

# Benefits At-A-Glance **2017**



# 2017 Medical Program



The American Enterprise Medical Plan is a fully compliant ACA plan and provides comprehensive medical coverage for you and your family in the event of high, unexpected healthcare costs. The following chart provides the key features:

<b>American Enterprise Medical Plan</b>					
<b>Preventive Care</b> Routine physical examinations and related services	100% in-network; out-of-network subject to balance billing.				
<b>Office Visits</b> Non-preventive visits	Subject to deductible and co-insurance, in or out-of-network.				
<b>Vision Coverage</b>	Routine eye exam covered at 100% per member per calendar year, in or out-of-network. Hardware not included.				
<b>Annual Deductible</b> (employee/family <sup>1</sup> )	<table border="1" style="width: 100%;"> <tr> <th style="text-align: center;">In-Network<sup>2</sup></th> <th style="text-align: center;">Out-of-Network<sup>2</sup></th> </tr> <tr> <td style="text-align: center;">\$1,500/\$3,000</td> <td style="text-align: center;">\$3,000/\$6,000</td> </tr> </table>	In-Network <sup>2</sup>	Out-of-Network <sup>2</sup>	\$1,500/\$3,000	\$3,000/\$6,000
In-Network <sup>2</sup>	Out-of-Network <sup>2</sup>				
\$1,500/\$3,000	\$3,000/\$6,000				
<b>Co-Insurance</b>	Pays 80% in-network and 60% out-of-network.				
<b>Out-of-Pocket Maximum</b> (employee/family <sup>1</sup> )	<table border="1" style="width: 100%;"> <tr> <th style="text-align: center;">In-Network<sup>3</sup></th> <th style="text-align: center;">Out-of-Network<sup>3</sup></th> </tr> <tr> <td style="text-align: center;">\$4,000/\$8,000</td> <td style="text-align: center;">\$8,000/\$16,000</td> </tr> </table>	In-Network <sup>3</sup>	Out-of-Network <sup>3</sup>	\$4,000/\$8,000	\$8,000/\$16,000
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<b>Mental Health/Chemical Dependency (MHCD)</b>	Subject to deductible and co-insurance, in or out-of-network.				
<b>Emergency Room Care</b>	Subject to deductible and co-insurance, in or out-of-network.				
<b>Chiropractic Care</b> 12 visits per calendar year	Subject to deductible and co-insurance, in or out-of-network.				
<b>Prescription Drugs</b> Retail & Mail	Prescription drug co-pays apply toward the out-of-pocket maximum. Prescription drugs do not apply toward the deductible.				
<b>Retail Pharmacy</b> (30-day supply)	<u>4-Tier Drug Formulary Benefit</u>				
Tier 1: Generics	\$20 co-pay				
Tier 2: Formulary Brand Names	\$40 co-pay				
Tier 3: Non-formulary Brand Names	\$60 co-pay				
Tier 4: Specialty – First fill only at retail store. (see below)	See Below				
<b>Mail Order Pharmacy</b> (90-day supply)	<u>4-Tier Drug Formulary Benefit</u>				
Tier 1: Generics	\$40 co-pay				
Tier 2: Formulary Brand Names	\$80 co-pay				
Tier 3: Non-formulary Brand Names	\$120 co-pay				
Tier 4: Specialty - See Aetna Specialty Care Rx	See Below				
<b>Aetna Specialty CareRX</b>	\$100 co-pay				
Tier 4: Specialty – Subsequent fills must be through Aetna Specialty Pharmacy					
<b>Teladoc</b>	Subject to deductible and co-insurance, in or out-of-network. Maximum \$40 charge.				

<sup>1</sup> Family is defined as an employee plus one or more dependents.

<sup>2</sup> In-Network and Out-of-Network deductibles cross apply for eligible expenses.

<sup>3</sup> In-Network and Out-of-Network maximums cross apply for eligible expenses.

Please note: Because preferred drug lists, precertification requirements and quantity limits may change on prescription drugs, please refer to the Aetna website for current information on your prescription medications.

# 2017 Dental Program



Dental insurance will be provided through Aetna's Dental PPO Plan. You may elect dental coverage without enrolling in a medical program. Below is an overview of the co-payments and coverage levels for common procedures under the program.

	In Network	Out-of-Network	Deductible
<b>Benefit Period Maximum for All Categories</b>		\$1,500 per insured	
<b>Orthodontia</b> Appliance must be placed prior to age 20		\$1,000 <sup>1</sup>	
<b>Diagnostic Services</b> Includes exams, x-rays, cleanings, fluoride treatments and space maintainers	100%	The same covered percentage as in-network but applied to the usual and customary charge; subject to balance billing	Waived
<b>Cavity Repair and Tooth Extractions</b> Includes fillings, extractions, oral surgery, emergency treatment and sealants	80%		One time \$50 per person per year payment
<b>Root Canals</b> (Endodontic Services)	50%		
<b>Gum and Bone Diseases (Periodontal Services)</b> Non-surgical and maintenance procedures Complex surgical procedures	80% 50%		
<b>High Cost (Cast) Restorations</b> Crowns, inlays, onlays, posts and cores	50%		
<b>Dentures and Bridges</b> Bridges, dentures and adjustments Repairs	50% 80%		

<sup>1</sup> Lifetime maximum for each insured child.

