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**Enroll in your  
2020 benefits**  
**NOVEMBER 1–15, 2019**

**Know your benefits**

**2020**

**GET READY**

Annual Enrollment begins **November 1**



## Partnership

Together, we're building a healthy future. 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.

**There are some important changes coming in 2020 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 2020.

### Annual Enrollment: November 1–15, 2019

#### Important

We are moving our medical carrier from Cigna to Aetna beginning 2020. During Annual Enrollment, you must take action to:

- **Continue coverage:** If you do not actively enroll in Medical, Dental, FSA, and/or HSA benefits during the annual enrollment period, you will not receive these benefit coverages for 2020, and you will be defaulted to no coverage. All other benefits will remain as currently elected.
- **Receive your wellness credit:** If you completed the wellness qualifiers by August 31, 2019, you will need to certify that you and your covered family members are tobacco-free to receive the wellness credit for 2020
- **Elect opt out credit:** To receive credit for opting out of coverage, you must actively decline the coverage.

Additionally, take this time to confirm that your dependent information is correct, and that all your dependents are still eligible. Any new dependents that you add for 2020 will require proof of eligibility.

## Changes for 2020

As part of our ongoing efforts to provide a competitive and sustainable benefits program that best meets your needs, we're making the following changes for 2020.

## Health Care

### New medical plan administrator

After extensive review, we made the decision to switch to Aetna as our new medical plan partner beginning in 2020. Aetna is a national carrier who offers strong discounts with an expansive network of doctors bundled with a high level of customer service. *NOTE: Prescription drug coverage will remain with Express Scripts and dental coverage will remain with Cigna.*

With the change to Aetna, current plan options will remain unchanged, and we are adding a third plan option. The **"Core"** will remain the same, the "Choice Fund w/ HSA" will now be **"Choice I,"** with the same deductibles and coinsurance levels in place today. The third plan option is **"Choice II"** and will offer a lower payroll contribution in exchange for a reduced benefit level. Both Choice I and II plan options will provide access to a Health Savings Account (HSA).

As part of our review, we analyzed the impact to our employees and covered family members. The following are key advantages gained through our partnership with Aetna:

- Stronger provider discounts – Employees will realize lower cost sharing by visiting Aetna's providers as services will have a lower total cost, on average.
- Minimal contribution increases for 2020 – While many people across the country are facing significant cost increases to their health benefits, we're pleased to announce that the amount you pay for your medical plan options may increase only slightly depending on the plan choice and coverage level.
- Strong provider network\* – 98% of current providers seen by Huber members will be in-network with Aetna.
- Personalized health and wellness programs – Access to tools that empower you to make informed health decisions.

\*If you would like to verify that your provider participates in the Aetna network, go to [www.aetna.com](http://www.aetna.com):

- Click "Find a Doctor" on the menu at the top right hand side;
- Under Guest, click on "Plan from an employer"
- Continue as a Guest and enter 5 digit of zip code, city, state or county and the number of miles you want to look within and click on 'Search'
- "Select a Plan" will appear. Under Aetna Open Access Plans select: Aetna Choice POSII (Open Access) then click "Continue"
- Enter either the provider you are searching for, or search by category

## Medical plan design

Active Full-time	Core		Choice I		Choice II	
	In-network	Out-of-network¹	In-network	Out-of-network¹	In-network	Out-of-network¹
Deductible						
Single	\$300	\$750	\$1,500	\$3,000	\$3,000	\$4,500
Family	\$900	\$2,250	\$3,000	\$6,000	\$6,000	\$9,000
HSA Funding						
Single	N/A		\$500		\$500	
Family	N/A		\$1,000		\$1,000	
You Pay (Coinsurance)	20%	40%	20%	40%	20%	40%
Rx – Retail 30 day Supply						
Generic	\$10	100% of the in-network cost minus copay	20% after deductible**	40% after deductible**	20% after deductible**	40% after deductible**
Brand	\$30*					
Nonformulary	\$50*					
Rx - Home Delivery 90 day supply						
Generic	\$25	100% of the in-network cost minus copay	20% after deductible**	N/A	20% after deductible**	40% after deductible**
Brand	\$75*					
Nonformulary	\$125*					
Out-of-Pocket Max						
Single	\$2,500	\$5,000	\$3,400	\$6,800	\$4,000	\$6,800
Family	\$5,000	\$10,000	\$6,800	\$13,600	\$8,000	\$13,600

\* Plus cost difference from generic. \*\* Under the HDHP options, certain preventative medications can be filled without satisfying the deductible; coinsurance will apply. You must have an authorized prescription and it must be filled at the Express Scripts pharmacy or at an in-network retail pharmacy. (1) Out-of-network charges are subject to a Maximum Reimbursable Charge (MRC).

