HealthCheck360° to launch a wellness program that was offered to all employees and spouses on the company health plan. The program included a biometric screening, health coaching, and ongoing tools and support. We will continue this program again this year, with our 2015 screenings taking place in September.

## 2015 HealthCheck360° Incentives

In 2015, Cobalt Boats is adding incentive tiers to our Wellness program to encourage healthy lifestyles. All participants must complete the “Participation Steps” that are listed below and then, based on the outcome of your 2015 screening, you will be placed in either the Gold, Silver, Bronze, or Non-Participant tier. **Please note that there will not be a nicotine tier in 2015**

### Participation Steps:

1. Participate in the on-site biometric screening held in September
  - a. Participants have body measurements taken as well as a blood draw
2. Complete an online Health Risk Assessment Survey
  - a. Available approximately 5 business days after the biometric screening
3. Complete Review of Findings health coaching
  - a. Online sign-up and completed after HRA survey completion

### Incentive Tier Outcome Requirements:

- **Platinum (\$15/Employee \$30/Employee & Spouse Weekly Discount)**
  - Repeat participants who score 86+ **OR** improve their score by 10+ points from last year
  - New participants who score 86+
- **Gold (\$10/Employee \$20/Employee & Spouse Weekly Discount)**
  - Repeat participants who score 71- 85 **OR** improve by 5-9 points
  - New participants who score less than 86
- **Silver (\$5/Employee \$10/Employee & Spouse Weekly Discount)**
  - Repeat participants who score less than 71 **AND** improve by less than 5 points
- **Non-Participant (Responsible for full premium after Cobalt average 65% Subsidy)**
  - Anyone who does not complete screening, survey, **AND** coaching

### Employee Privacy

As a reminder the information collected through the HealthCheck360 program is completely confidential and will not under any circumstance be shared with the company.

Be on the lookout for more information regarding these upcoming screenings. Please contact HR or HealthCheck360 with any questions regarding this program.

*If you are unable to meet a health outcome for an incentive under the HealthCheck360° Program, you can work with HealthCheck360° for an opportunity to earn the same incentive through a reasonable alternative process. To speak with a representative about what options are available to you, contact HealthCheck360° at 1-866-511-0360*

# DENTAL PLAN – DELTA DENTAL OF KANSAS

Delta Dental of Kansas will continue to be our dental insurance provider in 2016!

With Delta Dental of Kansas, you receive the expertise of the largest, most experienced dental benefits carrier in the nation, paired with the unparalleled customer service. Together with Delta Dental, we have designed a dental benefit plan to help protect the oral health of you and your family. Regular preventative dental care not only reduces the cost and the pain generally associated with extensive dental work, but a healthy mouth contributes to your overall wellbeing.

Deductible:	In-Network
Individual	\$50
Family	\$150
<b>Member Coinsurance</b>	
Type I/Preventive & Diagnostic Exams, fluoride treatments, etc.	100%
Type II/Basic Fillings, oral surgery, periodontal root canal, etc.	80%
Type III/Major Bridges, dentures, crowns, etc.	50%
Calendar Year Max. Benefit - Per Person	\$1,000
Dependent Age Limit	Age 26

*Please note: These costs only outline the in-network costs. For more details and for the out-of-network benefits, please see the benefit summaries included at the back of this document. This summary is for illustrative purposes only. In the event there is a discrepancy between this summary and the carrier plan document, the plan document will prevail.*

DENTAL – Weekly Rates	
Employee Only	\$5.37
Employee + One	\$9.74
Employee + Family	\$17.06

Visit [www.deltadentalks.com](http://www.deltadentalks.com) for more information including:

- Locating a participating dentist anywhere in the United States
- Check your eligibility and plan information
- Print an ID card
- Check claim status
- Estimate your out-of-pocket dental care costs with the Flexible Spending Account Estimator
- And more!

## VISION PLAN – VISION CARE DIRECT

Our vision plans center around providing the highest-quality eye exam while allowing you and your family to select the vision plan that best meets their personal needs. Locate a VCD provider in your area at [www.VisionCareDirect.com](http://www.VisionCareDirect.com).

