

# Overview of U.S. Benefits\* 2018 Open Enrollment

October 2018

\*for Non-SCA members



### 2018 OPEN ENROLLMENT



# **AVAILABLE NOW**OPEN ENROLLMENT SITE

www.cgi.com/usbenefits2018

**Username:** 

**CGIUS** 

**Password:** 

usbenefits2018





### **OPEN ENROLLMENT PROCESS**

### What happens if you do not enroll?

- You will have the same coverage as 2017
- You <u>will not be enrolled</u> in a Health Care, Limited Purpose, or Dependent Care Flexible Spending Accounts (FSAs); you must actively enroll in FSAs each year you wish to contribute

### When are Elections effective?

• Elections are effective with first paycheck in January 2018. Benefits are effective for remainder of 2018, unless you have a qualified life event (e.g.: birth, marriage, etc).





### **U.S. BENEFITS**



- Must be a regular, full or part-time CGI member
- Must work a minimum of 20+ hours per week



- Spouse or domestic partner
- Dependent children: natural, step, legal wards, adopted or placed for adoption (up to age 26)
- Handicapped adult child



- CGI Domestic Partner affidavit must be completed to enroll a domestic partner each year for tax purposes
- SSNs of dependents are required for enrollment



### **GOING DIGITAL FOR 2018**

Jellyvision / ALEX decision-support tool

Cigna One Guide Mobile App

**Expanded Telehealth** 

(\$42 a visit)

T. Rowe Price 401(k) Mobile App Other Vendor Apps (ReThink, Wageworks, Delta Dental, etc.)

Smart Dollar (coming March 1)

### WHAT IS ALEX? (JELLYVISION)



Virtual benefits counselor



Industry leader in interactive benefits decision support



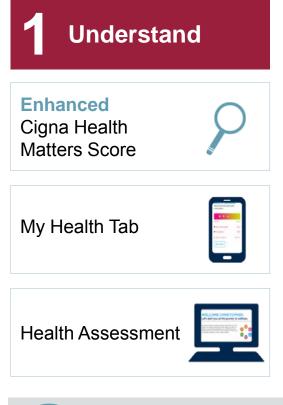
ALEX engages you in a one-on-one in a personalized benefits conversation that is in plain English to help you make informed benefit decisions

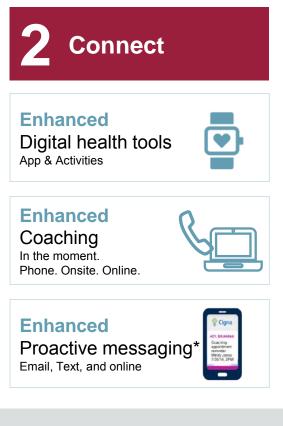


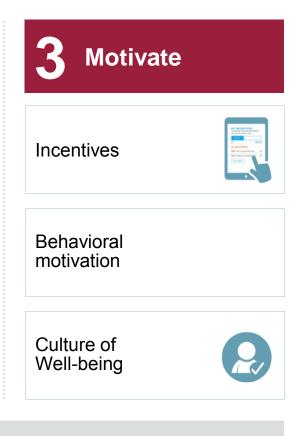
Because ALEX is available online around the clock, you can access a personalized benefits conversation at your convenience



## CIGNA ONE GUIDE SIMPLIFIES THE JOURNEY TO HELP YOU GET TO YOUR GOALS







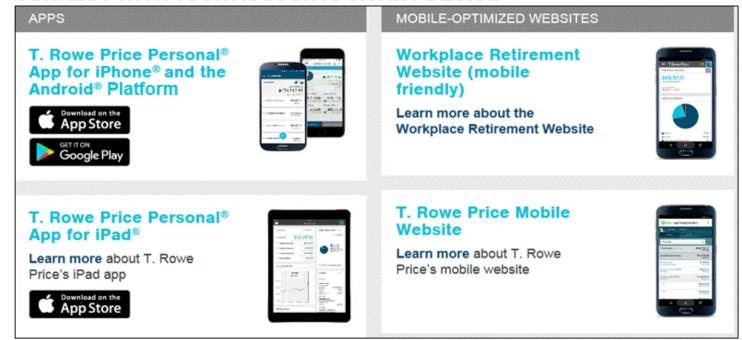


Total population option. Helps **every** employee and dependent – regardless of health coverage and/or carrier.

