

MedExpress 2018 Benefits Guide



Welcome to 2018 Annual Enrollment!

October 17—October 31, 2017

As a MedExpress employee, you enjoy comprehensive and competitive benefits that support your health and wellness, financial security and work/life wellbeing. The 2018 Annual Enrollment period is your opportunity to review and elect the benefits that are best for you and your family.

What You Need to Do

1. Visit the Benefits Site

Log on to our MedExpress benefits site: MEandYOUemployeeecare.com. Use your network user name and password to access the site.

2. Learn About Your MedExpress Benefits

Read this 2018 Benefits Guide and watch the benefits overview video. Log on to MEandYOUemployeeecare.com and review the benefit choices. Make sure you understand all your benefits options.

3. Log On and Enroll

Log on to MEandYOUemployeeecare.com and make your benefits elections between October 17 and October 31, 2017.

4. Get Answers to Your Questions

Help is here when you need it! See [pages 27-28](#) for contacts and resources that can provide information and assistance during annual enrollment.

Changes for 2018

Good health is your most valuable possession and is important to YOU, your family, to MedExpress and to our patients. At MedExpress, we want to promote a healthy work environment and proactive wellness programs. **YOU matter to us.** Our goal this year and every year is to help you attain better health and to remain healthy. To help you achieve these goals, we are expanding our wellness program in 2018 to include: age appropriate preventive screenings and exams, working with a Health Coach to determine wellness goals, and adding additional assessment tools to gauge your potential risk factors. Each new wellness activity helps you lead a healthier life.

We know how important benefits are to you and your family, and we are pleased to continue to offer the same levels of benefit coverage and services in 2018. Despite evolving changes in the health care industry and nationwide price increases, we have been able to keep our shared cost increases to a moderate level.

You'll find more information on all changes below and in this guide.

Medical

- MedExpress and you will share in moderate increases to medical plan per-pay costs.
- You will continue to pay approximately 1/3 of the cost of health care in 2018, with MedExpress paying 2/3 of the cost. Please see [page 6](#) for complete details.

Prescription

- You will have a new pharmacy provider—OptumRx.
- New ID cards will be issued on or before 1/1/18.
- No plan design changes in 2018.

Dental and Vision

- Per-pay costs for Dental in 2018 will be slightly higher, however Vision rates in 2018 will remain unchanged. Go to [pages 12-13](#) for more information.

STD Buy-Up

- Adding an elective Short-Term Disability (STD) Buy-Up option. See [page 19](#) for more information.



The following information is a quick overview of the benefits plans currently provided and is not to be interpreted as a complete disclosure of plans entitlement to any of the benefits described. The company reserves the right to adjust, amend and revise benefits plans. In all cases of specific plan interpretations, receipt of benefit or entitlements, the actual plan document shall rule. To request a copy of the actual plan documents, email benefits@medexpress.com.

MedExpress and You: Employee Care

MedExpress and YOU. Working together, we promise and deliver *Great Care. Fast.*® We know what it means to take care of our patients. MedExpress and YOU—we make a great team.

That same spirit of teamwork extends to our MedExpress benefits.

- **The company's role** is to offer comprehensive, cost-effective benefits that provide **employee care** in the areas of health and wellness, financial security and work/life wellbeing. We evaluate our program every year to make sure we're meeting your needs, and then make changes and enhancements to build an even more competitive program.
- **Your role** is to learn as much as you can about these valuable resources, enroll in the options that best meet your needs and then make informed choices about how you use your benefits.
- For most benefits, **you and the company share the cost of coverage**, with MedExpress covering the majority of the cost. In some cases—such as Wellness Rewards, 401(k) matching contributions, paid time off, Basic Life Insurance, Basic Disability Benefits and more—the company picks up the entire cost. With others, such as Supplemental Life, Accidental Death and Dismemberment (AD&D) Insurance, STD Buy-Up, and Voluntary Benefits, you pay the full cost, but at favorable, reduced group rates.

This guide offers a quick overview of the many benefits you enjoy as a MedExpress employee. Inside you'll find important information on:

- Enrollment through our website, MEandYOUemployeeecare.com and
- Resources for getting benefits help, including the MedExpress Employee Care Center.

Discover what your MedExpress benefits have to offer, and then put them to work for you and your family.



A Look Inside This Guide

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New Hire Enrollment

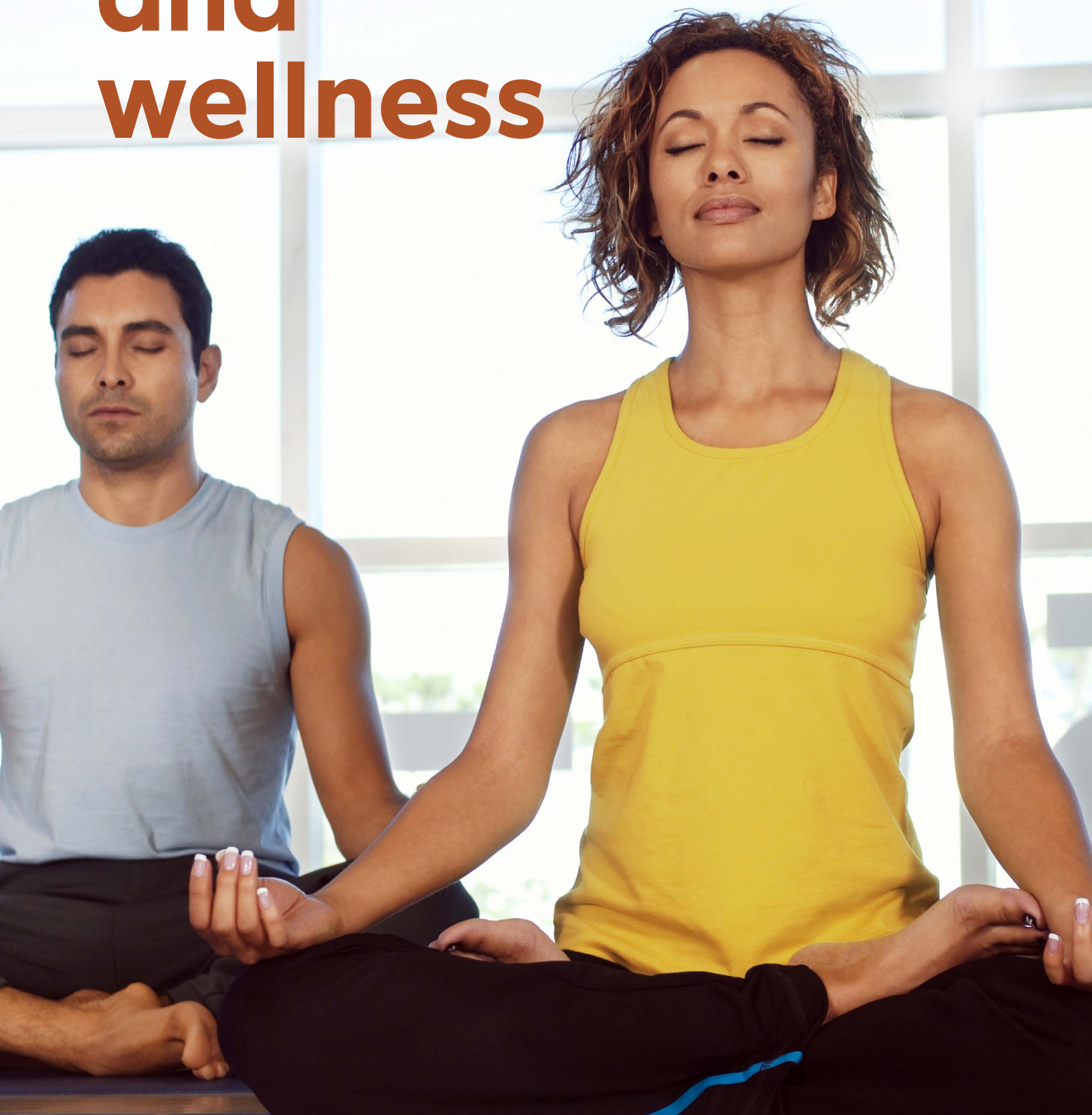
All benefits-eligible employees* must log on to [MEandYOUemployeeecare.com](#) and enroll within **30 days** of their benefit effective date or qualified life event to have coverage under the following benefit plans:

