FOCUS ON WELL-BEING

2018 – 2019 Benefits Enrollment Guide
YOUR HARRIS HEALTH BENEFITS

Harris Health offers valuable benefits because we care about you, and benefits help improve your life. We recognize that you have your own unique needs, so our benefits package is designed to be flexible. You choose the benefits that best fit your needs.

This brochure includes a brief overview of our health and income protection benefits, as well as the important information you need during enrollment. We encourage you to read through it carefully so you can make educated choices when you are electing benefits.

The benefits in this brochure are effective March 1, 2018 through February 28, 2019.

Where to Find More Information
You can find more information about these benefits and other employee programs, including Benefit Summaries and our Resource Guidebook, on our Employee Resources site: https://www.harrishealth.org/en/pages/active-employee-resources.aspx
WHAT’S NEW FOR 2018 – 2019?

Medical Plan

- The Deductible on the Low Deductible Option will increase to $750 individual / $2,250 family in-network.
- The Out-of-Pocket Maximum on the Low Deductible Option will increase to $3,000 individual / $9,000 family in-network.
- The Out-of-Pocket Maximum on the High Deductible Option will increase to $3,750 individual / $10,500 family.
- Telehealth copays will be $10.
- Autism - Speech, Physical/Occupational Therapy & Applied Behavioral Analysis are no longer subject to annual limits.
- Premium Rates for all three plan options will increase.

Prescription Drugs

- $100 Deductible, per member per year, will now apply to brand name drugs only.
- Generic Retail copay will be a flat $10.*
- Generic Mail Order copay will be a flat $25.*
- Specialty Drug copays will be $120.
- Compound Drug copay will be $50.
- Brand name formulary copay will increase to a maximum of $60 at retail and $150 through mail order.
- Brand name non formulary copay will increase to a maximum of $120 at retail and $300 through mail order.
- The Mandatory Generic Program will be revised to the following: When there is a generic available and you fill with a brand name, you will be responsible for the brand copay plus the difference in cost between the generic and brand name drug.
- Active Employees and covered Spouses with Harris Health primary coverage engaged in the Livongo program through Harris Health will receive their diabetic medications at no cost as long as they remain engaged in the program.
- Refills on Opioids will not be allowed until 90% of the medication has been used.
- Harvoni® Hepatitis C program has been discontinued.
- Referenced Based Pricing Program will be eliminated.
- Lovastatin will be covered at zero copay if you are aged 40-75, have one or more cardiovascular risk factors, have a calculated 10-year risk of a cardiovascular event of 10 percent or greater and if it is being used for prevention of Cardiovascular Disease.
- Preventive Statins may be covered at no copay for those eligible.

Dental PPO Plan

- Composite fillings will be covered on back teeth.
- Missing tooth no longer excluded.
- Periodontal maintenance covered at four per year from two per year.
- Implants now covered at the same frequency as crowns.
- Surgical Extractions and General Anesthesia moved to Major Services.
- Out-of-Network reimbursement will be paid at the 80th percentile.
- Full Mouth X-Rays changed to 1 in 60 months.
- Crowns/Inlays/Onlays/Bridges/Dentures/Implants covered at 1 in 84 months.

Flexible Spending Account (FSA)

- The 2018 FSA annual maximum will be $2,650.

* If the cost of your prescription is less than the copay amount, you will pay the lesser amount.
GETTING STARTED

Eligibility
You are eligible for benefits if you are a regular full-time or part-time employee.

If you enroll for coverage, you can also enroll your eligible dependents. Your eligible dependents include:

- Spouse
- Children up to age 26 (includes your biological child, adopted child, stepchild, a child to whom you are a permanent legal guardian)
- A child of any age who is medically certified as disabled and dependent on you for support and maintenance

You will need to provide proof of your dependents’ eligibility before they can be enrolled.

- **Spouse requirements:** A certified copy of your valid marriage license or a similar document from another country that is acceptable to the Employee Benefits Department; or a certified copy of a Texas Declaration and Registration of Informal Marriage filed with the appropriate county clerk’s office or a similar declaration that has been filed in another state that is acceptable to Benefits.

