

# OPEN ENROLLMENT



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*Open Enrollment will be held  
November 2<sup>nd</sup> through November  
13<sup>th</sup>*

**To Do:**

**Even if you participated in 2015, you must enroll in the Dependent Care FSA plan for 2016 if you choose to participate in this plan for 2016.**

## Message from Arch Benefits

You likely just watched our GuideSpark open enrollment video but the following pages will provide more detail about the Arch plans.

The annual Open Enrollment period will be held from **November 2<sup>nd</sup> to November 13<sup>th</sup>** for plan changes that will be effective January 1, 2016.

This is the one time of the year when you can make changes to your plans. We have changed the pricing for the two health plans and strongly encourage you to review the plans to insure you are in the one that is best for you and your family.

[Click here](#) to access the Arch Benefit Enrollment system.

**If you would like your current 2015 benefit elections to continue in 2016, you do not need to access the Enrollment system. We strongly encourage you to take some time and consider the plan options. However, your elections, with the exception of the Dependent Care Plan, will automatically roll over and continue in 2016.**

- **Important: If you do not change your benefits during this annual enrollment period, you will not be able to do so until the next open enrollment period in November 2016, effective January 1, 2017. However, if you experience a life event such as marriage/divorce or birth/adoption of a child, you will have 31 days from the date of such event to make a change to your benefits.**

If you have any questions or need assistance, please contact the Arch Benefit Service Center at **(855) 354-6945** or your HR representative.

*Please note, if the description of any policy or plan in this document conflicts with an official policy or plan document, the official policy or plan document controls.*

## Medical and Prescription Drug Plans

United HealthCare (UHC) will continue to be our carrier and Arch will continue to offer both the traditional Choice Plus PPO Plan and a High Deductible Health Plan (HDHP) with HSA. This year, there are two important changes in Arch's medical plan offerings:

- The PPO Plan will now be co-insurance rather than co-pay based. Employees and their dependents covered under the Choice Plus PPO Plan will now pay 10% of the United HealthCare contracted rate, up to the out of pocket maximum, for all in-network services. This includes General Practitioner and Specialist office visits that currently require copayments of \$25 and \$50, respectively. This excludes preventive services that are covered at 100%, by law.
- Cost sharing on the plans has changed this year. The HDHP is now offered at a significantly lower rate which allows participants to take advantage of deferring more into the HSA.



# OPEN ENROLLMENT 2016

## Medical Plan Rates and Coverage

Benefit Provision	Choice Plus HDHP with HSA				Choice Plus PPO			
	2016		2015		2016		2015	
<b>Monthly Premium</b>								
Employee	\$51.38		\$101.75		\$173.12		\$152.81	
Employee +1	\$131.03		\$227.92		\$368.38		\$326.46	
Family	\$240.28		\$351.58		\$560.26		\$496.39	
<b>Arch HSA Contribution</b>					<b>HSA is not available with PPO</b>			
Employee	\$750		\$750		N/A			
Employee +1 or Family	\$1,500		\$1,500		N/A			
<b>Employee HSA Contribution</b>					<b>HSA is not available with PPO</b>			
Employee	\$2,600		\$2,600		N/A			
Employee +1 or Family	\$5,250		\$5,150		N/A			
<b>Annual Deductible (no changes)</b>	<b>In Network</b>		<b>Out of Network</b>		<b>In Network</b>		<b>Out Of Network</b>	
Employee	\$1,500		\$3,000		None		\$450	
Employee +1 or Family	\$3,000		\$6,000		None		\$900	
<b>Annual Out of Pocket Maximum</b>	<b>In Network</b>		<b>Out of Network</b>		<b>In Network</b>		<b>Out of Network</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
Employee	\$4,500	\$4,500	\$9,000	\$9,000	\$2,000	\$2,000	\$4,000	\$4,000
Employee +1 or Family	\$6,850	\$9,000	\$13,700	\$18,000	\$4,000	\$4,000	\$8,000	\$8,000
<b>All medical services, including General Practitioner, Specialist and Virtual Office Visits</b>	<b>In Network</b>		<b>Out of Network</b>		<b>In Network</b>		<b>Out of Network</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	Covered at 80% after deductible	Covered at 80% after deductible	Covered at 60% after deductible	Covered at 60% after deductible	Covered at 90% after co-pay	Covered at 100% after co-pay	Covered at 70% after deductible	Covered at 70% after deductible

For more information on the plans, please review the Summaries of Benefits and Coverage (SBCs). The SBCs are available on the benefits enrollment site ([arch.benefitsnow.com](http://arch.benefitsnow.com)) and are in the resources tab of the GuideSpark Open Enrollment video.



