



# Benefits. Simple.

2020 Open Enrollment

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## BENEFITS. SIMPLE.

# 2020 OPEN ENROLLMENT IS HERE

You have great benefits that offer the quality and value you can count on as an XPO employee. Each fall, you have an opportunity to review the benefits XPO offers you for the coming year. And now, it's time for you to choose your 2020 benefits during the Open Enrollment period: **November 12–26, 2019**.

For 2020, we continue to evolve our benefit programs. Over the past year, we introduced the new **XPO Benefit Center** and **[www.XPOBenefits.com](http://www.XPOBenefits.com)** so you can have the benefit support you expect and the information you need. We added a comprehensive Family Matters program, which includes a pregnancy care policy, more generous paid leave for new parents and access to a variety of parental support services through the Maven Clinic network. We've rolled out a variety of Added Benefits (see page 16 for more information).

Perhaps more importantly, we've reshaped our medical options to help both you and the company manage costs. Last year, we reduced how much you pay out of pocket for deductibles, copays and out-of-network services. We added free skin-cancer screenings, hearing tests and speech therapy for children with developmental delays. And, for the second year in a row, we're absorbing costs and reducing expenses to keep what you pay for medical and dental coverage under control.

For example, we're changing our medical plan administrator to Anthem Blue Cross Blue Shield (Anthem). We're also replacing the HRA Fund medical option with the new Basic PPO option, which is less complex than the HSA options and less expensive than the Classic PPO per paycheck. See page 4 for more about what's changing.

Take a few minutes to scan through this enrollment guide for what's new and what you need to do during Open Enrollment. And don't hesitate to reach out if we can help in any way.



# YOU CAN DRIVE

Here are the keys ...

## 1 Simple Print Materials

### Clear and concise.

This enrollment guide offers a simple, straightforward focus on the choices you make during Open Enrollment. (We don't expect you to be a benefits expert.) You'll find the details online, because 90% of Americans are online and 81% own a smartphone.<sup>1,2</sup>

## 2 Benefits Information Website

### Explore XPO benefits on your own.

Access [www.XPOBenefits.com](http://www.XPOBenefits.com) from work, home or on the go from your computer, tablet or smartphone. Watch videos, search using the Find it Fast tool, find out what's new for next year, compare medical plans and much more.

# EXPLORE

▶ Explore Our Website at

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

# 3 myXPO Portal

# 4 XPO Benefit Center

## The place for safe and secure transactions.

Log on to **myXPO Portal** when you want to:

- View costs
- Enroll in or change your XPO benefits
- Name your beneficiaries
- Update your personal information
- View your paystub
- Search and apply for internal jobs
- Find XPO policies and guides to XPO systems and ways of working
- Access detailed benefit plan information, such as:
  - Summary Plan Descriptions (SPDs)
  - Summaries of Material Modifications (SMMs)

## We're here to help you.

Call the **XPO Benefit Center** anytime you have a question or need help with your XPO benefits.

### **We speak your language.**

Simply ask your representative for language assistance when you call.

## CONTACT

**XPO Benefit Center**  
**855.376.7276**

## WHAT'S NEW?

Here's a quick look at what's new for 2020.

But why read when you can watch a video? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com) and click on the first video you see on the home page. Then check out the Find it Fast tool for more details.

## EXPLORE

▶ Find Out What's New for 2020

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



## Medical Plan Updates

- Anthem Blue Cross Blue Shield (Anthem) will administer all of our XPO medical plans beginning January 1, 2020. To check if your health care providers are in Anthem's network, go to [www.welcometoanthem.com/xpo](http://www.welcometoanthem.com/xpo) or call **844.516.0249**. (Express Scripts will continue to administer our prescription drug program.)
- We're offering a new Basic PPO medical option, which is a traditional preferred provider organization medical plan.
- The HRA Fund will not be available in 2020. If you are currently enrolled in the HRA Fund, any unused funds in your HRA as of December 31, 2019 will be forfeited. **If you don't take action during Open Enrollment, you will be automatically enrolled in the Basic PPO option for 2020.**
- Your Health Savings Account (HSA) tax-free contribution limits for 2020 are:
  - **HSA Plus**
    - › \$3,050 for Individual coverage
    - › \$6,100 for Employee + One or More coverage
    - › \$1,000 more if age 55 or older
  - **Basic HSA**
    - › \$3,550 for Individual coverage
    - › \$7,100 for Employee + One or More coverage
    - › \$1,000 more if age 55 or older