\*Available through Cigna Health Matters – One Guide

### T. ROWE PRICE MOBILE APPLICATION

#### CONNECT WITH YOUR ACCOUNTS ON ANY DEVICE



#### With our mobile solutions, you can:

- View account balances
- View asset allocations and historical charts
- Perform transactions within your accounts
- Conduct investment research
- Check the status of recent and pending transactions

#### Your account is secure

Security is our highest priority. T. Rowe Price mobile solutions feature the latest Internet technology for secure communication, and your accounts are protected by 128-bit encryption, just as they are on <a href="mailto:troweprice.com">troweprice.com</a>.

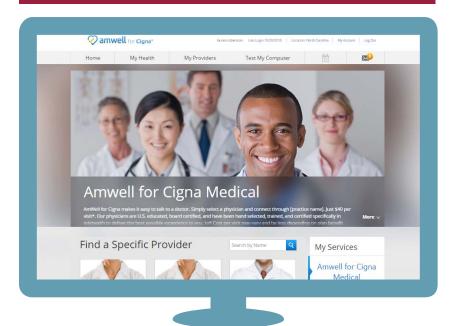




### CIGNA TELEHEALTH CONNECTION



AmwellforCigna.com Toll-free: 855.667.9722



### MDLIVE for Cigna

MDLIVEforCigna.com Toll-free: 888.726.3171

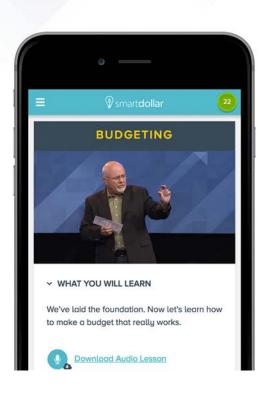






### FINANCIAL WELLNESS

### What Is SmartDollar?



**Online:** Access amazing video, audio and written content any time and from any device.

**Inspiration:** Learn from the best speakers on personal finance, and stay motivated!

**Support:** Revolutionize your budget with the best online budgeting tool on the planet, and find answers to your personal finance questions.



### **WE'VE GOT YOUR APPS**

Vendor	App Name	Website Link		
	myCigna Mobile App	mycigna.com Download through Apple App Store or Google Play		
Cigna	MDLive	mdliveforcigna.com/getapp Download through Apple App Store or Google Play		
	Amwell	amwellforcigna.com/getapp Download through Apple App Store or Google Play		
Delta Dental	Delta Dental Mobile	deltadentalva.com Download through Apple App Store or Google Play		
VSP Vision	VSP at your Fingertips	Register at vsp.com		
UHC Vision	Health4Me	Register at myuhc.com		
T. Rowe Price	T. Rowe Price Mobile App	Register at troweprice.com/mobilesolutions		
Shepell	My EAP	Download through device App Store or Scan QR via workhealthlife.com/CGI		





### MEDICAL COVERAGE- CDHP/HDHP

CGI offers Consumer-Driven Health Plans (CDHP), also referred to as High Deductible Health Plans (HDHP)

### A High Deductible Plan means:

- Your deductible is higher than traditional health insurance plans/co-pay plans, but your monthly payroll deductions are generally lower than those traditional plans
- Your insurance is valid and effective immediately at negotiated rates, even before your deductible is met, and you pay the out-of-pocket expenses up front
- You take responsibility for covering any minor or routine health care expenses until your calendar year deductible is met
- Preventative services in network are 100% COVERED
- Once you meet your deductible, your covered health care costs are paid by insurance (co-insurance may apply)

Enrolling in a CGI's CDHP makes you eligible to contribute to a tax-free Health Savings Account (HSA)