- **Child requirements:** Birth certificate issued by a state, county or vital records office (or substantially equivalent document issued outside the United States and approved by the Employee Benefits Department). A birth facts statement issued by the facility where the newborn was born may also be used to evidence that the newborn is the qualifying “child” of the benefit-eligible employee or the spouse of the benefit-eligible employee in the case of a newborn child (first 31 days from birth).

- **Additional requirement for disabled child:** Proof of the child’s incapacity (in the form of a Social Security disability award letter) within 31 days of the end of the month in which the child attains age 26 and at such other times as may be required by Harris Health or as allowed by applicable law.

- **Grandchild requirements:**
  - A certified copy of the birth certificate or birth facts sheet (for a newborn—first 31 days from birth) of the grandchild.
  - A copy of the birth certificate for the benefit-eligible employee’s child who is the birth parent of the grandchild.
  - A copy of the benefit-eligible employee’s federal income tax return evidencing that the grandchild will qualify as a dependent for the initial period of coverage must be submitted to the Employee Benefits Department at time of enrollment or such later time as it is available but no later than April 15th of the following year, to confirm initial plan eligibility. Failure to timely submit required proof of initial eligibility documentation will result in loss of coverage.

Making Changes and Qualifying Life Events
Once you make your elections, they will remain in place through February 28, 2019. You cannot make changes until the next annual enrollment period unless you have a Qualifying Life Event. Qualifying Life Events include (but are not limited to): marriage, divorce / death, birth or adoption and a change in you or your spouse’s employment.

Benefit Enrollment/Change Form and supportive documentation must be submitted within 31 days of a Qualifying Life Event. If you do not notify the Employee Benefits Department of your Qualifying Life Event by the deadline with your approved documentation, you will have to wait until next annual enrollment to make changes to your elections.
HOW DO I ENROLL FOR BENEFITS?

All employees who elect Health and Welfare benefits coverage or make changes for the 2018-2019 plan year will do so via our PeopleSoft Self-Service module.

You will need your PeopleSoft User ID and Password. If you don’t know your User ID and/or Password, call the Help Desk at 713-566-HELP (4357) for assistance. For PeopleSoft Navigation Instructions:

1. Go to the intranet homepage
2. Click on Human Resources from the drop down box in the top center of the page
3. Click on Employee Benefits
4. Click on Enrollment Materials.
5. See PeopleSoft Enrollment Instructions.

Remember to make new elections for the Flexible Spending Account(s) if you want to participate. You must make a new election each year.

Required proof of dependent eligibility must be submitted to the Employee Benefits Department at time of enrollment.

HOW TO ENROLL: ANNUAL ENROLLMENT

Log in to PeopleSoft and:

1. **Review your elections and print your confirmation statement.** Go to Employee Self-Service/Benefits/Benefits Enrollment/Annual Enrollment.
2. **Review and update your personal information.** Maintaining this information is critical to you as this is how Harris Health System reaches out to you via phone, email, and by mail. For assistance refer to the PeopleSoft Tools section of our guidebook. Be sure to update the following:
   - Phone numbers
   - Email addresses
   - Home and mailing address
   - Emergency contact information
3. **Confirm current information for each dependent:**
   - Name spelled as printed on your Social Security card?
   - Social Security number correct?
   - Date of birth correct?
   - Please ensure we have your dependent’s correct Social Security number. If incorrect, contact the Employee Benefits Department in writing at benefitsdepartment@harrishealth.org.
   - Verify benefit plans that you have this dependent enrolled in.

HOW TO ENROLL: NEW HIRES

Log in to PeopleSoft and:

1. **Go to Employee Self-Service/Benefits/Benefits Enrollment.**
2. **Add in your personal information.** This information is critical to you as this is how Harris Health System reaches out to you via phone, email, and by mail. For assistance refer to the PeopleSoft Tools section of our guidebook. Be sure to include the following:
   - Phone numbers
   - Email addresses
   - Home and mailing address
   - Social Security number
   - Date of birth
3. **Add in each dependent you want to enroll, including:**
   - Name as printed on your Social Security card
   - Social Security number
   - Date of birth
4. **Make your benefit elections!**
   - Don’t forget to enroll your dependents for each benefit plan that you want to enroll them in.
   - Print a confirmation statement when you are done, for your records.
# BENEFITS AT A GLANCE