## New HSA Administrator

We're transitioning the administration of our HSAs to Fidelity in 2020. **If you currently have an HSA balance or enroll in Basic HSA or HSA Plus for 2020, you must go online during Open Enrollment and provide consent for XPO to move your existing balance from HSA Bank and/or to open a new account at Fidelity.** If you do not take action, we will not be able to fund your account in 2020. If you provide consent during Open Enrollment, XPO will make its first contribution effective January 1. Additional details are available on **myXPO Portal**.

## Diabetes Management

Livongo combines advanced technology with coaching and supplies to help manage diabetes. If you are covered under an XPO medical plan, the program is free to you and your dependents diagnosed with Type 1 or Type 2 diabetes. Livongo works confidentially with Anthem to identify and reach out to individuals who may benefit from this program. You can also contact Livongo directly.

## Change in the Cost of Coverage

Health care costs are expected to go up again next year by more than 6% across the country. While we were able to moderate some of the impact of medical inflation, your share of the cost will depend on your choice of medical plans and who you cover. XPO will continue to pay the majority of the cost of coverage. You'll find cost information on **myXPO Portal** or your personalized worksheet during Open Enrollment.

## New Adoption Benefit

XPO's new adoption benefit will reimburse up to \$5,000 (tax-free) for eligible adoption expenses incurred in 2020.

### Good to Know — How the Tobacco Surcharge Works

Each year during Open Enrollment, we ask you to verify your tobacco user status. If you or your spouse uses tobacco, you pay an extra \$100 per month for medical coverage. If you or your spouse are former tobacco users, you must go online each year during Open Enrollment to reconfirm your tobacco-free status. In addition, you must complete a tobacco cessation program each year to maintain your tobacco-free status. Planning to quit? XPO will remove the surcharge for the remainder of the plan year if you or your spouse complete a tobacco cessation program during the year.

# FOUR MEDICAL PLANS

**SIMPLE.** Explore your options and decide for yourself.

**1**

## Basic HSA

The Basic HSA is a high deductible health plan that comes with a Health Savings Account (HSA). You can put your own tax-free money in and use it to pay for eligible health care expenses or save it for later. XPO does not put money into the Basic HSA.

**2**

## HSA Plus

Like the Basic Plan, the HSA Plus is a high deductible plan that comes with a Health Savings Account (HSA). But there's a plus with this plan: XPO puts **up to \$1,000** into your HSA account **and** you can contribute as well.

**3**

## Basic PPO

The Basic PPO is a traditional medical plan. That means you meet a moderate deductible first, then the plan pays a portion of the cost until you meet your out-of-pocket maximum. But you always pay set copays for office visits.

**4**

## Classic PPO

The Classic PPO is a traditional medical plan. That means you meet a low deductible first, then the plan pays a portion of the cost until you meet your out-of-pocket maximum. But you always pay set copays for office visits.

# 80%

of Americans are satisfied with their HSA plans and 77% say their HSA helps manage health care costs<sup>3</sup>

## EXPLORE

▶ Choose What's Best for You

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

Want details? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com).

## How the Plans Compare

|                                 | 1              | 2                                                               | 3              | 4              |
|---------------------------------|----------------|-----------------------------------------------------------------|----------------|----------------|
| IN-NETWORK                      | Basic HSA      | HSA Plus                                                        | Basic PPO      | Classic PPO    |
| INDIVIDUAL                      |                |                                                                 |                |                |
| <b>Deductible</b>               | \$2,500        | \$1,750                                                         | \$1,250        | \$750          |
| <b>Company HSA Contribution</b> | Not Applicable | \$500*                                                          | Not Applicable | Not Applicable |
| <b>Your HSA Contribution</b>    | Up to \$3,550  | Up to \$3,050<br>(\$3,550 IRS limit minus company contribution) | Not Applicable | Not Applicable |
| <b>Out-of-Pocket Maximum</b>    | \$5,000        | \$5,000                                                         | \$5,000        | \$5,000        |
| EMPLOYEE + ONE OR MORE          |                |                                                                 |                |                |
| <b>Deductible**</b>             | \$5,000        | \$3,500                                                         | \$2,500        | \$1,500        |
| <b>Company HSA Contribution</b> | Not Applicable | \$1,000*                                                        | Not Applicable | Not Applicable |
| <b>Your HSA Contribution</b>    | Up to \$7,100  | Up to \$6,100<br>(\$7,100 IRS limit minus company contribution) | Not Applicable | Not Applicable |
| <b>Out-of-Pocket Maximum **</b> | \$10,000       | \$10,000                                                        | \$10,000       | \$10,000       |