### 2018 MEDICAL COVERAGE OPTIONS

	CGI CDHP Select	CGI CDHP Essential
Plan Design Elements		
CGI Contribution to Member's Health Savings Account	\$500 Individual / \$1,000 Family	\$500 Individual / \$1,000 Family
In-Network Deductible (Individual/Family)	\$2,000/\$4,000	\$3,500/\$6,850
In-Network Coinsurance	10%	0%
In-Network Out-of-Pocket Max (Individual/Family)	\$3,000/\$6,000	\$3,500/\$6,850
In-Network Preventive Services	100% - no deductible required	100% - no deductible required
Out-of-Network Deductible (Individual/Family)	\$4,000/\$8,000	\$7,000\$14,000
Out-of-Network Coinsurance	30%	0%
Out-of-Network Out-of-Pocket Max (Individual/Family)	\$8,000/\$16,000	\$7,000/\$14,000
Out-of-Network Preventive Services	70% after deductible is met	100% after deductible is met

Deductibles, coinsurance, and prescriptions accumulate toward your out-of-pocket maximum





### 2018 MEDICAL COVERAGE RATES

	Plans, Monthly Rates, and Monthly Surcharges						
Key Numbers	Benefit Plan	Coverage	2018 Monthly Member Rate	2018 Bi- Weekly Rate	Monthly Tobacco Surcharge	Monthly Working Spouse Surcharge	
IN NETWORK (Ind/Fam):		Employee Only	\$90.13	\$41.60	\$50.00	N/A	
Deductible: \$2k / \$4k OOP Max: \$3k / \$6k	CGI Select (Cigna)	Employee + Spouse	\$254.20	\$117.32	\$50.00	\$100.00	
Out of NETWORK (Ind / Fam): Deductible: \$4k / \$8k		Employee + Child(ren)	\$194.71	\$89.87	\$50.00	N/A	
OOP Max: \$8k / \$16k		Family	\$376.79	\$173.90	\$50.00	\$100.00	
IN NETWORK (Ind/Fam):		Employee Only	\$54.55	\$25.18	\$50.00	N/A	
Deductible: \$3.5k / \$6.85k OOP Max: \$3.5k / \$6.85k	CGI Essential (Cigna)	Employee + Spouse	\$179.49	\$82.84	\$50.00	\$100.00	
Out of NETWORK  (Ind / Fam):  Deductible: \$7k / \$14k  OOP Max: \$7k / \$14k		Employee + Child(ren)	\$130.67	\$60.31	\$50.00	N/A	
		Family	\$266.51	\$123.00	\$50.00	\$100.00	





### MEDICAL COVERAGE: PREVENTIVE CARE

### **Adults**

- Annual routine office exam
- Tetanus/diphtheria booster
- Annual flu shot
- Cholesterol screening
- Annual mammogram for women older than 40
- Annual Pap smear and pelvic exam
- Labs, pathology, PSA screening
- Routine vision exam

#### Children

- Six visits 0-12 months
- Three visits 12-24 months
- Annual visits age 24 months through age 18
- Annual pap smear and pelvic exam, as appropriate by age
- Lead-level testing
- Immunizations
- Labs, pathology
- Routine vision exam





### MEDICAL COVERAGE: SURCHARGES

### **Tobacco User**

- Only applies to member
- Tobacco-free for six months as of open enrollment to qualify for nontobacco rates
- Cannot change during the year
- Applies to all medical plans
- Does not apply to expats enrolled in international medical plan

### \$50/month

### **Working Spouse**

- Applicable if spouse is eligible for benefits through their employer
- Assessed at time of open enrollment
- Can change during the year based on life event (i.e., loss of job, divorce, etc.)
- Applies to all medical plans
  - Employee + Spouse/DP
  - Family

**\$100/month** 



### **HEALTH SAVINGS ACCOUNT**

### **Group plan # 3311716**





- Open your HSA account with Optum Bank
- Set up your account immediately, to start contributing to your account and to receive wellness incentives



www.optumbank.com

2



- Contribute tax-free dollars through payroll deductions
- The money in your account earns taxfree interest

