

2019  
**OPEN  
ENROLLMENT  
GUIDE**  
October 8-19, 2018

WELLNESS INCENTIVES, MEDICAL PLANS AT-A-GLANCE  
PROGRAMS FOR HEALTHIER LIVING, TOOLS AND RESOURCES  
ASKING THE RIGHT QUESTIONS  
HRA AND HSA PLAN COMPARISON  
WHAT YOU NEED TO KNOW



# 01

## WELCOME TO OPEN ENROLLMENT FOR 2019 BENEFITS!

Open Enrollment is here, which means it's that time of year to make changes to your benefits. That can mean switching medical plans or updating contributions to your Health Savings or Flexible Spending Accounts, or adding insurance plans such as Supplemental Life Insurance, Critical Illness and/or Accident policies or Group Legal Plan coverage.

Whatever your changes may be, we want to make your benefits decisions as simple as possible. To help, we encourage you to attend one of the scheduled webinars, visit the Benefits page on The Hub, use our benefits decision tool ALEX and watch the videos on [jmfamily.com/benefits](http://jmfamily.com/benefits).

This Open Enrollment Guide gives you a high-level overview of the changes to expect for the 2019 plan year. The Open Enrollment period is October 8 - 19, 2018.



# 02

## WHAT YOU NEED TO KNOW

### SAME PLAN RATES

**For the third year in a row, rates for associate medical plans will remain unchanged** (based on eligible earnings tier). In addition, all other benefits costs will remain the same.

### WELLNESS INCENTIVE UPDATES

On page 9, you will notice small changes in the wellness incentive activities for 2019, including:

- Increased frequency of logging completed online courses from one to four times per year
- Increased amount earned for completing recommended preventive cancer screenings from \$50 to \$100
- Removed tobacco-related wellness incentives

We encourage you and your family to schedule your annual preventive screenings as early as possible. Remember, covered spouses can help you earn more by completing and logging wellness incentives.



# 03

## HRA VS. HSA PLAN COMPARISON

### WHICH IS THE BEST PLAN FOR ME?

While we can't tell you which plan to enroll in, we can provide you with a few key similarities and differences you should consider as you make your decision between the Health Reimbursement Arrangement (HRA) and the Health Savings Account (HSA).

### PLAN SIMILARITIES

- Provide you affordable coverage that gives financial support to help you pay for your health care expenses
- Encourage you to be involved in your health care decisions, such as going to an urgent care center versus an emergency room, or using a telemedicine provider over waiting for an appointment in your doctor's office
- Offer coverage for the same services and share the same network of providers
- Have a combined deductible, meaning services for all covered family members count toward meeting your deductible

### PLAN DIFFERENCES

**Who owns my account?** You own the HSA, and JM Family owns the HRA. This means you take your HSA with you if you leave the company, whereas any balance in the account stays with JM Family if you're on the HRA.

**Who funds my account?** The HRA is funded solely by JM Family (up to \$800 annually for family coverage), and your family can earn up to an additional \$1,000 by completing wellness incentive activities.

The HSA is funded by both you and the company. JM Family matches your pre-tax contributions dollar-for-dollar (up to \$600 annually for family coverage), and your family can earn up to an additional \$1,000 by completing wellness incentive activities.

# 04

## PLAN COMPARISON CHART

**How is my account used?** The HRA can only be used to pay for covered medical expenses and has no cash value until you or a covered dependent have a claim. It cannot be used to pay pharmacy, dental or vision expenses.

An HSA can be used to pay qualified medical, pharmacy, dental and vision expenses, as well as long-term care and COBRA premiums. *It can also serve as a long-term savings account to meet your retirement goals.* The account has cash value like any other savings account.