- Medical
- Vision
- Supplemental Life and AD&D Insurance
- Dental
- Flexible Spending Accounts
- Voluntary Benefits

Remember: If you do not enroll during the above time frame, you will have to wait until the next annual enrollment period unless you or your qualified dependents experience a qualified life event.

*Please contact your Human Capital Partner for eligibility details.

health and wellness



Wellness at MedExpress

“Life is like riding a bicycle. To keep your balance, you must keep moving.”

—Albert Einstein

Caring for Others — Caring for You

At MedExpress we know what it means to care for others. We show our commitment to the health of our communities by providing wellness and preventive care to our patients every day. As a health care organization, it is important that we be an example of wellness and healthy living to our patients and our neighbors.

Finding time to care for ourselves can be tough. In our world, life seems to move faster and faster. We're busy. We neglect the basics. We sacrifice sleep, exercise, healthy meals, and social time with friends and family. It's easy to let the challenges of life get in the way of having a balanced, happy, and healthy life.

Focus on Finding Your Balance

The **MEandYOUemployeeecare** wellness program is designed to help you focus on making healthy living a priority in your life. To achieve this goal, a small change may make a big difference. Or, you may need to find the courage to make a life-altering change. Either way, the decision to change is up to you. We know that when you put your wellbeing first, your chance for better health and a life in balance will follow.

Resources for Your Physical Wellbeing

The **MEandYOUemployeeecare** program gives you the tools and resources to take that first step to leading a balanced, healthy, and happy life. Get started by doing the following:

- Set an attainable goal with a Highmark Health Coach
- If you are a tobacco user, join a tobacco cessation program
- Participate in biometric screenings starting in mid-January
- Take part in Wellness Rewards healthy activities (including age-appropriate wellness screenings such as mammogram, colonoscopy, prostate exam and PAP test)

Start NOW. Small, everyday changes can have a lasting effect on your health and wellbeing.



Health and Wellness

There's an old saying: "If you have your health, you have everything." To help you gain and maintain good health, MedExpress offers Medical, Prescription Drug, Dental and Vision benefits and Wellness Rewards.

Medical/ Prescription Drug

When you have an unexpected illness or accident, it's good to know you have medical coverage. MedExpress offers two medical plan options: Option 1 and Option 2. Both include a Health Reimbursement Account, or HRA (see sidebar). You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)).

Option 1 and Option 2 cover in-network preventive care at 100%. They also cover services received at a MedExpress center at 100% for covered individuals.* In addition, they pay a portion of eligible medical expenses such as doctor's office visits, hospitalization and therapies. The only differences between the two options are the per pay costs, annual deductibles and out-of-pocket maximums.

- **Option 1** has lower deductibles and out-of-pocket maximums, but higher per pay costs.
- **Option 2** has higher deductibles and out-of-pocket maximums, but lower per pay costs.

The medical plan comparison table on [page 7](#) provides more details.

Health Reimbursement Account (HRA)

When you elect medical coverage under Option 1 or Option 2, MedExpress opens a tax-free Wellness Health Reimbursement Account for you. To help offset your medical expenses, you can earn Wellness Rewards ([see page 11](#)) for completing certain activities, up to an annual maximum based on your coverage level:

- **\$500** (Employee coverage)
- **\$750** (Employee + Spouse/Domestic Partner or Employee + Child(ren) coverage)
- **\$1,000** (Family)

You can use this money to pay for **eligible health care expenses**. Any balance in your account at the end of the year will roll over for the next year; unlike a Flexible Spending Account, there is no "use-it-or-lose-it" feature. Your HRA balance is yours to use as long as you are an active employee and have coverage under a MedExpress medical plan.

What You Pay for Medical Coverage

Your per pay cost depends on the medical plan option you choose and which individuals you enroll; see below.

Medical Coverage – Highmark BCBS of Pennsylvania	Full-Time Employee Bi-weekly Rates		Part-Time Extended Bi-weekly Rates	
	Option 1	Option 2	Option 1	Option 2
Coverage Level				
Employee Only	\$84.46	\$59.08	\$84.46	\$59.08
Employee + Spouse/Domestic Partner	\$253.38	\$219.69	\$489.69	\$422.31
Employee + Child(ren)	\$168.92	\$135.23	\$338.31	\$270.46
Family	\$321.23	\$253.38	\$624.92	\$489.69

Note: If you are a tobacco user, a \$50 per month/\$23.08 per pay period Tobacco Surcharge will be added to your cost for medical benefits. To estimate and compare your out-of-pocket costs under Option 1 and Option 2, use the cost comparison tool from [Highmark BCBS of Pennsylvania](#).

*Excludes pharmacy and cash and carry services

What the Plan Covers

The table below compares important plan provisions of Option 1 and Option 2, such as annual deductibles, annual out-of-pocket maximums and coinsurance percentages. It also provides an overview of coverage for prescription drug expenses. Remember that when you complete certain wellness activities, MedExpress contributes Wellness Rewards to your Health Reimbursement Account to help cover your eligible health care expenses.

Medical Plan Comparison Table

General Plan Provisions		In-Network		Out-of-Network	
		Option 1	Option 2	Option 1	Option 2
Annual Deductibles					
Individual		\$2,000	\$3,500	\$4,000	\$7,000
Family		\$4,000	\$7,000	\$8,000	\$14,000
Annual Out-of-Pocket Maximums (Includes Deductibles)					
Individual		\$4,000	\$7,000	\$8,000	\$14,000
Family		\$8,000	\$14,000	\$16,000	\$28,000
Plan Coverage		In-Network		Out-of-Network	
		Option 1	Option 2	Option 1	Option 2
Preventive Care					
Routine Adult Care <ul style="list-style-type: none">• Annual physical exam• Immunizations• Selected cancer screenings (mammograms, PSA, etc.)• Women's health services• Diagnostic services and procedures		100%, no deductible		50% after deductible	
Pediatric Care <ul style="list-style-type: none">• Physical exams• Pediatric immunizations• Diagnostic services and procedures					
MedExpress Center, Office, Clinic, Urgent Care Visits					
MedExpress Visits (See page 8) Includes provider care, X-rays, onsite lab tests. Present your Highmark ID card each time you receive care; you will not be charged for services received. Pharmacy charges and any cash and carry services are additional.		100%, no deductible		N/A	
Primary Doctor/Specialist Visits		80%, no deductible		50% after deductible	
Retail Clinics, Urgent Care Center Visits					
Hospital and Medical/Surgical Expenses (Including Maternity)					
Hospital Inpatient/Outpatient		80% after deductible		50% after deductible	
Maternity Non-preventive facility and professional services					
Skilled Nursing Facility Care					
Emergency Services					
Emergency Room		100% after: \$150 copayment (visits 1-3 in a year); \$300 copayment (visits 4-6); \$450 copayment (visits 7+)			
Ambulance		80%, no deductible		50% after deductible	
Other Services					
Therapies Physical, occupational, speech therapies; spinal manipulations; cardiac rehab; infusion; chemotherapy; radiation; dialysis		80%, no deductible		50% after deductible	
Mental Health/Substance Abuse <ul style="list-style-type: none">• Outpatient (professional)		80%, no deductible		50% after deductible	
<ul style="list-style-type: none">• Outpatient (facility)• Inpatient		80% after deductible		50% after deductible	
<ul style="list-style-type: none">• Autism		80%, no deductible		50% after deductible	
Allergy Extracts and Injections		80%, no deductible		50% after deductible	
Infertility Counseling, Testing and Treatments Note: Assisted fertilization procedures are not covered					
Home Health Care, Visiting Nurse, Private Duty Nursing, Hospice					

For full medical plan details, [click here](#).

