

2019 U.S. Benefits Plan Year Changes

| Medical Plans | Provider | Changes | |
|--|---|---|--|
| PPO High | Blue Cross Blue Shield of Massachusetts | No plan design changes; 14.9% rate increase (reminder: no rate increase for the past two years) | |
| PPO Low | | | |
| High Deductible Health Plan (HDHP) with HSA | | New medical plan added | |
| Blue Care Elect Plan | | Plan discontinued; current participants will be enrolled in PPO High unless employee chooses a different plan | |
| Other Health Plans | | | |
| Dental | Delta Dental | No plan design changes; 2% rate increase | |
| Vision | EyeMed | Freedom Pass discount benefit added | |
| Welfare Plans | | | |
| Basic Life/AD&D Insurance | Unum | Maximum coverage increased from \$250,00 to \$500,000 | |
| Voluntary Life/AD&D Insurance | | One-time opportunity*! (see note below) | Chronic Illness Accelerated Benefit (Long-term Care) added to Whole Life |
| Whole Life Insurance | | | |
| Critical Illness Insurance | | | |
| Accident Insurance | | No change | |
| Employee Assistance Plan | | New EAP program (LifeBalance) | |
| Tax Advantaged Accounts | | | |
| Health Savings Account (HSA) | Benefit Strategies | HSA added for Acacia HDHP participants only | |
| Health Care Flexible Spending Account | | Limited Purpose Health Care FSA added for HDHP participants | |
| Dependent Care Flexible Spending Account | | No change | |
| Health Reimbursement Arrangement (HRA) | | No change | |
| Commuter Reimbursement | | No change | |
| Other Changes | | | |
| Eligibility to participate in above benefits | All | Minimum scheduled hours for regular employees changes from 30 hours/week to 20 hours/week | |
| 401(k) Plan | Nationwide | IRS maximum employee contribution increases from \$18,500 to \$19,000 (plus \$6,000 catch-up for age 50+) | |
| Employee Stock Purchase Plan | E*TRADE | No change | |
| Flexible Paid Time Off | N/A | See previous announcement; new policy to be issued | |
| Year-End Recess | | | |

***One-time opportunity!** No evidence-of-insurability (EOI) is required for new Voluntary Life (for coverage up to \$150,000 for employee, up to \$25,000 for spouse), Whole Life, and Critical Illness Insurance participants who enroll for the first time during this year's open enrollment only. Normally you must enroll as a new hire or newly eligible employee to avoid the EOI requirement. As usual, EOI is not required for AD&D and Accident Insurance at any time or coverage level.

NOTE: This year's open enrollment is passive, which means employees will be enrolled automatically in their current benefits elections for 2019 unless they make changes. Exceptions: Per IRS regulations, flexible spending accounts (health care and dependent care) cannot continue automatically; if an employee wants to continue contributions, the employee must re-enroll. As noted above, employees currently enrolled in the Blue Care Elect plan will be enrolled in PPO High unless the employee chooses a different plan.