



Devereux
ADVANCED BEHAVIORAL HEALTH

UNLOCKING
HUMAN POTENTIAL™



2019 BENEFITS PROGRAM

October 2018

KEY HEALTHCARE DEFINITIONS

- **Copay/Copayment** – A fixed dollar amount that you pay usually when you receive services (e.g., office visits, prescriptions, emergency room usage, hospital admissions).
- **Coinsurance** – The percentage of eligible medical or prescription expenses after the deductible amount that you pay.
- **Deductible** – A flat amount you must pay before the plan begins to pay for covered services you use. Review your plan, you do not have to meet your deductible for specific services before the plan will pay.
- **Out-of-Pocket Limit (OOP)** – It is the most you could pay during the calendar year for your share of covered services. You have a different OOP for your medical or prescription expenses. Your share includes your copays, coinsurance, and deductibles. At times, you may see OOP referred to as out-of-pocket maximum.
- **Health Savings Account (HSA)** – An account that holds tax free income in reserve for health-related expenses. HSAs can be funded only when you are enrolled in the High Deductible Health Plan. Annual contributions can be made up to \$3,500 for a single individual and \$7,000 for a family in 2019. Contributions are withheld from income before taxes and are not subject to taxes when used for qualifying medical expenses. A tax penalty of 20% applies on distributions from HSAs that are not used for qualified medical expenses. At Age 65, there is no penalty to withdraw funds from an HSA; only normal income taxes will apply if the distribution is not used for unreimbursed medical expenses.

HIGHLIGHTS

Medical Plan Changes

- Salary Tiers are adjusted – more employees in Tier 1 and Tier 2
- Premium increase of 5.5%
- 25% increase in deductibles and 30% out of pocket maximums
- Coinsurance will increase 5% across all medical tiers
- ER copay increased to \$275; waived if admitted
- Bariatric Surgery benefit reduced to 50% copay with no Out of Pocket Maximum. Blue Distinction Center of Excellence still required for surgery.
- Combine Rx with Medical for DevMedical (Rx has same plan design); one card through Independence Blue Cross
- For DevMedical Magellan Behavioral Health and Substance Abuse - Out of Network inpatient coverage changes from current 50% of Usual and Customary to 50% of Usual and Customary to a maximum of 125% of In-Network rate. In-Network inpatient coverage remains at 100% after deductible and \$250 hospital copay.
- Decreased MD LIVE copay to \$10 in DevMedical Tiers; HDHP remains at 100% until deductible is satisfied
- HDHP – decrease in-patient hospital from 100% to 80% after deductible
- Increase use of Blue Distinction Centers of Excellence

HIGHLIGHTS

Other Changes

- Vision benefit added to medical through Independence Blue Cross at no additional cost to employees. \$0 eye exam, Frames \$0 - \$25 copay or receive \$130 toward selection, benefit frequency 1x each calendar year. Davis Vision Network – go to www.ibx.com
- Acupuncture (limited to certain conditions) added as a specialist appointment \$50 copay DevMedical. Maximum of 18 visits per year to treat headache, post-operative and chemotherapy induced nausea and vomiting, nausea of pregnancy, low back pain, pain from osteoarthritis of knee/hip and chronic neck pain. **This is a brand new benefit that is being established at Independence Blue Cross. Network is just being established so maybe limited until outreach is completed.**
- Dental carrier change from Delta to Cigna Dental; Plan design remains the same; two plans - Dental PPO or Dental DHMO.
- Life and Long Term Disability now offered through Cigna
- Voluntary benefits now offered through Cigna. Increased insurance amounts for less premium – more following.
- Added value benefits at no additional cost; ID Theft Services, Travel Assistance, and Last Will and Testament online Will preparation.



