

# 2016

## Employee Benefits Guide



### CONTENTS

Eligibility.....	2
Life Changing Events.....	2
Medical Benefits.....	3
Prescription Drug.....	7
Dental Benefits.....	9
Vision Benefits.....	9
Short-Term Disability.....	10
Basic Life & AD&D.....	10
Long-Term Disability.....	10
Supplemental Term Life.....	10
Flexible Spending Accounts.....	11
401(k), PTO, Company Holidays	12
Employee Assistance Program.....	13
Carrier Contacts.....	14

**Welcome!** Our employees power our success, help us reach departmental goals, and enable organization-wide achievements. Your benefits are more than just rewards for a job well done – they’re our way of helping you prepare for a better future. Review this benefit plan overview to learn more about the comprehensive and flexible benefits offered by Rohde & Schwarz. Whether your focus is on savings, supplemental insurance, employee assistance, or medical/dental/vision coverage for you and your loved ones, the choice is yours. Please note that the selections made will remain in place through the end of the plan year in which you were hired. Thank you for all you do as a valued member of the Rohde & Schwarz team!



This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this brochure and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or otherwise decided by Rohde & Schwarz.



## Eligibility

You are eligible for benefits if you are a regular full-time Rohde & Schwarz employee who works at least 30 hours per week. Coverage begins on your date of hire and ends on your last day worked.

### ELIGIBLE DEPENDENTS INCLUDE

- Married spouses
- Dependent children to age 26

### ELIGIBILITY FOR DEPENDENT COVERAGE

Medical	Dependents covered up to age 26
Dental	
Vision	
Supplemental Life Insurance for Dependent Children	



## Life Changing Events

You can make changes to your Medical, Dental, Vision and Flexible Spending Account elections during the year only if you have an IRS approved “qualified status change.” You must make a change within 31 days of the event.

### You can change your benefits within 31 days if you experience one of the following life changes:

- ⇒ Marriage, divorce, or legal separation
- ⇒ Birth or adoption of child
- ⇒ Death of a covered dependent
- ⇒ Job status change (Full-time to Part-time or vice versa)
- ⇒ Your spouse becomes eligible for medical dental benefits through new employment
- ⇒ Your spouse becomes unemployed and loses benefit coverage
- ⇒ A change in your spouse’s job status from full-time to part-time or vice versa
- ⇒ A significant change in your spouse’s health coverage attributable to your spouse’s employment
- ⇒ Ineligibility of your covered dependents due to:
  - Marriage
  - Change in dependent status
  - Attainment of non-qualifying age (medical, dental, vision, and life insurance coverage)

## Medical



Rohde & Schwarz has partnered with Cigna, our health plan administrator, to provide your family and you a broad access to high quality healthcare providers nationwide. The cost of coverage is paid for by Rohde & Schwarz. Your medical plan covers a broad range of healthcare services and supplies, including prescriptions, office visits and hospitalizations. Rohde & Schwarz has designed an open access plan, meaning that you have the ability to choose your providers and referrals are not required. Depending upon the type of service, whether it be a routine office visit, a trip to the emergency room, or any other medical service under the plan, your networks' plan shares the cost of care with you in different ways. Please see the below summary for specific plan details.

## Medical Benefits Description

Deductibles & Plan Maximums	In-Network Plan Pays (After Deductibles)	Non-PPO Plan Pays (After Deductibles)
<b>Calendar Year Deductible</b> Per Covered Person Per Family	\$250 \$750	\$500 \$1,500
<b>Benefit Percentage</b> Medical Plan Pays Covered Person Pays	100% 0%	70% 30%
Maximum Lifetime Benefit	Unlimited	Unlimited
<b>Employee Out-of-Pocket Maximum</b> Per Covered Person Per Family	\$750 \$1,500	\$1,500 \$4,000
<b>Benefits &amp; Services</b>		
<b>Office Visits</b> Diagnostic Lab & X-Ray	100% after \$20 Co-Pay 100% after deductible	70% after deductible 70% after deductible
<b>Preventive Care</b>	100% (Deductible Waived)	70% after deductible
<b>Hospitalization Inpatient</b> Hospital Services Outpatient Hospital	100% after deductible 100% after deductible	70% after deductible 70% after deductible
Emergency Room Ambulance Services	100% after deductible 100% after deductible	
<b>Mental Health Treatment</b> Inpatient Outpatient	100% after deductible \$20 copay	70% after deductible 70% after deductible
<b>Prescription Drug Benefits (Express Scripts administered through Rx Benefits)</b> Generic Preferred Brand	Deductible does not apply. Plan pays 100% after Co-Pays. \$10 \$20	
<b>Home Health Care</b> Hospice Care Bereavement Counseling	100% after deductible 100% after deductible 100% after deductible	70% after deductible 70% after deductible 70% after deductible