## More on Medical & Dental

### 2017 Medical & Dental Rates Per Paycheck

See the chart below for 2017 medical and dental rates.

Coverage Level	Employee:	Employee + Spouse:	Employee + Child(ren):	Family:
AE Medical Plan – Non-tobacco user	\$46.72	\$98.89	\$92.90	\$143.06
AE Medical Plan – Tobacco user	\$69.79	\$121.97	\$115.98	\$166.14
AE Medical Plan – Non-tobacco user with Spousal Surcharge	-	\$145.04	-	\$189.21
AE Medical Plan – Tobacco user with Spousal Surcharge	-	\$168.12	-	\$212.29
Dental Plan	\$4.71	\$15.69	\$19.68	\$30.41

Benefit deductions will occur 26 times in 2017. To be eligible for employee benefits, you must work 20 or more hours per week.

### Spousal Surcharge

Employees may elect to cover their spouse, however there will be a spousal surcharge if their spouse can elect coverage for themselves through their employer.

### Flexible Spending Account

You may choose to create and contribute to a tax-advantaged account for qualified medical and/or dependent-care expenses. No health insurance is required to open a flex account. Any unused funds do not carry over to the next calendar year. This is a use-it or lose-it type of account.



# Other Programs

## 401(k) Savings Plan

The Enterprise 401(k) offers ease and convenience to help you start saving today for your future. The Enterprise provides a dollar-for-dollar match on contributions up to 6 percent of eligible compensation. The employer match is 100 percent vested. The plan, administered by The Vanguard Group, also allows for rollover contributions from previous employers.

## Life Insurance

- ▶ Basic Life – Company-paid insurance benefit
- ▶ Supplemental Life – Employee-paid optional benefit

## Disability Benefits

- ▶ Short-Term Disability – Employee-paid optional benefit
- ▶ Long-Term Disability – Company-paid for full-time employees

## Wellness Reimbursement

Employees may be reimbursed up to \$150 in a calendar year for the cost of participating in a health and wellness program or activity.

## Discounted Benefits

As an add on to your traditional benefits, the company offers a few manufactured products to employees at a discounted rate. You can purchase the following Medico products at a 10% discount and pay for the premium through the convenience of payroll deduction:

- ▶ Hospital Indemnity
- ▶ Short-Term Recovery Care
- ▶ Final Expense Whole Life Insurance
- ▶ First Diagnosis Cancer

## Insurance Education Program

American Enterprise encourages employees to continue their insurance education to expand their knowledge and earn professional industry designations. All programs are administered through Human Resources.

## Tuition Reimbursement Program

American Enterprise has a long tradition of supporting continuous learning through the Tuition Reimbursement Program. Through this program, the Enterprise encourages you to further your education by taking college-level courses related to your current, or future, career goals within the company.

## Parking at the Des Moines Site

Employees working at the downtown Des Moines site are required to pay a parking fee if they drive a personal vehicle to work. Fees are \$7.00/paycheck for general parking and \$14.00/paycheck for reserved parking.

## Travel Accidental Death & Dismemberment

This program is designed to provide you with accidental death or dismemberment insurance coverage in the event that you are injured while traveling on company business. The cost of this plan is paid entirely by the company, and no enrollment is required.

## Employee Assistance Program (EAP)

The Enterprise offers services from the Employee Assistance Program (EAP) through Bensinger, DuPont & Associates (BDA). This is offered at no cost to you to help solve personal problems, assist with life changes and other issues before they begin to affect job performance or health.

## Paid Time Off (PTO)

PTO is a benefit that combines traditional time-off accounts into one "time bank" from which employees use time for a variety of reasons – both scheduled and unscheduled time away from work.

### PTO Benefit Schedule

Years of Service	Annual PTO
Less than 5	20 days (160 hours)
5 but less than 15	25 days (200 hours)
15 or more	28 days (224 hours)

*PTO is accrued on a per-pay-period basis. There's a maximum accrual of 200 hours at any point in time. ARIS field employees may not be eligible for PTO.*

## Holidays

In addition to PTO, American Enterprise offers eight paid holidays:

- ▶ New Year's Day
- ▶ Memorial Day
- ▶ Independence Day
- ▶ Labor Day
- ▶ Thanksgiving Day
- ▶ Day after Thanksgiving
- ▶ Christmas Eve Day
- ▶ Christmas Day



*The company reserves the right to make changes to benefits and compensation within the parameters of the law.*



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