



# 2018

## OPEN ENROLLMENT QUICK START GUIDE

YOU PUT YOUR ALL INTO EVERYTHING WE DO  
AT PARTNERCOMM. HERE'S OUR CHANCE TO  
HAVE YOUR BACK.

PartnerComm values the excellence you bring to the table every single day. That's why we provide a comprehensive benefits package to help you and your family stay healthy all year round. Our benefits are designed to support your physical and financial well-being. They include medical, dental, vision, flexible spending accounts, income protection and more!

Open Enrollment is here, so it's time to choose the benefits that are the best match for your life, your family's needs and your budget.

You'll notice there are a few changes this year – the health savings account contribution limits have increased, plus we've added the Best Doctors second opinion benefit and the Voluntary Term Life Insurance option. For the most part, your benefits are staying the same.


OPEN ENROLLMENT DATES:

MONDAY, NOVEMBER 13, TO MONDAY, NOVEMBER 27

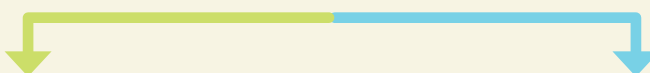


# MEDICAL



For 2018, we will continue to have two medical options through  Blue Cross Blue Shield – the PPO and the HDHP.

## IN CASE YOU NEED A REFRESHER, HERE ARE SOME IMPORTANT STATS:



### PPO (MM04)

#### FSA option

##### Deductible

**\$500** ind / **\$1,500** family

##### Coinsurance

You pay **20%**

##### Copays

**\$20** office (primary & specialist)

**\$45** urgent care

**\$100** ER + **20%** coinsurance

##### OOPM

**\$3,000** ind / **\$10,200** family

Rx: **\$1,000** ind / **\$3,000** family

##### Rx

Generic: **\$20**

Preferred brand: **\$35**

Non-preferred brand: **\$50**

Specialty: **\$20/\$35/\$50**

### HDHP (MMH2)

#### HSA option

##### Deductible

**\$3,000** ind / **\$6,000** family

##### Coinsurance

**No charge** after meeting deductible

##### Copays

(after meeting deductible)

**No charge** office (primary & specialist)

**No charge** urgent care

**No charge** ER

##### OOPM

**\$3,000** ind / **\$6,000** family (medical and Rx)

##### Rx (after meeting deductible)

Generic: **no charge**

Preferred brand: **no charge**

Non-preferred brand: **no charge**

Specialty: **no charge**

Keep in mind these are the in-network figures. Care you receive out of network will be subject to higher costs. Please see the respective plan SBC for details.

**DON'T FORGET:** In-network preventive care services are covered at no cost to you!



# MEDICAL CONTINUED

As you know, employers nationwide are facing significant increases in health care insurance costs for 2018. This also affects us, but we are making every effort to minimize the effect on your portion of costs.

## HERE'S A BREAKDOWN OF WHAT OUR 2018 MONTHLY CONTRIBUTIONS WILL LOOK LIKE:



| PPO                               |                                   | HDHP                              |                                   |
|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Non-tobacco                       | Tobacco                           | Non-tobacco                       | Tobacco                           |
| You only: <b>\$214.18</b>         | You only: <b>\$276.68</b>         | You only: <b>\$164.98</b>         | You only: <b>\$227.48</b>         |
| You + spouse: <b>\$768.86</b>     | You + spouse: <b>\$831.36</b>     | You + spouse: <b>\$592.24</b>     | You + spouse: <b>\$654.74</b>     |
| You + child(ren): <b>\$555.52</b> | You + child(ren): <b>\$618.02</b> | You + child(ren): <b>\$427.90</b> | You + child(ren): <b>\$490.40</b> |
| You + family: <b>\$1,110.20</b>   | You + family: <b>\$1,172.70</b>   | You + family: <b>\$855.16</b>     | You + family: <b>\$917.66</b>     |





# MEDICAL CONTINUED

## VISION

EyeMed Vision Care will continue to be the vision administrator for Blue Cross Blue Shield. With EyeMed, you'll have access to one of the largest networks of independent eye doctors and retail brands, including LensCrafters, Pearle Vision, Target Optical and Sears Optical. Plus, you'll have in-network access to Glasses.com and ContactsDirect.com. To find a participating provider, visit [eyemed.com](http://eyemed.com) and choose the Select Network.