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## How do I decide what plan is right for me and my family?

Arch has partnered with UHC for the second year to offer use of the Plan Cost Estimator Tool (PCE). The PCE allows you to include details about each covered member of the family as well as financial information to provide a side by side comparison of the typical costs under both plans. We strongly encourage you to utilize the PCE. You may find that it is more cost effective for you to utilize a different plan than the one you participate in.

- Go to <https://www.pce estimator.com/>
- User ID ArchCapita2016
- Password Benefits2016

For more information on the PCE, check out the document in the resources tab on the Open Enrollment video

## But I want more specific information for my doctors, how do I get that?

- To see the costs for specific doctors, employees that are currently covered under United Health care should go to <https://www.myuhc.com/member> and access their accounts to use the UHC My Health Cost Estimator. After you enter zip code, you can watch a video explaining the tool



- Employees may also review their United Health care Explanation of Benefits (EOB) to see the contracted rate of their prior health services.
- Employee may also choose to contact Member Services at the toll free number on the back of their insurance cards to obtain contracted rates for ongoing or future services for a specific provider.



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## Prescription Plan

Each year, UHC reviews the Prescription Drug List (PDL) and makes appropriate changes in an effort to continue to provide participants with prescription drugs at affordable rates. Certain drugs will change tier or become excluded, such as drugs that are no longer under patent and are now available over-the-counter. A list of these drugs can be found in the resources tab of the GuideSpark Open Enrollment video. As always, if you are currently taking any of the drugs that have been impacted, UHC will also send a letter to your home.



The prescription drug co-insurance coverage will remain the same in 2016.

Prescription Drug	Choice Plus HDHP with HSA	Choice Plus PPO
Retail Generic (Tier 1)	Covered at 80% after deductible	10% Co-Insurance (\$5 min/\$10 max)
Retail Formulary (Tier 2)	Covered at 80% after deductible	20% Co-Insurance (\$45 min/\$75 max)
Retail Non-Formulary (Tier 3)	Covered at 80% after deductible	30% Co-Insurance (\$60 min/\$85 max)

## Dental Plan

Your dental plan will continue to be offered by Delta Dental. Rates remain the same for 2016.

Coverage Level	2016
Employee	\$9.55
Employee + Family	\$27.78

Following chart highlights the plan benefits:

Service	Plan Pays
Diagnostic	100%
Preventative	100%
Basic Restorative	80%
Major Restorative	50%
Orthodontic	50%
Dental Implants	50%
Maximum Benefit Per Calendar Year	\$2,000 per person
Maximum Implant Benefit per Calendar Year	\$2,000 per person
Calendar Year Annual Deductible	\$50 per person (Not to exceed \$150 per family)
Orthodontic (dependent children only) Lifetime Maximum	\$3,000 per person





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## Vision Plan

For 2016, Arch will continue to offer vision services through Vision Service Providers (VSP) and will continue to pay 100% of the premium on your behalf, at the following benefit levels. Following are some of the in network benefits.



	Co-Pay	Coverage
WellVision Exam	\$15	Covered after CoPay
Prescription Lenses	\$25	Covered after CoPay for Single Vision, Lined Bifocal or Tifocals
Frames	\$25	Up to \$130 after CoPay every other year
Contact Lenses instead of Glasses	\$0	Up to \$130 every other year

## Dependent Care Flexible Spending (FSA)

The FSA gives you the opportunity to set aside a portion of your pay before taxes so you may apply such funds to IRS approved out-of-pocket expenses for you and your dependents.

Maximum Annual Election	2016
Dependent Care	\$5,000

**The FSA plans require re-enrollment each year. If you participate in these plans now and wish to continue for 2016, you must make the election online. Prior year elections cannot carry over into the new plan year.**

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*Visit [arch.benefitsnow.com](http://arch.benefitsnow.com) to enroll or make changes*

*Questions? Call Arch Benefits at 855-354-6945*





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## Transit Reimbursement Program

Arch's transit reimbursement program allows employees to set aside a pre-tax dollar amount on a monthly basis for eligible out of pocket commuting costs. Transit and Parking contributions may be adjusted monthly.

Due to changes in IRS rules, ADP, the transit and parking administrator, will no longer accept paper claims, but will instead issue debit cards to be used for all transit. For parking expenses, employees can either submit claims or use the debit cards.

If purchases exceed the IRS limits of \$130 for transit and \$255 for parking, your debit card may not work. For the excess amount, you must elect to contribute after tax dollars.



