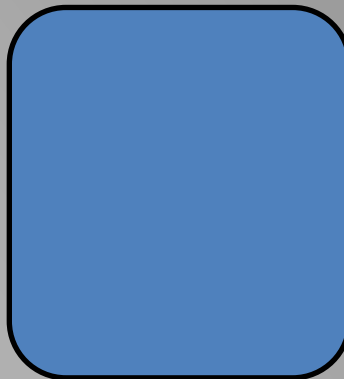


*Your wellness is our focus.*



**2016**  
EMPLOYEE  
BENEFIT



Holman Enterprises Benefit Plans

▪ *Glacier Jet Center* ▪

## Welcome to your 2016 Annual Benefit Guide!

Open enrollment is your annual opportunity to review your benefits coverages and make any changes for the following year. Please review this Benefit Guide carefully and make your benefit choices for the January 1, 2016–December 31, 2016 plan year.

Employees will have from November 9th to November 20th to log in to the BeneTrac enrollment portal and elect coverage for 2016. For more information on how to log in and enroll, see page 12 of this guide.

### DID YOU KNOW?

**41%** of U.S. employees spent **15 minutes or less** researching their benefit options during 2013 open enrollment. **24%** spend **5 minutes or less!** Choosing your benefits is one of the **most important decisions** you make all year for you and your family. **Take the time to understand your options and make informed decisions this year.**

## Benefit Highlights

### *Medical Insurance*

Blue Cross Blue Shield will continue to be the carrier for the medical insurance. Employees will have two plan options: the Blue Dimensions PPO plan and the High Deductible Health Plan (HDHP) with HSA. You may choose the plan that best fits the needs of you and your family. Reminder—employees who elect the HDHP with HSA plan are eligible to open a Health Savings Account to help pay for medical expenses. More information on the Health Savings Account is located on pages 6 and 7 of this guide.

### *Dental Insurance*

Principal remains the insurance carrier for the dental benefits and employees have access to two dental plan options—a low option and a high option plan. The benefits for these two plans are almost identical, but the high option plan covers orthodontia for both children and adults. There is no change to the payroll deductions for either dental plan for 2016.

### *Vision Insurance*

Principal also remains the insurance carrier for the vision plan. The plan includes benefits for eye exams, frames, eyeglasses and contact lenses. There is also no change to the payroll deductions for vision coverage for 2016.

### *Basic Life and AD&D, Voluntary Life, Voluntary STD, and Voluntary LTD*

Reliance Standard will continue to insure the Basic Life and AD&D, Voluntary Life, Voluntary STD, and Voluntary LTD benefits. There are no changes to the rates for these products, but if you are currently enrolled in one of the voluntary plans and have moved into a new age bracket in the past year, your cost for coverage could increase in 2016. Please review the rates and benefits on page 10 of this guide.

## Benefit Highlights, continued...

### *Flexible Spending Account*

The Health Care FSA and Dependent Care FSA will be offered again this year through Employee Benefits Corporation (EBC). Please make your elections carefully as any FSA funds not used by the end of the plan year will be forfeited. Note—if you enroll in the HDHP with HSA plan, you are **ineligible** to elect the Health Care portion of the FSA.

Rollover Reminder! Employees who elected the Health Care FSA for 2015 have the opportunity to roll over up to \$500 of unused funds to the 2016 FSA plan year. If you have money left in your Health Care FSA account at the end of December, 2015, you will be able to keep up to \$500 of any unused FSA dollars and use them for medical expenses in 2016.

### *Unum Accident*

The voluntary accident policy is available through Unum. In the event of a covered accident, the Unum plan will pay a cash benefit to help with out of pocket expenses like ambulance rides, emergency room visits, wheelchairs, and bandages/casts. Coverage is available to employees, spouses, and dependent children. For more information, you can contact Unum at 1-877-225-2712.

## Mid Year Election Changes

There are special circumstances, often referred to as life event changes, that allow you to make plan changes at any time during the year when they occur. You must inform your Employee Benefits Department within 30 days of the event in order to make a qualified change. All other changes will be deferred to open enrollment. Examples of life event changes are located in the box below:

Marriage	Loss of Coverage for a Spouse
Divorce	Death of a Dependent
Birth or Adoption	Loss of a Dependent Status
Change in employment Status, Addition of a New Benefits Package, and Open Enrollment for a Spouse.	

## Eligibility

You are eligible to participate in the benefits described in this guide if you are a full time employee and have completed your 90 day probationary period. A full time employee must work, on average, 30 hours or more per week during the previous 12 months.

Your dependents may only enroll in coverage you have for yourself. Your eligible dependents include your:

- Legally married spouse
- Children up to age 26 who are not on active military duty,
- Dependent children who are physically or mentally disabled and dependent on you.

Provided they meet the requirements above, eligible dependent children (regardless of where they reside) include your:

- Natural children,
- Adopted children or children placed with you for adoption,
- Stepchildren, and/or
- Children for whom you are the legal guardian.