HIGHLIGHTS

No Change

- Primary Care Provider, Specialist, Retail Clinic (Minute Clinic, Take Care Clinic remain the same.
- Hospital Inpatient \$250 copay
- MRI/MRA/CT Scan \$100 copay; coinsurance applies
- PET Scan \$100 copay
- Preventive services, including physicals and immunizations, are covered at 100% with no copay if you are due for one based on your age
- Rx; no change in coinsurance (15/35/50%, Minimum of \$5 Generic/\$10 Brand) or Out-of-Pocket Maximum (\$3,300 Individual, \$4,950 EE/Child, \$6,600 EE Spouse or Family). Once the Out-of-Pocket Maximum is satisfied, Devereux pays at 100%. Provider change to Independence Blue Cross (FutureScripts/Optum mail order and BriovaRx for Specialty drugs.
- Carebridge continues to provide EAP Services and Employee Discount Service Center.
- Health Advocate continues to provide Advocacy and wellness services



CONTINUING IN 2019

Blue Distinction Total Care + for bariatric surgery, knee and hip replacements, spine therapy, cardiac care, maternity care, cellular Immunotherapy, gene therapy and transplants. Services must be prior authorized through Independence Blue Cross, and anyone desiring these services will be directed to the facility that participates in the Blue Distinction Total Care + network. **Authorization will be denied for any facility that does not participate and members will be redirected to a Total Care + facility.**

MD LIVE (Telemedicine) MD LIVE connects members to licensed and board-certified Primary Care Physicians via a HIPAA-secure video, telephone or mobile app 24 hours a day, seven days a week, 365 days a year. MD LIVE's physicians can diagnose medical conditions, provide short-term treatment plans, and prescribe necessary medications for non-emergency medical conditions. Co-pay in the DevMedical Plan has been reduced to \$10. In the HDHP Program, the same deductible and copay rules apply. High utilization in the Emergency Room for non-emergent care continues to be a problem. MD Live not only provides a valuable alternative for our employees and families, but helps with our increasing medical costs.



SURCHARGES

Surcharges

- Spousal surcharge increases \$10 per month from \$130 to \$140 (new per pay amount \$64.62) for any working spouse who has access to other medical coverage electing to enroll in the Devereux medical plan rather than his/her employer's plan.
 - All employees covering a spouse must complete a new Spouse Surcharge Agreement for 2019.
 - We will continue to cover children up to the end of the month in which they turn age 26, no waiver required.

- Case Management Surcharge will continue, but will remain at \$100 per pay to a maximum of \$1,300 annually.

2019 CHANGES IN DEDUCTIBLE AND OOP LIMITS

Deductibles	
Deductible - Single	
<\$37.5k	\$300
\$37.5k - \$75k	\$450
≥\$75k	\$600
Deductible - Employee and Child	
<\$37.5k	\$450
\$37.5k - \$75k	\$675
≥\$75k	\$900
Deductible - Employee and Spouse or Family	
<\$37.5k	\$600
\$37.5k - \$75k	\$900
≥\$75k	\$1,200
Coinsurance	
Coinsurance after deductible	
<\$37.5k	90%
\$37.5k - \$75k	85%
≥\$75k	80%

Out-of-Pocket Limits	
Out-of-Pocket - Single	
<\$37.5k	\$1,250
\$37.5k - \$75k	\$2,500
≥\$75k	\$3,750
Out-of-Pocket - Employee and Child	
<\$37.5k	\$1,875
\$37.5k - \$75k	\$3,750
≥\$75k	\$5,625
Out-of-Pocket - Employee and Spouse or Family	
<\$37.5k	\$2,500
\$37.5k - \$75k	\$5,000
≥\$75k	\$7,500

2019 HDHP DEDUCTIBLES AND OOP MAXIMUMS

➤ Deductible

Single	\$2,400
Employee + Child	\$3,600
Employee + Spouse	\$4,800
Family	\$4,800

➤ Out-of-pocket Maximum

Single	\$3,640
Employee + Child	\$5,460
Employee + Spouse	\$7,280
Family	\$7,280

The HDHP includes medical, mental health/substance abuse and prescription coverage through the Independence Blue Cross network. **Mental Health/Substance Abuse Benefits are in-network only.**

2019 HEALTH SAVINGS ACCOUNT (HSA)

The HSA is offered in conjunction with the HDHP. This plan is similar to a flexible spending account, but has additional features. Under the HSA:

- Employee can save pre-tax dollars to pay for medical expenses and can invest their HSA in mutual funds if they desire.
- The maximum amount for 2019 for employees with single coverage is \$3,500; for employees with two-person or family coverage the maximum amount is \$7,000. The plan allows an additional \$1,000 catch-up contribution for those aged 55-64.
- This money can be used to cover deductible/coinsurance. The benefit of an HSA over a flexible spending account (FSA) is that unused money remains in the account at year end (rolled over into the next calendar year) and is not forfeited like a FSA.
- Money saved in an HSA plan is the employee's and he/she can take it with them if they leave Devereux. At retirement, there are additional post-employment uses for HSA savings, such as paying for Medicare premiums.
- Optum Bank continues as our HSA carrier. HSA's are individual accounts owned by the employee. Account holder must contact Optum with questions. We cannot intercede for them. Visit www.optumbank.com or call 1-844-326-7967.

HDHP/HSA – SINGLE COVERAGE EXAMPLE

- Let's assume the medical treatment charge is \$3,400.
 - Your deductible is \$2,400. You pay this out-of-pocket.
 - There is a balance of \$1,000.
- How is the balance of \$1,000 paid for under the plan?
 - Inpatient hospitalization and other professional or outpatient services are covered at 80% (\$800). You pay 20% coinsurance (\$200 out-of-pocket).
- You have now paid \$2,600 out-of-pocket.
 - \$2,400 for the deductible and \$200 for coinsurance.
- Let's assume, you have a second medical event and the medical treatment is an additional \$5,000.
 - You pay \$1,040 and then you reach the out of pocket maximum limit of \$3,640.
 - Devereux pays the remaining amount of the bill (\$3,960) and all subsequent medical costs are paid at 100% for the remainder of the calendar year.

2019 EMPLOYEE CONTRIBUTIONS

Coverage Level	Dev Medical and Dev Rx Per Pay Contribution *	HDHP Per Pay Contribution *
Single	\$49.38 (\$2.76 increase)	\$5.37 (\$0.29)
Employee and Child	\$135.69 (\$6.92 increase)	\$32.77 (\$1.85 increase)
Employee and Spouse	\$143.54 (\$10.39 increase)	\$39.23 (\$1.85 increase)
Family	\$232.15 (\$12.00 increase)	\$68.31 (\$3.69 increase)
Two Employee (Family)	\$167.54 (\$8.77 increase)	\$68.31 (\$3.69 increase)

2019 EMPLOYEE CONTRIBUTIONS

Coverage Level	PPO Dental Plan A	PPO Dental Plan B	DHMO
Single	\$12.46 (No increase)	\$10.62 (No increase)	\$6.46 (No increase)
Employee and Child	\$24.00 (No increase)	\$20.77 (No increase)	\$11.08 (No increase)
Employee and Spouse	\$24.00 (No increase)	\$20.77 (No increase)	\$11.08 (No increase)
Family	\$24.00 (No increase)	\$20.77 (No increase)	\$14.77 (No increase)
Two Employee (Family)	\$24.00 (No increase)	\$20.77 (No increase)	\$14.77 (No increase)

*No increase to Dental Rates

30-39 HOUR EMPLOYEE BENEFIT PLAN

- Devereux’s current plan defines full-time as employees as working 40 hours per week
 - Affordable Care Act requires that we offer benefits to those employees who work 30 hours or more.
- ACA does not require plans to offer spousal/domestic partner coverage.
- ACA does not require that benefit plans to these employees match those employees who work 40 hours.

- High Deductible Health Plan only
 - Employee and employee / child(ren) only (no spousal/domestic partner coverage)
 - Bi-weekly Contributions:

Part-Time Benefit Coverage Level	HDHP Per Pay Contribution *	PPO Dental Plan A	PPO Dental Plan B	DHMO
Single	\$68.31 (\$3.69 Increase)	\$12.46 (No increase)	\$10.62 (No increase)	\$6.46 (No increase)
Employee and Child	\$137.54 (\$7.39 increase)	\$24.00 (No increase)	\$20.77 (No increase)	\$14.77 (No increase)

- Cigna Dental PPO or DHMO benefit at current rate
- Participation in Health and Wellness qualifies for Devereux contribution to HSA

HEALTH ADVOCATE

Health Advocate offers two personalized services, accessed through the same number.