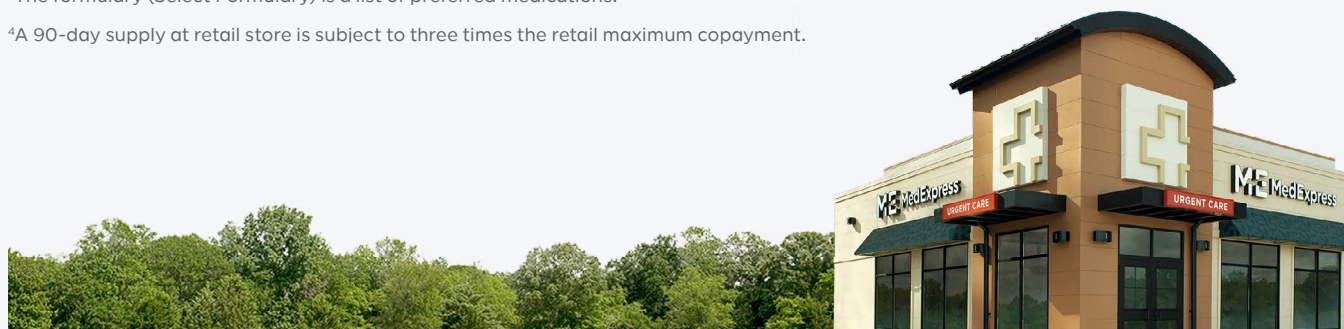
OptumRx		
Prescription Drugs ¹	Retail (up to 90-day supply)	Mail Order(up to 90-day supply)
Preventive Drugs		
• Generic ²	100%	100%
• Brand-name formulary ³	90% (\$25 maximum copayment ⁴)	90% (\$50 maximum)
• Non-formulary ³	85% (\$50 maximum copayment ⁴)	85% (\$100 maximum)
Other Drugs		
• Generic	80% (\$30 maximum copayment ⁴)	80% (\$60 maximum)
• Brand-name formulary ³	60% (\$60 maximum copayment ⁴)	60% (\$120 maximum)
• Non-formulary ³	40% (\$90 maximum copayment ⁴)	40% (\$180 maximum)
Specialty Drugs	Covered at 40% (\$175 maximum)	

¹Eligible prescription drug expenses count toward the medical plan annual out-of-pocket maximum.

²Preventive medications can help prevent serious illnesses and conditions. Generic preventive drugs are covered at 100%. Visit www.optumrx.com for a complete listing of preventive drugs.

³The formulary (Select Formulary) is a list of preferred medications.

⁴A 90-day supply at retail store is subject to three times the retail maximum copayment.



Care at MedExpress Centers

For employees and their dependents enrolled in MedExpress medical plan Option 1 or Option 2, we offer 100% medical coverage at MedExpress Centers.

If you do elect coverage under Option 1 or Option 2, your coverage at MedExpress centers includes X-rays and onsite lab work, in addition to the care you receive from a MedExpress provider. Pharmacy charges and any cash and carry services (sports physicals, etc.) are additional.

Of course, if you don't elect a MedExpress medical plan but have coverage under a different plan, such as through your spouse's medical plan or a Health Insurance Exchange, we'll continue to welcome you and your dependents who want to receive care at a MedExpress center. You'll present your medical plan ID card, and we will bill your medical insurance carrier. You'll be responsible for charges not paid by your plan.

Health Advocate

We know that navigating the health care system can feel a little overwhelming sometimes. To provide you greater support in this important aspect of your life, we offer Health Advocate. This benefit is available to all employees and their family members. You do not have to be enrolled in a MedExpress medical plan. Highly trained customer service representatives can help you:

- Choose a health plan
- Advocate on your behalf with health plans and health care providers
- Resolve billing disputes
- Get support if you have certain health conditions, and more

Call **1-866-695-8622**, Monday through Friday, 8:00 a.m. – 9:00 p.m. Eastern Time.

Promoting Healthy Behavior: Tobacco Surcharge and Certified Cessation Program

Effective January 1, 2017, MedExpress implemented a tobacco-user premium surcharge to encourage you to take charge of your health and provide an incentive to you for quitting the use of tobacco products. This program will continue in 2018, and for those employees who are currently tobacco users, it will require you to pay an additional \$50 surcharge to your monthly medical premiums. This program applies only to employees who use tobacco products. It does not apply to spouses or dependents.

Why Continue This Program?

Your health is important to you and to MedExpress. When you quit the use of tobacco products, your health will immediately benefit. In addition, providing best-in-class, patient-centric service requires that our employees perform at the peak of their abilities. A healthy lifestyle is a critical component of this performance. This program aims to:

- Promote healthy behavior and a strong employee wellness culture
- Reward employees who have good health practices
- Encourage employees to take charge of their health and provide the resources to do so

Process Overview

When you enroll for 2018 benefits, you will be asked to designate your status as a tobacco user or a non-tobacco user. If you are a current tobacco user, MedExpress sincerely hopes that you will take the opportunity to invest in your health and take part in a tobacco cessation program.

You are considered a tobacco user if you:

- Are currently using any form of tobacco (cigarettes, clove cigarettes, e-cigarettes, cigars, pipes, chewing tobacco, etc.) in any amount (including occasional use), or
- Have used tobacco-based products (cigarettes, clove cigarettes, e-cigarettes, cigars, pipes, chewing tobacco, etc.) one time or more a month within the last three months.

Completing A Certified Tobacco Cessation Program

Tobacco users can avoid the monthly \$50 premium surcharge by completing a certified smoking cessation program. You must:

- Complete a tobacco cessation program either through Highmark BCBS or through another certified tobacco cessation program between November 1, 2017 and December 31, 2017, and
- Submit the required document of completion to the MedExpress Employee Care Center at MEandYOUemployeeecare@Benefitfocus.com or the MedExpress Employee Care and Total Rewards department at benefits@medexpress.com.

Designate yourself as a non-tobacco user if the above conditions do not apply to you.

Note: If you complete and submit the required document of completion after January 1, 2018, you will no longer be responsible for the premium surcharge as of the first of the month following completion of the program and submission of the appropriate documentation of proof or the reasonable alternative standard.

ME and YOU Employee Care

At MedExpress we know that early diagnosis is the key to helping you lead a longer, healthier and more productive life. A focus on preventive care may help you avoid serious health problems or detect a problem in the early stages when it is easiest to treat.

