

Medical

2019 CIGNA



**GOOD
BENEFITS**

Talk about it!

Mohawk Benefits Resources
mymohawkbenefits.com
mycigna.com | 855-566-4295



**Mohawk has
good benefits.
Let's talk about it.
Health and
well-being**

Mohawk is committed to the health and well-being of you and your family, as well as providing resources to help you live better and spend less. Get the most from your healthcare dollars by budgeting healthcare expenses through a health savings account (HSA) or flexible spending account (FSA). Take advantage of cost savings and convenience by using Amwell telehealth services, either through their app or one of our innovative virtual Healthy Life Centers. Mohawk's benefits are here to help you make the right choices for you and your family while working to achieve our vision of the healthiest and safest population.

Stay healthy and catch potential problems early by making the most of preventive care benefits with no cost for eligible services when you see an in-network provider. Covered care includes an annual physical, well-woman exam, immunizations, and other preventive screenings and lab work. It's never too late to start your journey to become a healthier you!

Don't forget—if you do not make any elections, your current 2018 Medical Plan and HSA plan contributions will continue for 2019. Participants in the FSA plan must re-enroll each year.

MEDICAL PLAN CHANGES FOR 2019

Beginning Jan. 1, 2019, office visits to primary care physicians as well as specialists will have a \$35 copay **once the deductible has been met**. Urgent Care facilities will have a \$25 copay **once the deductible has been reached**.

LOCAL PLUS

The Local Plus Plan continues to be the medical plan for employees living in the following areas: Arizona – Phoenix • California – Bay area and Los Angeles area • Colorado – Denver • Florida – Orlando, Tampa, South Florida (Miami metro area) • Illinois – Chicago • Kansas – Wichita • Massachusetts – Statewide • Nevada – Las Vegas • Rhode Island – Statewide • South Carolina – Greenville/Spartanburg • Texas – Austin, Dallas/Fort Worth, and Houston.

OPEN ACCESS PLUS (OAP) | CIGNA OAP

Employees living outside the Local Plus markets will remain part of the Cigna Open Access Plus (OAP) plan. Employees in Local Plus markets, you may choose an OAP option at a higher premium. To find a provider or hospital, visit cigna.com. *This plan does not apply to employees working in Hawaii; they remain on the HMSA plan.*

Our Healthy Life Centers continue to expand services, including behavioral health and virtual coaching and offer innovative ways to connect with you.

We are pleased to introduce Spruce Health, an exciting new way to communicate with your Healthy Life Care Team via text messages. Schedule your appointments by going to www.mymohawkbenefits.com/hlct to download the app or texting “Hi” to 877-365-0015. More exciting uses for Spruce will be announced in 2019!

Avoid the emergency room for non-emergencies: If you need to see a doctor after hours for a relatively minor issue, a cold, rash or allergies, use Amwell telehealth or an urgent care facility instead of the ER.

When planning for your health care costs and Health Savings Account (HSA) contributions for 2019, remember in-network and out-of-network deductibles and out-of-pocket expenses are all separate and do not crossover.

PHARMACY

Pharmacy is included when you elect medical coverage. The formulary with Express Scripts can change periodically. To avoid paying full price, please check mymohawkbenefits.com or log into express-scripts.com/covered to review the 2019 formulary to ensure medications are covered.

2019 MEDICAL PLAN RATES | LOCAL PLUS AND OAP

	Weekly	Semi-monthly	Monthly
Employee Only	\$21.92	\$47.50	\$95
Employee+Spouse	\$56.54	\$122.50	\$245
Employee+Children	\$45.23	\$98	\$196
Family	\$69.23	\$150	\$300

PREMIUM LOCAL PLUS OAP

	Weekly	Semi-monthly	Monthly
Employee Only	\$32.31	\$70	\$140
Employee+Spouse	\$78	\$169	\$338
Employee+Children	\$61.62	\$133.50	\$267
Family	\$98.31	\$213	\$426