\* The amount is prorated based on when you become eligible for benefits or have Qualifying Event changes.

\*\* To learn how one family member can meet the deductible and out-of-pocket maximum for the entire family, review the **Medical FAQs** under the **Resources** tab on [www.XPOBenefits.com](http://www.XPOBenefits.com).

## What You Pay for Services

|                                  | 1                    | 2                    | 3                     | 4                     |
|----------------------------------|----------------------|----------------------|-----------------------|-----------------------|
| IN-NETWORK                       | Basic HSA            | HSA Plus             | Basic PPO             | Classic PPO           |
| <b>Preventive Care</b>           | \$0                  | \$0                  | \$0                   | \$0                   |
| <b>Office Visits</b>             |                      |                      |                       |                       |
| Primary Care                     | 30% after deductible | 20% after deductible | \$35 copay            | \$35 copay            |
| Specialist                       | 30% after deductible | 20% after deductible | \$55 copay            | \$55 copay            |
| <b>Emergency Care</b>            | 30% after deductible | 20% after deductible | 20% after \$150 copay | 20% after \$150 copay |
| <b>Hospital Laboratory X-Ray</b> | 30% after deductible | 20% after deductible | 20% after deductible  | 20% after deductible  |

# TWO WAYS TO PAY FOR PRESCRIPTION DRUGS

**SIMPLE.** Prescription drug coverage is included with your medical plan.

**1**

## Basic HSA and HSA Plus

With the Basic HSA and HSA Plus plans, you must meet the medical plan deductible before the plan shares the cost with you for most medications. However, you do not need to meet the deductible for preventive medications (as defined by Express Scripts) before the plan shares the cost with you.

**2**

## Basic PPO and Classic PPO

Prescription coverage is the same for the Basic PPO and Classic PPO: You don't have to meet a deductible before you and the plan share costs.

Want details? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com).

## Where Can I Get Help?

Through Anthem, XPO offers confidential resources and coverage for you and your family:

- **Employee Assistance Program:** You and your dependents are automatically covered for up to five free visits. Get help with family or marital problems, job-related issues, drug or alcohol abuse, stress, anxiety and other emotional problems.
- **Mental Health and Chemical Dependency Benefits:** Through your XPO medical plan, you and your dependents have access to services provided by psychiatrists, psychologists, social workers and substance abuse counselors.

When you enroll in an XPO medical plan, you have access to Anthem's 24/7 NurseLine and telehealth solution called LiveHealth Online. Televisits usually cost less than urgent care visits and calling the 24/7 NurseLine is free. Plus, LiveHealth Online offers access to psychiatrists and psychologists, which makes it easier to get care. Try them out. (See page 17 for contact information.)