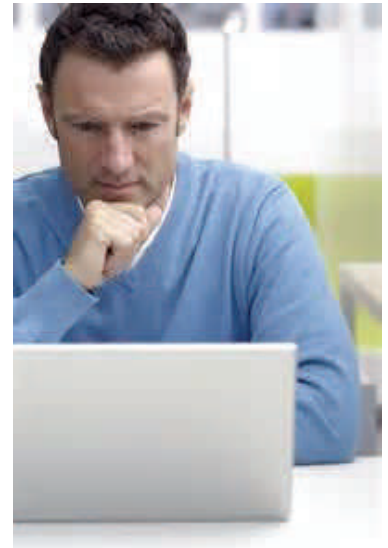
## Register Online [www.myCigna.com](http://www.myCigna.com)



Online and on the go – [myCigna.com](http://myCigna.com) and [myCigna Mobile App](#)

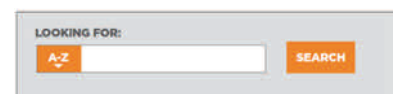
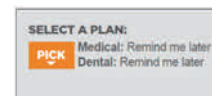
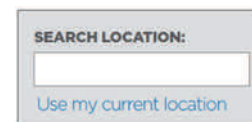
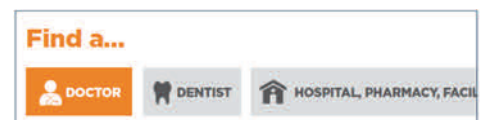
- Use our award-winning directory of doctors, hospitals and facilities with cost, quality and patient experience\* ratings
- Verify coverage details (copays, deductibles, out-of-pocket maximums, etc.)
- Check claim activity and history
- Access temporary ID cards or information on how to order new ones\*
- Learn from a wealth of health information and resources\*
- Compare prescription drug prices, find generic options and enjoy convenience and savings by using Cigna Home Delivery PharmacySM\*
- Take a quick health assessment quiz to get a better understanding of your health today — and teach you simple steps for improving it in the future.

\*Available on [myCigna.com](http://myCigna.com) only



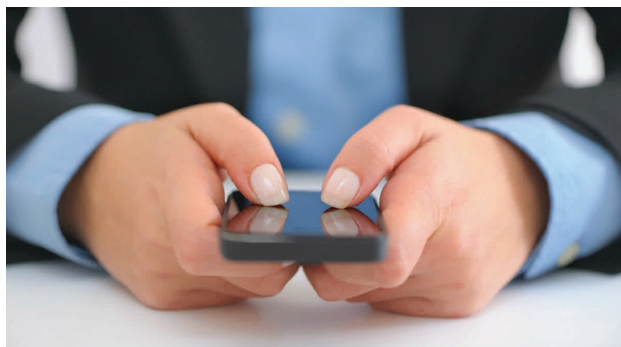
## Search CIGNA's Network In Five Simple Steps (find a doctor)

- Step 1** Go to [www.Cigna.com](http://www.Cigna.com), click on FIND A DOCTOR at the top of the screen. Then select the orange box that reads "If your insurance plan is offered through work." (If you already have a Cigna plan, log in to [myCigna.com](http://myCigna.com).)
- Step 2** Choose whether you're looking for a doctor or a place to receive medical care.
- Step 3** Enter the geographic location you want to search.
- Step 4** Select the **open access plan**.
- Step 5** Enter a name, specialty or other search word. Click SEARCH to see your results.



## myCigna Mobile App

You're busier than ever. At Cigna, we get that. While we can't wave a magic wand and make all the frustrating, time-consuming aspects of your life go away, we can give you a tool to help make your life easier. And healthier. The all-new **myCigna** Mobile App gives you a simple way to personalize, organize and access your important health go. It puts you in control of your health, so you can get more out of life.