Dependent children also may be covered under the medical plan if they are required to be covered by a Qualified Medical Child Support Order as an "Alternate Recipient".

## Terms to Know

**Coinsurance:** The percentage of the charges you are responsible for paying when you get care once you meet your annual deductible.

**Copayment:** A flat fee you pay to the provider based on the care or service you receive.

**Deductible:** The amount you pay for certain services each calendar year before the plan starts paying benefits. You pay the full cost of care you receive until what you have paid equals the amount of your deductible.

**In network:** The doctors, hospitals, labs, pharmacies, etc that are members of the plan's network. When you see a provider "in the network", the plan pays a higher benefit.

**Out of network:** The doctors, hospitals, labs, pharmacies, etc. that are not members of the plan's network. When you see a provider "outside the network", the plan pays a lower benefit (or no benefit at all).

**Out-of-pocket maximum:** The maximum amount you would pay for covered care during the year after you pay your deductible. If you reach this maximum, the plan will pay 100% of your covered care for the rest of the year.

**Preventive care:** Routine services to prevent illness and improve health, including annual check-ups, immunizations, and certain screenings.

# UNDERSTANDING YOUR MEDICAL PLAN

Medical Questions? Need to Locate a Provider?

Contact BC/BS of MT

1-800-447-7828 or [www.bcbsmt.com](http://www.bcbsmt.com)

Group #: 124029

Plan Name: Holman Enterprises

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## BASE PLAN - High Deductible Health Plan (HDHP) with HSA

	In-Network	Out-of-Network
<b>Overview</b>	You may use both In-Network and Out-of-Network providers. When using Out-of-Network providers you are responsible for any difference between the allowed amount and actual charge, plus copayments, deductibles and co-insurance.	
<b>Annual Deductible</b>		
Single	\$2,600	\$2,600
Family*	\$5,200	\$5,200
<b>Annual Out-of-Pocket Maximum</b>		
	<i>Includes Deductible</i>	
Single	\$2,600	\$2,600
Family*	\$5,200	\$5,200
<i>All covered benefits apply to the single and family deductible and out-of-pocket maximum. When any family member reaches the single deductible amount, that family member will begin receiving coinsurance benefits—even if the family deductible has not been met. Or, in other words, no one family member will be required to satisfy more than the single deductible or single out-of-pocket maximum.</i>		
<b>Lifetime Maximum Benefit</b>	Unlimited	
<b>Primary Care Physician Office Visit</b>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Specialist Office Visit</b>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Preventive Care</b>	Plan pays 100%, not subject to Deductible or Copays	Plan pays 100%, not subject to Deductible or Copays
<b>Chiropractic Care</b>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Hospital Inpatient</b> <i>(Facility and Physician Charges)</i>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Hospital Outpatient Surgery</b> <i>(Facility and Physician Charges)</i>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Urgent Care</b>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Emergency Room</b>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Maternity</b> <i>(Physician Services and Labor/Delivery)</i>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Mental Health/Substance Abuse Services</b>		
<i>Inpatient</i>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<i>Outpatient</i>	Plan pays 100% after Deductible	Plan pays 100% after Deductible
<b>Prescription Drugs</b>		
<i>Retail Pharmacy (30 Day Supply)</i>	Plan pays 100% after Deductible	
<i>Mail Order Delivery (90 Day Supply)</i>	Plan pays 100% after Deductible	
<i>Specialty Drugs (30 Day Supply Only)</i>	Plan pays 100% after Deductible	
<b>Contribution</b>	<b>Monthly</b>	<b>Semi-Monthly</b>
<i>Employee</i>	\$93.00	\$46.50
<i>Employee + Spouse</i>	\$311.37	\$155.69
<i>Employee + Child(ren)</i>	\$273.16	\$136.58
<i>Employee + Family</i>	\$528.10	\$264.05

# UNDERSTANDING YOUR MEDICAL PLAN

**Medical Questions? Need to Locate a Provider?  
Contact BC/BS of MT  
1-800-447-7828 or [www.bcbsmt.com](http://www.bcbsmt.com)  
Group #: 124029  
Plan Name: Holman Enterprises**

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## BUY UP PLAN - Blue Dimensions Traditional PPO