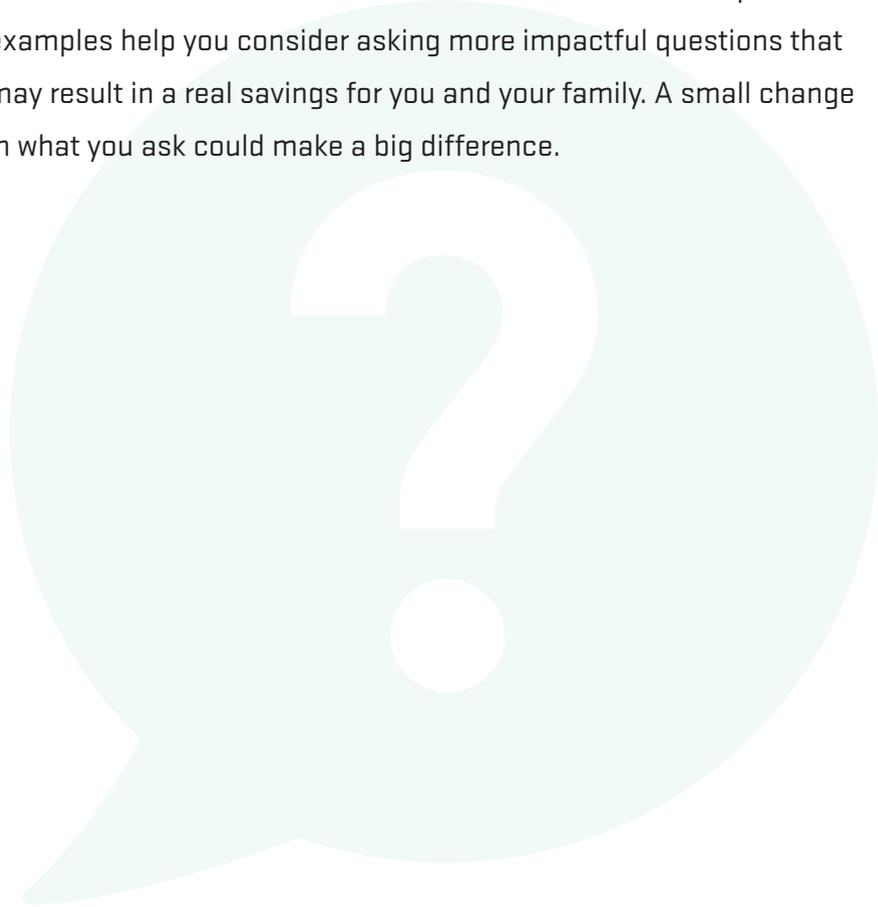
HRA	VS	HSA
FUNDING		
 <p>Provided by JM Family only and available from the first day of coverage.</p>		 <p>Provided pre-tax by you and JM Family. Contributions earn interest.</p>
ACCOUNT MAXIMUM AND ROLLOVER		
 <p>Account maximum equals your out-of-pocket maximum. Any balance exceeding your out-of-pocket maximum will be forfeited at the end of the year.</p>		 <p>No maximum. Funds roll over and can be invested with tax-free interest. Can be leveraged as a long-term savings account to meet your retirement goals.</p>
WHAT'S COVERED		
 <p>Preventive care is covered at 100 percent. Pharmacy costs are not subject to the plan deductible and have a separate out-of-pocket max.</p>		 <p>Preventive care is covered at 100 percent. Medical and pharmacy costs apply to the same deductible and out-of-pocket max.</p>
HEALTH & WELLNESS CENTER VISITS		
 <p>Visits to a JM Family Health &amp; Wellness Center are free of charge.</p>		 <p>Annual wellness visits are covered at no charge. Most other visits to a JM Family Health &amp; Wellness Center cost \$30, including receiving treatment for an illness, injury or physical therapy.</p>

# 05

## ASKING THE RIGHT QUESTIONS

Are you asking the right questions when talking to your health care providers? On the following page are three common questions most of us ask, but they can be answered in several ways. Unfortunately, some of those answers can leave you spending more money out-of-pocket when seeking services. We encourage you to be very specific so you learn what you need to know. This can go a long way in better preparing you for any upcoming expenses.

There is a lot to know when it comes to health care. We hope these examples help you consider asking more impactful questions that may result in a real savings for you and your family. A small change in what you ask could make a big difference.



### WHEN SEEKING CARE AT A DOCTOR'S OFFICE

A good question to ask	A better question to ask
Do you accept the Cigna/BCBS medical plan?	Are you a Cigna/BCBS in-network provider?
In most cases, the answer will be yes. Many out-of-network providers will accept a payment from Cigna or BCBS. However, they could also bill you for any charges not paid by your plan. This is called balance billing. Using an out-of-network provider will result in you paying the higher out-of-network deductible and amounts that could exceed the out-of-pocket maximum.	Asking this question will confirm if the provider is in your network. In-network providers are contracted by Cigna and/or BCBS. While the insurance company will try to negotiate a rate with an out-of-network provider, you could still be balanced billed. We recommend only using in-network providers.

