2014 Open Enrollment Meetings

Health, Dental, Flexible Spending, Supplemental Life Insurance

April 2013
Agenda

• Plan Overview / Comparison
• Medical Rates
• Precertification Reminder
• Dental Plan / Rates
• Medical and Dental Plan Enrollment
• Vision Plan / Rates
• Flexible Spending
• Wellness
• PPC Website Information
• Supplemental Life Insurance Enrollment
• Q&A
Plan Overview
(HDHP 2000)

High Deductible Health Plan Highlights (HDHP 2000) – Effective 6/1/2013

• Deductibles
  o High deductible - $2,000 EE Only /$4,000 Family
  o For the HDHP Plan, the ENTIRE deductible must be met before ANY benefits are paid by the plan. No individual deductible for family coverage.

• Out-of-Pocket Max
  o $5,000 EE only; $10,000 Family (includes deductible)

• Health Savings Account
  o Pre-tax funds, withheld via payroll to pay for deductible and out-of-pocket
  o Flexible Spending Accounts not allowed under this plan

• Pharmacy
  o 90 day supply at either the retail location or the mail order
Plan Overview
(70/30 Consumer Plan)

70 / 30 Plan Highlights – Effective 6/1/2013

• **Deductibles**
  o Low deductible - $250 individual/$750 family

• **Out-of-Pocket Max**
  o $3,750 individual; $7,750 family (*includes deductible*)

• **Flexible Spending Account/Health Savings Account**
  o Pre-tax funds, withheld via payroll to pay for deductible and out-of-pocket
  o Health Savings Accounts not allowed under this plan

• **Pharmacy**
  o 90 day supply at either the retail location or the mail order
# Plan Comparison

<table>
<thead>
<tr>
<th>PLAN PROVISIONS</th>
<th>70/30 Consumer Plan</th>
<th>HDHP 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>1st dollar coverage</td>
<td>Employee</td>
<td>Employee</td>
</tr>
<tr>
<td>Deductible</td>
<td>Yes; low</td>
<td>Yes; high limit set by IRS</td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Network</td>
<td>In Network</td>
<td>In Network</td>
</tr>
<tr>
<td><strong>PLAN DESIGN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician Visit</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$250</td>
<td>$2,000</td>
</tr>
<tr>
<td>• Family</td>
<td>$750</td>
<td>$4,000</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>Schreiner pays 100%</td>
<td>Schreiner pays 100%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Max – including deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual</td>
<td>$3,750</td>
<td>$5,000</td>
</tr>
<tr>
<td>• Family</td>
<td>$7,750</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Retail / Mail Order</td>
<td>1 month/3 months</td>
<td>1 month/3 months</td>
</tr>
<tr>
<td>• Generic</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>• Preferred</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>• Non-Preferred</td>
<td>30% after deductible</td>
<td>10% after deductible</td>
</tr>
</tbody>
</table>
# Medical Plan Pricing

<table>
<thead>
<tr>
<th>4-Tier Pricing</th>
<th>New Employee Contribution</th>
<th>Old Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$130 / month</td>
<td>$127 / month</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$215 / month</td>
<td>$200 / month</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$205 / month</td>
<td>$200 / month</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$305 / month</td>
<td>$275 / month</td>
</tr>
</tbody>
</table>

Increases will be as little as $3 for some employees, but in no case more than $35 for any one employee.

No employee will be impacted greater than 1% of their annual salary.

For this plan year, Schreiner will continue to underwrite employees who would be impacted more than 1% by this increase.