	In-Network	Out-of-Network
<b>Overview</b>	You may use both In-Network and Out-of-Network providers. When using Out-of-Network providers you are responsible for any difference between the allowed amount and actual charge, plus copayments, deductibles and co-insurance.	
<b>Annual Deductible</b>		
Single	\$1,000	\$1,000
Family	\$2,000	\$2,000
<b>Annual Out-of-Pocket Maximum</b>	<i>Includes Deductible</i>	
Single	\$3,000	\$3,000
Family	\$6,000	\$6,000
<b>Lifetime Maximum Benefit</b>	Unlimited	
<b>Primary Care Physician Office Visit</b>	\$30 Copay	Plan pays 65% after Deductible
<b>Specialist Office Visit</b>	\$30 Copay	Plan pays 65% after Deductible
<b>Preventive Care</b>	Plan pays 100%, not subject to Deductible or Copays	Plan pays 100%, not subject to Deductible or Copays
<b>Chiropractic Care</b>	\$30 Copay 10 visit maximum per calendar year	Plan pays 65% after Deductible 10 visit maximum per calendar year
<b>Hospital Inpatient</b> <i>(Facility and Physician Charges)</i>	Plan pays 80% after Deductible	Plan pays 65% after Deductible
<b>Hospital Outpatient Surgery</b> <i>(Facility and Physician Charges)</i>	Plan pays 80% after Deductible	Plan pays 65% after Deductible
<b>Urgent Care</b>	\$30 Copay	Plan pays 65% after Deductible
<b>Emergency Room</b>	\$100 Copay	\$100 Copay
<b>Maternity</b> <i>(Physician Services and Labor/Delivery)</i>	Plan pays 80% after Deductible	Plan pays 65% after Deductible
<b>Mental Health/Substance Abuse Services</b>		
<i>Inpatient</i>	Plan pays 80% after Deductible	Plan pays 65% after deductible
<i>Outpatient</i>	Plan pays 80% after Deductible	Plan pays 65% after deductible
<b>Prescription Drugs</b>		
	<b>\$150 Prescription Drug Deductible per member enrolled. Deductible does not apply to Tier 1 prescriptions.</b>	
<i>Retail Pharmacy (30 Day Supply)</i>	\$10 Copay for Tier 1 Generic Drugs \$40 Copay for Tier 2 Preferred Brand Drugs 40% up to a \$200 max per Rx for Tier 3 Non Preferred Brand Drugs	
<i>Mail Order Delivery (90 Day Supply)</i>	\$20 Copay for Tier 1 Generic Drugs \$80 Copay for Tier 2 Preferred Brand Drugs 40% up to a \$400 max per Rx for Tier 3 Non Preferred Brand Drugs	
<i>Specialty Drugs (30 Day Supply Only)</i>	\$100 Copay for Formulary Drugs \$200 Copay for Non Formulary Drugs	
<b>Contribution</b>	<b>Monthly</b>	<b>Semi-Monthly</b>
<i>Employee</i>	\$151.46	\$75.73
<i>Employee + Spouse</i>	\$382.15	\$191.08
<i>Employee + Child(ren)</i>	\$338.30	\$169.15
<i>Employee + Family</i>	\$628.33	\$314.17

# UNDERSTANDING YOUR HSA PLAN

If you enroll in the Blue Cross Blue Shield High Deductible Health Plan (HDHP)— you are eligible to open and contribute to a Health Savings Account (HSA).

An HSA is an employee-owned account that allows you to set aside money for your eligible medical expenses (including vision and dental expenses) incurred this year or in future years. Your contributions to the account are tax exempt, so you can save on taxes when you contribute. Unlike a Flexible Spending Account, any unused balance in your HSA rolls over from year to year—there is no “use it or lose it” rule.

You must be enrolled in a Qualified High Deductible Health Plan in order to contribute to an HSA. In future years, if you decide to dis-enroll from the HDHP plan, you can continue to use any money in your HSA for qualified medical expenses, but you are ineligible to contribute any additional funds to the account.

If you withdraw funds from the account for non medical expenses, you will be subject to a penalty. At age 65, however, any unused funds in your HSA can be withdrawn without penalty for non-medical purposes. If you withdraw the funds in your HSA after age 65, you would be subject to normal income tax on the money in the account, but you would not be limited to using the money for just medical related expenses.

Once you have set up your HSA, you will receive a debit card for easy access to your funds. You can use this debit card to pay for qualified medical expenses without having to file any paperwork for reimbursement—your card can be used at doctor’s offices, pharmacies, hospitals, and other healthcare provider locations. It is recommended to save the receipts for every purchase you make with the card as you may need the receipts to verify expenses should you ever be audited.

There are limits to how much you can contribute to your HSA each calendar year. For 2016, the contribution limits are:

		*Age 55+
<b>Individual</b>	\$3,350	\$4,350
<b>Family</b>	\$6,750	\$7,750

\*If you are over age 55, you can contribute an additional \$1,000 to your HSA for 2016 as a “catch-up” contribution.

Please use the list on the next page as a guide to help you determine whether a medical expense is qualified or not for an HSA distribution.