### WHEN YOU NEED ONGOING SERVICES

A good question to ask	A better question to ask
Can I continue to see you for future visits?	How many visits do I have remaining in my plan?
For ongoing care including acupuncture, short-term rehabilitation, therapy and chiropractic visits, there are limits* to services on our plans.  <i>*Excludes treatment for Autism Spectrum Disorder</i>	Asking this question will give you the specific number of covered visits you have remaining in the plan year. While you can receive ongoing care from the provider, costs and visits exceeding the plan limits are your responsibility.

### WHEN YOU NEED A PRESCRIPTION

A good question to ask	A better question to ask
Does this brand name medication have a generic equivalent?	Is this medication the most cost-effective option for me?
If you are asking this question, you are already on your way to becoming a top-notch consumer of health care. This could get a yes and sometimes a quick no. If you get a no, don't be afraid to ask a deeper question.	Asking this question makes your health care provider consider other options that will provide you the same outcome and could be lighter on your wallet over time.

# 07

## PROGRAMS FOR HEALTHIER LIVING

### QUIT FOR LIFE SMOKING CESSATION PROGRAM

Quit For Life helps you learn to live without tobacco, and it's totally free to you and your family members! With ongoing assistance, you will conquer all five steps of a quit plan designed specifically for you:

- 1. Set a quit date** and get set up for success through coaching, text messaging and online support.
- 2. Manage your tobacco use** by learning how to cope with urges to smoke, no matter when or where you have them.
- 3. Use cessation medications effectively** to supercharge your quit journey with the proper use of nicotine replacement therapy and other FDA-approved cessation medications.
- 4. Tobacco-proof your environment** and learn why getting rid of all your tobacco, ashtrays and lighters can help you quit and stay tobacco-free.
- 5. Use social support** from your family and friends to help you through your quit journey.

If you haven't already done so, make the call. You can register at any time at [myquitforlife.com/jmfamily](http://myquitforlife.com/jmfamily). Let today be the day you Quit For Life.

### TELEMEDICINE

Telemedicine is a convenient, internet- and/or phone-based service that connects you to a board certified physician for non-urgent medical needs. It provides 24/7 access to doctors and specialists for the diagnosis of an ailment and prescriptions to your pharmacy, if needed. There is no time limit on the consults, and it is much less expensive than a trip to an urgent care or emergency facility.

Using Telemedicine also saves time spent in the waiting room, because you can make an appointment based on your schedule. Register with one of the providers listed on the Benefits space on The Hub.



# 08

## TOOLS AND RESOURCES

**Attend an Open Enrollment Webinar to learn more about the medical plans we offer and make the best choice for you and your family.**

**Use these resources to help with your decision for 2019:**

- Decide with ALEX, our benefits decision tool, by visiting [myalex.com/jmfamily/2019](http://myalex.com/jmfamily/2019). But first, log in to AIM to access your 2019 eligible earnings information.
- Visit the Benefits space on The Hub or [jmfamily.com/benefits](http://jmfamily.com/benefits) to watch short, educational videos that explain JM Family's benefits.
- Contact Associate Care at 954-429-CARE (2273) or [associatecare@jmfamily.com](mailto:associatecare@jmfamily.com) with any questions you may have about plan options and enrollment.
- Know before you enroll. Access our benefits provider sites for personalized information about your plan usage, account balances, network of providers and estimated costs for services and/or medications. Links to providers can be found on the Benefits space on The Hub.
- Validate your dependents (check the [Eligible Dependents Guide](#) on The Hub) and update your Life/AD&D beneficiaries.
- Monday, October 8 through Friday, October 19, enter your elections and record your plan changes for 2019. Log in to AIM, then select Menu > Myself > Open Enrollment to get started.
- Remember to print your confirmation statement after you enroll.