Employees will receive personalized letters indicating their specific contribution.
Pre-certification Reminder

As a reminder, the following services always require pre-certification:

- Emergency Admissions (see above)
- Non-Emergency Hospital Admissions (including observations)
- Ambulatory Surgery (outpatient surgery)
- Mental Health and Substance Use Treatment Centers
- Rehabilitation Services
- Chemotherapy/Radiation Therapy
- Durable Medical Equipment (rental or purchase)
- Home Health
- Colonoscopy

Primary PhysicianCare Medical Department
1 (800) 472-5001
8:30 AM–5:00 PM
Monday-Friday
Pre-certification Example

Colonoscopy (CPT - 45378, 45385, 45380)

Bar chart showing cost ranges for colonoscopy procedures in hospitals and ASCs.
Dental

- There will be no changes to dental benefits.
- You can go to any dental provider, no network.
- Deductibles and out of pocket maximums will restart June 1, 2013.
- You will have one ID card for Medical, Dental, and Prescription.
- You may enroll in Dental coverage without enrolling in Medical coverage.
Dental Plan Pricing

<table>
<thead>
<tr>
<th>4-Tier Pricing</th>
<th>New Employee Contribution</th>
<th>Old Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$10.80 / month</td>
<td>$8.80 / month</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$34.10 / month</td>
<td>$32.10 / month</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$42.70 / month</td>
<td>$40.70 / month</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$73.20 / month</td>
<td>$71.20 / month</td>
</tr>
</tbody>
</table>

Changes to coverage pricing only; no changes to plan provisions

The Schreiner portion will decrease to $15 per month regardless of coverage level (previously $17 per month)
Online Open Enrollment


Please follow the login instructions below.

Current Employees: If you are a current employee and have logged into our site before, use your active username and password to log into the enrollment system below. Forgot your username or password?

If you are logging in for the first time, you will need to register here. Click here to register.

New Employees: If you are a new employee, you should use the username and password provided by your employer to log into the enrollment system below.

Username: 
Password: 

Login
VSP through Assurant Vision Care is our vision provider. In FY 2014 we are moving to a 4-tier contribution structure. To find in-network providers please visit, [www.vsp.com](http://www.vsp.com).

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Monthly Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$6.04</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.08</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$11.09</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$18.04</td>
</tr>
</tbody>
</table>
Flex

• Beginning June 1, 2013 the maximum pledge amount will be $2,500 and will be a full 12 months (June 1, 2013 – May 31, 2014).

• Please see Human Resources to complete your flex election form by April 30, 2013.

• Flexible Spending Accounts are a great way to pay for anticipated medical expenses with Pre-Tax dollars.

• Transition / Short Plan Year (01/01/2013 to 05/31/2013) - Amount pledged must be used by 5/31/2014.
## Wellness Benefit

<table>
<thead>
<tr>
<th>Wellness Services</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services (i.e. routine physical exams, routine child care, routine mammograms, immunizations, routine colonoscopies*, etc.) For a complete list of covered preventive services please visit <a href="http://www.healthcare.gov/law/about/provisions/services/lists.html">http://www.healthcare.gov/law/about/provisions/services/lists.html</a></td>
<td>Payable at 100% deductible waived</td>
</tr>
</tbody>
</table>

*Requires pre-certification

Wellness/Preventive Services are covered at 100% on both the HDHP 2000 and the 70/30 Consumer Plan.
PPC Website

• Create/access your own account in order to:
  o Complete online enrollment
  o Access claims activity
  o View deductibles and out-of-pocket information
  o View prescriptions
  o Print EOB’s
  o Print claim forms
  o Email customer service
  o Wellness tools
  o And much more!

• If you have any questions or need technical support, please email support@primarypc.com.

www.primarypc.com
## Personal Health Record

### My Health Record
- **Profile**
- **Test Results**
- **Conditions**
- **Medications**

### Test Results (view all)
- **Blood Pressure (Sys)**: 149, 09/19/12
- **Glucose**: 150, 01/25/12
- **Blood Pressure (Dia)**: 90, 09/19/12
- **Triglycerides**: 150, 01/20/10
- **Total Cholesterol**: 201, 07/16/12

### Health Plan Tools
- **Forms**
- **Ask Customer Service**
- **Plan Documents**
- **My Drug Card**
- **My Plan ID Card**
- **Provider Search**
- **Plan Allowance Fee Schedule**

### Health Resources
- **Health Library**
- **Health Calculators**
- **Video Library**
- **Train for Life Resources**

### Communications
- **Messages & Alerts**: 0 new
- **Health Risk Assessment**
- **Play Our EduGames**
- **Benefits Enrollment**

