

# 2020 Xerox Benefits

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## What We'll Cover

- Eligibility
- Paying for Coverage
- Your 2020 Benefits
- Tools & Resources
- How to Enroll

# Your 2020 Benefits



## Eligibility

### Employees

- Employees regularly scheduled to work at least 30 hours per week

### Dependents

- Legal spouse or same or opposite-sex domestic partner
- Dependent children up to age 26
- Dependent children of your spouse or domestic partner, up to age 26 (as long as you cover your domestic partner)
- Disabled children who became disabled before age 26

### Dependent Audit

- Adding dependents – verification is required such as Marriage, Birth Certificate by the deadline
- Visit BenefitsWeb [www.xeroxbenefitsweb.com](http://www.xeroxbenefitsweb.com) for more details

# Your 2020 Benefits



## Paying for Coverage

- You pay for your coverage through **payroll deductions**
- Some coverages are paid with **before-tax dollars**, while other coverages are paid with after-tax dollars
- The amount you pay for **medical coverage** depends on your salary – visit BenefitsWeb for information on your cost for coverage
- If you cover a domestic partner or a domestic partner’s children you will imputed income tax.

A woman with voluminous curly hair is sitting at a wooden desk in a bright, modern office. She is looking towards a computer monitor on the left, with her hand resting on her chin in a thoughtful pose. She is wearing a white sleeveless top and a colorful necklace. The background shows a window with plants and a blue lamp.

# Your 2020 Benefits

# Your 2020 Benefits



## First you Choose your plan...

- **Network Only Plan:** Is an Exclusive Provider Organization Plan (EPO) with greater predictability of costs with low co-pay and deductible but higher payroll deductions; you only have access to in-network coverage (out-of-network services are not covered)
- **Choice Lower Deductible Plan:** Is a High Deductible Health Plan with access to a tax-free HSA; payroll deductions and deductible are in between the Network Only and Choice Higher Deductible Plans
- **Choice Higher Deductible Plan:** Is a High Deductible Health Plan with access to a tax-free HSA; has the lowest payroll deductions and has the highest deductible

## ...and then You choose your carrier.

- Aetna
- Anthem
- Kaiser (in select locations)

**Save up to 20%** on payroll deductions by choosing your state's preferred carrier. The plans cover the same services regardless of carrier.

Medical carriers have a lot in common, but they're not all the same. One carrier may be a better fit for you than the other.

# Your 2020 Benefits

## Options

	2020 Medical Plan Options		
	Network Only Plan Anthem/Aetna*	Choice Lower Ded. Plan HSA-Qualified Anthem/Aetna*	Choice Higher Ded. Plan HSA-Qualified Anthem/Aetna*
<b>In Network</b>			
Deductible	\$1,000 / \$2,000	\$3,000 / \$6,000	\$6,000 / \$12,000
OOP Maximum	\$4,500 / \$9,000	\$6,500 / \$13,000	\$6,900 / \$13,800
Coinsurance	20%	30%	40%
Office Visit	\$25 Copay	30% after Deductible	40% after Deductible
Specialist	\$45 Copay	30% after Deductible	40% after Deductible
Inpatient Hospital	20% after Deductible	30% after Deductible	40% after Deductible
Emergency Room	20% after Deductible	30% after Deductible	40% after Deductible
Preventive Care	Plan pay 100%	Plan pay 100%	Plan pay 100%
<b>Out of Network</b>			
Deductible	No Coverage	\$6,000 / \$12,000	\$10,000 / \$20,000
OOP Maximum	No Coverage	\$13,000 / \$26,000	\$12,000 / \$ 24,000
Coinsurance	No Coverage	50%	60%

\*Kaiser will also be offered in certain locations.

# Your 2020 Benefits

## How to find a Doctor

Visit the Digital Benefits Guide – [www.myxeroxbenefits.com](http://www.myxeroxbenefits.com), click “Find a Doctor”

For Aetna - The Network Only Plan, search Aetna Select (Open Access) Plan.

For Aetna - Choice Lower or Choice Higher Deductible Plan, search Aetna Choice POS II (Open Access) Plan.