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<td>More medical information</td>
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<td>Prescription Drugs</td>
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<td>OptumRx</td>
<td>Prescription drug benefits included with your Medical Plan election</td>
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<td>Dental</td>
<td>Harris Health and Employee</td>
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<td>Two plan options: DHMO and DPPO</td>
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<td>Vision</td>
<td>Harris Health and Employee</td>
<td>Davis Vision</td>
<td>One plan that helps you save money on vision exams, glasses, contacts and more</td>
<td>More vision information</td>
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<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>Employee</td>
<td>Flexible Benefit Administrators</td>
<td>Two FSAs offered: Healthcare (for Medical, Rx, Dental and Vision expenses) and Dependent Care (for day care, etc.)</td>
<td>More FSA information</td>
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<td>Basic and Optional Life and AD&amp;D</td>
<td>Basic: Harris Health Optional: Employee</td>
<td>Reliance Standard</td>
<td>Basic Life and Accidental Death and Dismemberment (AD&amp;D) insurance is provided at no cost to you; Optional Life and AD&amp;D is additional coverage for you and your dependents that you can purchase at group rates</td>
<td>More Basic and Optional Life and AD&amp;D information</td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>Harris Health</td>
<td>FEI</td>
<td>Free, confidential, 24/7 service to support you when you need help with a personal, work-related or family problem</td>
<td>More EAP information</td>
</tr>
<tr>
<td>Short Term Disability (STD) and Long Term Disability (LTD)</td>
<td>Harris Health</td>
<td>Cigna</td>
<td>Replaces a portion of your income if you are unable to work for an extended time because of illness or injury</td>
<td>More STD and LTD information</td>
</tr>
</tbody>
</table>

**Harris Health Resource Guidebook**

For more information on payroll and other employee programs, including education assistance and employee recognition, read our resource guidebook.

*The Resource Guidebook is on our Employee Resources site – click here!*
HEALTHY@HARRIS

Healthy@Harris is our company-wide wellness program. It’s intended to make it easier and even more rewarding for you to live a healthy life. Healthy@Harris is important to our company because we understand that in order to care for others, we first have to care for ourselves.

FY20 Premium Rewards Program
Earn rewards by doing healthy activities. Through this program, you can earn $100 per month in premium incentives! Here’s a quick overview for how it works. See the Employee Wellness page on our intranet for more details, including a full list of Step 3 points opportunities.

**STEP 1**
Complete annual physical with lab values
(250 points)
Deadline: August 31, 2018

**STEP 2**
Complete online health assessment
(250 points)
Deadline: August 31, 2018

**STEP 3**
Earn at least 500 points from the STEP 3 list
Deadline: August 31, 2018

**EARN REWARDS**
Complete all steps
(1,000 points total)
on time to earn $100/month wellness premium incentive ($1,200/year) for the FY20 plan year, starting March 1, 2019

NEW FOR FY20

- If you have a covered spouse on the Harris Health medical plan, both you and your spouse must each complete the program to be eligible for the $100 per month in premium incentives. If only one person completes the program, then the premium reward will be $50 per month. Premium incentives are effective March 1, 2019.
- If you earn points above and beyond the requirements, you may be eligible for Amazon eGift Cards!

Other Healthy@Harris Programs
We recognize the need for a robust wellness program with lots of resources, so we have focused on building exactly that. Healthy@Harris has something for everyone. Join the movement!

- Group Fitness Classes
- Recreational Sports Teams
- Online Wellness Challenges
- Healthy Knowledge Seminars
- Healthy Cooking Classes
- Naturally Slim
- Livongo
- Cigna Health Coaching
- Onsite Cigna Nurse
- Cigna Healthy Pregnancy, Healthy Baby Program
- Harris Health Becoming a Mom Class (LBJ)
- Employee Assistance Program (EAP)
- Well Powered Living
- Prevent T2-Diabetes
- Prevention Program
- Healthy@Harris Special Events
- Explore & Learn Booths
- Childbirth Class (CHC)
- Living with Diabetes Class (CHC)
- Living with Asthma (CHC)