If you are enrolled in the PPO, you will pay a \$20 copay for vision exams. If you are enrolled in the HDHP, your exam will be at no charge after you have met the deductible. To find information on other discounted services, call the BCBS customer service number on the back of your member ID card.

## PHARMACY BENEFITS

There are no major changes to the pharmacy benefits this year. Walgreens will continue to be in the preferred provider network, along with 55,000 network pharmacies nationwide. Remember, you can get 30-day scripts for the lowest copay at network pharmacies. Plus, you can fill 90-day scripts either at a network retail pharmacy or through home delivery. To find a list of 2018 in-network pharmacies, visit [myprime.com](http://myprime.com) and click on Find a Pharmacy.

With the addition of new prescriptions and reviews of changes in the prescription markets, revisions are regularly made to the drug list, dispensing limits, prior authorization and step therapy. These formulary changes are made annually on January 1. So be sure to watch your mail for any updates, and check online at [myprime.com](http://myprime.com) for the latest information.

### Important Reminders:

- If you enroll a **working spouse** who has group medical coverage available through his or her own employer, you will be subject to the working spouse surcharge. For 2018, the surcharge is \$6,600 per year if you are enrolled in the PPO, or \$5,200 per year if you are enrolled in the HDHP.
- Your and your spouse's **tobacco status** does not carry forward from the previous year. You will be required to certify your non-tobacco use again this enrollment period to pay the lower tobacco-free premiums for 2018.

# HEALTH ACCOUNTS

Health accounts are a great way to set aside pre-tax money to help you pay for health expenses throughout the year. Check out your options below.



## FLEXIBLE SPENDING ACCOUNT (FSA)

You can use the FSA if you are enrolled in the PPO. Employees can contribute up to \$2,650 in 2018 in pre-tax earnings to help pay for eligible medical care expenses. If you want to contribute, you must elect to participate each year. Remember, the FSA is a use-it-or-lose-it account, so be sure to plan accordingly. However, you do have a grace period — until March 15, 2019 — to incur expenses.



## HEALTH SAVINGS ACCOUNT (HSA)

You can contribute pre-tax earnings to an HSA if you are enrolled in the HDHP. Plus, PartnerComm will also contribute \$1,000 to your account for employee only coverage (\$41.67 contribution per paycheck), or for employee plus dependent coverage PartnerComm will contribute \$2,000 (\$83.34 contribution per paycheck). For 2018, the IRS contribution limits for HSAs are \$3,450 for individual coverage or \$6,900 for family coverage, and an additional \$1,000 in catch-up contributions for those 55+. These limits include any company contributions to your account, so keep that in mind when you set up your contribution amounts. If you have funds remaining at the end of the year, they will roll over to the next year.



## SPENDING YOUR FUNDS

You can use your FSA and HSA funds to pay for things like:

- Medical expenses
- Office visits
- Prescription drug expenses
- OTC drug expenses when you have a prescription

Make sure you use your funds to pay for IRS-defined qualified medical expenses, or you may have to pay a tax penalty. For IRS info on HSAs and what counts as qualified medical expenses, check out IRS publications 969 and 502.



# DENTAL

Oral health touches every part of our lives, but is often taken for granted. Do your mouth a favor, and take advantage of our dental benefit! For 2018, we will continue to team up with Blue Cross Blue Shield for dental care. Here's a quick overview of what services are covered.

## PROGRAM BASICS

|                               |                         |
|-------------------------------|-------------------------|
| <b>Benefit period maximum</b> | \$2,000                 |
| <b>Deductible</b>             | \$50 ind / \$150 family |