Get the myCigna Mobile app from the app Store<sup>SM</sup> or Google Play.

### HEALTH CARE PROFESSIONAL DIRECTORY

- Search for a doctor or health care facility from the Cigna national network and compare quality-of-care ratings
- Access maps for instant driving directions

### ID CARDS

- Quickly view ID cards (front and back) for entire family
- Easily print, email or scan right from smartphone

### CLAIMS

- View and search recent and past claims
- Bookmark and group claims for easy reference

### DRUG SEARCH

- Look up and compare actual costs at over 60,000 pharmacies nationwide
- Find closest pharmacy location using GPS
- Research medications and dosages
- Speed-dial Cigna Home Delivery Pharmacy<sup>SM</sup>

### ACCOUNT BALANCES

- Access and view health fund balances
- Review plan deductibles and coinsurance

### HEALTH WALLET

- Store and organize all important contact info for doctors, hospitals and pharmacies
- Add health care professionals to contact list right from a claim or directory search

## Here When You Need Us – 24/7/365



By phone, anytime day or night – live, 24/7 customer service, 365 days a year (call the number on the back of your Cigna ID card).

- Order an ID card, update insurance information and check claim status
- Talk with a health coach about your health goals and questions
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 150 languages



## MDLIVE (teledoc)

MDLIVE provides you with 24/7/365 access to board-certified primary-care doctors and pediatricians by online video, phone or secure e-mail. Simply pay the applicable in-network copay, coinsurance or deductible.

### When should I use MDLIVE?

- Your primary care physician is not available
- If you're considering the ER or urgent care for a non-emergency medical issue
- At home, traveling or at work
- 24/7/365, even holidays!

### What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold and Flu
- Ear Infections
- Joint Aches & Pain
- Respiratory Infection
- Sinus Problems
- and More!

### Who are the doctors?

Our doctors practice primary care, pediatrics, family and emergency medicine, and have incorporated MDLIVE into their practice to provide convenient access to quality care.

### GET STARTED TODAY!

1

#### Register online or by phone

Cigna Customer ID#.

You may also register Register online anytime by visiting

**[www.mdlive.com/cignacompanies](http://www.mdlive.com/cignacompanies)**

You will need to enter your first name, last name, gender, date of birth and your over the phone by calling 1-888-726-3171.

2

#### Complete medical history

Just complete your medical history during registration.

3

#### Request a consultation

Simply pay the applicable in-network copay, coinsurance, or deductible.

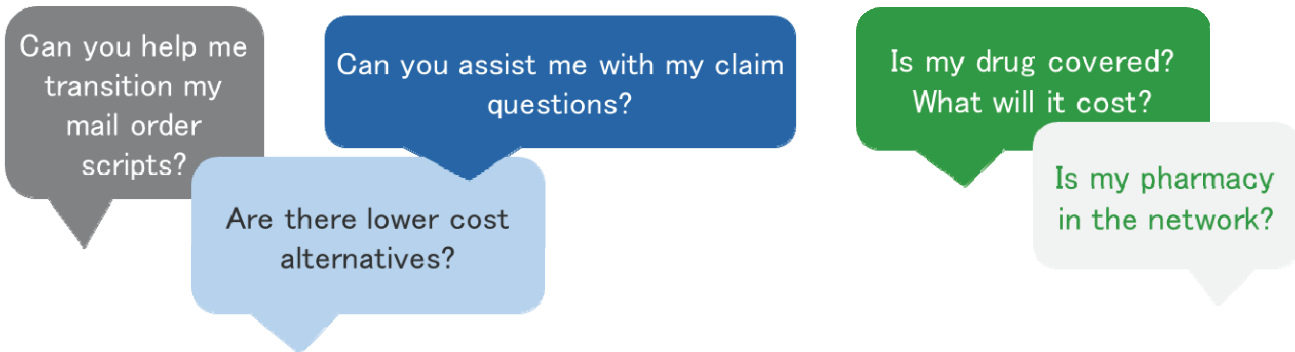
MDLIVE staff is available 24/7/365 by online video or phone!

## Prescription Drug



Prescription drugs are offered through Express Scripts and administered through Rx Benefits. Rx Benefits partners with the country's largest Pharmacy Benefit Managers (PBM) to bring greater discounts, enhanced access, and improved Member Services to our clients and their employees.