These plans provide:

- Annual comprehensive eye-health examination covered in full
- Flexible Exam Benefit in lieu of Vision Care Direct Eye Exam
- Single, bifocal, trifocal or lenticular lenses covered in full
- Polycarbonate for dependent children up to age 18 covered in full
- Choice of contact lenses allowance in lieu of glasses
- Specialty plans to be added to any plan or selected separately including a second Materials Only Plan

	<i>In Network</i>
<b>Copays</b>	
Exams	\$15
Materials	\$15
<b>Frequency Limitations</b>	
	<i>from last date of service</i>
Exams	12 months (Gold Complete only)
Lenses	12 months
Frames	12 months
<b>Reimbursement Schedule (carrier pays)</b>	
Exam	100% after exam fee (Gold Complete only)
<b>Glass Lenses*</b>	
Single Vision	100%
Bifocal	100%
Trifocal	100%
Lenticular	100%
<b>Contact Lenses</b>	
	<i>in lieu of lenses &amp; frames</i>
Necessary	\$250 allowance
Elective*	\$130 allowance
Frames	\$130 allowance

\*Please note: Lens enhancements (i.e. anti-glare coatings, scratch coatings, progressive addition upgrades, transitions, etc.) are a patient responsibility. This summary is for illustrative purposes only. In the event there is a discrepancy between this summary and the carrier plan document, the plan document will prevail.

Vision - Weekly Rates	Gold Complete	Gold Materials Only
Employee Only	\$2.31	\$1.74
Employee + Spouse	\$3.71	\$2.78
Employee + Child(ren)	\$4.27	\$3.21
Employee + Family	\$7.27	\$5.46



## EMPLOYER PAID LIFE AND DISABILITY – UNUM

### Basic Life and AD&D

Cobalt Boats will continue to offer a life and accidental death and dismemberment (AD&D) benefit to you, insured through UNUM. Under this program, all eligible full-time employees can receive life insurance benefits paid for by Cobalt Boats, regardless of your participation in the medical plan.

Below are the Basic Life benefit amounts for you and your dependents.

**Employee: \$20,000**

**Spouse: \$5,000**

**Child(ren): \$1,000**

Additionally, you will receive Employee Only Accidental Death and Dismemberment (AD&D) coverage in the amount of \$20,000. Remember to keep your beneficiary information up to date with Human Resources. You can update this at any time throughout the year!

### Group Short-Term Disability

Should you become disabled due to an accident or illness away from work, Cobalt Boats provides you with a short-term disability benefit. This benefit is insured through UNUM. All eligible full-time employees will receive short-term disability insurance benefits paid for by Cobalt Boats regardless of your participation in the medical plan. The benefit amount depends on your job classification as listed below:

#### Benefit Provisions

60% of earnings

(max. \$1,000/week)

Elimination Period: 7 days

Maximum Duration: 12 weeks

### Group Long-Term Disability

We recognize your paycheck is perhaps your most valuable benefit. The Company pays 100% of Long Term Disability premium.

The Long Term Disability plan pays a benefit of 60% of your monthly earnings per month up to \$5,000 for all full-time employees. Benefits begin after a 90-day elimination period. An employee must remain continually disabled for a covered disability from either an accident or sickness.

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# FLEXIBLE SPENDING ACCOUNTS – SECTION 125

Cobalt Boats provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. You must re-enroll in the plan to participate for the plan year January 1, 2016 through December 31, 2016. Benefit Counselors will be available to capture your elections for the upcoming plan year.

Two types of Flexible Spending Accounts are available:

- A health care FSA is used to reimburse out-of-pocket healthcare expenses incurred by you and your dependents. The annual maximum is \$2,550.
- A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work. The annual maximum is \$5,000 if you are single or married filing jointly, \$2,500 if married and filing separately).

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed you are allowed to carry \$500 of unused dollars forward and use in the next plan year. Any amount over \$500 will not be refunded to you.