For Anthem - Depending on your home state – search the following networks

DC/MD/VA – BlueChoice

AZ – BlueCard PPO Alternate

FL - Network Blue

NJ – Direct Access

GA - Blue Open Access POS

NY – Empire POS

MO- Blue Access Choice

NC – Blue Value

WI – Blue Preferred POS

**For all other states – select “BlueCard PPO”**



# Your 2020 Benefits



## Prescription Drug Coverage

**Benefits are through CVS/caremark. Kaiser participants have prescription drug benefits through Kaiser.**

- Must use in-network pharmacy
- Mandatory Mail Order or CVS Maintenance Choice program
- No deductible for certain preventive prescription drugs

**If you get a brand-name medicine when a generic equivalent is available: you'll pay brand copay, plus difference in cost between brand-name and generic, even if your doctor writes Dispense as Written.**



# Your 2020 Benefits

## Prescription Drug Coverage—In Network Benefits

	Network Only Plan	Choice Lower Deductible Plan	Choice Higher Deductible Plan
<b>Prescription Drugs</b>			
<u>Retail</u> <ul style="list-style-type: none"> <li>Generic</li> <li>Brand</li> <li>Non-preferred brand</li> </ul>	Plan pays 80% <ul style="list-style-type: none"> <li>\$4 min; \$25 max</li> <li>\$25 min; \$70 max</li> <li>\$40 min; \$100 max</li> </ul>	Plan pays 70% after deductible <ul style="list-style-type: none"> <li>\$4 min; \$25 max</li> <li>\$25 min; \$70 max</li> <li>\$40 min; \$100 max</li> </ul>	Plan pays 60% after deductible <ul style="list-style-type: none"> <li>\$4 min; \$25 max</li> <li>\$25 min; \$70 max</li> <li>\$40 min; \$100 max</li> </ul>
<u>Mail Order</u> <ul style="list-style-type: none"> <li>Generic</li> <li>Brand</li> <li>Non-preferred brand</li> </ul>	Plan pays 80% <ul style="list-style-type: none"> <li>\$10 min; \$60 max</li> <li>\$60 min; \$175 max</li> <li>\$100 min; \$250 max</li> </ul>	Plan pays 70% after deductible <ul style="list-style-type: none"> <li>\$4 min; \$25 max</li> <li>\$25 min; \$70 max</li> <li>\$40 min; \$100 max</li> </ul>	Plan pays 60% after deductible <ul style="list-style-type: none"> <li>\$10 min; \$60 max</li> <li>\$60 min; \$175 max</li> <li>\$100 min; \$250 max</li> </ul>

# Your 2020 Benefits

## 100 Savings & Spending Accounts

	HSA	Limited Purpose FSA	General Purpose Health Care FSA	Dependent Care FSA
<b>Available with...</b>	Choice Lower Deductible Plan Or Choice Higher Deductible Plan		Network Only Plan Or Waive medical coverage	Any medical plan Or Waive Medical Coverage
<b>Company contribution</b>	Depends on your salary	No	No	No
<b>Use the money for...</b>	Eligible health care expenses	Eligible dental and vision expenses only	Eligible health care expenses	Eligible dependent child and elder care expenses
<b>“Use it or lose it” at year-end</b>	No	Yes	Yes	Yes
<b>Money rolls over from year to year</b>	Yes	No	No	No

# Your 2020 Benefits

## 100 Your HSA Contributions

### Benefits of Contributing to an HSA

#### Triple-Tax Advantages

- **Put money in tax-free:** Contribute to your HSA anytime through before-tax payroll deductions.
- **Pay for care tax-free:** Pay for eligible health care expenses for you and your family using your HSA debit card.
- **Grow money for the future tax-free:** All the money in your HSA is yours to keep, and you can take it with you, even if you leave Xerox. You can also invest your money once your balance reaches \$1,000.

Use it to pay for eligible health expenses anytime, even in **retirement**.

Plus, Xerox may contribute to your account:

Annual Salary	Automatic Company Contribution
\$40,000 or less	\$400 Employee \$800 Family
\$40,000+ to \$80,000	\$250 Employee \$500 Family
\$80,000+ to \$120,000	\$125 Employee \$250 Family
More than \$120,000	None

# Your 2020 Benefits



Covered Services	Enhanced Dental In-Network*	Basic Dental In-Network*	Aetna DMO In-Network Only
<b>Annual Deductible</b>	\$50/person (3 per family)	\$75/person (3 per family)	None
<b>Diagnostic/Preventive Care</b>	100% (no deductible)	100% (no deductible)	100%
<b>Basic Care</b>	80% after the deductible	60% after the deductible	100% of negotiated fees after \$5 copay
<b>Major Care</b>	50% after the deductible	50% after the deductible	60% of negotiated fees after \$5 copay
<b>Maximum Annual Benefit</b>	\$1,500/person	\$1,000/person	None
<b>Orthodontia</b>	50% (no deductible) for adults and children	50% (no deductible) for children only (must be "banded" before age 20)	100% after \$2,400 copay for adults and children
<b>Max Lifetime Orthodontic Benefit</b>	\$1,500/person	\$1,000/person	24 months of treatment plus 24 months of retention