You will have access to [RxAssure](#), our Member Service Team, available Monday – Friday from 7:00 am until 6:00 pm CST to assist you with questions about your prescription drug plan. Calls received after hours and weekends can leave a message or be routed to Express Scripts Member Service.



**SPECIALTY MEDICATIONS** - Specialty medications are covered when purchased through ESI's Specialty Pharmacy known as Accredo. Accredo can be contacted at **800.922.8279**.

## Mail Order



ESI Home Delivery can be reached at **877.503.4073**.

Send completed Mail Order forms to:

Express Scripts

P.O. Box 66564

St Louis, MO 63166-6564



**NOTE:** Mail Order can take up to two weeks for the initial order, so members should make sure to have enough medication on hand to last until delivery.

## Members On The Go

- Members can register their account from their mobile device.
- Transfer eligible maintenance medications to Express Scripts Pharmacy.
- Select and schedule prescription refills and enroll eligible prescriptions in auto refills.
- Check Express Scripts Pharmacy order shipping information.
- Locate a nearby pharmacy using GPS technology.
- Access DrugDigest database for information, uses, possible side effects, etc.
- Set a reminder for medication doses.



Visit [Express-Scripts.com/mobile](https://www.express-scripts.com/mobile)  
to download the Express Rx mobile app for FREE today!

For questions or concerns, members can contact the RxAssure, our Member Service Team at **800.334.8134** Monday through Friday from 7 a.m. to 6 p.m. CST.



## Dental Benefits



Good dental health is important to your overall wellbeing. At the same time, we all need different levels of dental treatment. The MetLife Dental Plan provides affordable coverage based on the type of service obtained – **Preventive, Basic, Major Restorative, or Orthodontia** –Rohde & Schwarz pays 100% of your Dental premiums. To locate a provider visit [www.metlife.com](http://www.metlife.com)

Coverage Type	In-Network % of PDP Fee	Out-of-Network % of R&C Fee
<b>Annual Deductible (Types of B&amp;C services)</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Plan Pays</b>		
Type A—Preventive Type B	100%	100%
Basic Restorative Type C	80%	70%
Major Restorative Type D	50%	40%
Orthodontia	50%	50%
Orthodontia Lifetime Maximum (Ortho applies to child to age 19 only)	\$1,500 per person	\$1,500 per person
Annual Maximum Benefit per Individual	\$4,000	\$4,000



## Vision Benefits

Eligible employees may sign up for vision coverage, which allows participants to get an examination and lenses every 12 months and frames every 24 months. Participants have the option of receiving care from a network provider or out-of-network provider; however, if you use an out-of-network provider you will incur higher out-of-pocket expenses. For additional information please visit [www.vsp.com](http://www.vsp.com)

Benefit	Frequency	Copayment at a Network Provider	Non-Network Benefit Reimbursement
Eye Exam	1x every 12 months	\$20	Up to \$50
Lenses	1x every 12 months	\$20 Co-Pay (\$130 allowance for a wide selection of frames)	Up to \$50 Single Up to \$75 Bifocal Up to \$100 Trifocal
Frames	1x every 24 months		Up to \$70
Contact Lenses (in lieu of frames & lenses)	1x every 12 months	\$130 allowance for contacts and the contact lens exam (fitting and evaluation)	Up to \$105

## Basic Life and Accidental Death & Dismemberment Insurance

Rohde & Schwarz offers its employees Basic Life Insurance and AD&D through MetLife at no cost to you. Eligible employees receive Basic Life insurance equal to 1.5, 2 or 3 times your annual earnings (rounded to the next higher \$1,000) to a maximum of \$250,000. Accidental Death and Dismemberment Insurance provides a benefit equal to your basic life insurance in the event of death or dismemberment resulting from a covered accident. The cost is paid for by Rohde & Schwarz.

## Short Term Disability

**MetLife**

**Short-term disability (STD)** benefits provide income replacement in the event that you are unable to work due to illness or accidental injury. Rohde & Schwarz provides STD benefits through MetLife for all eligible employees at **no cost** to the employees. The STD benefit equals 75% of your pre-disability weekly earnings up to a maximum benefit of \$1,500 per week. Any available accrued sick or vacation time would be payable during the initial 7-day elimination period. STD benefit payments would begin the 8th of continuous disability and would continue for up to 13 weeks.