- Feature 1: Health Advocacy - Unlimited access to a highly trained Personal Health Advocate (PHA), who can help navigate the healthcare and insurance systems, efficiently and dependably. The PHA can help find the right providers, negotiate fees on uncovered medical bills, locate second opinions, provide cost estimates for medical procedures and much more. **Health Advocacy includes assisting in benefit decisions or explanations. Remind employees that this service is available.**
- Feature 2: Wellness Program - Contact a personal Wellness Coach by email, telephone or online chat, and receive motivation to lose weight, stop smoking, eat better or reach other personal health goals. A wide range of online health tools are available.
- Who is eligible? The Health Advocacy service covers employees, spouses, domestic partners, dependent children, parents and parents-in-law. Employees must be enrolled in one of Devereux's Independence Blue Cross medical plans to be eligible.
- Personalized Health Communications – helping employees and their families to engage in their health for better health outcomes continued in 2019.

HEALTH AND WELLNESS PROGRAM

Complete all requirements through the Health Advocate website at www.HealthAdvocate.com/Devereux between October 1, 2018 and September 30, 2019 to qualify to receive a 10% discount on medical premiums or contributions to your HSA.

- ✓ PHP is required
- ✓ Online tobacco affidavit is required;
 - Non-smokers receive 25 points
 - To be eligible, tobacco users must complete the 12-week on-line Tobacco Cessation Program or Participate with a Health Coach for a 12-week Coaching session (35 pts.)
- ✓ Weight Management – log weight for 25 weeks (25 pts.)
- ✓ Complete the 12-week online Weight Management Program, Don't Weight, Make a Change (35 pts.)
- ✓ Fitness – log exercise time and/or distance (25 pts.)
 - Exercise time: Strive to log 150 minutes of activity per week. Even if you don't meet the goal you can still earn 5 points weekly for tracking your time exercised.
 - Exercise distance: Log your distance exercised to earn one point per day.
- ✓ Workshops: complete up to 3 six-week self-guided workshops for 25 points each (75 pts.)
- ✓ Preventive Care – earn 5 points for each screening; maximum of 2 (10 pts.)
- ✓ Center Wellness – earn 10 points for attending workplace or community wellness events (20 pts.)

LIVING HEALTHIER CONTEST CONTINUES IN 2019 ; GET ELIGIBLE SCREENINGS AND ENTER A CONTEST TO RECEIVE FREE HEALTH INSURANCE FOR A YEAR.



VOLUNTARY BENEFITS – NOW THROUGH CIGNA

Supplemental Life Insurance

- Employee: Guarantee Issue (no medical questions) of \$200,000! All benefit eligible employees have the opportunity to increase their amount of supplemental life insurance. You choose, in \$10,000 increments how much additional insurance you want to purchase up to \$200,000. Maximum available with Evidence of Insurability is \$250,000
- Spouse/Domestic Partner: Guarantee Issue Amount of \$50,000 without Evidence of Insurability can be purchased in \$5,000 increments. **New this year, Spouse/Domestic Partner and Children's coverage does not require employee to purchase single coverage supplemental life insurance.**
- Unmarried Children: Age 14 days to 26 years - \$10,000
- **Even though amount of benefit is much higher, the premiums stay the same; premium is based on age band so premium does increase as we age.**

Group Voluntary Accidental Injury (OFF THE JOB ACCIDENTS ONLY)

- Guarantee Issue: No medical underwriting
- Plan provides a schedule of benefits for covered injuries and accident related expenses for Off the Job accident coverage only that results within 90 days of the accident.
- A physician must diagnose covered losses.
- Treatment must be received in the United States or its territories.
- **New this year – only one plan – High Plan at lower rates than previous low plan!**
- **\$50 per year Wellness, Health Screening and/or Preventative Care Benefit Credit**



VOLUNTARY BENEFITS – NOW THROUGH CIGNA

Accidental Death and Dismemberment (AD&D)