Pre-Tax Maximum Monthly Election	2016
Transit	\$130
Parking	\$255

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

For 2016, Arch will continue to offer Life and AD&D insurance through Reliance National and will continue to pay 100% of the premium on your behalf, at the following benefit levels.



Basic Life & AD&D	Amount	Maximum
Basic Life Benefits	3x annual salary rounded to the next \$1,000	\$500,000
Benefit Reduction	35% at age 65, 58% at age 70, and 73% at age 75	
Basic AD&D	Same as Life (including benefit reductions)	

Please confirm your beneficiary online during the open enrollment process.

**To protect you and your beneficiary, we ask that you provide your beneficiary's social security number.**



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## Supplemental Life and AD&D Insurance

Arch will continue to offer employees the option of enrolling in the supplemental coverage for life and AD&D. The employee paid premiums for these plans are dependent on several factors including age, benefit level and tobacco user status. Please access your account on the enrollment website to view your specific costs for these benefits.

Supplemental Life & AD&D	Amount	Maximum
Supplemental Life Benefit	1X, 2X, or 3X annual salary rounded to the next \$1,000	\$1,000,000
Benefit Reduction	35% at age 65, 58% at age 70, and 73% at age 75	
Basic AD&D	Same as Supplemental Life (including benefit reductions)	
Spousal/ Dependent Life & AD&D	Amount	Maximum
Spousal Life	Multiples of \$5,000	\$50,000
Benefit Reduction	35% at age 65, 58% at age 70, and 73% at age 75	
Dependent Life	\$250 from birth to six months \$10,000 six months to 26 years	
Spousal/ Dependent AD&D Benefit	Same as Spousal/ Dependent Life (including benefit reductions)	

## Disability Benefits

Arch provides both group short-term and group long-term disability benefits at no cost<sup>1</sup> to all employees that work at least 17.5 hours per week.

Effective January 1, 2016, newly eligible employees hired on or after November 1, 2014 will have the opportunity to enroll in the voluntary Supplemental Long Term disability program. In addition, existing employees that currently have this coverage may have the opportunity to increase their level of coverage. Your ability to increase coverage is based upon an average of your prior compensation history.

If you are eligible for an increase in your coverage you will be notified of your opportunity to increase your coverage by Unum Provident. Newly eligible and existing employees who are eligible to increase their coverage will receive election information at home in the mail from Unum Provident, the Supplemental Long Term Disability carrier.

<sup>1</sup> Employees working in states with government mandated disability plans may have a statutory contribution to the plan.



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Visit [arch.benefitsnow.com](http://arch.benefitsnow.com) to enroll or make changes

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## 401(k) Elections

The IRS limits for 2016 are listed below.



Election Type	2016 Limit
Traditional Pre-tax contributions	\$18,000
Roth After-tax contributions	\$18,000
Traditional Over Age 50 "Catch Up" contributions	\$6,000
Roth Over Age 50 "Catch Up" contributions	\$6,000

**Your combined contributions to a Roth 401(k) and traditional, pre-tax 401(k) cannot exceed \$18,000 (or \$24,000 if you qualify for "Catch Up" contributions).**

**Regular 401(k) Contributions:** You do not need to re-elect your pre-tax 401(k) percentage if you would like your current contributions to continue at the same percentage for the 2016 plan year. However, if you would like to make a change you may do so via [www.401k.com](http://www.401k.com).

**Roth 401(k) Contributions:** Unlike your regular pre-tax 401(k), the Roth 401(k) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire. Those who may benefit are 1) younger employees who have more time to accumulate tax free earnings, 2) highly compensated employees who are not eligible for the Roth IRA and 3) employees who want to leave tax free money to their heirs. As with the traditional 401(k), if you would like to make a change you may do so via [www.401k.com](http://www.401k.com).

**Changing your Regular and Roth 401(k) contributions** – You must access the Fidelity website at [www.401k.com](http://www.401k.com) if you would like to change your contribution percentage. If you would like a change to be effective the first pay period of year 2016 you should access this site between December 31, 2015 and January 4, 2016 to change your contribution. Note that contributions can be changed at any time during the year. Therefore, if you forget to change your contribution by this pay date, you can change it during any subsequent pay date during the year.

**Over Age 50 "Catch Up" Contributions:** If you will be age 50 any time during 2016, you can participate in the "catch-up" option of the 401(k) Plan effective January 1, 2016. You can make changes or enroll in the "Catch Up" contribution on [www.401k.com](http://www.401k.com)

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