# UNDERSTANDING YOUR HSA PLAN

The following items are qualified medical expenses and may be paid for using your HSA:

- |                                   |  |   |                                |
|-----------------------------------|--|---|--------------------------------|
| • Ambulance                       | • Breast Reconstruction                              | • Eye Surgery (including laser eye surgery)     | • Orthotic Inserts             |
| • Annual Physical                 | • Christian Science (fees to practitioners for care) | • Eyeglasses                                    | • Osteopath                    |
| • Artificial Limb                 | • Cold/Hot Pack for medical care                     | • Fertility Enhancement                         | • Out-of-Network charges       |
| • Artificial Teeth                | • Condoms  | • First Aid Supplies                            | • Oxygen for medical condition |
| • Nursing Home (for medical care) | • Contact Lenses and supplies                        | • Flu Shot                                      | • Physical Examination         |
| • Thermometers                    | • Contraceptives                                     | • Guide Dog (including maintenance costs)       | • Pregnancy Test Kit           |
| • Abortion                        | • Crutches   | • Gynecologist                                  | • Prosthesis                   |
| • Acupuncture                     | • Dental Treatment                                   | • Hearing Aids (including batteries and repair) | • Psychiatric Care             |
| • Bandages                        | • Dentures and cleaners                              | • Homeopathic Care                              | • Psychoanalysis               |
| • Birth Control Pills             | • Dermatologist                                      | • Immunizations                                 | • Psychologist                 |
| • Blood Pressure Monitor          | • Diabetic Supplies                                  | • Laboratory Fees                               | • Splints                      |
| • Blood Sugar Test Kit            | • Diagnostic Devices                                 | • Lactation Expenses                            | • Sterilization                |
| • Blood Tests                     | • Doctor's fees not covered by insurance             | • Medical Alert Bracelet                        | • Therapy                      |
| • Body Scan                       | • Drug Addiction (inpatient treatment)               | • Operations (non cosmetic)                     | • Vasectomy                    |
| • Braille Books                   | • Drugs (with prescription)                          | • Optometrist                                   | • Wheelchair                   |
| • Breast Pump/Supplies            | • Eye Exams  | • Orthopedist                                   | • X-Ray                        |

The following are NOT qualified medical expenses:

- |                         |                      |                      |                    |
|-------------------------|----------------------|----------------------|--------------------|
| • Babysitting           | • Dental Floss       | • Funeral Expenses   | • Medigap Premiums |
| • Controlled Substances | • Diaper Service     | • Health Club Dues   | • Swimming Lessons |
| • Cosmetic Surgery      | • Diet Foods         | • Household Help     | • Teeth Whitening  |
| • Cosmetics             | • Electrolysis       | • Illegal Treatments | • Veterinary Fees  |
| • CPR Class             | • Exercise Equipment | • Marijuana          |                    |
| • Dancing Lessons       | • Facial Tissues     | • Maternity Clothes  |                    |



# UNDERSTANDING YOUR DENTAL PLAN

Dental Questions? Need to Locate a Provider?  
Contact Principal  
1-800-986-3343 or [www.principal.com](http://www.principal.com)

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Dental Coverage		
Type of Plan	Principal - Low Option PPO	
	<b>In-Network</b>	<b>Out-of-Network</b> (*Subject to 90th Percentile of Reasonable and Customary)
<b>Deductible</b>	Single: \$25 Family: \$75	Single: \$25 Family: \$75
<b>Annual Maximum Benefit</b> (per member enrolled)	\$1,000	
<b>Unit 1-Preventive Services</b> (oral exam, cleaning, x-rays)	100%	100%*
<b>Unit 2-Basic Services</b> (fillings, root canal, oral surgery, periodontics)	80% after Deductible	80% after Deductible*
<b>Unit 3-Major Services</b> (crowns, dentures, bridges)	50% after Deductible	50% after Deductible*
<b>Orthodontia Services</b>	Not Covered	
<b>Contribution</b>	<b>Monthly</b>	<b>Semi-Monthly</b>
Employee	\$35.07	\$17.54
Employee + Spouse	\$72.94	\$36.47
Employee + Child(ren)	\$75.56	\$37.78
Employee + Family	\$117.48	\$58.74
Type of Plan	Principal - High Option PPO	
	<b>In-Network</b>	<b>Out-of-Network</b> (*Subject to 90th Percentile of Reasonable and Customary)
<b>Deductible</b>	Single: \$25 Family: \$75	Single: \$25 Family: \$75
<b>Annual Maximum Benefit</b> (per member enrolled)	\$1,000	
<b>Unit 1-Preventive Services</b> (oral exam, cleaning, x-rays)	100%	100%*
<b>Unit 2-Basic Services</b> (fillings, root canal, oral surgery, periodontics)	80% after Deductible	80% after Deductible*
<b>Unit 3-Major Services</b> (crowns, dentures, bridges)	50% after Deductible	50% after Deductible*
<b>Unit 4-Orthodontia Services</b> (child and adult)	Plan pays 50%, \$1,000 Lifetime Benefit	
<b>Contribution</b>	<b>Monthly</b>	<b>Semi-Monthly</b>
Employee	\$37.72	\$18.86
Employee + Spouse	\$78.46	\$39.23
Employee + Child(ren)	\$81.27	\$40.64
Employee + Family	\$126.36	\$63.18
<b>Limitations and Exclusions</b>		
Late Entrant Waiting Period	Late entrants (those enrolling more than 31 days after becoming eligible) will be subject to an individual benefit waiting period, subject to plan guidelines.	