# Your 2020 Benefits



Covered Services	Frequency	In-Network	Out-of-Network
<b>Well Vision exam</b>	Once every calendar year	You pay \$10	Reimbursed up to \$45
<b>Retinal screening exam</b>	Once every calendar year	You pay up to \$39	Not applicable
<b>Frames</b>	Every other calendar year	You pay 80% of the balance over \$150	Reimbursed up to \$70
<b>Standard Plastic and Glass Eyeglass Lenses</b>			
<b>Single, bifocal, trifocal, lenticular</b>	Once every calendar year	You pay \$25	Reimbursed up to \$30 - \$65
<b>Standard progressive</b>	Once every calendar year	You pay \$55	Reimbursed up to \$50
<b>Contact UC lenses</b>			
<b>Contact lens exam (fitting, evaluation)</b>	Once every calendar year	You pay \$15	Reimbursed up to \$105
<b>Conventional or disposable</b>	Once every calendar year in lieu of a pair of glasses	You pay the balance over \$150*	Reimbursed up to \$105

# Your 2020 Benefits



## Supplemental Medical

Extra financial protection in the form of **cash payments** that can help pay for medical expense not covered by your medical plan.

### Accident Insurance

- Receive a cash benefit if you or a covered family member has an accident
- Covers dislocations or fractures, doctor services, physical therapy, emergency room treatment, and ambulance services
- Choose from two coverage options (Basic and Enhanced)

### Critical Illness Insurance

- Receive a cash benefit if you or a covered family member experiences a covered critical illness
- Covers illnesses such as cancer, heart attack, stroke, and more
- Choose from two coverage amounts (\$15,000 or \$30,000)

### Hospital Indemnity Insurance

- Receive a cash benefit if you or a covered family member is hospitalized due to a covered sickness or accident
- Covers hospital stays, ambulance service, surgery, certain treatments, pregnancy, drug addiction, and alcoholism
- Choose from two coverage options (Basic and Enhanced)

# Life Insurance Coverage

## Employee basic life (company paid)

- 1 times annual salary, up to \$300,000

## Employee optional life

- 1 to 10 times annual salary, up to \$5 million
- Tobacco user/non-user rates will apply

## Child life coverage

- Up to \$20,000, in \$5,000 increments

## Spouse/domestic partner life

- Up to \$250,000, in \$25,000 increments
- Xerox couples – Can only elect supplemental employee life; not spouse/dp coverage



# Accidental Death and Dismemberment Insurance Coverage

## Employee AD&D

- Up to \$1 million, in \$50,000 increments

## Child AD&D

- Up to \$50,000, in \$25,000 increments

## Spouse/domestic partner AD&D

- Up to \$500,000, in \$50,000 increments

# Disability Coverage

## Short Term Disability (company paid)

- Benefits begin after 7 days of disability due to an accident or sickness
- Benefits continue for up to 26 weeks
  - Week 1 – Elimination Period
  - Weeks 2 – 6: Pays 100% of pay
  - Weeks 7 – 26: Pays 70% of pay

## Basic Long Term Disability (company paid)

- 60% of pay, up to \$10,000 per month
- Benefits begin after 26 weeks of STD

## Buy-up Long Term Disability (employee paid)

- Increase coverage to 66-2/3% of pay, up to \$15,000 per month
- Benefits begin after 26 weeks of STD

# Your 2020 Benefits

## Voluntary Benefits



### Commuter Benefits

Save money on your monthly parking or transit costs related to your work commute by paying for transportation expenses with before-tax dollars.



### Legal Services Plan

Receive unlimited free or discounted legal services for your entire family for issues such as estate planning, divorce, civil law suits, and more.



### Pet Insurance

Protect your wallet from costly health care for your pet with coverage for preventive care, illnesses, accidents, surgery, and more.



### Identity Theft Protection

Protect yourself against the damage of identity theft; the program monitors your identity and credit, detects fraud, and restores your identity in the event of theft.



### Perkspot Discount Mall

Access exclusive prices, discounts, and offers from hundreds of local and national merchants, at no cost you.

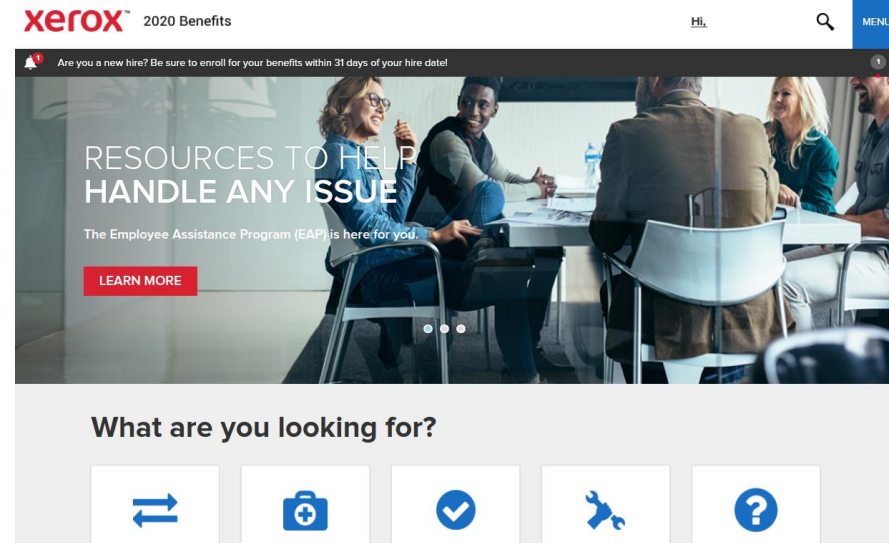
A top-down view of a desk with a red mug of coffee, a laptop, glasses, a tablet, and a notebook.