	Without FSAs	With FSAs
Gross Monthly Pay	\$3,500	\$3,500
Pre-Tax Benefits		
-Medical/Dental Premiums	\$0	\$300
-Medical Expenses	\$0	\$100
-Dependent Care Expenses	<u>\$0</u>	<u>\$400</u>
Total	\$0	\$800
Taxes		
Wages subject to tax	\$3,500	\$2,700
Federal Tax	\$525	\$405
FICA Tax (Social Security)	\$268	\$207
State Tax	\$175	\$135
Out of Pocket Expenses	<u>\$800</u>	<u>\$0</u>
Total Spendable Income	\$1,732	\$1,953
Net Increase in Take-Home Pay = \$221/mo		
This is just an illustration and actual numbers may vary. Paying certain qualified expenses before tax increases your take-home pay		

This example shows how you can save money with a flexible spending account. See exhibits with this booklet for details and a list of eligible expenses.

### IMPORTANT NOTES REGARDING THE SECTION 125 PLAN

For those of you enrolling in the medical QHDHP, and wish to participate in either the FSA or HSA, please note you cannot participate in both the Section 125 FULL Healthcare Flexible Spending Account and open an HSA. The rules state participation in a Section 125 FULL Healthcare FSA account makes you ineligible for an HSA. Therefore if you currently participate in the Section 125 FULL Healthcare FSA account and have money in this account to exhaust, you must do so prior to opening up an HSA. This means if you enroll in the QHDHP and wish to open an HSA effective 1/1/2016, you must deplete your Section 125 FULL Healthcare FSA account by 12/31/15. Otherwise, you cannot open the HSA until such time you have exhausted the Health Care account. You can however participate in the Section 125 Dependent Care account and/or the LIMITED Healthcare Flexible Spending Account and have an HSA in 2016.



# HANDS HELPING HANDS PROGRAM

## 2016 Hands Helping Hands Program

Due to the logistical hurdles involved, HHH only recognizes legally married individuals. Common law and domestic partnerships are not recognized as a legal marriage for any HHH benefits.

**Bereavement:** Will be paid as follows: \$450.00 for Spouse, Children (Step; in-law), Parents (Step; in-law), Brother (Step), Sister (Step).

\$150.00 for Brother-in-law (Step), Sister-in-law (Step), Grandparents (Great; Step; in-law), Grandchildren (Step).

HHH Pays regardless if the funeral falls either on a weekend, during a vacation or holiday time.

**Hospital Confinement:** Will pay \$200.00 if you, your spouse or child (18 and younger) are confined to a hospital for 36 hours or longer. The fund will pay one time, \$200.00 maximum per occurrence. Example: A married couple works at Cobalt and their child is in the hospital for 2 days and they both choose to take off to be with the child. H-H-H will pay \$200 to one of them not \$200 to both. If a married couple works at Cobalt and one of them is in the hospital and the other takes off to be with them, we will pay \$200 to both. (This excludes pregnancy/childbirth, workers compensation, drug rehab and suicide attempts.) HHH does not pay during vacation or holiday.

Absences due to hospitalization require a doctor's note with the doctor's name, address, phone number, admission and discharge dates and times and for whom. Without proper documentation your payment will be delayed.

Fires, Floods, Tornadoes and Acts of God will be based on individual situations, if HHH associate is displaced from primary residence. HHH does not cover vehicles, storage sheds or outbuildings.

Deductions remain at a rate of \$1.50 per week.

Again this year you need to submit a HHH form (located on the Associate Web-site under the forms tab or in the HR Dept.) to receive payment from the fund. Please fill in all the required information and have your supervisor or your department representative sign it.

We would like to thank all the associates for their contributions and caring.

If you have any questions concerning Hands Helping Hands eligibility, please contact one of the following committee members.

Allan Buchanan – Ellen Smith – Vickie Fink – Gene Ewert  
(When small committee meeting is necessary we will randomly choose someone from Department Representatives.)