# UNDERSTANDING YOUR VISION PLAN

**Vision Questions? Need to Locate a Provider?  
Contact Principal  
1-800-986-3343 or [www.principal.com](http://www.principal.com)**

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## Vision Coverage

### Voluntary Vision - Principal

The vision benefits are provided on a scheduled basis. Covered charges equal the actual cost charged to the member, up to the allowance shown in the plan design below.

The vision plan covers a routine eye exam every 12 months and one of the following:

1. A set of frames each 24 months and two lenses (one pair) each 12 months, **or**
2. Two contact lenses (one pair). The maximum payment for a pair of contact lenses will be equal to the maximum payment for single vision lenses plus frames. For example: single vision lenses \$50 plus frames \$100 would equal a contact lens benefit total of \$150 for the first 12 months. The contact lens benefit for the next 12 months, or second year, would equal \$50. This is because the frame benefit of \$100 is only payable once in any period of 24 consecutive months.

<b>Examination</b>	Once every 12 months	
	\$50 Allowance	
<b>Eyeglass Lenses</b>	Once every 12 months	
<i>Single Vision</i>	\$50 Allowance	
<i>Bifocal</i>	\$75 Allowance	
<i>Trifocal</i>	\$100 Allowance	
<i>Lenticular</i>	\$150 Allowance	
<b>Frames</b>	Once every 24 months	
	\$100 Allowance	
<b>Contact Lens</b>	Once every 12 months (in lieu of frames and lenses)	
	\$150 Allowance	
<b>Contribution</b>	<b>Monthly</b>	<b>Semi-Monthly</b>
<i>Employee</i>	\$6.60	\$3.30
<i>Employee + Spouse</i>	\$17.34	\$8.67
<i>Employee + Child(ren)</i>	\$16.07	\$8.04
<i>Employee + Family</i>	\$26.81	\$13.41

# UNDERSTANDING YOUR WELFARE BENEFITS

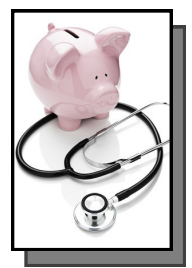
**Questions?**  
**Contact Reliance Standard**  
**1-800-351-7500**  
**www.reliancestandard.com**  
**Group ID: Holman Enterprises**

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Basic Life & AD&D- Reliance Standard		
Employee Basic Life and AD&D	\$25,000	
Benefit Reduction	Reduce to 65% at age 65; 40% at age 70	
Contribution	100% Employer Paid	
Voluntary Long Term Disability (LTD) - Reliance Standard		
Amount of Benefit	60% of covered monthly earnings to a maximum of \$5,000 per month	
When Benefits Begin	181st day of disability	
Rates (shown monthly)	<b>Age</b>	<b>Cost Per \$100 of Covered Payroll</b>
	<25	0.050
	25-29	0.080
	30-34	0.140
	35-39	0.220
	40-44	0.380
	45-49	0.500
	50-54	0.710
	55-59	0.920
	60-64	0.710
	65-69	0.480
70+	0.350	
Duration of Benefits	To Social Security Normal Retirement Age if you continue to meet the definition of disabled.	
Voluntary Short Term Disability (STD) - Reliance Standard		
Amount of Benefit	60% of covered weekly earning up to a maximum of \$1,000 per week	
When Benefits Begin	On the 15th day of disability due to accident or illness.	
Maximum Benefit Period	26 Weeks	
Rates (shown monthly)	<b>Age</b>	<b>Rate per \$10 Benefit</b>
	<25	0.410
	25-29	0.450
	30-34	0.460
	35-39	0.410
	40-44	0.420
	45-49	0.510
	50-54	0.710
	55-59	0.830
	60-64	0.920
	65-69	1.150
70+	1.510	
Voluntary Life Coverage - Reliance Standard		
Employee	Increments of \$10,000 up to a \$500,000 maximum. Guaranteed Issue of \$70,000 is available at initial enrollment only. Amounts requested over the Guaranteed Issue are subject to Evidence of Insurability.	
Spouse	Increments of \$10,000 up to a \$500,000 maximum. Guaranteed Issue of \$10,000 is available at initial enrollment only. Amounts requested over the Guaranteed Issue are subject to Evidence of Insurability.	
Limitations	An employee can elect life insurance for spouse without electing coverage for self. The total employee and spouse life election cannot exceed \$500,000.	
Rates (shown monthly)	<b>Age</b>	<b>Monthly Employee and Spouse Rate Per \$1,000</b>
	<25	0.107
	25-29	0.075
	30-34	0.081
	35-39	0.113
	40-44	0.185
	45-49	0.309
	50-54	0.501
	55-59	0.849
	60-64	1.047
65-69	1.577	
70+	3.064	
Eligible Child(ren)	Benefit in increments of \$2,500 to a \$10,000 maximum. Children covered to age 20 (or 26 if full time student)	Child Life Rate: \$0.41 per \$2,500

A Flexible Spending Account is an arrangement that permits you to pay for certain out-of-pocket expenses with funds that you have set aside, by payroll deduction, on a tax-free basis. There are two types of Flexible Spending Accounts available: The Health Care Reimbursement Account is for out-of-pocket medical expenses including medical, dental, vision, and prescription drug expenses for you and your dependents. The Dependent Care Assistance Account is designed to help you pay for daycare services so that you and your spouse (if married) can work or be a full-time student.