## EXPLORE

- ▶ We're Here for You
- ▶ The Not So High Deductible

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

## What You Pay for Services

1

Basic HSA  
HSA Plus

2

Basic PPO  
Classic PPO

### DEDUCTIBLE

#### Individual

**\$2,500** Basic HSA  
**\$1,750** HSA Plus  
(integrated with medical)

Not Applicable

#### Employee + One or More

**\$5,000** Basic HSA  
**\$3,500** HSA Plus  
(integrated with medical)

Not Applicable

### PREVENTIVE

#### Generic

**\$10 maximum**; no deductible

**\$10 maximum**; no deductible

#### Brand Formulary

**30%**; no deductible  
(minimum **\$35**; maximum **\$70**)

**30%**; no deductible  
(minimum **\$35**; maximum **\$70**)

#### Brand Non-Formulary

**50%**; no deductible  
(minimum **\$70**; maximum **\$140**)

**50%**; no deductible  
(minimum **\$70**; maximum **\$140**)

### RETAIL (30-DAY SUPPLY)

#### Generic

**\$10 maximum** after deductible

**\$10 maximum**; no deductible

#### Brand Formulary

**30%** after deductible  
(minimum **\$35**; maximum **\$70**)

**30%**; no deductible  
(minimum **\$35**; maximum **\$70**)

#### Brand Non-Formulary

**50%** after deductible  
(minimum **\$70**; maximum **\$140**)

**50%**; no deductible  
(minimum **\$70**; maximum **\$140**)

### MAIL ORDER (90-DAY SUPPLY)

#### Generic

**\$25 copay** after deductible

**\$25 copay**; no deductible

#### Brand Formulary

**30%** after deductible  
(minimum **\$90**; maximum **\$180**)

**30%**; no deductible  
(minimum **\$90**; maximum **\$180**)

#### Brand Non-Formulary

**50%** after deductible  
(minimum **\$175**; maximum **\$350**)

**50%**; no deductible  
(minimum **\$175**; maximum **\$350**)

DENTAL  
HMO

The Dental HMO is not available to new entrants. If you are currently enrolled, you can stay in it for 2020.

## TWO DENTAL PLANS

**SIMPLE.** One covers orthodontia. The other doesn't.

1

## Dental Basic

The Dental Basic plan covers preventive care for free and shares the cost of basic and restorative services with you, up to a maximum of \$1,000. It does not cover orthodontia.

2

## Dental Choice

The Dental Choice plan covers preventive care for free and shares the cost of basic and restorative services with you, up to a maximum of \$2,000. It also covers orthodontia for children up to age 19, up to a lifetime maximum of \$1,500.

Want details? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com).

## What You Pay for Services

|                  | 1                    | 2                    |
|------------------|----------------------|----------------------|
|                  | Dental Basic         | Dental Choice        |
| DEDUCTIBLE       |                      |                      |
| Per Person       | \$50                 | \$50                 |
| DENTAL SERVICES  |                      |                      |
| Preventive       | 0%; no deductible    | 0%; no deductible    |
| Basic            | 20% after deductible | 20% after deductible |
| Major            | 50% after deductible | 50% after deductible |
| Annual Maximum   | \$1,000              | \$2,000              |
| ORTHODONTIA      |                      |                      |
| Covered Expenses | Not Applicable       | 50%; no deductible   |
| Lifetime Maximum | Not Applicable       | \$1,500              |

# TWO VISION PLANS

**SIMPLE.** One covers safety glasses. The other doesn't.

1

## Vision Basic

The Vision Basic plan covers an eye exam and provides a set allowance for eyewear and other vision services each year. It does not cover prescription safety glasses.

2

## Vision Buy-up

The Vision Buy-up plan covers an eye exam and provides a set allowance for eyewear and other vision services each year. You pay only \$10 for prescription safety glasses.

Want details? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com).

## What You Pay for Services

1

### Vision Basic

2

### Vision Buy-up

|                          | 1                                | 2                                |
|--------------------------|----------------------------------|----------------------------------|
| <b>Exam</b>              | \$10 copay                       | \$10 copay                       |
| <b>Lenses</b>            | \$10 copay                       | \$10 copay                       |
| <b>Frames</b>            | \$175 allowance                  | \$175 allowance                  |
| <b>Contact Lenses</b>    | \$150 allowance                  | \$150 allowance                  |
| <b>Contact Lens Exam</b> | \$60 copay,<br>then 15% discount | \$60 copay,<br>then 15% discount |
| <b>Diabetic Eye Care</b> | \$20 copay                       | \$20 copay                       |
| <b>Safety Glasses</b>    | Not Applicable                   | \$10 copay                       |

# TAX-FREE SAVINGS ACCOUNTS

**SIMPLE.** Use tax-free dollars to pay for health care.

## HSA

### Health Savings Account

An HSA is a **triple tax-advantaged savings account** that you can use to pay eligible out-of-pocket health care expenses now or in the future. You can open an HSA only if you enroll in a high deductible plan like the Basic HSA or HSA Plus medical plan. You may contribute to an HSA up to annual IRS limits. (See *How the Plans Compare* on page 7 for the contribution amounts.) XPO will also contribute to the account if you enroll in the HSA Plus medical plan. The amount is prorated based on when you become eligible for benefits or have Qualifying Event changes. HSA account balances roll over from year to year, and funds can be invested in a variety of options. You keep this money, even if you retire or leave XPO. Please keep in mind that some state tax regulations vary from the federal regulations described here.