## Long Term Disability

**MetLife**

In the event that you are unable to work for an extended period of time due to accident, illness or injury, **Long-Term Disability (LTD)** benefits provide a guarantee of income replacement. Rohde & Schwarz provides LTD benefits through MetLife for all eligible employees at **no cost** to the employees. Your LTD benefit equals 60% of your pre-disability monthly earnings to a maximum benefit of \$10,000 per month. This benefit begins on the 91st day of disability and the cost of coverage is paid for by Rohde & Schwarz.

## Supplemental Term Life Insurance

With MetLife's **Supplemental Term Life Insurance**, Rohde & Schwarz gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children at affordable group rates. Employees may elect to purchase additional life insurance coverage in increments of \$10,000 up to a maximum of 5 times your basic annual earnings, or \$500,000, whichever is less. The guaranteed issue amount is \$100,000, with no medical questions asked.



Employees may purchase additional life insurance for their spouse in increments of \$5,000 up to a maximum of \$100,000 guaranteed issue is \$25,000. Additionally, employees may purchase life insurance for their dependent children in a flat amount of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 up to a maximum of \$10,000. The guaranteed issue is \$10,000. Please see your HR department for premium details.

**MetLife**

## Flexible Spending Accounts (FSA)

Rohde & Schwarz allows you to defer a portion of your pay through payroll deduction into Flexible Spending Accounts (FSA). The money that goes into a FSA is deducted on a pre-tax basis, which means it is taken from your pay before Federal and State taxes are calculated which in turn, will decrease your taxable income.

Employee account reports are available online at [myplans.cbiz.com](https://myplans.cbiz.com) or (800) 815-3023.

It is important that you estimate carefully. If you do not use all of the money in your accounts by the end of the plan year, Federal law requires you to forfeit any unused balances. You have up to 3/12 months after the plan year ends to submit qualified expenses for reimbursement incurred during the prior year.

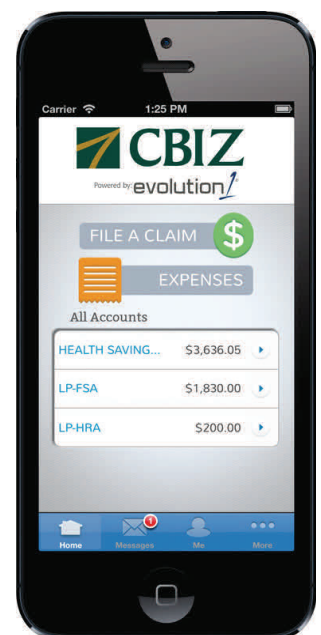
**Medical FSA:** You may deposit up to **\$2,550** per plan year into your Medical FSA to cover your dependents and you during the plan year. Eligible expenses include, but not limited to, deductibles, copayments and coinsurance payments, uninsured dental expenses, vision care expenses and hearing expenses.

**Dependent Care FSA:** You may deposit **\$5,000** per plan year into your Dependent Care FSA during the plan year. Eligible expenses include payments to day care centers, preschool costs, before and after school care and elder care.

### The healthcare app that's made for mobile but *designed* for you.

Want to check your healthcare account balances and submit receipts anywhere, anytime? There's an app for that! **My Plans by CBIZ** enables you to easily and securely access your healthcare spending accounts. You can view account balances and detail, submit healthcare account claims, and capture and upload pictures of your receipts anytime, anywhere on any iPhone, Android or tablet device. You can also sign up to receive account alerts via text message.

Please visit <https://myplans.cbiz.com> for more information on the mobile app. You may also find the app by searching the Google Play Store on Androids and the App Store on iPhones. Search name "MyPlans" by CBIZ with the green/white CBIZ logo.