## MISSION STATEMENT

Hands Helping Hands is a workplace-giving program supported by weekly donations from Cobalt associates. The fund is set up to help ease our fellow associate's financial burden attributed to an unexpected death, crisis or natural disaster. The fund is run by associates that are made up of department representatives.

## ADDITIONAL VOLUNTARY BENEFITS

Visit <http://benefits-direct.com/cobalt/> for more rates and more information!

### Voluntary Term Life Insurance

Employees who want to supplement their Company paid basic life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. Employee coverage is available up to 5 times salary in increments of \$10,000 not to exceed \$500,000. Spouse coverage is available up to 50% of employee coverage in increments of \$5,000 not to exceed \$250,000. Child coverage is available up to 50% of employee coverage in increments of \$2,000 not to exceed \$10,000.

### Whole Life

UNUM's Whole Life Insurance can offer more protection, including living benefits and other options that go beyond the typical term life benefit.

### Voluntary Critical Illness – Loyal American

You have the opportunity to purchase Voluntary Critical Illness Coverage that provides a benefit to you in the event of certain specified illnesses. This benefit pays a fixed amount at the first diagnosis of one of the named critical illnesses (see chart below). The benefits will be payable to you regardless of other coverage you might have. Employees may choose face amounts between \$5,000 and \$50,000.

### Voluntary Accident Insurance - Trustmark

You have the opportunity to purchase Voluntary Accident Coverage through Trustmark to protect you in case you or a family member has an accident or injury. This type of policy pairs nicely with the high deductible health plan should you be concerned about funding a large portion of your deductible at one time. You have two options of benefit: one with up to \$25,000 for employee coverage and another buy-up option that allows you to elect up to \$50,000 for employee coverage. Please see the benefit summaries in the back of this document.

### Cancer Insurance - Loyal American

You have the opportunity to purchase Cancer Insurance that provides a benefit to you if diagnosed with cancer. This benefit pays an amount when first diagnosed with cancer and additional, scheduled benefits as treatments are received. The benefits will be payable to you regardless of other coverage you might have. Employees may choose to cover themselves as well as their dependents. Below are the monthly cancer rates.

### Voluntary Identity Theft Protection – Privacy Armor

PrivacyArmor offers consumers a comprehensive, proactive identity theft defense. Our proprietary technology makes InfoArmor's identity protection more than enough to help fight 21<sup>st</sup> century crime. This service includes:

- SNAPD2.0 Identity Monitoring
- CreditArmor
- Internet Surveillance
- Digital Identity
- WalletArmor
- Social Media Reputation Monitoring
- Privacy Advocate Remediation
- \$25,000 Identity Theft Insurance Policy
- Solicitation Reduction

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# CONTACTS

For claims problems and issues contact a member of your CBIZ Team

Sara Carroll  
Senior Account Executive  
Direct Line: 913-945-5260  
scarroll@cbiz.com

Caitlin Waters  
Account Manager  
Direct Line: 913-945-5559  
caitlin.waters@cbiz.com

## **Aetna - Medical Coverage**

Aetna Member Services: (800) US-AETNA (872-3862)

Aetna Pharmacy: (888) 792-3862

[www.aetna.com](http://www.aetna.com)

[www.aetnavigators.com](http://www.aetnavigators.com) (secure member website)

## **Delta Dental of Kansas - Dental Coverage**

800-234-3375

[www.deltadentalks.com](http://www.deltadentalks.com)

## **Vision Care Direct - Vision Coverage**

877-488-8900

[www.VisionCareDirect.com](http://www.VisionCareDirect.com)

## **Flex Made Easy - Flexible Spending Account Administration**

1-855-615-3679

[www.flexmadeeasy.com](http://www.flexmadeeasy.com)

## **Voluntary Benefits BenefitsDirect – All Voluntary Benefits**

1-877-523-0176

<http://benefits-direct.com/cobalt/>

Contact BenefitsDirect for information regarding the following Voluntary options:

*Supplemental Term Life*

*Whole Life*

*Cancer*

*Accident*

*Critical Illness*

*ID Theft Protection*