Voluntary and Confidential Biometric Screenings

Biometric health screenings are the first step in understanding your current health status. Knowing your blood pressure, cholesterol and body mass index (BMI) helps determine if you are at risk for developing an illness such as heart disease or diabetes.

Starting mid-January 2018, MedExpress will offer free, **voluntary and confidential** onsite biometric screenings. You can be assured that your individual data is never shared with MedExpress. We respect the confidentiality of your health data and follow HIPAA privacy practices.

Biometric screenings are:

- Conducted by IH21, an independent third party and trusted partner of Highmark Blue Cross Blue Shield.
- Offered only to employees participating in a MedExpress medical plan with an effective date on or before 1/1/18*.
- Voluntary and confidential. Your individual biometric screening results are not sent to MedExpress.

Point-of-service Health Coaching and detailed follow-up information is sent directly to you after your screening. More information will be shared prior to January.

*Medical plan coverage with an effective date of 2/1/18 or after will be eligible to participate in the biometric screenings during the next plan year.

Know Your Numbers

Biometric screenings are the first step to providing you with vital health information that can lead you to a healthier life. Be sure to have an annual wellness exam and discuss your wellness and disease prevention plan with your doctor. Annual in-network wellness exams are covered at 100% under preventive care.



Wellness Rewards

Taking good care of yourself is vital to your overall wellbeing and your ability to offer the best care to our patients. We want to encourage you to take part in health-promoting activities, so we offer Wellness Rewards to employees covered under a MedExpress medical plan option. The Company will contribute dollars to your Health Reimbursement Account (HRA) (see [page 6](#)), when you or a covered family member completes an activity from the table below:

Employee Wellness Activities* Maximum \$500	HRA Contribution
Complete Personal Wellness Profile	\$100
Employee received an annual preventive exam	\$100
Employee received a mammogram	\$50
Employee received a colonoscopy	\$50
Employee received a prostate exam	\$50
Employee received a PAP	\$50
Employee completed a biometric screening	\$125
Employee certified that they are tobacco free	\$50
Employee enrolled in the How to be Tobacco Free Program	\$50
Employee received a flu shot	\$50
Employee received a dental exam	\$50
Employee received a vision exam	\$50
Employee Health Club Membership	\$50
Employee Set a goal with a Health Coach	\$50
Employee participated in an employer/community activity	\$25
Employee completed the Cardiovascular Health Assessment	\$50
Employee complete the Stress Assessment	\$50
Employee completed the Weight Assessment	\$50

Spouse/Domestic Partner Wellness Activities* Maximum \$250	HRA Contribution
My spouse received an annual preventive exam	\$100
My spouse participated in an employer/community activity	\$25
My spouse received a vision exam	\$50
My spouse received a dental exam	\$50
My spouse received a flu shot	\$50

Child Wellness Activities* Maximum \$250	HRA Contribution
My child received a vision exam	\$50
My child received a dental exam	\$50
My child received a flu shot	\$50
My child received a wellness visit exam	\$50
My child participated in a school/structured activity	\$50

Wellness Rewards annual maximums are based on the coverage level you choose.

Coverage Level	Wellness Dollars You Can Earn in 2018
Employee Only	Up to \$500
Employee + Spouse/Domestic Partner	Up to \$750
Employee + Child(ren)	Up to \$750
Family	Up to \$1,000

You can use the Wellness Rewards you earn to pay for eligible health care expenses: medical, prescription drug, dental and vision. While Wellness Rewards are available only to employees and dependents who elect medical coverage through MedExpress, we encourage everyone to make wellness a top priority in 2018. Log on to highmarkbcbs.com and start earning Wellness Rewards today. Feeling healthier and stronger is its own reward.

*Earn Wellness Rewards for activities you complete between October 1, 2017 (or your hire date if later) and September 30, 2018. Wellness Rewards earned during this time frame can be used for services starting January 1, 2018.

Your Plan is committed to helping you achieve your best health. If you think you might be unable to meet a standard for a reward under this program, your Plan offers a variety of other methods under which you might qualify for an opportunity to earn the same reward. As stated above, if you complete one of these programs, you will qualify for the reward. Contact us at benefits@medexpress.com.

Dental

Dental health is an important part of your overall wellbeing. MedExpress offers one dental plan option: the MetLife Preferred Dentist Program (PDP). It covers preventive care at 100% and pays a percentage of the cost for basic and major dental care. Orthodontia for children and adults is also included. You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)).

How the Plan Works

You can choose any dentist, but you'll receive a higher level of benefits and pay less when you use a provider that's part of the MetLife network. Log on to metlife.com/dental and select "Find a participating Dentist." You can carryover up to \$250 of your unused \$2,000 annual dental plan maximum into the next plan year (to a maximum of \$750 over any three-year period).

What You Pay for Dental Plan Coverage (Per Pay Cost)

Your per pay cost depends on which dependents (children up to age 26) you choose to cover as shown below.

Dental Coverage – MetLife	Full-Time Employee Bi-weekly Rates	Part-Time Extended Bi-weekly Rates
Coverage Level		
Employee Only	\$2.42	\$2.42
Employee + Spouse/Domestic Partner	\$13.08	\$13.08
Employee + Child(ren)	\$13.08	\$13.08
Family	\$26.64	\$26.64

What the Plan Covers

The table below shows how the plan pays expenses for services you receive from an in-network or out-of-network provider.

Dental Plan	In-Network	Out-of-Network ¹
Annual Deductible Individual Family	\$50 \$150	\$50 \$150
Maximum Annual Benefit (per person)	\$2,000 ²	
Lifetime Orthodontics Maximum (per person)	\$1,500	
Dental Services—What the Plan Pays		
Preventive Care Preventive exams (2x/year); bitewing x-rays (1x/year)	100% (no deductible)	100% (no deductible)
Basic Care Fillings, simple extractions	90% after deductible	80% after deductible
Major Care Bridges, crowns, dentures, implants, root canal	60% after deductible	50% after deductible
Orthodontia (children and adults)	50% after deductible	50% after deductible

¹Out-of-network claims paid at the 90th percentile of Reasonable and Customary (R&C) charges.

²You can carryover up to \$250 of your unused \$2,000 dental plan maximum into the next plan year (to a maximum of \$750 over any three-year period).

Vision

The vision plan, administered by Davis Vision, covers exams, eyeglass frames and lenses, or contact lenses. You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)).

How the Plan Works

You have the choice of visiting any vision care provider, but you'll receive a higher level of coverage when you choose a provider that's part of the Davis Vision network.

What You Pay for Vision Plan Coverage (Per Pay Cost)

Your per pay cost depends on which individuals you choose to cover as shown below. Dependents are covered up to age 26.

Vision Coverage – Davis Vision	Full-Time Employee Bi-weekly Rates	Part-Time Extended Bi-weekly Rates
Coverage Level		
Employee Only	\$3.22	\$3.22
Employee + Spouse/Domestic Partner	\$6.11	\$6.11
Employee + Child(ren)	\$6.43	\$6.43
Family	\$9.44	\$9.44

What the Plan Covers

Vision Plan	In-Network	Out-of-Network
Eye Exams Once every 12 months	100% after \$10 copay	The plan pays up to \$35
Eyeglass Lenses Once every 12 months <ul style="list-style-type: none">• Single• Bifocal• Trifocal	The plan pays 100% after a: <ul style="list-style-type: none">• \$25 copay• \$25 copay• \$25 copay	The plan pays up to: <ul style="list-style-type: none">• \$25• \$40• \$60
Frames Once every 12 months	The plan provides a \$130 allowance; you get a 20% discount on the balance	The plan pays up to \$40
Contact Lenses Once every 12 months in place of eyeglasses <ul style="list-style-type: none">• Conventional/disposable• If medically necessary	<ul style="list-style-type: none">• The plan provides a \$130 allowance; you get a 15% discount on the balance• Plan pays 100%	<ul style="list-style-type: none">• Plan pays up to \$85• Plan pays up to \$225

financial security



Financial Security

We all have goals. Big plans. Dreams for the future. Make your financial dreams a reality with support from MedExpress benefits that help you prepare for tomorrow as you protect and provide for your loved ones today.

