



# 2018 Open Enrollment



# Our Commitment to YOU in 2018

We are pleased to offer you another competitive benefit package for 2018. We want to reassure you of our commitment to you and your family to provide valuable support and benefit offerings to meet important needs.

The 2018 Open Enrollment period runs from November 15th through December 1st. This is a passive enrollment, which means your current benefit elections will roll over into 2018 if you do not complete the benefit enrollment wizard in SyncHR during the 2018 Open Enrollment period. All plan documents can be found throughout the benefit wizard in SyncHR or at [www.tmtrackmachines.com/benefit-plan-documents](http://www.tmtrackmachines.com/benefit-plan-documents).

It is still important that everyone review dependents and beneficiaries to ensure they are accurate and current. This is also a great time to ensure your contact information and emergency contacts are current in SyncHR.

**Be sure you complete your elections by the deadline:**

**Friday, December 1st!**

## Dependent Eligibility

Employees may enroll their eligible dependent(s), including their spouse and/or child(ren). A spouse must be a person to whom the employee is legally married. Children can be the employee's or employee's spouse's by birth or legal adoption. Children are eligible for coverage under the medical plan until they reach age 26. If you have any questions or concerns related to dependent eligibility, please contact the HR Service Center.

## Qualifying Life Events

Following December 1st, you will not be able to make changes to your 2018 elections unless you experience a qualifying life event. Qualifying life event benefit changes must be initiated within 30 days of the event. Please note, documentation may be required to approve your requested benefit changes.

Examples of qualifying life events include:

- Birth or adoption of a child
- Change in marital status
- Loss or gain of coverage

If you have any questions or concerns related to qualifying life events, please contact the HR Service Center.

## HR Service Center

The Human Resources team is committed to providing quality and timely customer service. The HR Service Center was created to serve as a one-stop shop for all of your HR-related needs and inquiries.

### How do you reach the HR Service Center?

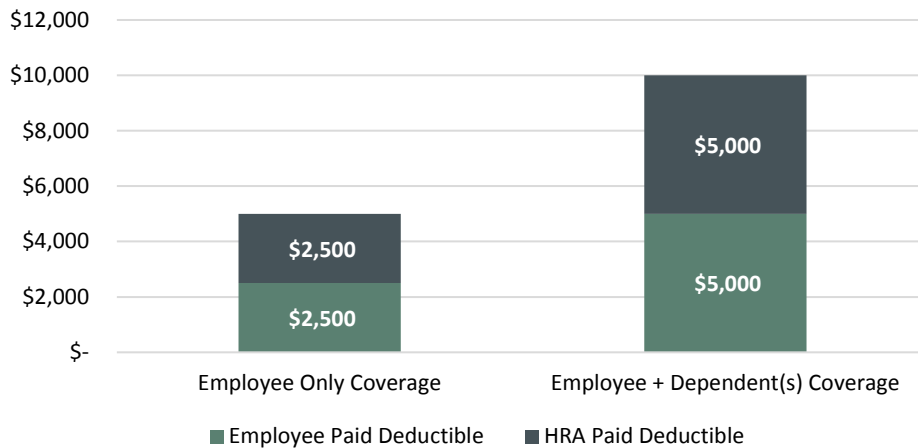
- **Phone** → (402) 339-0332  
(i.e. the main Omaha Track phone line)
- **E-mail** → [HR@omahatrack.com](mailto:HR@omahatrack.com)
- **Fax** → (402) 932-6628

## What's Changing as of January 1<sup>st</sup>?

- **Medical Plan Design** → Due to the rapidly increasing cost of healthcare, we have restructured our plan design to help keep costs down. We have simplified the design and gone with a higher deductible plan to ensure there is no premium increase for employees. Employee deductibles will increase to \$2,500 for employee only coverage, and \$5,000 for employee with dependent(s) coverage.
- **Increase in HSA Contribution Limits** → The IRS has increased health savings account (HSA) contribution limits for 2018. The limit for individuals has increased \$50 to \$3,450, and family has increased \$150 to \$6,900.
- **Guarantee Issue for Critical Illness** → Guarantee issue of benefits will only be available for newly benefit eligible employees (i.e. new hires). Those who previously waived critical illness coverage and would now like to elect this benefit will be subject to evidence of insurability (EOI).
- **Change in Tax Status for Supplemental Premiums** → Accident & Critical Illness premiums will now be deducted post-tax beginning January 1<sup>st</sup> to ensure that benefit payments are non-taxable for employees.
- **Increase in 401(k) Contribution Limits** → The IRS has increased 401(k) contribution limits by \$500 for 2018. Employees who participate in the 401(k) will be able to contribute as much as \$18,500 per year, up from \$18,000.