## HCFSA

### Health Care Flexible Spending Account

If you elect the Basic PPO or Classic PPO, you can open a separate Health Care FSA (HCFSA) and contribute up to \$2,700 tax-free from your paycheck to reimburse yourself for out-of-pocket expenses, such as your portion of the medical deductible, prescription drugs, and eligible dental and vision expenses. It's important to estimate carefully, because any balance remaining at the end of the year will be forfeited. The full amount you elect during Open Enrollment will be available January 1.



81%

of Americans who enroll in a high deductible plan opened an HSA in 2018, up from 50% the year before.<sup>4</sup>

EXPLORE

 Tax Savings

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



## Triple Tax Advantages

### HSA

### HCFSA

1

#### Pre-Tax Contributions

Your contributions to the account are made on a pre-tax basis. Contributions can be made up to the 2020 IRS limits shown here.



Individual: **\$3,550**  
Employee + One or More: **\$7,100**  
Age 55 or Over: **+\$1,000**



**\$2,700**

2

#### Tax-free Earnings

All earnings on the money in your account grow tax-free.



3

#### Tax-free Withdrawals

When you use the money to pay for qualified medical expenses, the withdrawals are tax-free.



Want details? Visit [www.XPOBenefits.com](http://www.XPOBenefits.com).

# MORE TAX-FREE SAVINGS ACCOUNTS

**SIMPLE.** Use tax-free dollars to pay for dependent day care or commuting expenses.

## Dependent Day Care Flexible Spending Account

The Dependent Day Care FSA allows you to set aside up to \$5,000 pre-tax if married filing jointly (up to \$2,500 if married filing separately) for eligible day care costs for children under age 13 or dependent parents. Day care expenses include nursery schools, day care centers, adult day care centers, in-home providers and before- and after-school care. Unlike the HCFSA, you can only be reimbursed with money actually in your account during 2020. It's important to estimate carefully, because any balance remaining at the end of the year will be forfeited.

Please note: The IRS limits the amount highly compensated employees can contribute to the Dependent Day Care FSA. If your annual pay is \$125,000 or more, your contributions will be capped at \$750 in 2020.

Regardless of your income, consider consulting your tax advisor on how to get the full child care tax credit on your tax return.

## Commuter Spending Account

The Commuter Spending Account (CSA) lets you set aside pre-tax dollars to pay eligible mass transit and/or parking expenses. The program, administered by WageWorks, offers the convenience of automatic payroll contributions and a commuter card. (Family members are not eligible.) You can enroll in, change or stop participating in commuter accounts at any time through the **myXPO Portal** or by calling the **XPO Benefit Center**.

Contribution limits are set by the IRS each year, typically in October or November, which may mean we need to make adjustments. The 2019 limits are:

- \$265 per month for transit expenses
- \$265 per month for parking expenses

If you enroll, you will receive a debit card you can use to pay for eligible expenses.



# INCOME PROTECTION

**SIMPLE.** XPO provides basic coverage. You can buy more to protect your income in case something unexpected happens.

## Life

As an XPO employee, you receive Basic Life Insurance at no cost to you. You have the option to buy Supplemental Life Insurance for yourself, your spouse and children through The Hartford. Depending on your election, you may need to provide Evidence of Insurability (or proof of good health). You must have at least one eligible child dependent on file to elect Child Life.

## Accidental Death and Personal Loss

You have the option to buy Supplemental Accidental Death and Personal Loss (AD&PL) Insurance for yourself, your spouse and children.

## Disability

### Short-Term Disability

As an XPO employee, you receive Short-Term Disability Insurance at no cost to you. You have the option to buy supplemental Short-Term Disability Insurance to provide additional financial protection in the event you are not able to work due to an extended illness or injury.

### Long-Term Disability

As an XPO employee, you receive Long-Term Disability Insurance at no cost to you. You have the option to buy supplemental Long-Term Disability Insurance to provide additional financial protection in the event you are not able to work due to an extended illness or injury. If you previously waived coverage, you will be required to submit Evidence of Insurability during this Open Enrollment period.