3



- Use the money in your HSA to pay for qualified medical expenses
- Find a list of common qualified medical expenses at



www.mycigna.com





 Monitor and manage your account online with Optum Bank



www.optumbank.com



### 2018 WELLNESS INCENTIVES AT-A-GLANCE

Activity	Amount	Dates*	Provider	Eligibility	Form of Payment
STEP 1: Complete the Cigna or BCBS Health Assessment	\$50	Q2	Cigna/BCBS	Only members enrolled in a CGI health plan	<b>Enrolled:</b> HSA or Payroll
STEP 2: Complete an eLearning training module (Topic-TBD)	\$25	Q3	TBD	All Members	Enrolled: HSA or Payroll Non-Enrolled: Payroll
STEP 3: Annual Health Physical or Onsite Biometric Screening**	\$100	Annual Health Physical: Q1- Q4 Onsite: Q3	Medical Provider/ Cigna/BCBS	Only members enrolled in a CGI health plan	<b>Enrolled:</b> HSA or Payroll
TOTAL	\$175				

<sup>\*</sup>Dates are subject to change

<sup>\*\*</sup> Onsite biometric screenings are at targeted locations.





### 2018 DENTAL COVERAGE OPTIONS



	Select Option		Essentia	al Option
Plan Features/ Coverage Levels	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible	\$50/\$150	\$100/\$300	\$50/\$150	\$100/\$300
Annual Maximum	\$1,500 per family member	\$1,500 per family member	\$1,000 per family member	\$1,000 per family member
Diagnostic and Preventive Care (oral exams, cleanings, fluoride, x-rays, sealants)	100%	90%	100%	80%
Minor Restorative Services (fillings, oral surgery, root canals, periodontal services, space maintainers)	80%	70%	70%	50%
Major Dental Care (Denture repair, re-cementation of crowns, crowns, bridges & dentures, implants – once every 5 yrs)	60%	50%	50%	30%
Orthodontics (covered adults and children)	50% with \$50 deductible and a lifetime maximum of \$1,500	50% with \$50 deductible and a lifetime maximum of \$1,500	NA	NA



### 2018 DENTAL COVERAGE RATES

	Plan and Rates						
Benefit Plan	Coverage	2018 Monthly Member Rate	2018 Bi-Weekly Member Rate				
	Employee Only	\$20.96	\$9.67				
Select Dental	Employee + Spouse	\$41.92	\$19.35				
(Delta Dental)	Employee + Child(ren)	\$46.10	\$21.28				
	Family	\$67.06	\$30.95				
	Employee Only	\$11.62	\$5.36				
Essential	Employee + Spouse	\$23.24	\$10.73				
Dental (Delta Dental)	Employee + Child(ren)	\$25.57	\$11.80				
	Family	\$37.18	\$17.16				





### 2018 VISION COVERAGE OPTIONS

	<b>∅</b> UnitedHealthcare		<b>■</b> UnitedHealthcare		vsp.		
	Select Plan	(UHC Only)	Essential	Plan (UHC)	Choice P	Choice Plan (VSP)	
Coverage Levels	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Spectacle Lenses	Twice per	plan year	Once per	plan year	Once per	plan year	
Frames	Twice per	plan year	Once per	plan year	Once per	plan year	
Contact Lenses (in lieu of eyeglass lenses or frames)	Twice per	plan year			Once per	plan year	
Exams (once per plan year)	\$10 Copay	Reimbursed up to \$50	\$10 Copay	Reimbursed up to \$50	\$10 Copay	Reimbursed up to \$50	
Frames	\$10 Copay; \$50 wholesale allowance or \$130 retail	Reimbursed up to \$75	\$10 Copay; \$50 wholesale allowance or \$130 retail	Reimbursed up to \$75	\$10 Copay; \$50 wholesale allowance or \$130 retail	Reimbursed up to \$70	
Contact Lenses Medically Necessary (in lieu of eyeglass lenses or frames)	\$10 Copay	Reimbursed up to \$250	\$10 Copay	Reimbursed up to \$250	\$10 Copay	Reimbursed up to \$250	
Contact Lenses Elective (in lieu of eyeglass lenses or frames)	Covered in full up to \$150	Reimbursed up to \$150	Covered in full up to \$150	Reimbursed up to \$150	Covered in full up to \$150	Reimbursed up to \$150	