Account Type	Examples of Eligible Expenses	Contribution Limits	Access to Funds	Pre Tax Benefits
<b>Health Care</b>	<ul style="list-style-type: none"> <li>• Medical Plan Deductibles</li> <li>• Most Insurance Co-payments</li> <li>• Prescription Drugs</li> <li>• Some OTC medicines (Only if prescribed by your doctor)</li> <li>• Vision Exams/Eyeglasses/Contacts</li> <li>• Laser Eye Surgery</li> <li>• Acupuncture</li> <li>• Weight Loss Programs</li> <li>• Dental and Orthodontia (Braces)</li> <li>• Birth Control Pills/Devices/Procedures</li> <li>• Chiropractic</li> </ul>	Maximum annual contribution is \$2,550	Allows immediate access to the entire contribution amount from the 1st day of the benefit year, before all scheduled contributions have been made.	Save 20% - 40% on your health care expenses Save on purchases not covered by insurance. Reduces your taxable income.
<b>Dependent Care</b>	<ul style="list-style-type: none"> <li>• Daycare</li> <li>• Day Camp</li> <li>• Eldercare</li> <li>• Before and After School Care</li> </ul>	Minimum contribution is \$100 per year Maximum contribution is \$5,000 per year (\$2,500 if married and file separate)	You will be able to submit claims up to your year-to-date accumulated amount in your account (You will only be reimbursed based on your accumulated contribution amounts)	Save 20% - 40% on your dependent care expenses. Reduces your taxable income.
<b>"Use it or Lose it" Rule</b>	You should plan your contributions carefully. According to IRS guidelines, any money in your FSA at the end of the year must be forfeited. Beginning with the 2015 plan year, you will be able to roll over up to \$500 of unused FSA funds to your 2016 FSA account. Any funds beyond the first \$500 will be forfeited.			
<b>Eligibility</b>	You may incur claims beginning January 1, 2016 through December 31, 2016. All claims must be submitted between January 1, 2016 through March 31, 2017. You MUST re-enroll in the FSA every year— FSA elections will not roll over to 2016. <b><i>You cannot elect the Health Care portion of the FSA if you have elected to enroll in the HDHP medical plan.</i></b>			



Beginning the week of November 9th, employees will be able to log in to a new enrollment portal and enroll, decline, or change benefit elections for the 2016 plan year. You will receive more information and links to the site via email, but you can also go to <https://www.eenroller.net/login.asp?ST=GLCR3133> and enter your username and password.

Your username is the first six letters of your last name plus the last four digits of your social security number. Your password is the last four digits of your social security number. Eg: Robert Anderson, SSN 123-45-6789. Username would be ANDERS6789. Password would be 6789.

For current employees who have used the BeneTrac portal before and are having trouble logging in again, simply click on the "Forgot your Username or Password?" link on the login page and follow the prompts to reset your login credentials.

Below are some screen shots with helpful hints on how to navigate the website:

## Review your personal information on the My Family page

1. Click your name to update your personal information. You can also change your password in this area.
2. Click here to add your spouse.
3. Click here to add your dependents.

The screenshot shows the Polarsen Inc. BENEFITS portal. At the top, there is a navigation bar with "BENEFITS" in large letters and links for "Election Summary", "Edit Family", "Resource Library", and "News & Alerts". A "Proceed to Log Out" link is also visible. Below the navigation bar, the user's name "Jerry Abel" is displayed. A callout box says "Use these menus to navigate". Below this, there is a message: "Please review the information below. Add any family member you wish to enroll in your benefit offerings." The "Employee" section shows a table with columns: Name, SSN, Address, DOB, Gender, Contact, and Approved. The row for Jerry Abel has a circled "1" next to his name. The "Dependents" section shows a table with columns: Name, SSN, Address, Status, DOB, Gender, Approved, and Tasks. The row for Johnny Abel has a circled "3" next to his name. There are also links for "Add A Family Member" and "Add Spouse" with a circled "2". At the bottom right, there is a large orange button that says "PROCEED TO MY BENEFITS >".

## Enroll in your benefits

1. Click a link under the **Benefits** menu to review a particular category of benefits.
2. In each benefit block, make a selection from your list of **Manage Benefit** options.