- AD&D insurance is an inexpensive way to provide additional life insurance benefits if the cause of death is accidental. It also pays a benefit if there is a loss of a limb, vision or hearing due to an accident.
- \$10,000 increments up to **\$500,000** (not to exceed 10x salary). **This is a \$200,000 increase in amount offered in prior years with no increase in cost.**
- All Guarantee issue coverage (no medical questions)
- Employee Only or Family Plan option. Family Plan: EE 100%, Spouse 50%, Child 15%)
 - Family plan provides 100% employee, 50% spouse and 15% Child of amount elected
- **NEW in 2019 – Free to You (Devereux Paid):**
- **Travel Assistance:** Cigna offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home. Service is a phone call away, 24/7/365.
- **Life Services:** CIGNA makes it easy for you to take charge of those difficult life and health care legal decisions, including living wills financial power of attorney, healthcare power of attorney, funeral planning medical authorizations for minors and more.
- **Online Will Preparation:** Cigna's will preparation services support important documentation to help protect your family's financial future.
- **ID Theft Protection:** Identity theft kits – information to help protect you and your family from identity theft

TIAA - RETIREMENT

Enhancements coming January, 2019

- **A new investment menu.** This new investment menu includes a tailored selection of best-in-class options from a variety of well-known fund managers in addition to TIAA.
- **Retirement Plan Loans.** Beginning in January, you may take out a loan against your retirement account that will be offered a fixed rate of interest and funded directly from your retirement account.
- **A new account will be issued for you.** TIAA will create a Retirement Choice (RC) contract that allows the ability to invest in the new fund line up. All future payroll contributions beginning mid-January will be automatically directed to this new account. The RA and GSRA will no longer be available for contributions; however, existing money will remain in them, but you have the option to move existing money into your new account.
- Devereux has a fiduciary responsibility to ensure that we are making decisions based on what is in our employees' best interests. Devereux is committed to providing the resources you need to help you prepare for retirement. Look for further information from TIAA and from Devereux's Plan Advisors at **Janney Montgomery Scott.**

Devereux Employer Contribution *

- **Hire Date of December 22, 2018 or before:**
 - **Existing Employees and all Employees hired prior to December 23, 2018** – No changes! For employees meeting the eligibility plan requirements, Devereux's contribution will remain 5% with a 100% match of employee contributions up to 2%. The **waiting period will remain 2 years** before an employee is eligible for Devereux's contributions. In order to receive the contribution the employee must be age 21, work a minimum of 1,000 hours, and be active on the last day of final pay period of the calendar year unless retiring.
- **Hire Date of December 23, 2018 or after:**
 - **As of January 1**, we are making a change that **will only impact new hires. Hired on or after December 23, 2018, the basic contribution will be 3%. Devereux reserves the right to match an employee contribution 100% up to 2%, but this match will be discretionary and based on business operations.** The **waiting period for Devereux's contributions will be reduced to one year**, the employee must be age 21, work a minimum of 1,000 hours, and be active on the last day of final pay period of the calendar year unless retiring.
- **Rehires**
 - **returning within one year** will be placed in the same group in which they were enrolled prior to the their departure.

* does not apply to Colorado, NY, HFC



CHANGES PERMITTED DURING OPEN ENROLLMENT

- Changes permitted during open enrollment:
 - Add plans previously waived;
 - Waive plans;
 - Drop and/or add qualified dependents; and
 - Change carriers where HMOs are offered.

- We continue to require documentation.
 - Documentation includes social security cards, marriage certificates, birth certificates, and/or affidavits of domestic partnerships or marriage, to add spouses, children, and domestic partners to the plans.
 - This requirement continues to be in effect for all new enrollments, open enrollment changes, and family status changes.



OPEN ENROLLMENT EMPLOYEE REMINDERS

- All Employees must enroll in Oracle Self Serve. Employees who do not log into Oracle Self-Serve will be terminated from benefits effective 12/31/2018. Employees need to access Oracle>Self-Service>Benefits and enroll. If they do nothing, current benefits will terminate and no changes will be accepted unless they experience a Qualifying Life Event (e.g. marriage, death, newborn); there are no exceptions.
- Please verify that your address, telephone, beneficiary and dependent information is correct in Oracle.
- OPEN ENROLLMENT RUNS FROM THURSDAY, OCTOBER 18, 2018 THROUGH THURSDAY, NOVEMBER 1, 2018. IF YOU DO NOT ENROLL DURING THOSE DATES, YOU WILL NOT HAVE COVERAGE.



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