401(k) Plans

Financial experts call a 401(k) plan one of the best ways to save and invest for retirement. MedExpress offers a pre-tax Traditional 401(k) plan and a post-tax Roth 401(k) plan, both administered by Fidelity.

Traditional 401(k) Plan

You can join the plan at any time¹ and contribute up to 90% of your pay into your account, up to \$18,500 (the IRS-established limit for 2018). Employees who are age 50 or older can also make up to \$6,000 in additional catch-up contributions in 2018. You are immediately 100% vested in your personal contributions, meaning they belong to you.

MedExpress matches your contributions **dollar for dollar** on up to 4% of your pay. You are 100% vested in company matching contributions.

Your contributions are made on a pre-tax basis, and any investment earnings are tax deferred. You don't pay taxes on your dollars until you withdraw them, usually during retirement when your income and taxation rate may be lower.

You can choose from more than 30 different mutual funds that invest in stable value instruments, bonds, stocks and other investment types.

You can take out a loan from your account and pay yourself back over time, with interest. Hardship withdrawals are also available under certain government-designated circumstances.

Roth 401(k) Plan

A Roth 401(k) is very similar to a Traditional 401(k) plan. The primary differences are the taxation of money deposited in and withdrawn from your account.

- **Traditional 401(k)** plans allow pre-tax contributions and tax-deferred investment growth, but future distributions (withdrawals) are taxable.
- **Roth 401(k)** plans permit after-tax contributions, tax-free investment growth and tax-free qualified withdrawals.

To learn more about the MedExpress 401(k) plans, including enrollment, account balances, investment options and more, visit 401k.com or see the [MedExpress 401\(k\) Video](#).

¹New hires are eligible on the first of the month following their date of hire or if hired on the first, then eligible that day.

ME and You: 401(k) Plans

You make pre-tax contributions to your 401(k) account through convenient automatic payroll deductions.

MedExpress helps your account grow faster with a generous company match: \$1 for \$1 on up to 4% of your pay.

Flexible Spending Accounts (FSAs)

Make your dollars go farther with a tax-advantaged Health Care and/or Daycare Flexible Spending Account. You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)). **You must re-enroll each year in order to participate.**

How the Health Care FSA Works

You can contribute up to \$2,600* per year on a pre-tax basis; contributions are deducted from your paycheck before federal income, Social Security and (in most cases) state income taxes are calculated. That means lower taxable income, which translates into more money in your pocket.

Use your FSA funds throughout the year to pay for eligible health care expenses, such as deductibles, copays, coinsurance and other medical, dental, vision and prescription drug expenses that aren't covered by the plan. For a complete list of eligible health care expenses, see [IRS Publication 502](#).

With your 2018 Health Care FSA, you can incur expenses until March 15, 2019. Request reimbursement for 2018 plan year expenses by June 15, 2019.

How the Daycare FSA Works

Each year, you can contribute up to:

- \$5,000* if you are married and file taxes jointly or are single, or
- \$2,500* if you are married and file taxes separately.

You can use your account to pay for eligible Daycare expenses such as daycare for your child up to age 13 (or older if disabled) or an elderly disabled family member. If you are married, your spouse must also be working, looking for work, mentally or physically disabled or a full-time student in order for you to participate in the Daycare FSA. You can incur expenses and request reimbursement through December 31, 2018.

*Subject to change by the IRS.

Flexible Spending Accounts: Plan Carefully!

Because they are tax-advantaged plans, the Health Care and Daycare FSAs have a use-it-or-lose-it rule. You forfeit any 2018 funds remaining in your:

- **Health Care FSA** as of March 15, 2019.
- **Daycare FSA** as of December 31, 2018.



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

MedExpress automatically provides coverage to all full-time, benefits-eligible employees under the Basic Life Insurance and Accidental Death and Dismemberment (AD&D) plan.

For even greater protection, you can also purchase additional supplemental coverage for yourself, your spouse/domestic partner and/or child(ren). You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)). Evidence of Insurability may be required.

The company pays the entire cost of Basic Life and AD&D Insurance. You pay the cost of supplemental coverage; see the [rate sheet](#) for details. Rates for employee and spouse/domestic partner supplemental coverage are determined by the covered individual's age.

ME and You: Life and AD&D Insurance

MedExpress provides a level of protection through company-paid Basic Life and AD&D Insurance and Short- and Long-Term Disability coverage.

You can secure greater protection by choosing the STD Voluntary Buy-Up option, Supplemental Life and/or AD&D Insurance. You can also elect Supplemental Life and AD&D coverage for your spouse/domestic partner and/or your children.

What the Plans Cover

Benefit	Coverage Amount ¹	Maximum	Guaranteed Issue Amount ³
Basic Life and AD&D Insurance			
Employee	1 times your annual salary as of 9/1/2017; minimum of \$20,000	\$50,000	N/A
Supplemental Life Insurance²			
Employee	Increments of \$25,000	5 times your annual compensation or \$1,000,000, whichever is less	\$500,000
Spouse/Domestic Partner	Increments of \$10,000	\$500,000	\$100,000
Child(ren)	\$10,000 per child	\$10,000; for children ages 14 days to 6 months: \$100	\$10,000 ⁴
Supplemental AD&D Insurance²			
Employee	Increments of \$25,000	5 times your annual compensation or \$1,000,000, whichever is less	\$500,000
Spouse/Domestic Partner	Increments of \$10,000	\$500,000	\$100,000
Child(ren)	\$10,000 per child	\$10,000; for children ages 14 days to 6 months: \$100	\$10,000 ⁴

¹Benefit reduced to 65% of coverage amount when the employee reaches age 70, and to 50% at age 75.

²Spousal life and AD&D insurance can be elected even if employee supplemental life is not elected.

³Evidence of Insurability required if electing coverage over Guaranteed Issue Amount. Additional restrictions may apply, including to employees and dependents currently enrolled under these plans.

⁴Restrictions may apply to dependents with certain medical conditions. See [Statement of Insurability Form](#) for details.

Disability Benefits

Short-Term Disability (STD) and Long-Term Disability (LTD) replace a portion of your pay if you are unable to work due to illness or injury. MedExpress pays the entire cost of coverage for your employer-sponsored STD and LTD benefits. Limitations may apply if you have a pre-existing condition. Disability benefits run concurrently with medical leaves of absence, including those taken under the Family and Medical Leave Act (FMLA).

Short-Term Disability (STD)

Your employer-paid STD benefit begins after a 14-day waiting period and pays 60% of your basic weekly salary plus commissions and bonuses, up to a maximum benefit of \$1,000 per week. Your STD benefit can extend for up to 180 days.

Short-Term Disability (STD) Buy-Up

New in 2018, you may elect to purchase the STD Voluntary Buy-Up Plan, which pays 66-2/3% of your weekly earnings, up to a maximum of \$3,500 per week. Your STD Voluntary Buy-Up benefit can extend for up to 180 days. See [page 19](#) for complete details.