The screenshot shows the enrollment page. On the left, there is a "Quick Links" menu with 15 total links. The "Long Term Disability" link is circled with a "1". Below the menu, there is a "Costs" section with the following information: Total Cost of Elections: \$0.00, Total Benefit dollars: \$0.00, Out of pocket expense: \$0.00. On the right, there are two benefit blocks. The first block is for "Long Term Disability" and has a "MANAGE BENEFIT" button with a dropdown arrow. A callout box with a circled "2" shows the dropdown options: "Add: Initial Population", "Add Coverage: (Prompt Effective)", and "Add or View Plan/Options: New Hire". The second block is for "Short Term Disability" and also has a "MANAGE BENEFIT" button with a dropdown arrow. At the top right, there is a "To Top" link.


## Change existing benefits

Your current elections will appear in a similar fashion as shown in the picture below. To make a change, select an option from the list in the Manage Benefit section.

1. Click here to select a Manage Benefit option. The system will guide you through the process of making changes to your elections.

Medical Sample PPO Plan

These options vary depending on the type of benefit.

Elite Health 

Status:	Active
Activity:	6/2/2014
Coverage:	Employee Only
Total Premium:	\$592.00 (Monthly)
Employee Cost:	\$125.00 (Semi-Monthly)

[Option](#) | [History](#) | [Eds](#) | [Enrollment Recap](#)

**MANAGE BENEFIT** 1

SSN	Type	Group Number	Provider	Action	Effective	Approved	Sent
543433456	EMP	H200_2 Blue Shield PPO		Change	6/2/2014	Pending	

## Finalize your Changes

You can review your changes during the log out process.

**SUMMATION** - Amounts per (Semi-Monthly) pay period

Total Cost of Elections:	\$500.00
Total Benefit dollars:	\$0.00
Out of pocket expense:	\$500.00
Enrollment update	

**REVIEW & FINALIZE**

**NOTE:** This button may not appear at the bottom of your Benefits page if you have made no changes during this session. In this case, you may log out.

Logging out will give you a final opportunity to review and print your Election Summary

Once you have finalized your benefit elections, please print or save a copy of your Election Summary.

## \* **Women’s Health and Cancer Rights Act of 1998**

Your medical plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy – related services, including reconstruction and surgery to achieve symmetry between the breasts, prosthesis, and complications resulting from a mastectomy (including lymphedema).

Please call your plan administrator for more information. These benefits may be subject to annual deductibles, co-insurance provisions or copays that are appropriate and consistent with other benefits under your plan.

## \* **The Genetic Information Nondiscrimination Act (GINA)**

The Genetic Information Nondiscrimination Act of 2008, also referred to as GINA, is federal law that protects Americans from being treated unfairly because of differences in their DNA that may affect their health. The law prevents discrimination from health insurers and employers.

### **Who needs protection from genetic discrimination?**

Everyone should care about the potential for genetic discrimination. Every person has dozens of DNA differences that could increase or decrease his or her chance of getting a disease such as diabetes, heart disease, cancer or Alzheimer’s. It’s important to remember that these DNA differences don’t always mean someone will develop a disease, just that the risk to get the disease may be greater.

More and more tests are being developed to find DNA differences that affect our health. These tests (called genetic tests) will become a routine part of health care in the future. Health care providers will use information about each person’s DNA to develop more individualized ways of detecting, treating and preventing disease. But unless this DNA information is protected, it could be used to discriminate against people.

### **Why was the law needed?**

The law was needed to help ease concerns about discrimination that might keep some people from getting genetic tests that could benefit their health. The law also enables people to take part in research studies without fear that their DNA information might be used against them in health insurance or the workplace.

# Important Notice from Holman Enterprises About Your Prescription Drug Coverage and Medicare

15

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Holman and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
  2. Holman has determined that the prescription drug coverage offered by BC/BS of MT is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.
- 

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Holman coverage may be affected.

If you do decide to join a Medicare drug plan and drop your current Holman coverage, be aware that you and your dependents may not be able to get this coverage back.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Holman and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage changes through Holman. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.



For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

<b>Name of Entity/Sender:</b>	Holman Enterprises
<b>Contact--Position/Office:</b>	Jaime Schaefer, Accountant
<b>Address:</b>	4170 Hwy 2 East, Kalispell MT 59901
<b>Phone Number:</b>	406-755-5362

**Premium Assistance Under Medicaid and the  
Children’s Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2015. Contact your State for more information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>GEORGIA – Medicaid</b>
Website: <a href="http://www.myalhipp.com">www.myalhipp.com</a> Phone: 1-855-692-5447	Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> - Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
<b>ALASKA – Medicaid</b>	<b>INDIANA – Medicaid</b>
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Website: <a href="http://www.in.gov/fssa">http://www.in.gov/fssa</a> Phone: 1-800-889-9949
<b>COLORADO – Medicaid</b>	<b>IOWA – Medicaid</b>
Medicaid Website: <a href="http://www.colorado.gov/hcpf">http://www.colorado.gov/hcpf</a> Medicaid Customer Contact Center: 1-800-221-3943	Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a> Phone: 1-888-346-9562
<b>FLORIDA – Medicaid</b>	<b>KANSAS – Medicaid</b>
Website: <a href="https://www.flmedicaidtplrecovery.com/">https://www.flmedicaidtplrecovery.com/</a> Phone: 1-877-357-3268	Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-800-792-4884