# Health Insurance Benefits

## Understanding the Deductible & Out-of-Pocket Maximum



## Medical Plan | Aetna → \*New Plan Design\*

Our high-deductible medical plan will remain insured through Aetna in 2018. Due to the ever changing health care market and rising cost of healthcare, we have restructured our medical plan design to help keep costs down. What does this mean for you?

- No premium increases for employees in 2018
- Simplified plan design by removing co-insurance & reducing out-of-pocket max.
- Increased employee paid deductibles for all levels of coverage \*
- TM Track continues to fund the 2<sup>nd</sup> half of your deductible through our company paid health reimbursement account (HRA) administered by Mid-American Benefits

The HRA reduces the in-network deductible to an out-of-pocket maximum of \$2,500 for employee only coverage, and \$5,000 for employee with dependent(s) coverage.

\* Save money on your medical expenses by setting aside pre-tax dollars in your health savings account (HSA). You don't want to miss out on free money with the company match! For more information on the HSA and company match, refer to the section below.

## Health Savings Account (HSA) | Optum Bank

Employees who participate in the medical plan have the opportunity to contribute to a health savings account (HSA) offered through Optum. An HSA is an individually-owned, tax-advantaged account that is used to pay for routine medical expenses either now or in the future. Unused funds and interest are carried over, without limit, from year to year. You own the HSA and it is yours to keep – even if you change jobs, health plans, or retire.

We encourage employees to establish an HSA by providing a one-time initial employer contribution, as well as a monthly dollar-for-dollar match up to a designated maximum.

- **Employee Only Coverage** → Earn up to \$400 of employer contributions your first year, and \$300 each year thereafter, if you contribute at least \$5.77/week
- **Employee + Dependent(s) Coverage** → Earn up to \$750 of employer contributions your first year, and \$600 each year thereafter, if you contribute at least \$11.54/week

For 2018, the annual contribution limits set by the government are \$3,450 for individuals and \$6,900 for families. You may change your HSA election at any time throughout the year on your SynCHR employee portal.

## Affordable Care Act (ACA) Reminder

If you can afford health insurance but choose not to buy it, you may pay a fee called the individual shared responsibility payment. (The fee is sometimes called the "penalty," "fine," or "individual mandate.") Final 2018 amounts have yet to be published.

For more information, visit: <https://www.healthcare.gov/fees/fee-for-not-being-covered/>

## The Cost of Medical Benefits

The chart below outlines the new employee contributions for the bundled medical/dental coverage. The contribution is deducted from your paycheck each week on a pre-tax basis.

Coverage Level	Weekly Cost
Employee Only	\$25.00
Employee + Child(ren)	\$60.00
Employee + Spouse	\$100.00
Family	\$135.00

## Dental Plan | Ameritas

Employees on the medical plan have coverage provided at no cost.

### In-network coverage includes:

- Type 1 & 2 services at 100%
- Type 3 services at 60%
- \$25 deductible (Type 2 & 3)
- \$1,500 maximum per person
- Child orthodontics (\$1,000 max.)
- Dental Rewards & Lasik Advantage

Employees who waive medical can still elect dental benefits. The cost of coverage for dental only is below.

## The Cost of Dental Only Benefits

Coverage Level	Weekly Cost
Employee Only	\$1.03
Employee + Child(ren)	\$3.79
Employee + Spouse	\$3.87
Family	\$6.62

## Vision Plan | VSP

There are no changes to the vision plan for 2018. Our plan remains with Ameritas and offers coverage through VSP's Choice Network.

### In-network deductibles:

- \$10 Exam Deductible
- \$25 Eye Glass Lenses or Frames
- Up to \$60 for Contacts Exams

### Coverage includes:

- Annual eye exam covered in full
- Lenses covered in full
- Elective contacts up to \$130/year
- Exam/Lens/Frame every 12/12/24

The Cost of Vision Benefits	
Coverage Level	Weekly Cost
Employee Only	\$0.46
Employee + Child(ren)	\$2.19
Employee + Spouse	\$2.36
Family	\$4.10

# Health Insurance Benefits

Retail chain affiliates include Costco Optical and Visionworks. For additional plan information, visit: [www.tmtrackmachines.com/benefit-plan-documents](http://www.tmtrackmachines.com/benefit-plan-documents).

## TM Track Machines Paid Benefits

We make it a priority to give our employees the support and resources needed to take care of what's important. All of the benefits outlined on this page are provided at no cost to benefit eligible employees.