Long-Term Disability (LTD)

The LTD benefit starts after a 180-day waiting period (while you are on STD). It pays 60% of your basic monthly salary plus commissions and bonuses, up to a maximum benefit of \$25,000 per month.

Tax Options for STD* and LTD

You may choose from the following two options:

- **Pre-tax option:** benefits are taxed at the time of disability.
- **Post-tax option:** taxes paid bi-weekly on the premiums paid so you receive the benefit tax-free at the time you become disabled.

*This option is only available if not selecting Voluntary STD Buy-Up Plan. If elected, then the only option is post-tax for both employer sponsored and voluntary option.



STD Buy-Up Plan

New for 2018! Short-Term Disability (STD) Voluntary Buy-Up Plan

Beginning 1/1/2018, MedExpress will offer an enhancement to our employer paid Short-Term Disability (STD) benefit. We will continue to provide employer-paid Short-Term Disability (STD) benefits at 60% income replacement up to a maximum benefit of \$1,000 per week. In addition, we will offer employees the opportunity to purchase a voluntary Short-Term Disability (STD) Buy-Up option of 66-2/3% income replacement, up to a maximum benefit of \$3,500 per week.

Eligibility

You are eligible for Short-Term Disability (STD) coverage, including the Short-Term Disability (STD) Buy-Up Plan if you are an active employee in the United States working a minimum of 30 hours per week.

What the STD Buy-Up Plan Covers

If you meet the definition of disability and you have elected to enroll in the STD Buy-Up Plan, you could receive a weekly benefit of 66-2/3% of your weekly earnings, up to a maximum of \$3,500 per week.

Base and Buy-Up STD Benefit Example:

Employee earns \$48,000 per year or \$923 per week.

Base Benefit: $\$923 \times .60 = \text{\$553.80 weekly benefit}$

Buy-Up Benefit: $\$923 \times .667 = \text{\$615.64 weekly benefit}$

The STD Buy-Up Benefit replaces the Base Benefit which will provide additional weekly income replacement when comparing one option to the other.

How the Plan Works

You must meet the following criteria to be considered disabled, due to illness or injury:

- You are limited from performing the material and substantial duties of your regular occupation, and
- You have a 20% or more loss in weekly earnings due to the same sickness or injury
- You must be under the care of a physician

Your disability benefits begin on the 14th day of being continuously disabled from a covered injury or illness. If you continue to meet the definition of disability, you may receive benefits for up to 24 weeks.

Paying Taxes on Buy-Up Plan Benefit

Your benefits are not taxed on the STD Buy-Up Plan benefit since you pay the premiums on a post-tax basis.

Coverage Effective Date

If you enroll during the 2018 Annual Enrollment period, your coverage is effective on January 1, 2018. **During 2018 Annual Enrollment there is no requirement to show proof of good health.**

If you wish to enroll at a future date, you will be required to show proof of good health before your coverage becomes effective.

Voluntary Protection Plans

You can increase your coverage (and peace of mind) with voluntary insurance plans available from Allstate at preferred rates: Group Accident Insurance, Critical Illness Insurance and Cancer Insurance.

Group Accident Insurance

Accident insurance pays lump-sum benefits for on- and off-the-job accidents, in addition to existing medical coverage. You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)). Evidence of insurability may be required. This plan is available through Allstate at group rates, as shown in the enrollment section of [MEandYOUemployeeecare.com](#); you pay the entire cost of coverage. Click [here](#) for details.

Critical Illness Insurance

This voluntary benefit administered by Allstate provides a lump-sum cash benefit to help cover out-of-pocket expenses associated with a critical illness. This coverage supplements benefits you receive under the medical plan. You can elect coverage for yourself, your spouse/domestic partner, your children or your family. You can choose from two options: low and high.

You can enroll as a new hire, during annual enrollment or if you have a qualified life event (see [page 26](#)). Evidence of insurability may be required. Click [here](#) to learn more.

The per pay cost is determined by the employee's age and tobacco status as of September 1, 2017, as shown in the enrollment section of [MEandYOUemployeeecare.com](#).

Cancer Insurance

This plan provides additional financial coverage for most forms of cancer and 20 other serious diseases such as sickle-cell anemia, multiple sclerosis and muscular dystrophy. You can choose from two levels of coverage: medium and high. Find details [here](#).

The per pay cost is determined by the employee's age, as shown in the enrollment section of [MEandYOUemployeeecare.com](#). You pay the entire cost of coverage.

Long-Term Care

Experts say that nearly $\frac{3}{4}$ of Americans will need long-term care at some point in their lives. Long-Term Care Insurance pays for care for individuals when they cannot safely care for themselves. It can be provided at home, at adult daycare, or at assisted living facilities or nursing homes. Through this voluntary benefit, you can elect care for yourself, your spouse, grandparents and other family members.

This plan is available through Transamerica at group rates; you pay the entire cost of coverage. Click [here](#) for details. Or call to speak with a LTC counselor at **1-855-499-1883**.

work/life wellbeing



Work/Life Wellbeing

Every day, you have to juggle the many demands on your life—at work and at home. Work/life wellbeing benefits from MedExpress support you in your everyday needs through paid time off, employee assistance, pet insurance and much more.

Paid Time Off

Everyone needs time away from work to take care of personal needs. You begin accruing paid time off immediately as a new hire. Use your paid time off for vacation, illness or doctor's appointments (for you or a family member), disability, emergencies and other needs that require you to be away from work. See your manager or Human Capital Partner for details.

Employees who work in MA, CT, AZ, CA and CT please refer to your state specific time off policies.

Employee Assistance Program (EAP)

