



J.M. Huber Corporation
499 Thornall Street, 8th Floor
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Enroll in your 2019 benefits

NOVEMBER 1-15, 2018

Know your benefits

2019



GET READY

Annual Enrollment begins **November 1**



partnership

Together, we're working toward a healthier tomorrow. J.M. Huber is proud to offer benefits that support your well-being and deliver value for you and your family. We're also committed to giving you the resources and support you need to make informed, cost-conscious choices about your health care.

A shared responsibility

When you live a healthy lifestyle, keep up with preventive care, and think like a consumer, you're able to better manage your health and your spending. And that helps build a stronger future — for you and the company.

There are some important changes coming in 2019 that you should know about. This brochure highlights these changes and explains how to enroll in your benefits for the coming year.

Please read the information carefully so you can take an active role in selecting and making the best use of your benefits in 2019.



**Open Enrollment:
November 1–15, 2018**

Important

You **MUST** re-enroll if you wish to continue to receive a Wellness Credit and/or want to contribute to a Health Savings Account (HSA) or Flexible Spending Accounts (FSA).

Benefit changes for 2019

As Huber moves forward, we're making adjustments to our benefits that continue to help you think like a consumer and effectively manage your health and your health care costs.

Health plan premiums:

- You may see a slight increase to your plan contributions compared to 2018. See page 4 for 2019 rates.

New coverage levels:

- Effective January 1, 2019, we have expanded our coverage levels for your health care benefits to include: employee only, employee + spouse, employee + child(ren), or family. This is to allow costs to better align with your needs.

Savings and spending accounts:

- The contribution limits for Health Savings Accounts (HSAs) have increased for 2019. The total amount that can be contributed to your HSA (from both you and Huber) is:
 - Up to \$3,500 for employee-only coverage
 - Up to \$7,000 for all other coverage levelsIf you're age 55 or older, you may contribute an additional \$1,000.
- The contribution limits for Flexible Spending Accounts for 2019 are:
 - Health Care FSA: \$2,650
 - Dependent Care FSA: \$5,000 total (\$4,550 employee plus \$450 from company - 10% match)



Livongo for Diabetes:

- The NEW Livongo diabetes program provides personalized support to help employees better manage life with diabetes.

Who can join:

You and your family members diagnosed with diabetes will be able to join at no cost to you if you have coverage through the company medical plan.

What you'll get:

- **Connected Meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- **Support from Coaches When You Need It:** Communicate with a Livongo coach anytime about diabetes questions on nutrition or lifestyle changes.
- **Unlimited Strips at No Cost to You:** When you are about to run out, Livongo ships more strips and lancets, right to your door.

Beginning November 1st you can enroll in the new Livongo program. Complete enrollment instructions will be located at www.huber.com/mybenefits in the Benefits Decision Guide.

On-site biometric screenings:

- Beginning in 2019, some locations will offer on-site biometric screenings. This screening may satisfy the annual physical wellness qualifier.

Wellness Credit:

As a reminder, you will receive the annual wellness credit during your 2019 annual enrollment, if you successfully satisfied all three Wellness Qualifiers by August 31, 2018, and actively confirm your tobacco-free individual or family status during annual enrollment.

Dental and vision benefits:

- Huber will make the following changes to your dental and vision benefits for 2019:
 - **Dental & orthodontia annual maximum** – Increasing from \$1,500 to \$2,000 per person, per year. The dental wellness program incentive will increase by \$100 when you receive cleanings, x-rays, or oral exams (up to \$2,300 max.)
 - **Vision enhancements** – The allowance for eyeglasses and contacts will increase from \$130 to \$150.

Do more with the Cigna One Guide mobile app

Cigna One Guide service can help you make smarter, informed choices and get the most from your plan. It's Cigna's highest level of support that combines the ease of a powerful app with the personal touch of live service.

- **Understand Your Plan** — Know your coverage and how it works and get answers to your healthcare or plan questions
- **Get Care** — Find in-network providers and stay on track with appointments and preventative care.

Start using the Cigna One Guide on 1/1/2019 by app, chat or phone. Download the myCigna app or call **1-800-Cigna24** to talk with your personal guide.



Your 2019 costs

Huber continues to work closely with our plan carriers to do everything possible to keep costs down for you and the company. The company will continue to cover a large portion of your medical premiums, but you will see a slight increase to your plan payroll contributions.

Medical

Active Full-time	Core PPO		Choice Fund with HSA	
	Wellness Credit	No Credit	Wellness Credit	No Credit
Employee only	\$116	\$176	\$72	\$132
Employee + spouse	\$252	\$372	\$166	\$286
Employee + child(ren)	\$219	\$279	\$144	\$204
Family (includes employee, spouse, and one or more children)	\$391	\$571	\$264	\$444
Active Part-time < 30 hours/wk.				
Employee only	\$232	\$352	\$144	\$264
Employee + spouse	\$504	\$744	\$332	\$572
Employee + child(ren)	\$438	\$558	\$288	\$408
Family (includes employee, spouse, and one or more children)	\$782	\$1,142	\$528	\$888

Dental

Coverage Level	Cigna Dental PPO
Employee only	\$17.98
Employee + spouse	\$35.05
Employee + child(ren)	\$35.05
Family (includes employee, spouse, and one or more children)	\$59.11

Vision

Coverage Level	EyeMed Vision Care Plan
Employee only	\$6.76
Employee + spouse	\$12.83
Employee + child(ren)	\$13.51
Family (includes employee, spouse, and one or more children)	\$21.61

NOTE: If you are currently enrolled yourself along with one or more children, you will be defaulted into employee + child(ren) coverage. If you are currently enrolled yourself along with your spouse, you will be defaulted into employee + spouse coverage.

How to enroll

You have two easy ways to enroll — online or by phone.



www.huberbenefits.com

Enroll online at your convenience at any time of day or night.



1-844-347-9035

Representatives are available to assist you Monday through Friday, from 8am to 8pm, EST.

Don't miss out! Enroll by November 15.

This document highlights some of the provisions of the company's benefits programs as of January 1, 2019. Complete details may be found in the 2019 Huber benefits decision guide and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, the company reserves the right to amend or end these plans at any time for any reason.