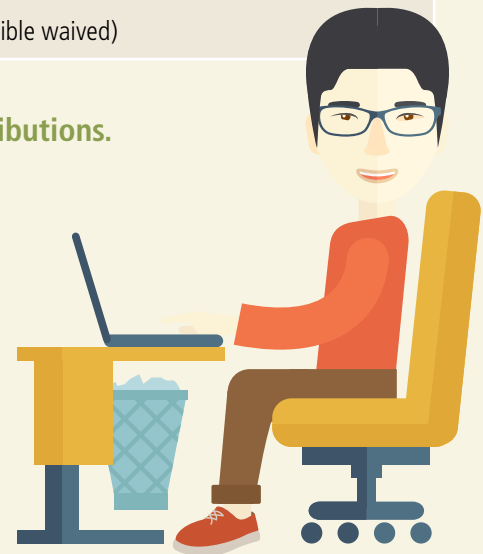
## COVERED SERVICES

|   |                                  |
|---|----------------------------------|
| <b>Diagnostic evaluations &amp; x-rays</b>                                    | 100% covered (deductible waived) |
| <b>Preventive services</b>  | 100% covered (deductible waived) |
| <b>Fillings, extractions, periodontal, endodontic and adjunctive services</b> | 80% covered                      |
| <b>Major restorative services &amp; prosthodontics</b>                        | 50% covered                      |
| <b>Orthodontic services</b>   |                                  |
| Diagnostic procedures & treatment   | 50% covered                      |
| Lifetime max per participant  | \$2,000 (deductible waived)      |

Here's what you can expect for your monthly dental contributions.

## DENTAL CONTRIBUTION RATES

|                                  |
|----------------------------------|
| You only: <b>\$10.14</b>         |
| You + spouse: <b>\$30.42</b>     |
| You + child(ren): <b>\$43.32</b> |
| You + family: <b>\$71.24</b>     |



# THE 401(K) PLAN



## HOW DOES IT WORK?

Employees are automatically enrolled in the Plan at a pre-tax contribution rate of 3% of your gross earnings. You can always adjust this amount up or down to help you meet your retirement goals. You can also elect to contribute post-tax earnings, called Roth contributions, to boost your account.

Our accounts are held at Vanguard, a leader in retirement investing and planning. You can decide how to invest your account by selecting from the funds offered by Vanguard, or make it simple by selecting a target retirement date fund.

PartnerComm also adds to your account through a discretionary match contribution. Historically, this match has been between 50 cents to dollar for dollar, up to 6% of your gross annual earnings. PartnerComm determines this amount on a yearly basis.

Remember, the IRS limits how much in contributions you can add to your account each year. For 2018, the maximum you can contribute to your 401(k) is \$18,500, plus an additional \$6,000 in catch-up contributions for those 55+.

For more information, check out the PartnerComm, Inc. 401(k) Savings Plan SPD.



## Employee Benefit Plan or Program

## Contact Information



### VISION

Vision coverage for children. Adult vision coverage through EyeMed Vision with discounted pricing.



### DENTAL

Traditional Indemnity Dental Plan [DTNHR02]



### FSAs

Employees may withhold pre-tax earnings for eligible medical and/or dependent care expenses.



### SHORT-TERM DISABILITY

After missing work for seven days due to illness or injury, you may be eligible for short-term disability that pays a weekly benefit equal to 60% of your pre-disability earnings.



### LONG-TERM DISABILITY

After short-term disability, you may be eligible to continue a weekly benefit equal to 60% of your pre-disability earnings with long-term disability coverage.



### LIFE

Our basic \$50,000 life insurance benefit is provided to all employees at no extra cost, payable to designated beneficiary. Our new Voluntary Term Life benefit gives you an additional \$100,000 guaranteed issue life coverage for yourself, and offers coverage for spouses and/or children.



### AD&D

\$50,000 benefit for all employees upon an accidental death or dismemberment. Employee to designate beneficiary.



### HEALTH CARE ADVOCACY

Need help navigating the health care game? Compass can help! Compass Health Pro advisors can give you benefit plan advice, review your medical bills, and access provider selection and price comparison tools to help you spend your health care dollars wisely.



### EXPERT MEDICAL ADVICE

Best Doctors is the leading second opinion service in the country, providing an in-depth expert medical review of your diagnosis and treatment plan, so you can be assured you are receiving the right care for you. Best Doctors also offers the Ask the Expert service for general medical questions, critical care support and much more!

#### BlueCross BlueShield of Texas

bcbstx.com  
1.800.521.2227

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bcbstx.com  
1.800.521.2227

#### PartnerComm, Inc.

Steve Ziehme  
817.262.5129

#### Dearborn National

dearbornnational.com  
1.800.348.4512

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dearbornnational.com  
1.800.348.4512

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dearbornnational.com  
1.800.348.4512

#### Compass

compassphs.com  
1.800.513.1667

#### Best Doctors

members.bestdoctors.com  
1.866.904.0910