### 2018 VISION COVERAGE RATES

	Plans and Rates					
Benefit Plan	Coverage	2018 Monthly Member Rate	2018 Bi-Weekly Member Rate			
	Employee Only	\$10.93	\$5.04			
Select Vision	Employee and Spouse	\$15.18	\$7.01			
(UnitedHealthcare)	Employee and Children	\$15.91	\$7.34			
	Family	\$28.41	\$13.11			
	Employee Only	\$4.94	\$2.28			
Essential Vision	Employee and Spouse	\$9.89	\$4.56			
(UnitedHealthcare)	Employee and Children	\$10.88	\$5.02			
	Family	\$15.82	\$7.30			
	Employee Only	\$7.09	\$3.27			
Choice Vision	Employee and Spouse	\$14.18	\$6.54			
(VSP)	Employee and Children	\$15.60	\$7.20			
	Family	\$22.69	\$10.47			



### **EMPLOYEE RATE CHANGES FOR 2018**

Change to Member Payroll Deductions					
Medical	2%				
Dental	0%				
Vision	0%				
Supplemental Life: Member	Smoker: 20%   Non-Smoker: 20%				
Supplemental Life: Spouse	20%				
Supplemental Life: Child	20%				
Supplemental AD&D (Member and Family)	0%				
LTD Buy-Up (per \$100 covered monthly pay)	0%				

Note: if a member enters a new age bracket or receives a salary adjustment, there will be pricing impact to the supplemental life



### MEMBERS LIKE ME: CHANGES IN RATES

### For 2018, Manny Member elects *member-only coverage* under the following plans:

- CGI Essential Health Plan
- Delta Dental Essential Dental Plan
- UHC Essential Vision plan

Impact to Manny Member					
Coverage	2017 Monthly Rate	2018 Monthly Rate	Monthly Difference	Bi-Weekly Difference	Annual Difference
Health	\$53.48	\$54.55	\$1.07	\$0.50	\$12.84
Dental	\$11.62	\$11.62	\$0	\$0	\$0
Vision	\$4.93	\$4.93	\$0	\$0	\$0
Total Increase			\$1.07	\$0.50	\$12.84
CGI HSA Seed	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00



### MEMBERS LIKE ME: CHANGES IN RATES

### For 2018, Marisol Member elects *family coverage* under the following health plans:

- CGI Select Health Plan
- Delta Dental Select Dental Plan
- UHC Select Vision plan

Impact to Marisol Member					
Coverage	2017 Monthly Rate	2018 Monthly Rate	Monthly Difference	Bi-Weekly Difference	Annual Difference
Health	\$369.40	\$376.79	\$7.39	\$3.41	\$88.68
Dental	\$67.06	\$67.06	\$0	\$0	\$0
Vision	\$28.40	\$28.40	\$0	\$0	\$0
Total Increase			\$7.39	\$3.41	\$88.68
CGI HSA Seed	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00





### MEDICAL COVERAGE: TRICARE SUPPLEMENT

Available to **active and retired service members** of the seven branches of the uniformed services, their **family members and survivors** who are registered in the Defense Enrollment Eligibility Reporting Systems (DEERS)

### The 2018 TRICARE Supplement offers:

- Pretax deductions through CGI payroll
- No pre-existing condition limitations
- Greater access to civilian providers
- Worldwide coverage
- Young Adult coverage (eligible dependents up to 26th birthday)

Monthly Payroll Deductions					
2018 Plan	Coverage	Monthly Member Rate			
	Employee Only	\$67.50			
TRICARE	Employee + Spouse	\$132.50			
Supplement	Employee + Child(ren)	\$132.50			
	Family	\$178.50			