### Group Life Insurance | Unum

Life insurance helps protect the people you care the most about. We provide all benefit eligible employees with \$50,000 of life insurance coverage through Unum. An accidental death and dismemberment benefit of \$50,000 is also included. Benefits are subject to age reductions at age 65 and 70. Coverage terminates at the end of employment; however, you may apply to convert this coverage to an individual policy through Unum.

### Short Term Disability | Unum

Everyday illnesses or injuries can interfere with your ability to work. Even a few weeks away from work can make it difficult to manage household expenses. Short term disability coverage, provided to all benefit eligible employees, can help relieve the financial stress so you can focus on getting better. Our policy through Unum provides 60% of weekly earnings up to a maximum of \$1,500 per week (increased as of 2017), following a 14-day elimination period, with a maximum benefit period of 11 weeks.

### Long Term Disability | Unum

Serious illnesses or accidents can come out of nowhere. They can interrupt your life, and your ability to work for months – even years. Long term disability coverage, provided to all benefit eligible employees, can provide you with financial support to manage your disability and household. Our policy through Unum provides 60% of monthly earnings up to a maximum of \$10,000 per month (increased as of 2017), following a 90-day elimination period, with a maximum benefit period to age 65.

### Employee Assistance Program (EAP) | Best Care EAP

All employees and their dependents are eligible to receive assistance and counseling through our Employee Assistance Program (EAP) program. Best Care EAP services are purchased by the Company, and are available to all employees and their dependents at no cost. All employees may take advantage of this benefit, regardless of benefit eligibility.

Services include short-term counseling, dependent care information and referrals, and legal and financial services, including consultations and referrals. You may contact the EAP at any time at 1-800-666-8606.

Employees also have access to the EAP website which has a host of health and wellness resources and webinars. The website also has thousands of free legal and financial forms you can use. The website can be accessed at [www.bestcareeap.org](http://www.bestcareeap.org). When you click on the "For Employees" tab, enter the following information for access: *Username* – bcOTe / *Password* – OT.

Best Care EAP counseling is completely confidential. Information will not be shared with anyone without the employee's written permission, unless otherwise required by law. We encourage you to take advantage of this great benefit.

# Supplemental Insurance Options

No one plans on having an accident or getting seriously ill, it happens unexpectedly. Accident & Critical Illness insurance are designed to work with your existing health insurance, and company provided disability coverage. Both of these benefit options provide cash benefits paid directly to you. They are portable, which means if your employment ends, you can take your coverage with you at the exact same price. Beginning in 2018, premiums will be deducted on a post-tax basis to ensure your benefit payments are non-taxable.

## Accident Insurance | Allstate Benefits

If you are accidentally injured, accident insurance from Allstate Benefits can help you take care of out-of-pocket expenses and medical costs beyond what your health insurance covers. Accident coverage pays lump-sum benefits for off-the-job accidents, in addition to existing medical coverage.

A wellness cash benefit of \$50 up to a total of \$100/\$200 per year (Employee Only vs. Employee + Dependents) is payable for those who complete an annual physical, dental cleaning, and/or eye exam. Two plan options are available. Additional plan information can be found at: [www.tmtrackmachines.com/benefit-plan-documents](http://www.tmtrackmachines.com/benefit-plan-documents).

- Plan 1 provides a lower level of benefit (Example: \$1,000 initial hospital confinement)
- Plan 2 provides a higher level of benefit (Example: \$2,000 initial hospital confinement)

	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
Plan 1	\$3.17 / week	\$6.72 / week	\$5.47 / week	\$8.75 / week
Plan 2	\$5.44 / week	\$11.71 / week	\$9.40 / week	\$15.07 / week

## Critical Illness Insurance | Allstate Benefits

If you are diagnosed with a critical illness (including cancer), critical illness insurance from Allstate Benefits can help you pay for expenses that aren't covered by your health insurance plan. Critical illness pays benefits directly to you at the time of diagnosis for a covered condition as defined in the plan. Guarantee issue of benefits will only apply to first time eligible employees. Those who previously waived coverage and would now like to elect this benefit must complete the appropriate evidence of insurability form and submit it to Allstate Benefits for review and approval before coverage will begin. Contact the HR Service Center for a copy of the evidence of insurability form that you will need to complete.

A wellness cash benefit of \$50 per year is payable for those who complete an annual physical. Two plan options are available. Additional plan information can be found at: [www.tmtrackmachines.com/benefit-plan-documents](http://www.tmtrackmachines.com/benefit-plan-documents).