## 401 (k) Plan

After 30 days of full-time employment, employees may defer up to \$18,000 in 2016. Employees age 50 and older may defer an additional \$6,000 in 2016. The company can match contributions on a bi-weekly basis at 100% for the first 3% of salary; then 50% of the next 2% to a maximum of \$265,000 of compensation. Employees are immediately vested in employer matching contributions. **Enroll at [my.vanguardplan.com](http://my.vanguardplan.com)**



## Paid Time Off (PTO)

Employees will accrue 15 days of Paid Time Off (PTO) for the first 2 years of service, prorated for the first year. At 3 years of service employees accrue 20 days per year, increasing incrementally to 30 days at 10 years of service. Employees may carry over up to half of what they accrue into the next calendar year. **Carryover policy differs for California employees. Please refer to the [Employee Resource Manual](#) for specifics.**

Full-Time Employees	Min. PTO	Max PTO Carryover
0-3 Years of Service	15 Days	7.5 Days
3-10 Years of Service	20 Days	10 Days
10+ Years of Service	30 Days	15 Days

## 2016 Company Paid Holidays

Holiday	Day	Date
New Year' Day	Friday	January 1st
President's Day	Monday	February 15th
Memorial Day	Monday	May 30th
Independence Day	Monday	July 4th
Labor Day	Monday	September 5th
Thanksgiving Day	Thursday	November 24th
Day After Thanksgiving	Friday	November 25th
Christmas Day	Friday	December 23rd
Day After Christmas	Monday	December 26th
One Floating Holiday	-	-

## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) and Work/Life Program provides employees with early and effective short-term professional counseling and work/life support.

Employees can call **Health Advocate's** toll-free number for confidential counseling focusing on coping skills for a full range of emotional, family and work-related issues. If needed, the employee can be referred to ongoing treatment or special care; up to **six face-to-face visits** are included at no charge!

Employees can also call the same number for one-on-one help to locate work/life services for concerns across the

lifespan, from adoption to eldercare. As a complement to the personalized program, they may log on to the website to search for work/life information including provider databases and articles on a range of topics. The Health Advocate EAP and Work/Life Program assists



Features of the EAP and Work/Life Program	Benefits of the EAP and Work/Life Program
Short-term counseling focused on coping strategies (see HR for pricing options)	One-source service access
Licensed counseling for stress, depression, family issues, substance abuse and more	Intervenes and helps resolve issues in earliest stages
Referral for long-term counseling or specialized care, as needed	Reduces need for more costly mental health services
Work/life specialists locate, determine available for eldercare, childcare, legal and other support services	Helps employees balance work/life demands
Access to website to self-search work/life provider databases, articles, webinars and onsite seminars	Improves productivity, reduces costs
Unlimited HR or management consultants to address sensitive employee issues	Decreases turnover and absences; fewer labor disputes
Critical incident planning and initial disability consultations involving mental health or substance abuse	Unlimited manager consultation to address workplace productivity issues
Reports on effectiveness of EAP program	Seamless integration with Core Health Advocacy service
Seamless integration with Core Health Advocacy service to help find the right doctor or specialist, schedule earliest appointments, untangle medical bills, clarify coverage and more	Saves time and money

**HealthAdvocate**  
Your Lifeline for Healthcare Help is Only a Phone Call Away

You will be assigned a Personal Health Advocate. You, your spouse, dependent children, parents and parents-in-laws are all eligible to use the Health Advocate EAP service!

 **866.695.8622**

 **HealthAdvocate.com**

## Carrier Contacts

Your carriers are just a phone call away! Please contact them via the phone number below or visit their website to view your claims, request an ID card, locate a provider and much more!



Line of Coverage	Carrier	Website	Phone
Medical	<b>CIGNA</b>	<a href="http://www.cigna.com">www.cigna.com</a>	1-800-Cigna24 (800-244-6224)
Prescription Drug	<b>Express Scripts</b> administered through <b>RX Benefits</b>	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	1-800-334-8134  877-503-4073 (mail order) 800-922-8279 (Accredo Specialty Medication)
Dental	<b>MetLife</b>	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-275-4638
Vision	<b>VSP</b>	<a href="http://www.vsp.com">www.vsp.com</a>	1-800-877-7195
Short Term Disability	<b>MetLife</b>	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-275-4638
Long Term Disability	<b>MetLife</b>	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-275-4638
Basic & Supplemental Life & AD&D	<b>MetLife</b>	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-275-4638
Flexible Spending Accounts	<b>CBIZ</b>	<a href="https://myplans.cbiz.com">https://myplans.cbiz.com</a>	800.815, 3023, option 4, then option 1
Employee Assistance Program	<b>Health Advocate</b>	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>	866-695-8622

---

## Notes