### Wellness Center
- **Clinic**: 1313 Mockingbird Ln
  - Appointments: 704-555-5555
  - *Your next Appt*: 9/23/12 @ 12:30
- **Health Coach**: Kerry Hill: 704-555-5555

### Recommended Preventive Care
- **Physical**
- **Eye Exam**
- **Colorectal Cancer Screening**
- **Dental Exam**
- **Breast Cancer Screening**
- **Scleroderma Resource Center**
Wellness Resources

Letter From the Founder
Eating for Energy
A Sedentary Diagnosis
Second Season Gardening
Increase Your Mosquito Defenses
Boosting Your Taste Buds
Ask the Wellness Coach
Culinary Corner

in this issue:

Are you struggling to overcome a personal energy crisis—feeling sluggish, sleepy and out of sorts most of the time? The quality, quantity and timing of your fueling habits can keep you in a downward spiral. In “Eating for Energy,” we show you how the right food choices can send you soaring and help you sustain that stamina throughout the day.

Read more.

Eating for Energy

Ask the Wellness Coach
Do you have a question for our Wellness Coach about ways to achieve total body wellness?

Healthy recipes
Find out how easy it is to prepare delicious, healthy meals, snacks, and beverages at home.
On Campus Wellness Opportunities

- 12 week wellness adventure
- Walk and run club
- Tobacco cessation
- Diabetes awareness – discussion group
- Meditation/La Leche lounge
- Various wellness seminars
Schreiner University: Basic Life and AD&D Coverage

• Current Benefits include:

  • Basic Life and Accidental Death and Dismemberment (AD&D) insurance is an plan that is 100% Employer paid. The plan covers eligible employees for One times your basic annual earnings to a maximum of $100,000 with a minimum of $25,000.

  • Upon termination of employment, life insurance may be converted to an individual policy.
Schreiner University:
Supplemental Life Coverage

• Current Benefits Include:

• Employee coverage - includes $10,000 increments to a maximum of $500,000, not to exceed 5 times annual earnings.

• Spouse coverage - includes $5,000 increments up to a maximum of $100,000.

• Employee must enroll in supplemental life and have 50% more coverage to allow dependents to be eligible for coverage.

• Child coverage - includes $5,000 increments up to $10,000 and does not require medical evidence.
  – Child coverage starts on day 1 and ends at age 26.
During Annual Enrollment – you will now have the opportunity to update or increase Supplemental Life coverage for you and your dependents.

Employees and Spouses are allowed a 1 increment increase without medical evidence this year as long as it does not exceed the guaranteed issue amount.

Any increases over 1 increment or over the guarantee issue amount will require medical evidence.

Guaranteed Issue Amounts at time of employment are:
- $200,000 for Employee
- $50,000 for Spouse
- $10,000 for Children

Upon termination of employment, Supplemental life insurance may either be converted or ported to an individual policy.
Schreiner University: Supplemental Life/Accidental Death Coverage Rates

- **Supplemental Life Rates**
- **Supplemental AD&D $0.02/$1,000 (for Employee and Dependents)**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$0.59</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.59</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.59</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.84</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.117</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.174</td>
</tr>
<tr>
<td>Child</td>
<td>$0.19/Per $1,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-54</td>
<td>$0.28</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.489</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.681</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.27</td>
</tr>
<tr>
<td>70-74</td>
<td>$2.068</td>
</tr>
<tr>
<td>75&gt;</td>
<td>$2.068</td>
</tr>
</tbody>
</table>

# Table 1

<table>
<thead>
<tr>
<th>Employee &amp; Spouse</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$0.59/$1,000</td>
</tr>
<tr>
<td>25-29</td>
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</tr>
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<td>45-49</td>
<td>$0.174/$1,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child: Unit</th>
<th>Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child</td>
<td>$0.19/Per $1,000</td>
</tr>
<tr>
<td>Child: Unit</td>
<td>$0.19/Per $1,000</td>
</tr>
</tbody>
</table>