## 2019 WELLNESS INCENTIVES

ASSOCIATE ONLY: \$500 ALL OTHER COVERAGE TIERS: \$1,000

### THESE INCENTIVES ARE CREDITED AUTOMATICALLY ONCE COMPLETED

ACTIVITY	INCENTIVE	WHAT YOU MUST DO
<b>Complete Your Health Assessment</b>	\$50	Complete a confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health. (Don't forget, each person in your family taking the health assessment needs to register separately on myCigna.com.)
<b>Obtain Your Biometric Health Screening</b>	\$100	Know your numbers. Complete blood pressure, cholesterol, blood sugar and body mass index (BMI) screenings.
<b>Get Connected! Earn Rewards with Apps &amp; Activities</b> (up to four per year)	\$25	Explore the top health devices and apps to help you stay motivated and challenge yourself. Earn 1,000 points and get an award.
<b>Improve Your Nutrition</b> (up to four per year)	\$25	Eating healthy is essential to your overall well-being. Complete the Eat Better online program to get your nutrition on track.
<b>Benefits of Exercise</b> (up to four per year)	\$25	Good fitness is important for better focus, higher energy and overall happiness. Complete the Enjoy Exercise online program.
<b>Work Toward a Healthier Weight</b> (up to two per year)	\$25	Losing even a small amount of weight can improve your health in many ways. Complete the Lose Weight online program.

### THESE INCENTIVES ARE CREDITED ONCE LOGGED

ACTIVITY	INCENTIVE	WHAT YOU MUST DO
<b>Maintain a Healthy Weight or Participate in a Weight Management Program</b>	\$100	Share the action you took today that shows your commitment to losing or maintaining a "feel good" weight.
<b>Complete Recommended Cancer Screenings</b>	\$100	Check with your doctor about what tests you should have. Once they're complete, log it!
<b>Receive a Flu Shot</b>	\$50	Get your annual vaccine to reduce your chances of getting sick.
<b>Chronic Condition Health Management</b> (up to four per year)	\$25	Participating in a health and wellness activity shows your commitment to a healthy lifestyle. Tell us about it!
<b>Stress Management Program</b>	\$75	Stress is unavoidable, but we can help you manage it. Complete three sessions with a health coach over the phone.
<b>Fitness Workout: 90 Minutes per Week</b> (up to four per year)	\$25	It's good for your body, mind and soul. Tell us what you did today that put your body in motion.



# 10

## MEDICAL PLANS AT-A-GLANCE

TYPES OF SERVICES	CIGNA AND BCBS HEALTH REIMBURSEMENT ARRANGEMENT PLAN (HRA)		CIGNA AND BCBS HEALTH SAVINGS ACCOUNT PLAN (HSA)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
WE ENCOURAGE THE USE OF IN-NETWORK PROVIDERS. IF YOU USE OUT-OF-NETWORK PROVIDERS, YOU ARE RESPONSIBLE FOR ANY BALANCE NOT PAID BY YOUR PLAN INCLUDING AMOUNTS EXCEEDING THE STATED OUT-OF-POCKET MAXIMUMS.				
<b>DEDUCTIBLE</b>	\$1,500/single \$3,000/associate and spouse or child(ren) \$3,750/family	\$3,000/single \$6,000/associate and spouse or child(ren) \$7,500/family	\$1,750/single \$3,500/family	\$3,500/single \$7,000/family
<b>INDIVIDUAL OUT-OF-POCKET MAXIMUM</b>	\$3,000 per individual	Does not apply	Does not apply	Does not apply
<b>COINSURANCE</b>	90%/10%	60%/40%	80%/20%	50%/50%
<b>TOTAL OUT-OF-POCKET MAXIMUMS (INCLUDES PLAN DEDUCTIBLE)</b>	\$3,000/single \$6,000/associate and spouse or child(ren) \$9,000/family	\$6,000/single \$12,000/associate and spouse or child(ren) \$18,000/family	\$3,400/single \$6,800/family	\$6,800/single \$13,600/family
<b>JMFE CONTRIBUTION</b>	\$300/single \$600/associate and spouse \$600/associate and child(ren) \$800/family		\$1 for \$1 Match Maximums: \$300/single \$600/all other coverage levels	
<b>MAXIMUM INCENTIVES</b>	\$500/single \$1,000/all other coverage levels		\$500/single \$1,000/all other coverage levels	
<b>HEALTH &amp; WELLNESS CENTER VISITS</b>	No cost		No cost for annual wellness exams; \$30 for most other services	
<b>ROUTINE PREVENTIVE CARE (FOR CHILDREN)</b>	Covered 100%	40%, no deductible	Covered 100%	50%, no deductible
<b>ROUTINE PREVENTIVE CARE (FOR ADULTS)</b>	Covered 100%	In-network coverage only	Covered 100%	In-network coverage only
<b>TELEMEDICINE</b>	In-network coverage only Amwell (Cigna only) - \$49, MD Live (Cigna only) - \$45, Teladoc (BCBS only) - \$45			
<b>OFFICE VISITS, HOSPITAL, EMERGENCY AND URGENT CARE SERVICES</b>	10% after plan deductible	40% after plan deductible	20% after plan deductible	50% after plan deductible
<b>OPTUMRX PHARMACY RETAIL PROGRAM (30-DAY SUPPLY)</b>	\$7 generic 20% preferred brand (\$75 max) 20% non-preferred brand (\$150 max)	40% of cost	20% after plan deductible*	50% after plan deductible*
<b>OPTUMRX PHARMACY MAIL-ORDER PROGRAM (90-DAY SUPPLY)</b>	\$14 generic 20% preferred brand (\$150 max) 20% non-preferred brand (\$300 max)	In-network coverage only	20% after plan deductible*	In-network coverage only
<b>OPTUMRX PHARMACY OUT-OF-POCKET MAXIMUMS</b>	\$3,000/single \$6,000/associate and spouse or child(ren) \$9,000/family		Does not apply	
<b>SPECIALTY DRUGS</b>	<b>IN-NETWORK COVERAGE ONLY</b> Value: 8% up to \$100 Preferred brand: 15% up to \$200 Non-preferred brand: 25% up to \$300		20% after plan deductible	In-network coverage only