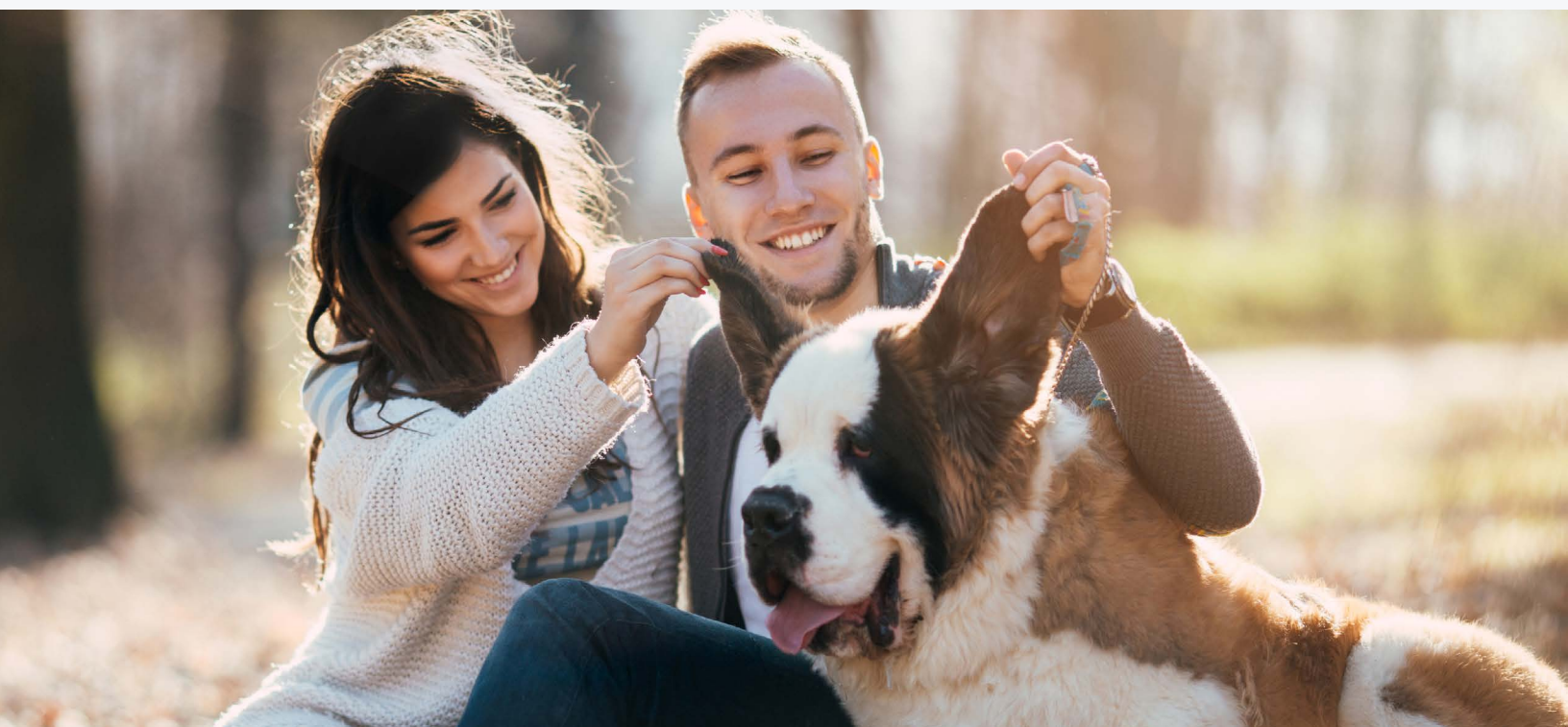
Help is here when you need it. Turn to the EAP (administered by Unum) for advice, referrals and information that can help you save time, relieve stress and balance your work and family obligations. The EAP also provides confidential counseling sessions with a licensed therapist for problems such as marriage and family issues, work challenges, grief and depression. Call **1-800-854-1446**.

Worldwide Emergency Travel Assistance

This company-paid benefit (administered by Unum) provides emergency medical evacuation assistance and travel services, as well as helpful pre-trip planning assistance, when you're traveling 100 miles or more away from home on company business or vacation. Toll-free customer service is available 24 hours a day, 365 days a year, at **1-800-872-1414**. From outside the U.S., call collect: **1-609-986-1234**.

Voluntary Pet Insurance

Your pets are important members of your family too. Save money on veterinary expenses with voluntary pet insurance from Nationwide-VPI. To get more details or apply for coverage, visit petinsurance.com/MedExpress, or call Nationwide-VPI at **1-800-872-7387** and identify yourself as a MedExpress employee.



Voluntary College Tuition-Reduction Benefit

This unique benefit allows you to earn points that can be redeemed for scholarships at more than 300 private colleges and universities, based on your 401(k) account balance. For more information, including age/enrollment requirements and a list of the schools that participate in the program, visit collegetuitionbenefit.com. Click [here](#) to enroll.

Voluntary Group Home and Auto Insurance

Lower your monthly expenses with preferred group rates on home and auto insurance from Liberty Mutual. To learn more visit libertymutual.com, or to enroll call **1-800-524-9400**.

Business Travel Accident Insurance

All employees, regardless of the number of hours worked per month, are provided this company-paid benefit. The benefit provides coverage if you are seriously injured or die while traveling on company business.

Voluntary Identity Theft Protection

Every card swipe, social media post and online transaction can put you at risk for identity theft or fraud. Get proactive protection by signing up for voluntary identity theft prevention services from industry leader LifeLock. When LifeLock detects suspicious activity within its network, it notifies you before the damage is done. To enroll during annual enrollment, as a new hire, or if you have a qualified life event, visit MEandYOUemployeeecare.com or call **1-800-607-7205**. To learn more visit lifelock.com.

Employee Discount Programs

MedExpress employees can enjoy discounts on membership fees and services from companies including [Apple](#), [AT&T](#), [Dell](#), [Delta](#), [HP](#), [Sprint](#), [University of Phoenix](#), [Verizon](#), and [Working Advantage](#).



benefits enrollment



Benefits Enrollment

Now that you've read about your MedExpress benefits, it's time to enroll in the options that meet the needs of you and your family.

Eligibility

The table below shows which benefits you are eligible for, depending on your employee status:

Employee Status	Definition		Benefits Available (Non-Provider and Provider)
	Provider	Non-Provider	
Full-Time	11+ shifts per month	30+ hours per week	Medical, Dental, Vision, Life, Disability, Voluntary Benefits, 401(k)
Full-Time Traveler	9+ shifts per month	N/A	Medical, Dental, Vision, Life, Disability, Voluntary Benefits, 401(k)
Part-Time* Extended	7-10 shifts per month	<i>Scheduled</i> to work 24-29 hours per week	Medical (higher premiums), Dental, Vision, Voluntary Benefits, 401(k)
Part-Time	N/A	<i>Scheduled on a permanent and ongoing basis to work 23 hours or less per week</i>	401(k) only

*Upon status change you will be notified and eligible to enroll.

Eligible dependents include:

- **Your legal spouse or domestic partner;**
- **Your dependent children** under age 26 (including stepchildren, foster children, legally adopted children and children placed with you for adoption); and
- **Mentally or physically disabled children** who are unmarried and rely on you for financial support.

You are eligible to participate on the first day of the month following your date of hire*, status change* or qualified life event.

Please contact your local Human Capital Partner for eligibility details.

*If your date of hire or status change is the first of the month then eligibility begins on that day.

Dependent Verification

If you are adding a dependent for coverage under one of the MedExpress benefits plans, you'll need to provide verification in the form of a birth certificate, social security number, marriage certificate, domestic partner affidavit or other documentation.

Send verification to:

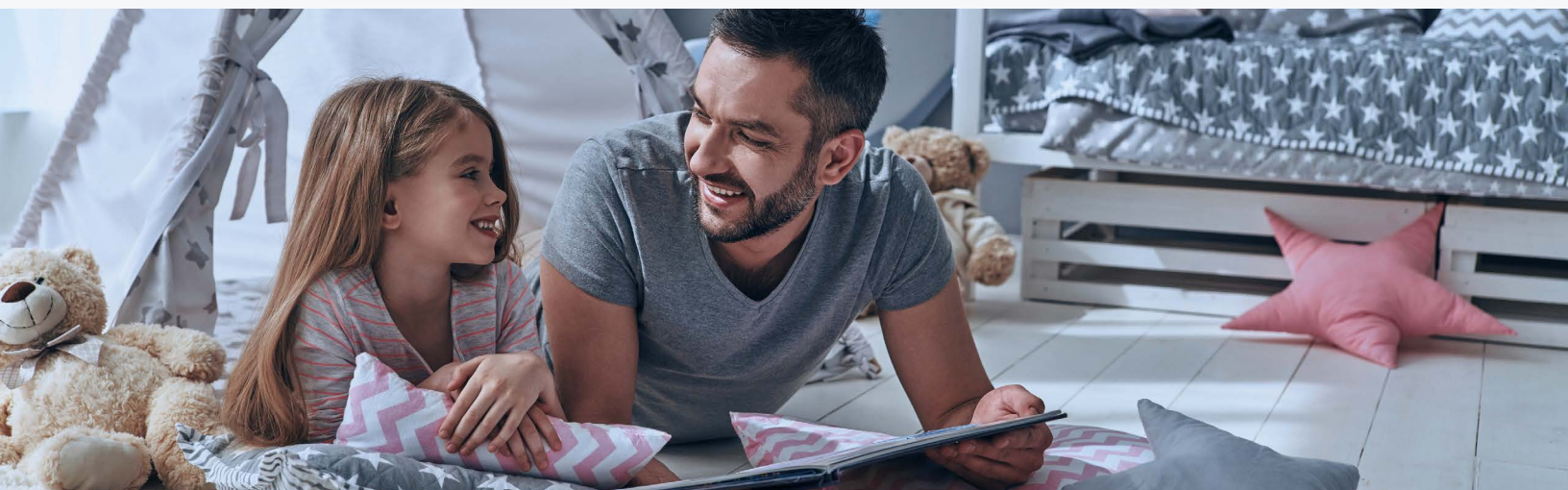
Fax: 866-742-6444

Email:

MEandYOUemployeeecare@Benefitfocus.com

Mail:

MedExpress Employee Care Center
100 Benefitfocus Way
Charleston, SC 29492





How to Enroll

You can enroll in your 2018 benefits online or by phone.

To Enroll Online:

Step 1: Log on to MEandYOUemployeeecare.com.

Step 2: Enter your network username and password.

Step 3: Follow the prompts to make your benefits elections. For technical assistance, call the MedExpress Employee Care Center at **1-844-638-3327**. (8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday).

To Enroll by Phone:

If you prefer to enroll by phone, call the MedExpress Employee Care Center and speak with a representative.

Step 1: Call the MedExpress Employee Care Center at **1-844-638-3327**. Representatives are available 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday.

Step 2: A representative will walk you through the enrollment process.

Step 3: Request that a copy of your confirmation statement be sent to you.

Any changes to your initial new hire enrollment must be completed within 30 days of your benefits eligibility date. Log on to MEandYOUemployeeecare.com, click on the “Benefits” icon, then click on “Benefits Enrollment”, and then select “Edit Coverage” next to the benefit you want to change.

Remember: If you do not enroll during the above time frame, you will have to wait until the next annual enrollment period unless you experience a status change or qualified life event.

Making Changes to Your Benefits (Qualified Life Events)

Be sure to choose carefully; your elections last all year. Due to IRS regulations, you can't make any changes to your benefits elections during the year unless you have a “qualified life event.” These include:

- Marriage or divorce
- Birth or adoption of a child or dependent
- Change in employment for you or your spouse
- Change in a dependent's benefits eligibility status (example: a dependent child exceeding the maximum age for coverage)
- Change in the cost of dependent daycare (applies only to the Daycare Flexible Spending Account) or
- Death of a dependent

Please note: You must make the change within 30 days of the qualified life event, or you will have to wait until the next annual enrollment period. To make a change, call the MedExpress Employee Care Center at **1-844-638-3327**. Representatives are available 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday.

Tobacco Surcharge and Certified Cessation Program

Again this year, when you enroll online, you will be asked to identify yourself as a tobacco or non-tobacco user. Tobacco users will pay a \$50/month surcharge on their medical plan costs. You can find more information on the tobacco surcharge and the tobacco cessation program on [page 9](#) in this guide.

Contacts and Resources

When it comes to understanding and using your benefits plans, you're never alone! MedExpress provides help and support every step of the way.

MedExpress

- MEandYOUemployeeecare.com: Get 24/7 access to all the information you need about your benefits plans.

Health Advocate

- Need help figuring out which medical plan option is best for you? Call Health Advocate at **1-866-695-8622** and speak with a representative. Hours are Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time.

Highmark BCBS

- Find a network provider through the online directory at www.highmarkbcbs.com.
- Get answers to your medical plan questions at myCare NavigatorSM: **1-888-BLUE-428 (1-888-258-3428)**.

Benefits Plan Administrators/Providers

- See contact info on the following page.



2018 Benefits Plan Administrators/Providers

Get answers and assistance from the plan administrators/providers listed below.

	Benefits Plans	Administrator/ Provider	Phone	Website	Other Information
General	Benefits and Enrollment Assistance	MedExpress Employee Care Center (Benefitfocus)	1-844-638-3327	MEandYOUemployeeecare.com	
Health & Wellness	Medical	Highmark Blue Cross Blue Shield of Pennsylvania	1-888-510-1024	highmarkbcbs.com	Option 1 Group #: 017286-01 Option 2 Group #: 017287-02
	Prescription Drug	OptumRx	1-844-265-1719	optumrx.com	
	Wellness Health Reimbursement Account	Highmark BCBS	1-888-510-1024	highmarkbcbs.com	HRA monies earned credited to account on or about the 15th of the following month from when reported
	Health Advocate	Health Advocate	1-866-695-8622	healthadvocate.com	Click on "Members"; Type in MedExpress
	Dental	MetLife	1-800-942-0854	metlife.com/dental	Group #: 308848
	Vision	Davis Vision	1-800-999-5431	davisvision.com	
Financial Security	Flexible Spending Accounts	Highmark Blue Cross Blue Shield of Pennsylvania	1-888-510-1024	highmarkbcbs.com	
	Basic Life/AD&D	Unum	1-800-445-0402	unum.com	Group #: 215783-923
	Supplemental Life/AD&D	Unum	1-800-445-0402	unum.com	Group #: 215783-923
	Short-Term Disability	Unum	1-888-673-9940	unum.com	Group #: 215783-523
	Long-Term Disability	Unum	1-888-673-9940	unum.com	Group #: 215783-023
	Group Accident Insurance	Allstate	1-800-521-3535	allstate.com	
	Critical Illness Insurance	Allstate	1-800-521-3535	allstate.com	
	Cancer Insurance	Allstate	1-800-521-3535	allstate.com	
	Long Term Care	Transamerica	1-855-499-1883	www.groupptci.com/medexpress	
	401(k) Plans	Fidelity Investment	1-800-835-5097	401k.com	
	401(k) Plans – Financial Advisor	Focus on Success	1-877-511-8238	myfos.com	Assistance with fund management
Work/Life Wellbeing	Employee Assistance Program (EAP)	Unum	1-800-854-1446	lifebalance.net	Username/pw: lifebalance
	Worldwide Emergency Travel Assistance	Unum	1-800-872-1414; From Outside U.S., call collect: 1-609-986-1234	assistamerica.com	email: medservices@assistamerica.com
	Voluntary Pet Insurance	Nationwide-VPI	1-877-738-7874	petinsurance.com/medexpress	
	Voluntary College Tuition-Reduction Benefit	SAGE Scholars	1-215-839-0119	For general information: collegetuitionbenefit.com	Click Here to Enroll
	Voluntary Group Home and Auto Insurance	Liberty Mutual	1-800-524-9400	libertymutual.com	
	Voluntary Identity Theft Protection	LifeLock	1-800-607-7205	lifelock.com	

Urgent Care MSO, LLC ("MSO") is a management services company which provides management services on behalf of Private Office Practices operating urgent and walk-in care centers under the name "MedExpress". The Private Office Practice has complete authority with regards to all medical decision-making and patient care. MSO shall, in no way, determine or set the methods, standards, or conduct of the practice of medicine or health care provided at, by, or through any Private Office Practice, or by any of its professionals. MSO provides consultation services and offers recommendations through its Chief Medical Officer for the Private Office Practice to consider, reject, revise and/or adopt as it deems fit.

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