Want details? Visit the **myXPO Portal** and click on the **Your Benefits** link.

# ADDED BENEFITS

Generally, you can elect Added Benefits at any time and pay through convenient post-tax payroll deductions. However, if you want to enroll in the Legal Assistance Plan or Aflac Supplemental Health Benefits (Critical Illness, Accident or Hospital Indemnity insurance), you must do so during Open Enrollment.

## Legal Assistance Plan

The Legal Assistance Plan, administered by ARAG Legal Insurance, gives you and your family direct access to attorneys for personal legal matters. The program offers:

- Access to over 13,000 in-network attorneys
- Telephone consultations
- Office consultations
- Coverage for many personal legal matters
- Online access to ARAG Legal Insurance's attorney locator and common legal forms

## Supplemental Health Benefits

XPO offers supplemental insurance through Aflac that helps with out-of-pocket expenses not covered by health insurance. Each program pays cash benefits directly to you to be used however you choose. During Open Enrollment, you can enroll in Critical Illness Insurance, Accident Insurance or Hospital Indemnity Insurance.

## Kashable Loan Program

The Kashable Loan Program offers low-cost loans to pay down expensive debt or cover unexpected expenses, such as auto repairs, home maintenance or medical expenses. You can take advantage of this program at any time during the year.

## Identity Theft

The Identity Theft program helps to protect your identity, including identity and credit monitoring, social media reputation monitoring, full-service fraud remediation with a dedicated Privacy Advocate and alerts on financial account transactions.

## Group Insurance

Through Added Benefits, you can access a rate tool to get automobile insurance quotes from Liberty Mutual, MetLife and Travelers. You can also request quotes on a variety of personal insurance, including homeowners and renters.

## Perks at Work

Perks at Work is a free discount program that can help you balance work and life. Explore discounts from more than 30,000 merchants to save on travel, electronics, tickets, restaurants, flowers, home, apparel and more.

Want details? Visit the [www.xpoaddedbenefits.com](http://www.xpoaddedbenefits.com) or call **877.679.0985**.

# CONTACTS

| CONTACT                   | WHAT IT DOES                                                                                  | HOW TO ACCESS                                                                                                                                                                                                      |
|---------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>XPO Benefit Center</b> | XPO website and call center for enrolling in benefits, updating personal information and more | <b>myXPO Portal</b> <a href="https://myxpo.xpo.com">https://myxpo.xpo.com</a><br><b>855.376.7276</b><br>Monday–Friday, 8 a.m. to 8 p.m. Eastern Time                                                               |
| <b>Anthem</b>             | Medical, health coaching and tobacco cessation                                                | <a href="http://www.welcometoanthem.com/xpo">www.welcometoanthem.com/xpo</a> (pre-enrollment)<br><a href="http://www.anthem.com">www.anthem.com</a><br><b>844.516.0249</b>                                         |
| <b>Anthem EAP</b>         | Employee Assistance Program                                                                   | <a href="http://www.anthem.eap.com">www.anthem.eap.com</a><br>Employer ID: XPO Logistics<br><b>855.873.4932</b>                                                                                                    |
| <b>Cigna</b>              | Dental                                                                                        | <a href="http://www.mycigna.com">www.mycigna.com</a><br><b>800.414.5206</b>                                                                                                                                        |
| <b>Express Scripts</b>    | Prescription drugs                                                                            | <a href="http://www.express-scripts.com/XPO">www.express-scripts.com/XPO</a><br><a href="http://www.express-scripts.com">www.express-scripts.com</a><br>(pricing tool and medication costs)<br><b>800.400.0157</b> |
| <b>24/7 NurseLine</b>     | Health care needs, questions and guidance                                                     | <b>800.700.9184</b>                                                                                                                                                                                                |
| <b>LiveHealth Online</b>  | Telehealth                                                                                    | <a href="http://www.livehealthonline.com">www.livehealthonline.com</a><br><b>855.603.7985</b>                                                                                                                      |
| <b>VSP</b>                | Vision                                                                                        | <a href="http://www.vsp.com">www.vsp.com</a><br><b>800.877.7195</b>                                                                                                                                                |
| <b>Fidelity</b>           | Health Savings Accounts                                                                       | <a href="http://www.Fidelity.com/healthsavingsaccount">www.Fidelity.com/healthsavingsaccount</a><br><b>866.402.7610</b>                                                                                            |
| <b>WageWorks</b>          | Health Care FSA<br>Dependent Day Care FSA<br>Commuter Spending Account                        | <a href="https://myspendingaccount.wageworks.com">https://myspendingaccount.wageworks.com</a><br><b>800.654.6695 or 866.871.0773</b>                                                                               |
| <b>The Hartford</b>       | Life Insurance<br>Accidental Death and Personal Loss Insurance                                | <a href="https://www.thehartford.com/employee-benefits/value-added-services">https://www.thehartford.com/employee-benefits/value-added-services</a><br><b>800.523.2233</b>                                         |
| <b>Matrix</b>             | Short-Term Disability<br>Long-Term Disability<br>Leave of Absence                             | <a href="http://www.matrixabsence.com">www.matrixabsence.com</a><br><b>877.202.0055</b>                                                                                                                            |
| <b>Livongo</b>            | Diabetes management                                                                           | <a href="http://www.join.livongo.com/XPO">www.join.livongo.com/XPO</a><br><b>800.945.4355</b>                                                                                                                      |
| <b>Added Benefits</b>     | Legal, Supplemental Health Benefits, Auto/Home Insurance, Identity Theft, Perks at Work       | <a href="http://www.xpoaddedbenefits.com">www.xpoaddedbenefits.com</a><br><b>877.679.0985</b>                                                                                                                      |
| <b>Morgan Stanley</b>     | Employee Stock Purchase Plan                                                                  | <a href="http://www.stockplanconnect.com">www.stockplanconnect.com</a><br><b>800.367.4777</b>                                                                                                                      |
| <b>T. Rowe Price</b>      | 401(k) Plan                                                                                   | <a href="http://www.rps.troweprice.com">www.rps.troweprice.com</a><br><b>800.922.9945</b>                                                                                                                          |