This is only a summary of benefits. Please review the summary plan description on The Hub for complete plan information and exclusions.  
\*Certain preventive prescription drugs are not subject to the deductible.

## MEDICAL PREMIUMS

### 2019 MONTHLY MEDICAL PREMIUMS (FULL TIME)

			Associate	Associate and Spouse	Associate and Child(ren)	Family
<b>HRA Plan</b>	Total Monthly Costs		<b>\$609</b>	<b>\$1,400</b>	<b>\$1,096</b>	<b>\$1,887</b>
<b>Eligible Earnings*</b>	<b>Tier</b>		<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>
Less than \$40,000	A		\$35	\$90	\$70	\$120
\$40,000 - \$69,999	B		\$52	\$158	\$116	\$206
\$70,000 - \$124,999	C		\$75	\$264	\$189	\$338
\$125,000 - \$179,999	D		\$101	\$383	\$270	\$486
\$180,000 - \$299,999	E		\$133	\$528	\$370	\$667
\$300,000 or greater	F		\$161	\$660	\$460	\$831
<b>HSA Plan</b>	Total Monthly Costs		<b>\$574</b>	<b>\$1,321</b>	<b>\$1,034</b>	<b>\$1,780</b>
<b>Eligible Earnings*</b>	<b>Tier</b>		<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>
Less than \$40,000	A		\$6	\$26	\$18	\$33
\$40,000 - \$69,999	B		\$17	\$79	\$54	\$99
\$70,000 - \$124,999	C		\$40	\$185	\$127	\$231
\$125,000 - \$179,999	D		\$66	\$304	\$208	\$379
\$180,000 - \$299,999	E		\$98	\$449	\$308	\$560
\$300,000 or greater	F		\$126	\$581	\$398	\$724

### 2019 MONTHLY MEDICAL PREMIUMS (PART TIME)

			Associate	Associate and Spouse	Associate and Child(ren)	Family
<b>HRA Plan</b>	Total Monthly Costs		<b>\$609</b>	<b>\$1,400</b>	<b>\$1,096</b>	<b>\$1,887</b>
<b>Eligible Earnings*</b>	<b>Tier</b>		<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>
Less than \$40,000	A		\$150	\$352	\$275	\$473
\$40,000 - \$69,999	B		\$163	\$406	\$312	\$542
\$70,000 - \$124,999	C		\$182	\$491	\$370	\$648
\$125,000 - \$179,999	D		\$203	\$586	\$435	\$766
\$180,000 - \$299,999	E		\$228	\$702	\$515	\$911
\$300,000 or greater	F		\$251	\$808	\$587	\$1,042
<b>HSA Plan</b>	Total Monthly Costs		<b>\$574</b>	<b>\$1,321</b>	<b>\$1,034</b>	<b>\$1,780</b>
<b>Eligible Earnings*</b>	<b>Tier</b>		<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>	<b>Your Cost</b>
Less than \$40,000	A		\$63	\$156	\$120	\$208
\$40,000 - \$69,999	B		\$73	\$203	\$152	\$267
\$70,000 - \$124,999	C		\$93	\$299	\$218	\$386
\$125,000 - \$179,999	D		\$117	\$406	\$291	\$519
\$180,000 - \$299,999	E		\$146	\$536	\$381	\$682
\$300,000 or greater	F		\$171	\$655	\$462	\$830

\*For more detailed information and a definition of Eligible Earnings, search "Benefits Handbook" on The Hub.