<b>KENTUCKY – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	Website: <a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a> Phone: 603-271-5218
<b>LOUISIANA – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: <a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a> Phone: 1-888-695-2447	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710
<b>MAINE – Medicaid</b>	<b>NEW YORK – Medicaid</b>
Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a> Phone: 1-800-977-6740 TTY 1-800-977-6741	Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MASSACHUSETTS – Medicaid and CHIP</b>	<b>NORTH CAROLINA – Medicaid</b>
Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Phone: 1-800-462-1120	Website: <a href="http://www.ncdhhs.gov/dma">http://www.ncdhhs.gov/dma</a> Phone: 919-855-4100
<b>MINNESOTA – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="http://www.dhs.state.mn.us/id_006254">http://www.dhs.state.mn.us/id_006254</a> Click on Health Care, then Medical Assistance Phone: 1-800-657-3739	Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-800-755-2604
<b>MISSOURI – Medicaid</b>	<b>OKLAHOMA – Medicaid and CHIP</b>
Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742
<b>MONTANA – Medicaid</b>	<b>OREGON – Medicaid</b>
Website: <a href="http://medicaid.mt.gov/member">http://medicaid.mt.gov/member</a> Phone: 1-800-694-3084	Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a> <a href="http://www.hijossaludablesoregon.gov">http://www.hijossaludablesoregon.gov</a> Phone: 1-800-699-9075
<b>NEBRASKA – Medicaid</b>	<b>PENNSYLVANIA – Medicaid</b>
Website: <a href="http://www.ACCESSNebraska.ne.gov">www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633	Website: <a href="http://www.dhs.state.pa.us/hipp">http://www.dhs.state.pa.us/hipp</a> Phone: 1-800-692-7462
<b>NEVADA – Medicaid</b>	<b>RHODE ISLAND – Medicaid</b>
Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a> Medicaid Phone: 1-800-992-0900	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 401-462-5300

<b>SOUTH CAROLINA – Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Phone: 1-855-242-8282
<b>SOUTH DAKOTA - Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	Website: <a href="http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx">http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx</a> Phone: 1-800-562-3022 ext. 15473
<b>TEXAS – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx">http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx</a> Phone: 1-877-598-5820, HMS Third Party Liability
<b>UTAH – Medicaid and CHIP</b>	<b>WISCONSIN – Medicaid and CHIP</b>
Website: Medicaid: <a href="http://health.utah.gov/medicaid">http://health.utah.gov/medicaid</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-866-435-7414	Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002
<b>VERMONT– Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531

To see if any other states have added a premium assistance program since July 31, 2015, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
**[www.dol.gov/ebsa](http://www.dol.gov/ebsa)**  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
**[www.cms.hhs.gov](http://www.cms.hhs.gov)**  
1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 10/31/2016)

**NOTICE OF SPECIAL ENROLLMENT RIGHTS**

If you are an employee declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends and you fulfill other special enrollment requirements. (These requirements are set out in your Certificate of Coverage)

In addition, if employees have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

There is an additional enrollment period if an employee or dependent loses eligibility for Children's Health Insurance Program (CHIP), Medicaid or becomes eligible for CHIP for Medicaid premium assistance. The special enrollment allows children or their parents to have 60 days, rather than 30, to request enrollment.

Also, your health plan may not establish rules for eligibility (including continued eligibility) of an individual to enroll under the terms of the plan based on a health status-related factor.

**Complete If You Are Declining Coverage For Yourself Or Any Dependent:**

If you are an employee declining coverage for yourself or for any of your eligible dependents, you must complete the following information if you want to preserve your rights of Special Enrollment as explained above. If you decline coverage for yourself, the reason is:

- I have other coverage**       **Another reason**

If you decline coverage for one or more eligible dependents, please give the dependent's name below and indicate the reason coverage is declined.

Name \_\_\_\_\_  Dependent has other coverage       Another reason

Name \_\_\_\_\_  Dependent has other coverage       Another reason

Name \_\_\_\_\_  Dependent has other coverage       Another reason

Name \_\_\_\_\_  Dependent has other coverage       Another reason

\_\_\_\_\_  
Employee Name – Please Print

\_\_\_\_\_  
Employee Social Security Number

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date





# *Glacier Jet Center*

**4170 Hwy 2 East**

**Kalispell, MT 59901**

**Phone 406-755-5362**

**Disclaimer: This Benefit Guide provides a brief summary of the benefits available under the Glacier Jet Center Benefit Program. In the event of any discrepancy(ies) between this summary and any Document, Insurance Contract or Certificate, the Insurance Document(s) will prevail. Glacier Jet Center retains the right to modify or eliminate these benefits at any time and for any reason.**