

Medical

2019 CIGNA

MY MEDICAL NEIGHBORHOOD
BENNETTSVILLE, SC/MUSKOGEE, OK




MOHAWK

**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**.

Beginning Jan. 1, 2019, My Medical Neighborhood with Cigna, becomes Mohawk's new health care plan for employees working at our Muskogee, Ok and Bennettsville, SC facilities. The Neighborhood consists of a select group

of preferred providers in thirteen key fields of practice to create an easily accessible, close-knit group of providers for you and your family in these regions.

The overall goal of My Medical Neighborhood is to ensure access to quality, affordable care with greater convenience and more successful treatment due to greater physician collaboration.

- Mohawk's Healthy Life Center and Nearsite providers are a gateway into The Neighborhood. Both offer high-quality, convenient care and can connect members with an in-network provider.
- You may select your healthcare providers, no referrals needed.
- You can also see healthcare providers outside of My Medical Neighborhood. Seeking care from non-select providers carries a higher cost and separate deductible.
- You may access a Mohawk website for plan information and an easy provider search tool at www.mymohawkneighborhood.com.

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 texting "Hi" to 877-365-0015 or to go www.mymohawkbenefits.com/hlct to download the app. 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.

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.

MY MEDICAL NEIGHBORHOOD

My Medical Neighborhood-13 specialties, tiered network with Cigna

- | | |
|---------------------------------|--------------------------|
| 1. Cardiovascular Disease | 8. Obstetrics/Gynecology |
| 2. Endocrinology and Metabolism | 9. Ophthalmology |
| 3. Family Medicine | 10. Pediatrics |
| 4. Gastroenterology | 11. Surgery, General |
| 5. Internal Medicine | 12. Surgery, Orthopedic |
| 6. Nephrology | 13. Urology |
| 7. Neurology | |

2019 MEDICAL PLAN RATES | MY MEDICAL NEIGHBORHOOD

	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

2019 MEDICAL PLAN DESIGN

Network	Description	Deductibles (Single/Family)	Coinsurance	Out-of-pocket Maximum
Tier 1	Healthy Life Centers Amwell Nearsite Provider		\$0, chronic conditions \$20, acute care	Deductible
Tier 2 (Selected) MY MEDICAL NEIGHBORHOOD SELECTED PROVIDERS	Providers in 13 specialties And All Other Specialties in the Cigna Network	\$1,650/\$3,300	80%/20%	\$5,000/\$13,000
Tier 3 (Non-selected)	Providers in 13 specialties BUT NOT in the Neighborhood	\$3,300/\$6,600	60%/40%	\$5,000/\$13,000
Tier 4 (Out-of-network)	Providers out of the Cigna Network	\$3,300/\$6,600	50%/50%	None

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