# Table 2

<table>
<thead>
<tr>
<th>Employee &amp; Spouse</th>
<th>Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$0.59</td>
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<td>$2.068</td>
</tr>
<tr>
<td>75&gt;</td>
<td>$2.068</td>
</tr>
</tbody>
</table>
Schreiner University: Long Term Disability

• Current Benefits Include:

• 60% of your monthly earnings to a maximum of $7,230 per month
• Minimum is the greater of $100 or 10% of monthly income loss
• 2 Year Own Occupation with Any Occupation after that
• Elimination Period is 90 days
• Benefit Duration to Social Security Normal Retirement Age
Enhanced Travel Assistance

- Travel Assistance is included with group life, standalone AD&D, business travel accident and long-term disability policies
- Employees and their dependents are covered for emergency travel situations, including:
  - **Emergency medical assistance**: referrals, evacuation, return of traveling companions, replacement of medication/eyeglasses
  - **Emergency personal services**: travel arrangements, cash advances, interpretation, legal assistance, sending and receiving messages
  - **Pre-trip information**: exchange rates, visa, passport, immunizations, embassy and consular referrals

1 Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.
Identity Protection & Assistance Services

- Identity Protection & Assistance Services are included with Travel Assistance\(^1\)
- All eligible employees, their spouses and dependents are covered 24/7
- No business travel is required to utilize these services
- One toll-free number for both Travel Assistance and ID Theft Services
- Services include:
  - Prevention services
    - Education and ID Theft Resolution kit
  - Detection services
    - Three credit bureau fraud alert
  - Resolution guidance and assistance
    - Credit information review, ID theft affidavit assistance, card replacement
  - Personal services
    - Translation and emergency cash advance\(^2\)

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1 ID Theft Resolution and Travel Assistance services are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.
2 Cash advance (up to $500) available when theft occurs 100 miles or more from the primary residence, and must be secured by a valid credit card.
Everest Funeral Planning and Concierge Services*

This service is an independent consumer advocate that provides employees and their families with funeral planning and concierge services to help prepare for and deal with a funeral.

Everest assists employees and their beneficiaries with 3 key issues immediately following the death of a loved one:

<table>
<thead>
<tr>
<th>Lost</th>
<th>Don’t know where to begin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional duress</td>
<td></td>
</tr>
<tr>
<td>Time Pressure</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Easing the burden</th>
<th>Lack the knowledge to make well-informed decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 fear – “being taken advantage of”</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Needing the money</th>
<th>Financially strapped</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance claims can take months to process</td>
<td></td>
</tr>
<tr>
<td>Funeral bill is due now</td>
<td></td>
</tr>
<tr>
<td>Fewer funeral homes accept assignments and those that do often charge their clients</td>
<td></td>
</tr>
<tr>
<td>Need to borrow from friends and family members</td>
<td></td>
</tr>
</tbody>
</table>

*Everest Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest and its affiliates have no affiliation with Everest Re Group, LTD., Everest Reinsurance Company, or any of its affiliates. Everest is not affiliated with The Hartford and is not a provider of insurance.
Everest - Planning Tools and Services

• 24/7 Advisor Planning Assistance
  – Funeral planning issues
  – Creating a personal funeral plan for the client

• Online Funeral Planning Tools
  – Information stored and maintained in a secure data warehouse

• Everest PriceFinder Research Reports
  – Detailed, local funeral home price comparisons
  – Available on demand via the Everest website
Everest - At-Need Services

• Family assistance and plan implementation
  – Communicate the client’s Personal Funeral Plan to the funeral home, removing the family from a sales-focused environment
  – Provide 24 hour assistance throughout the funeral process

• Negotiation assistance
  – Gather pricing information and present to client in an easy-to-read format
  – Negotiate funeral service pricing with local funeral homes
  – Help the family compare prices of funeral related products and services

• Express Pay claims processing
  – Allows claims to be processed in as little as 48 hours
  – Eliminates the need for a Certified Death Certificate
  – Everest facilitates the use of a Certificate of Death
  – Proceeds are sent overnight via FedEx
The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.
Questions?