# HOW TO ENROLL

OPEN ENROLLMENT IS **NOVEMBER 12–26, 2019**

## 1 Review 2020 Benefit Updates

**THIS GUIDE:** See page 5.

**ONLINE:** [www.XPOBenefits.com](http://www.XPOBenefits.com).

## 2 Go Online or Call

**ONLINE:** Log in to <https://myxpo.xpo.com> and click on **Your Benefits**.

**PHONE:** You can also enroll by calling the **XPO Benefit Center** at **855.376.7276**. A representative will be happy to help you.

## 3 Review Your Personal Information

Check to make sure your mobile phone number, email address and communication preferences are accurate.

## 4 Confirm Coverage for Your Dependents

Review your dependents' coverage and eligibility guidelines, and update their personal information, including Social Security Numbers. Remember, if you are adding a dependent, you will be asked to verify dependent eligibility with documentation and provide the dependent's Social Security Number. XPO routinely conducts random dependent verification audits. If you do not provide documentation within 60 days, your dependent(s) will be removed from coverage. It's also your responsibility to remove dependents from coverage once they become ineligible.

## FIRST TIME?

If you are visiting the **myXPO Portal** for the first time or are having trouble, you may need to register or reach out to the IT Help Desk at **855.XPO.MYIT (855.976.6948)** or **XPOITServiceDesk@xpo.com**. You will need to answer a series of questions to validate your account.

## What Happens If I Don't Enroll?

In general, your elections will carry over into next year, with the exception of Flexible Spending Accounts (FSAs). You will not be enrolled in the Health Care FSA and/or Dependent Day Care FSA unless you make this election. You will not be able to change your elections until the next Open Enrollment period, unless you experience a Qualifying Event change and report it within 45 days.

## 5 Choose Your Benefits

If you are enrolling online, select your shopping style:

- **FAST LANE** if you already know what you want. (Not available on your first visit.)
- **SHOP ON MY OWN** to learn about and compare choices.
- **GET RECOMMENDATIONS** based on your answers to several questions.

## 6 Review Your Beneficiary Information

Open Enrollment is a good time to review your beneficiary designations and update them if necessary. If you elect Life Insurance, you must name a beneficiary.

## 7 Provide Verification

If you add a dependent or elect any Life Insurance benefits that require Evidence of Insurability or other documentation, you'll see a verification page that shows you what's required.