## DENTAL AND VISION PREMIUMS

### 2019 DENTAL PLANS

	Plan Max	Deductible		Preventive Care	Basic Restorative	Periodontal and Oral Surgery (\$2,000 max)	Major Restorative	Orthodontia \$2,000 Lifetime Maximum
		Single	Family					
Preventive	\$500	\$0	\$0	100%	50%	Not covered	Not covered	Not covered
Comprehensive	\$2,000	\$100	\$200	100%	80%	80%	50%	50%

### 2019 MONTHLY DENTAL PREMIUMS (FULL TIME)

	Associate	Associate and Spouse	Associate and Child(ren)	Family
Preventive Plan	\$0	\$6.58	\$7.77	\$11.23
Comprehensive Plan	\$8.83	\$21.67	\$24.58	\$32.17

### 2019 MONTHLY DENTAL PREMIUMS (PART TIME)

	Associate	Associate and Spouse	Associate and Child(ren)	Family
Preventive Plan	\$6.37	\$22.24	\$25.78	\$38.32
Comprehensive Plan	\$21.20	\$44.42	\$50.37	\$70.90

### 2019 VISION PLAN

Annual Eye Exam	Lenses, Frames, Contacts every 12 months	Contact Lens Fitting	Annual Combined Benefit Maximum
\$10 copay	\$20 copay (on select frames)	\$37	\$150

### 2019 MONTHLY VISION PREMIUMS (FULL TIME)

	Associate	Associate and Spouse	Associate and Child(ren)	Family
Superior Vision Plan	\$0	\$10.24	\$9.98	\$15.23

### 2019 MONTHLY VISION PREMIUMS (PART TIME)

	Associate	Associate and Spouse	Associate and Child(ren)	Family
Superior Vision Plan	\$4.86	\$15.10	\$14.84	\$20.09



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## OTHER PLANS AT-A-GLANCE

BENEFIT	PLAN OFFERINGS/CHOICES
<b>Health Savings Account</b> <i>You Must Enroll Each Year</i>	Pre-tax contributions up to IRS limits. (single coverage - \$3,500; family coverage - \$7,000)
<b>Health Care Flexible Spending Account</b> <i>You Must Enroll Each Year</i>	Pre-tax contributions for expected medical, pharmacy, dental and vision expenses. <ul style="list-style-type: none"> <li>• Minimum contribution: \$120</li> <li>• Maximum contribution: \$2,650</li> </ul>
<b>Limited Purpose Flexible Spending Account</b> <i>You Must Enroll Each Year</i>	<b>For associates enrolling in the HSA plan.</b> Pre-tax contributions for expected dental and vision expenses. <ul style="list-style-type: none"> <li>• Minimum contribution: \$120</li> <li>• Maximum contribution: \$2,650</li> </ul>
<b>Dependent Care Flexible Spending Account</b> <i>You Must Enroll Each Year</i>	Pre-tax contributions for expected day care and/or elder care expenses. <ul style="list-style-type: none"> <li>• Minimum contribution: \$120</li> <li>• Maximum contribution: \$5,000</li> </ul>
<b>Associate Life Insurance</b>	JM Family pays for life insurance in the amount of 2.5x eligible earnings, up to \$500,000 of coverage. The imputed costs will be reflected on your paycheck as Group Term Life. It is only placed on the paycheck as a taxable benefit and is not considered a deduction.
<b>Associate Supplemental Life Insurance</b>	You may elect 1x, 2x, 3x, 4x or 5x annual earnings (not to exceed \$1,500,000).
<b>Associate Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	2.5x eligible earnings up to \$500,000
<b>Spouse Life Insurance</b>	<ul style="list-style-type: none"> <li>• Option 1: \$10,000</li> <li>• Option 2: \$20,000</li> <li>• Option 3: \$25,000</li> <li>• Option 4: \$50,000</li> <li>• Option 5: \$75,000</li> <li>• Option 6: \$100,000</li> </ul>
<b>Spouse AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>• Option 1: \$10,000</li> <li>• Option 2: \$20,000</li> <li>• Option 3: \$25,000</li> <li>• Option 4: \$50,000</li> <li>• Option 5: \$75,000</li> <li>• Option 6: \$100,000</li> </ul>
<b>Child(ren) Dependent Life Insurance</b>	\$10,000
<b>Child(ren) Dependent AD&amp;D Insurance</b>	\$10,000
<b>Short-term Disability (STD)</b>	75% of eligible earnings
<b>Long-term Disability (LTD)</b>	Option 1: 60% of monthly earnings Option 2: 66.7% of monthly earnings Maximum benefit is \$10,000 per month
<b>Group Legal Plan</b>	Provides various legal services such as wills and trusts, real estate transactions, adoptions, etc.
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>• Accident and critical illness insurance</li> <li>• Pet health insurance</li> <li>• Group auto and home insurance</li> <li>• Discount shopping</li> </ul>