## Tools & Resources

# Tools & Resources

## Digital Benefits Guide ([www.myxeroxbenefits.com](http://www.myxeroxbenefits.com))

- Your digital destination to learn about the benefits available for 2020 including:
  - Tips for choosing and using coverage, and saving money
  - Contact information for all vendors and plan carriers
- Available anytime from any device



# Tools & Resources

## Decision Support Tool

- You can compare your medical options and determine which plan is right for you
- Available on BenefitsWeb  
[www.xeroxbenefitsweb.com](http://www.xeroxbenefitsweb.com)



# Tools & Resources

## Telemedicine

### “Visit” a doctor – Video Chat

- Access to experienced board-certified doctors
- For Minor, non-emergency medical concerns
- Get a prescription written, if appropriate

**Note:** Services may be limited in some states based on state law



# Tools & Resources

## ConsumerMedical

- Get personalized research and support for any health condition to make informed decisions about your medical treatment
- Learn about your diagnosis and treatment options – including providers, procedures, and their costs
- Contact ConsumerMedical at 1.888.361.3944

**consumer**medical<sup>SM</sup>  
Your Medical Ally<sup>®</sup>



# Tools & Resources

## Health Advocate

- Get free, personalized assistance to help you understand claims, choose providers, and negotiate fees
- Available to you and your family members
- Visit [www.healthadvocate.com](http://www.healthadvocate.com) or call 1.866.695.8622



# Tools & Resources

## Mercer Health Advantage

- Receive personalized care management from a certified nurse
- One nurse works consistently with physicians, pharmacists and other specialists to coordinate care and support you and your families

MERCER  
HEALTH  
ADVANTAGE

# Tools & Resources

## Additional Medical Plan Resources

- **NurseLine**
  - Available with the Aetna and Anthem medical plans
  - Nurses available 24/7 to answer your health questions and help you get the most out of your medical plan
  - Confidential, free service
- **Disease Management**
  - Supplements your doctor's care for health conditions such as asthma, cancer, depression, diabetes, high blood pressure, and more with access to experienced registered nurses
- **Maternity Management**
  - Supports you through every stage of pregnancy and delivery with an experienced maternity nurse who can offer advice and answer your questions

# Tools & Resources

## Employee Assistance Program (EAP)

- Access resources to help you deal with issues that may be affecting your health, well-being, family life, or job performance
- Completely confidential and available to all employees and their household members
- Receive up to five free sessions
- Contact the EAP at 1.866.784.8454 or visit <https://www.guidanceresources.com/>

Guidance  
Resources



# Take Action How to Enroll

# How to Enroll



## How to Enroll

- 31 Days to enroll from your hire date or qualifying life event, with the exception of birth or adoption, which is 60 days
- Enroll on BenefitsWeb at <http://www.xeroxbenefitsweb.com/>.
- Confirm your elections and print a copy of your Confirmation Statement for your records.
- **Questions?** Call **1.800.428.2203** between 8 a.m. and 8 p.m. ET, Monday through Friday to speak with a benefits expert at the **Xerox Benefits Center**.

# Will I receive ID cards?

ID Cards will be mailed approximately two weeks after you complete your benefit enrollment.

You can access electronic copies of your ID Card

- Aetna Medical and Dental digital ID Cards, go to [www.aetna.com](http://www.aetna.com) or download the Aetna Health app.
- Anthem Medical digital ID Card, go to [www.anthem.com](http://www.anthem.com) or download the Sydney app.

NOTE: New Anthem members will need to register first. If you do not know your Anthem ID number you will need to contact Anthem Member Services to complete the enrollment.

- CVS/caremark, if you need a temporary ID card contact the Xerox Benefit Center **1.800.428.2203**
- Vision, you will not receive an ID card from VSP.
- WageWorks – HSA and FSA Cards **1.877.924.3967**

# Questions?

Xerox Benefit Center –  
1.800.428.2203

[www.xeroxbenefitsweb.com](http://www.xeroxbenefitsweb.com)

Digital Benefits Guide –

[www.myxeroxbenefits.com](http://www.myxeroxbenefits.com)





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