A preventive physical enables you and your physician to identify any areas where you may wish to improve your health and well-being. Your medical information and results from the annual physical will not be shared with Harris Health. Harris Health will only be given aggregate population health data for the sole purpose of developing, implementing, and evaluating the wellness program, participation, and incentive information as necessary to comply with IRS regulations. Otherwise, all personal medical information will be protected under the HIPAA Privacy Rule. If you wish to view a copy of the Cigna privacy notice, please visit: mycigna.com. Harris Health is committed to helping you achieve your best health. Incentives for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a incentives under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Morgan Simmons at 713-566-4391 or via email at Morgan.SweetonSimmons@Cigna.com and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.
The top set of Medical premium rates shown below have been established based on participation in our FY19 Premium Rewards Program, which asked that all employees covered by our Medical Plan complete an annual physical, health assessment and other healthy activities throughout the year.

**Non Premium Incentive Rates:** Employees who failed to complete the Premium Rewards requirements.

<table>
<thead>
<tr>
<th>Biweekly Premium Incentive Rates</th>
<th>Medical Plan</th>
<th>Employee Only</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Employee and Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>KelseyCare</td>
<td>$17.58</td>
<td>$186.79</td>
<td>$81.08</td>
<td>$243.19</td>
<td></td>
</tr>
<tr>
<td>High Deductible</td>
<td>$17.58</td>
<td>$186.79</td>
<td>$81.08</td>
<td>$243.19</td>
<td></td>
</tr>
<tr>
<td>Low Deductible</td>
<td>$67.51</td>
<td>$347.88</td>
<td>$205.48</td>
<td>$395.41</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Biweekly Rates: Non Premium Incentive Rates</th>
<th>Medical Plan</th>
<th>Employee Only</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Employee and Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>KelseyCare</td>
<td>$63.73</td>
<td>$232.94</td>
<td>$127.23</td>
<td>$289.34</td>
<td></td>
</tr>
<tr>
<td>High Deductible</td>
<td>$63.73</td>
<td>$232.94</td>
<td>$127.23</td>
<td>$289.34</td>
<td></td>
</tr>
<tr>
<td>Low Deductible</td>
<td>$113.67</td>
<td>$394.03</td>
<td>$251.64</td>
<td>$441.56</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Biweekly Rates</th>
<th>Dental Plan</th>
<th>Employee Only</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Employee and Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>MetLife DHMO</td>
<td>$0.41</td>
<td>$4.28</td>
<td>$4.28</td>
<td>$6.06</td>
<td></td>
</tr>
<tr>
<td>MetLife PPO</td>
<td>$14.41</td>
<td>$23.22</td>
<td>$23.80</td>
<td>$43.65</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Biweekly Rates</th>
<th>Vision Plan</th>
<th>Employee Only</th>
<th>Employee and Spouse</th>
<th>Employee and Children</th>
<th>Employee and Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Davis Vision</td>
<td>$0.25</td>
<td>$1.92</td>
<td>$1.92</td>
<td>$3.43</td>
<td></td>
</tr>
</tbody>
</table>

- Annual Enrollment elections are scheduled to take effect March 1.
- Related premium deductions will appear on your March 9th paycheck. Please review your paycheck for correct premium deductions.
HEALTH PLAN NOTICES

You can find the following healthcare notices on our intranet:

- **Women’s Health and Cancer Rights Act**
  Describes benefits available to those that will or have undergone a mastectomy.

- **Newborns’ and Mothers’ Health Protection Act**
  Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery.

- **HIPAA Notice of Special Enrollment Rights**
  Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment.

- **Children’s Health Insurance Program Reauthorization Act (CHIPRA)**
  Describes availability of premium assistance for Medicaid eligible dependents.

Summary of Material Modification

This Benefits Guide constitutes a Summary of Material Modification (SMM) to the Harris Health System 2018 - 2019 Summary Plan Description (SPD). It is NOT meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

This brochure summarizes the health care and income protection benefits that are available to Harris Health System employees and their eligible dependents. Official plan documents, policies, and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Employee Benefits Department. Information provided in this brochure is not a guarantee of benefits.

MEET BEN-IQ

Inside the Ben-IQ App

- 24/7 access to your health plan highlights
- Store and organize your plan ID cards
- Nurse line numbers and helpful contact information
- Cost of care info at your fingertips

Get Ben-IQ Today!

- Download the free app with your Android or iPhone, and sign in using this employer key: HHS