DEDUCTIBLES

	In-network	Out-of-network
Employee Only	\$1,650	\$3,300
Family	\$3,300	\$6,600

OUT-OF-POCKET MAXIMUM

	In-network	Out-of-network
Employee Only	\$5,000	none
Family	\$13,000	none

CO-INSURANCE

In-network	Out-of-network
80% after deductible	50% after deductible

Amwell

Healthcare as convenient as shopping on Amazon. Amwell makes it easy for you to see a doctor, immediately from your home, office or while traveling. It lets you have video visits with a doctor 24/7/365. No appointment needed. It's easy to use, private, and secure. It's free to enroll and the cost per visit is \$20 for acute care visits for health plan members and \$49 for Mohawk employees not on the health plan.

Amwell can be used any time, day or night. It's perfect when your doctor's office is closed, you're too sick to leave home, too busy to see someone in person or a great alternative to a late-night ER visit. All you need is a phone, tablet or computer.

Register and set up your account today at Mohawk.amwell.com. For the discounted rate, you must enter Service Key: Mohawk.

Mohawk has good benefits, let's talk about it. A faster, easier way to see a doctor.

HEALTH SAVINGS ACCOUNT (HSA)

With a Health Savings Account (HSA), you can easily manage healthcare costs now and save money for future expenses. It is a great way to save money for out-of-pocket medical expenses like doctor visits, dental and vision care and prescriptions. It works just like a personal savings account, but the money is used to pay for health care expenses for you or a family member. It belongs to you. The balance in your HSA—plus any interest earned—is yours to keep tax-free, even if you stop contributing or leave the Company. And, unused funds roll over from year to year. It's a great resource that can help you save money and reap the benefit of a Company contribution at the same time. Plus, get some extra advantages—you can make tax-free contributions, tax-free withdrawals on eligible medical

expenses, and enjoy tax-free growth on the funds in your account if you invest them.

You can use the debit card linked to your HSA account to pay for eligible medical expenses for you or a family member. Eligible expenses include, but are not limited to, deductibles, coinsurance, plus other qualified medical expenses such as prescription medications, hospitalizations, maternity-related expenses and dental services. For a complete list, visit mycigna.com.

Your HSA balance rolls over from year to year, so you never have to worry about losing it. Once you're over age 65 and enrolled in Medicare or covered under another medical plan that is not a high-deductible health plan, you can no longer contribute to an HSA

or receive Company contributions, but you can still use the money for out-of-pocket medical expenses. If you use the money for non-eligible expenses, you have to pay income tax on that amount (plus a penalty if you're under 65).

Your contributions from each pay period and any Company contributions you are eligible for will be automatically deposited into your account. Eligible employees will have one-half of the Company contribution deposited into your account the first week of January 2019. The second half of the Company contribution is a match on amounts you contribute up to the full Company contribution amount (Ex. If you're enrolled in the employee only medical plan, and you've elected to contribute at least \$250 during 2019, you will receive a \$250 Company contribution the first week of January 2019. You will receive a match on amounts you contribute until the additional \$250 in Company contributions is met.) You may continue contributing up to the maximum amount allowed by the IRS.

YOU MUST CONTRIBUTE TO YOUR HSA TO RECEIVE THE COMPANY MATCH.

Mohawk Contributes	
EE Only	\$500 (if you contribute at least \$250 per year)
EE+Spouse	\$800 (if you contribute at least \$400 per year)
EE+Children	\$800 (if you contribute at least \$400 per year)
Family	\$1,100 (if you contribute at least \$550 per year)

2019 MAXIMUM HSA CONTRIBUTION AMOUNTS

Amount includes both employer and employee contributions	
EE Only	\$3,500
Family	\$7,000

If you are age 55 or older by December 31, 2019, you may make an additional annual catch-up contribution of \$1,000.

TRIPLE TAX ADVANTAGES WHEN YOU CONTRIBUTE TO YOUR HSA, YOU DON'T PAY TAXES:

- + All contributions are tax-free
- + Investment earnings are tax-free
- + Withdrawals for eligible medical expenses are tax-free