## 8 Review and Confirm Your Elections

If you enroll in Basic HSA or HSA Plus, make sure you consent to moving and/or opening an account with Fidelity.

After reviewing your elections, confirm them by clicking **CHECKOUT**. Next, you'll be asked to take an optional survey. Finally, you will be able to print a confirmation statement showing all of your Open Enrollment benefit elections.

If you don't complete the process by clicking **CHECKOUT** before the end of the enrollment period, your elections will not be saved. See *What Happens If I Don't Enroll?* on page 18.



Just because you select **Save Election** for a benefit, it doesn't mean all of your choices have been saved for 2020. Your choices won't be saved until you click **CHECKOUT** at the end of the process.

## Where Can I Find Coverage Costs?

Visit the **myXPO Portal** and click on the **Your Benefits** link. You'll find cost information there. Keep in mind that you will pay more if the tobacco or spousal surcharge applies to you.

### Tobacco Surcharge

If you are a tobacco user, you are required to pay a tobacco surcharge of \$100 per month in addition to the medical plan cost. If you complete the FREE tobacco cessation program through Anthem each year, you can have this surcharge removed for the remainder of the year.

### Spousal Surcharge

If your spouse has coverage available through his or her employer and you still choose to cover your spouse under your XPO medical plan, you will be required to pay a \$35 weekly spousal surcharge.

# LEGAL NOTICES

XPO is required by the government to provide the following legal notices. You should have received a home mailing containing legal notices for XPO benefits as noted below. Please also see your Summary Plan Descriptions (SPDs) for more detailed information.

## Summaries of Benefits and Coverage

The Summaries of Benefits and Coverage (SBCs) summarize important information about your health coverage options in a standard format to help you make an informed decision. Your SBCs for the XPO medical options are available at <https://myxpo.xpo.com>. You can request paper copies by calling the **XPO Benefit Center** at **855.376.7276**.

## Notification of Notices Delivered by Mail

The following important legal notices were mailed to your home address:

- **Women's Health and Cancer Rights Act** summarizes the benefits available under your medical plan if you have had or are going to have a mastectomy.
- **Newborns' and Mothers' Health Protection Act** describes the legal rules applicable to the length of a hospital stay following childbirth.
- **Wellness Program Disclosure** explains what information will be collected if you participate in XPO's Tobacco Cessation Program.
- **Special Enrollment Rights** explains your rights to enroll later if you are declining medical coverage due to having other coverage.
- **HIPAA Privacy Rules** explain how your health care plans protect your personal medical information.
- **Notice of Creditable Coverage** explains the prescription drug alternatives when a participant becomes eligible for Medicare.
- **Medicaid and CHIP Notice** explains how employees who need help paying their health insurance premiums may get that help through state Medicaid or CHIP programs.

## Summary of Material Modifications

This brochure is a Summary of Material Modifications (SMM) that updates the Summary Plan Description (SPD) for the XPO Benefits Program. Keep it with your SPD for the most current information about your benefits.

## Important Legal Information

The company reserves the right to revise or delete this program, the plans or any benefits described here. If there is any discrepancy between the information included here and the official plan documents or contracts, the official document or contracts will decide plan provisions and how benefits are paid. The program, plans and benefit provisions do not create a contract of employment, expressed or implied. Notwithstanding any provision in this brochure, employment is at-will employment, unless a written agreement states otherwise.

## Where We Got Our Statistics

1. Pew Research Center (June 12, 2019) Internet/Broadband Fact Sheet. Retrieved from <http://www.pewinternet.org/fact-sheet/internet-broadband/>.
2. Pew Research Center (June 12, 2019) Mobile Fact Sheet. Retrieved from <http://www.pewinternet.org/fact-sheet/mobile/>.
3. Society for Human Resource Management (SHRM), Miller, S. (May 31, 2017) HSA Enrollment Rises but Misunderstanding Still Common. Retrieved from <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/hsa-enrollment-rises-as-employer-contributions-fall.aspx>.
4. Society for Human Resource Management (SHRM), Miller, S. (February 9, 2018) High-Deductible Plans More Common, but So Are Choices. Retrieved from <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/high-deductible-plans-more-common-but-so-are-choices.aspx>.