### 2018 LIFE AND AD&D COVERAGE OPTIONS

2018 Benefit Options			
Basic Life Insurance	1 times your base pay, up to \$750,000 maximum benefit; minimum benefit \$20,000	Company pays No enrollment but must name beneficiary	
Basic AD&D Insurance	1 times your base pay, up to \$750,000 maximum benefit	Company pays	
Supplemental Life Insurance	<ul> <li>1–10 times your base pay, up to \$1,500,000 maximum benefit</li> <li>EOI required for \$300,000 and higher coverage</li> </ul>	Employee pays	
Supplemental AD&D	1–10 times your base pay, up to \$1,500,000 maximum benefit	Employee pays Not part of open enrollment, but special enrollment will apply	
Spouse Life Insurance	<ul> <li>Up to \$500,000 in \$5,000 increments</li> <li>EOI required for \$30,000 and higher coverage</li> </ul>	Employee pays	
Child Life Insurance	<ul><li>Up to \$25,000 in \$5,000 increments</li><li>No EOI required</li></ul>	Employee pays	





### 2018 DISABILITY COVERAGE OPTIONS

2018 Benefit Options			
Plan	Coverage		
Short-Term Disability	Sick pay covers first 2 weeks of base pay at 100% Plan pays 100% of base pay for next 4 weeks Plan pays 70% of base pay for next 7 weeks		
Basic Long-Term Disability	40% of your base pay up to \$25,000 per month		
Supplemental Long-Term Disability	20% of your base pay up to \$25,000 per month		





### FLEXIBLE SAVINGS ACCOUNT (FSA)

### General Purpose FSA



Not available to members opening an HSA

Contribute from \$120 to \$2,650 FSA limit

Over-the-counter drugs are no longer eligible expenses unless prescribed by a doctor; Medical supplies are eligible expenses

Use your funds by Dec. 31, 2018 or you lose them

### Limited Purpose FSA



Can be used to supplement your HSA

Helps on **dental or vision expenses** that are not covered, or only partially covered, by dental or vision insurance plans

Contributions are exempt from Federal income tax, Social Security taxes (FICA) and, in most cases, state income tax

Contribute from \$120 to \$2,650 per year

"Use it or lose it" applies

### Dependent Care FSA



Use for eligible child or elder day care expenses when it's necessary for you (and your spouse) to work outside the home.

Contribute from \$120 to \$5,000 per year

Can't make changes during the year

"Use it or lose it" applies





### **COMMUTER BENEFITS**



- Transit account allows you to purchase monthly passes for rail, bus, metro, or van pooling up to \$260 per month pre-tax
- Parking account allows up to \$260 a month for parking at or near your worksite or park-and-ride lot
- Can change or stop at any time
- Balances roll over year to year no "use it or lose it"



### OWNERSHIP: SHARE PURCHASE PLAN (SPP)



#### **BECOME AN OWNER**

- CGI invests one dollar for every dollar you invest in CGI shares
- Company match is vested each pay

MAXIMUM MATCHING CONTRIBUTIONS BY JOB CATEGORY		
Non-Management	3.0%	
Management	3.5%	

#### **HOW TO ENROLL**

- Visit the HR Service Center
- Select "SPP Enrollment"





### **SAVINGS: 401K RETIREMENT PLAN**



### Easy to use

- Online Access <u>rps.troweprice.com</u>
- Mobile Access 800-922-9945
- Easy to use tools and system

### **Flexible**

- Post-tax Roth 401(k) contributions are permitted (1%-80%)
- Federal limit is \$18,500
- "Catch-up" contribution of \$6,000 permitted for participants age 50+

### **Company Match**

50% of first 4% of member's contribution, up to \$2,500 annually

The match, plus your deferral, is deposited into your account after each pay period.





### MEMBER ASSISTANCE PROGRAM



A Member Assistance Program supports and assists members and their immediate family members in assessing and resolving work, health and life issues.