- Plan 1 provides a \$10,000 basic benefit, with covered dependents receiving 50% of your benefit amount
- Plan 2 provides a \$20,000 basic benefit, with covered dependents receiving 50% of your benefit amount

Critical illness is an issue-age benefit, meaning that your rates will not increase as you age. Tobacco rates apply to an employee and/or employee's spouse who is a tobacco user who you want to cover through the plan. Tobacco use is defined as nicotine products used within the last twelve (12) months.

Plan 1 – Weekly Premiums					Plan 2 – Weekly Premiums				
* Non-Tobacco Rates *			* Tobacco Rates *		* Non-Tobacco Rates *			* Tobacco Rates *	
Ages	Employee	Empl. + Sp.	Employee	Empl. + Sp.	Ages	Employee	Empl. + Sp.	Employee	Empl. + Sp.
18 - 29	\$1.18	\$1.90	\$1.71	\$2.71	18 - 29	\$2.06	\$3.23	\$3.13	\$4.84
30 - 39	\$2.06	\$3.24	\$3.18	\$4.91	30 - 39	\$3.84	\$5.90	\$6.07	\$9.25
40 - 49	\$3.73	\$5.73	\$6.54	\$9.95	40 - 49	\$7.16	\$10.88	\$12.80	\$19.33
50 - 59	\$6.53	\$9.95	\$10.98	\$16.61	50 - 59	\$12.78	\$19.31	\$21.66	\$32.63
60 - 63	\$10.54	\$15.95	\$17.99	\$27.14	60 - 63	\$20.79	\$31.33	\$35.70	\$53.69
64+	\$13.68	\$20.66	\$23.59	\$35.53	64+	\$27.07	\$40.74	\$46.89	\$70.47

\*Note: All rates include child coverage \*

\*Note: All rates include child coverage \*

# Optional Life and AD&D Insurance

## Voluntary Life Insurance | Unum

Voluntary life insurance through Unum is an optional benefit offered by the Company where the employee pays the premium. Premiums are based on age and the amount of insurance purchased. If your employment ends, you may apply for an individual life insurance policy with Unum without having to provide evidence of insurability.

You have the opportunity to purchase voluntary life insurance up to five (5) times your annual salary not to exceed \$500,000 in increments of \$10,000. The first \$150,000 of coverage is guarantee issue and does not require evidence of insurability or good health for employees experiencing their initial benefit enrollment. Those who elected coverage during their initial benefit enrollment can increase their coverage up to the guaranteed issue amount with no health questions or physical exams. Those who waived coverage during their initial benefit enrollment will need to provide evidence of insurability to obtain coverage now.

Voluntary life coverage is available for purchase for your eligible spouse up to 50% of your coverage amount, not to exceed \$250,000 in increments of \$5,000. Child Life coverage is also available up to 50% of your coverage amount, in amounts of \$5,000 and \$10,000. Term life coverage rates are available in your SynCHR benefit wizard or can be found in the Unum Voluntary Term Life Insurance and AD&D Coverage Highlights.

### How guarantee issue works...

#### Initial Enrollment

**If you enroll:** You can select any coverage amount with no questions or health exams up to the guaranteed issue amount.

**If you do not enroll:** You will not benefit from this opportunity to obtain guaranteed coverage.

#### Future Enrollments

You can increase your coverage up to the guaranteed issue amount with no health questions or physical exams.

If coverage is offered again, you can apply for it, but will need to answer health questions, even for the minimum amount. You could be declined coverage.

### Here's how "Joe" managed his guaranteed life coverage

During his initial benefit enrollment as a new hire, Joe was offered guaranteed coverage from Unum through his employer. He had a **guaranteed issue amount up to \$150,000**.

- He enrolled for the \$10,000 minimum amount as a new hire.
- One year later, Joe got married and decided to increase his coverage to \$50,000 during the next open enrollment period. He was able to increase his coverage without medical questions or health exams.
- Two years later, Joe and his wife had twins and purchased a new home. He once again decided to increase his coverage. He was able to increase his coverage to \$150,000 without medical questions or health exams.

## Voluntary AD&D Insurance | Unum

Voluntary AD&D insurance through Unum is an optional benefit offered by the Company where the employee pays the premium. With voluntary AD&D coverage, you or your designated beneficiary may receive an AD&D insurance benefit in the event of death or dismemberment as a result of a covered accident.

We offer voluntary AD&D for you, your spouse, and/or children at the same coverage levels provided under the voluntary life insurance outlined above. You have the opportunity to purchase this coverage without purchasing voluntary life insurance; however, in order to purchase coverage for your spouse or children, you must purchase coverage on yourself. Evidence of insurability is not required for voluntary AD&D. Coverage rates are available in your SynCHR benefit wizard or can be found in the Unum Voluntary Term Life Insurance and AD&D Coverage Highlights.