## Dental

Cigna will continue to administer our dental plan. We are adding a second option at a lower payroll contribution in exchange for a reduced benefit level.

	Dental I	Dental II
<b>Deductible In-Network</b>		
Single / Family	\$25/ \$50	\$50 / \$150
<b>You Pay (Coinsurance)</b>		
Preventative	0%	0%
Basic	20%	20%
Major	50%	50%
Annual Maximum Benefit per covered person	\$2,000	\$1,000
With Progressive Max	Yes	None
Implants lifetime maximum per person	\$2,000	\$2,000
Orthodontia lifetime maximum per person	\$2,000	Not Covered

Note: If you choose a non-network provider you will be responsible for any amount above Cigna's Maximum Allowable Cost (MAC).

## Your 2020 Contributions

Huber continues to do everything possible to keep costs down for you and the company. Medical costs continue to rise, and Huber continues to contribute the greater share of costs at 80%. You may see a slight increase in your medical contribution depending on your medical plan choice and level of coverage, but there will be no increases to your dental and vision contributions.

## Medical - Monthly Costs

Active (≥30 hours)	Core		Choice I		Choice II	
	Wellness Credit	No Credit	Wellness Credit	No Credit	Wellness Credit	No Credit
Employee only	\$125.00	\$185.00	\$72.00	\$132.00	\$20.00	\$80.00
Employee + spouse	\$272.00	\$392.00	\$172.00	\$292.00	\$75.00	\$195.00
Employee + child(ren)	\$233.00	\$293.00	\$147.00	\$207.00	\$50.00	\$110.00
Family	\$425.00	\$605.00	\$272.00	\$452.00	\$125.00	\$305.00

## Dental – Monthly Costs

Coverage Level	Dental I	Dental II
Employee only	\$17.98	\$11.67
Employee + spouse	\$35.05	\$22.55
Employee + child(ren)	\$35.05	\$17.81
Employee + family	\$59.11	\$33.57

**Savings and Spending Accounts** – We are introducing PayFlex, Aetna's preferred provider, as our new provider for Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA).

**FSA** – Cigna will continue to administer any remaining 2019 FSA monies through the grace period of incurring eligible expenses through March 15, 2020, and you will need to submit claims to Cigna by April 30, 2020. PayFlex will begin administering 2020 FSA monies. The contribution limits for 2020 are:

- Health Care FSA: \$2,700
- Dependent Care FSA: \$5,000 total (\$4,550 employee plus \$450 from company - 10% match)

**HSA** – Anyone with an HSA balance will be required to provide consent in order to have your HSA Balance automatically rolled over from HSA Bank to PayFlex at the end of the 2019 year. If consent is not received, then your HSA Balance will remain with HSA Bank, and subject to applicable fees. The contribution limits for 2020 (from both you and Huber) are:

- Up to \$3,550 for employee-only coverage
- Up to \$7,100 if you cover dependents

If you're age 55 or older, you may contribute an additional \$1,000.

More details on FSA/HSA to be provided in the upcoming weeks.

## Vision – Monthly Costs

Coverage Level	EyeMed Vision Care Plan
Employee only	\$6.76
Employee + spouse	\$12.83
Employee + child(ren)	\$13.51
Employee + family	\$21.61

**New PILOT Online Tool:** Think about your anticipated health needs for 2020. Then carefully review all your benefit options, making sure to understand their costs and coverage. Beginning on November 1, you can access PILOT on [www.huberbenefits.com](http://www.huberbenefits.com) to determine which plan is best fit for your needs. Once you have the facts, you'll be able to select the plans that can best support you and your family in 2020.

## How to enroll

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



[www.huberbenefits.com](http://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 9am to 6pm, 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, 2020. Complete details may be found in the 2020 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.