POINTS TO REMEMBER	YOUR ACTION
Total contributions cannot exceed IRS limits, INCLUDING the company match (up to \$300 single coverage and \$600 for all other coverage levels) and any incentives earned. If you are 55 or older you may contribute up to an additional \$1,000 in 2019.	For first time Cigna HSA enrollees, your account will be automatically opened by HSA Bank and you will receive a debit card in the mail. For first time BlueCross BlueShield HSA enrollees, visit <a href="https://secure.hsabank.com/group_enrollment/enrollment.aspx?id=591390794">secure.hsabank.com/group_enrollment/enrollment.aspx?id=591390794</a> to create an account.
It is important to plan your deposit carefully. You have until April 30, 2020, to submit claims for expenses incurred from January 1, 2019 to March 15, 2020. Note: Any expenses paid by the HRA account are not reimbursable under the HCFSA.	In AIM, you can enter an annual maximum that will be equally divided and deducted from your paycheck each pay period.
It is important to plan your deposit carefully. You have until April 30, 2020, to submit claims for expenses incurred from January 1, 2019 to March 15, 2020.	In AIM, you can enter an annual maximum that will be equally divided and deducted from your paycheck each pay period.
It is important to plan your deposit carefully. You have until April 30, 2020, to submit claims for expenses incurred from January 1, 2019 to March 15, 2020.	In AIM, you can enter an annual maximum that will be equally divided and deducted from your paycheck each pay period.
Although paid 100% by JM Family, IRS requires tax on the value of policies over \$50,000.	If you want to review and update your beneficiaries, you can do so during Open Enrollment. After you save your changes, click on the beneficiary/dependent icon to make updates.
If you are currently enrolled in Supplemental Life Insurance and would like to change your coverage, you may do so. However, you may only increase your coverage by one level without providing evidence of insurability (EOI), provided your coverage is less than \$350,000. If you are not currently enrolled in Supplemental Life and wish to enroll, you may purchase coverage in the amount of 1x your eligible earnings without meeting the EOI requirement.	
This benefit is provided by JM Family at no cost to you.	If you want to review and update your beneficiaries you can do so during Open Enrollment. After you save your changes, click on the beneficiary/dependent icon to make updates.
You may elect up to \$50,000 in life insurance for your spouse without evidence of insurability (EOI). However, if you have not made an election in the past and wish to make one for 2019, or if you would like to increase your current election, you may only choose Option 1 or move up one level from your 2018 coverage without having to provide EOI.	If evidence of insurability is required, you must complete the Liberty Life Assurance evidence of insurability online application by December 31, 2018. You will be notified if EOI applies to you.
No EOI required.	
All children will receive the same level of coverage for one premium. You cannot purchase this coverage for your child if he/she is a benefits eligible JM Family associate.	
All children will receive the same level of coverage for one premium. You cannot purchase this coverage for your child if he/she is a benefits eligible JM Family associate.	
This benefit is provided by JM Family at no cost for full-time associates only.	
The company provides associates with at least one year of service with LTD coverage for 60% of your monthly earnings at no cost to you if you get ill or injured and are unable to work. You have the option to purchase an additional 6.7% to supplement your coverage. Associates with eligible earnings exceeding \$180,000 cannot benefit from purchasing Option 2.	
Premiums for this benefit are paid with after-tax dollars.	
Premiums for these benefits are paid with after-tax dollars. You may enroll in pet, auto, and home insurance and access discount shopping at any time during the year.	<b>Enrollment for accident and critical illness coverage is open October 8-19, 2018. Visit <a href="https://jmfamily.com/voluntarybenefits">jmfamily.com/voluntarybenefits</a> to get started.</b>