### TO ACCESS THE PROGRAM

Call Shepell directly or send an email to

support@worldwideassist.co.uk

Visit the website:

https://www.workhealthlife.com/CGI

#### FOR MORE INFORMATION

866-468-9461

#### **ABOUT THE SERVICES**

- ✓ Immediate access to impartial counselors and support for a range of work, health, life issues.
- ✓ Available 24/7/365
- ✓ Voluntary & confidential
- ✓ Available at no cost to you or your eligible family members
- Services are offered by Shepell, a global third-party specializing in member assistance programs

#### **COUNSELING SERVICES**

- ✓ 5 sessions per topic
- √ Telephonic > Face to face > E-Counseling

#### **WORK-LIFE SERVICES**

- ✓ Legal & Financial
- ✓ Family Support Solutions

#### **MANAGER & LEARNING SOLUTIONS**

#### WELLNESS WEBSITE

- ✓ Counseling services for managers
- ✓ Seminars/Webinars/eLearning

- ✓ Library of articles & online tools
- ✓ LiveCONNECT instant messaging



<sup>\*</sup>Topics for consulting: Improving relationships, parenting, managing stress, elder care, workplace issues, financial and legal support, self-esteem and confidence, addictions, etc.

<sup>\*</sup>Topics for consulting: Attitude at work, career management, caregiver support, change, communication, conflict, couple relationships, diversity, leadership, mental health, physical health, retirement.



### ADDITIONAL BENEFITS: LIFESTYLE BENEFITS

### Adoption Assistance

Reimbursement up to \$3,000 per year for qualified adoption expenses

Expenses include:

- Agency and placement fees
- Travel expenses associated with adoption
- Court costs
- Legal fees

### **529 Savings Plan**

Set aside money for college tuition or technical training for yourself or your dependents

Money is deducted after taxes directly from checking or savings account

Free from federal tax

No sales charges or administrative fees

### Back-Up Child Care

Low cost temporary or short term certified care for loved ones of any age

Available 24 hours a day, seven days a week

Can only be used during your normal working hours

Coverage is limited to 60 hours per year

Contact:

backup.brighthorizons.com

username: CGlbackup password: backupcare1

### Identity Theft Protection

InfoArmor – monitors identities to uncover identity fraud at its inception

\$25,000 Identity Theft Insurance Policy

Privacy Advocate Remediation

Offers assistance to an individual when their identity is stolen

\$7.95/month for member through payroll deduction

\$13.95/month for family through payroll deduction

\*prorated for mid-year entry into plan





# ADDITIONAL BENEFITS: EMERGENCY TRAVEL ASSISTANCE

### **CIGNA** Secure Travel

Protection when you travel domestically or internationally

- Emergency Medical evacuation
- 24-hour multilingual assistance
- Pre-trip planning services, including foreign travel
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Repatriation of remains



Provide payment for needed medical expenses so you can get the necessary care or treatment you need. You are responsible for repaying these funds to CIGNA secure travel because this program does not pay for medical expenses.





### ADDITIONAL BENEFITS: PET INSURANCE

### **Discount Program – Pet Assure**

- Offers savings on out-of-pocket pet care expenses at participating vets
- Not insurance, no exclusions when you seek care from an in-network provider
- Every pet in your household is covered, regardless of age, breed, or any preexisting/hereditary conditions
- \$8/month through payroll deductions
- Enroll at <u>www.petassure.com/cgi</u>

### **Pet Insurance Program – VPI**

- Affordable, comprehensive health care coverage for dogs, cats, and exotic pets
- Directly billed to member; enroll thru <u>www.petinsurance.com/afi/c/cgi</u>
- True insurance you may use it at any vet and then submit and get reimbursed for your expenses
- Various levels of coverage



### MEMBER DISCOUNTS

### Member Discount Programs available to you as a result of your employment with CGI

- Dell employee purchase program
- Microsoft home use program
- Verizon Wireless member discount program
- Verizon FIOS member discount program
- AT&T Wireless member discount program

Information on the discounts can be found on the U.S. IS-IT CynerGI page



### QUESTIONS?

Open a case at HR service center for Benefits - U.S.

