

# TWU VOL Benefits

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

## AFTER TAX DEDUCTIONS

Description	Amount	YTD Amount
C Employee Life	25.43	1,068.06
C LTD-TWU	18.20	764.40
C Child Life	0.47	19.74
C TWU Vol Benefits	28.32	1,104.57
C Group Legal Plan	3.90	163.80
C Union Dues:AA TWU	19.82	832.44
C Dental Discount Plan	0.00	7.98

# Take Action

This will not include LTD, Union Dues or any AA Added benefits

## ATTENTION TWU MEMBERS

**STARTING 10/21/19 (DURING OPEN ENROLLMENT)**

Effective 1/1/20, TWU union-sponsored benefits will no longer be payroll deducted.

Please see below for instructions on how to continue these valuable benefits...

OPEN ENROLLMENT  
BEGINS 10/21/19

### STEP 1

During open enrollment, meet with a Benefits Consultant. Ask your Local Benefits Coordinator for location.

A Benefit Consultant will walk you through the process of obtaining your new account information to input into JetNet direct deposit window.

**\*PLEASE NOTE: DIRECT DEPOSIT CHANGES MUST BE MADE TWO PAY PERIODS BEFORE 1/1/20 AND NOT BEFORE TO AVOID DOUBLE BILLING.**

1. Log onto **JetNet**
2. Go to **team member services**, click on **Money and Attendance**
3. Make sure you are enrolled in **DUO** (instructions are on JetNet)
4. Click on **"Send me a Push"**
5. Respond to message on cell phone or how **DUO app** is setup
6. Go to **"Direct Deposit"** and click on "I Agree"
7. Click on **"Add Account"** and enter new account # provided by UBP Team Member
8. Select Checking or Savings account and **add bank routing and account #**
9. **Add total amount** and click "add account"
10. Name account nickname **TWU Vol account**
11. **Arrange order** if necessary
12. Click **"Save And Finish"**

### STEP 2

Once you have your account information from your Benefits Consultant, please follow the instructions at right to switch to direct deposit. This will allow you to keep your benefits.

## ATTENTION TWU MEMBERS

**\*DURING 10/21/19 - 11/15/19\***

Effective 1/1/20, TWU union-sponsored benefits will no longer be payroll deducted.

Please see below for instructions on how to continue these valuable benefits...

OPEN ENROLLMENT  
BEGINS 10/21/19

### STEP 1

Call UBP between  
8:30am - 6:00pm EST  
**866.386.6060**

A UBP Team member will walk you through the process of obtaining your new account information to input into JetNet direct deposit window.

**\*PLEASE NOTE: DIRECT DEPOSIT CHANGES MUST BE EFFECTIVE 1/1/20 TO AVOID DOUBLE BILLING FOR 2019\***

1. Log onto **JetNet**
2. Go to **team member services**, click on **Money and Attendance**
3. Make sure you are enrolled in **DUO** (instructions are on JetNet)
4. Click on **"Send me a Push"**
5. Respond to message on cell phone or how **DUO app** is setup
6. Go to **"Direct Deposit"** and click on "I Agree"
7. Click on **"Add Account"** and enter new account # provided by UBP Team Member
8. Select Checking or Savings account and **add bank routing and account #** (provided by UBP Team Member)
9. **Add total amount** and click "add account"
10. Enter **routing number** and benefit **account number**
11. Enter amount under **TWU Vol account**
12. **Arrange order** if necessary
13. Click **"Save And Finish"**

### STEP 2

Once you have your account information from a UBP team member, please follow the instructions at right to switch to direct deposit. This will allow you to keep your benefits.

# Plan Changes for 2020

Plan	2019	2020	% Change
<b>Core</b>			
EE Only	\$64.00	\$67.69	5.8%
EE + Spouse	\$166.40	\$176.00	5.8%
EE + Child(ren)	\$115.20	\$121.85	5.8%
EE + Family	\$224.00	\$236.92	5.8%
<b>Standard</b>			
EE Only	\$102.85	\$108.78	5.8%
EE + Spouse	\$267.41	\$282.84	5.8%
EE + Child(ren)	\$185.13	\$195.81	5.8%
EE + Family	\$359.98	\$380.75	5.8%
<b>HCC</b>			
EE Only	\$196.13	\$218.93	11.6%
EE + Spouse	\$543.13	\$613.24	12.9%
EE + Child(ren)	\$353.03	\$394.07	11.6%
EE + Family	\$731.20	\$825.63	12.9%

# Some Comparisons

## DFW ConnectedCare Plan – Team Members in DFW

- Implement new plan for team members in DFW with Baylor Scott & White Quality Alliance as the network

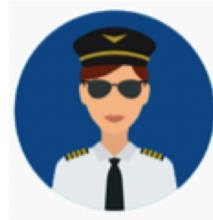
### Care Management Team

- BSW Providers - PCP
- Registered Nurses
- Pharmacist and technicians
- Onsite pharmacies
- Social Workers

### Web Based Resources

- Provider search
- E-visits
- Telehealth
- Mobile App with appointment setting

Baylor ConnectedCare Plan  
Team Member



### BSWQA Network

- Partners with Methodist and Children's Medical Center
- 95% of team members have access to a PCP within 10 miles

### Claims Administration

- WebTPA will replace BCBSTX and
- Adjudicate claims
- Prior authorizations
- Member claim resolution

(In Network)	DFW ConnectedCare	Standard	HCC
<b>Medical Benefits</b>			
Deductible: Ind./Fam.	\$0 / \$0	\$850 / \$2,550	\$400 / \$1,200
OOP Max: Ind./Fam.	\$3,500 / \$7,000	\$2,850 / \$7,550	\$2,400 / \$6,200
Physicians Office Visit	\$15 Copay	\$30 Copay	\$25 Copay
Specialist Office Visit	\$50 Copay	20%	\$45 Copay
Emergency Care	\$300 Copay + 40%	\$100 Copay + 20%	\$200 Copay + 20%
<b>2020 Contributions</b>			
EE	\$97.90	\$108.78	\$218.93
EE + Spouse	\$254.56	\$282.84	\$613.24
EE + Children	\$176.23	\$195.81	\$394.07
EE + Family	\$342.68	\$380.75	\$825.63



# Flexible spending

## Smart-Choice Platform (Replaces YSA)

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- Everyone will receive a new Smart-Choice debit card (to replace the existing YSA debit cards as of 1/1/2020)
- On the new platform, you can:
  - View claims and contributions by a specific year
  - See when a claim is paid from two different accounts (HCFSA / HRA)
  - Submit substantiation before it is requested
- New mobile app

- Flexible Spending Account (FSA)

- Contribute pre-tax dollars up to IRS limits (\$2500)
- Goal amount elected through annual enrollment is available immediately upon the beginning of the plan year (do not have to wait until payroll deductions occur)
- Can be used for eligible medical, dental and vision expenses
- Does not roll over from year to year
- Does not survive departure from American



# Core Plan HSA and LPFSA

**By enrolling in the Core medical option you are eligible to open an HSA and a Limited Purpose FSA (LPFSA). Below are the key features of these accounts.**

	<u>HSA</u>	<u>HRA</u>
<b>Medical Plan</b>	Core (HDHP)	Standard, Value and PPO 80/90/100
<b>Funded by...</b>	Your pre-tax contributions & wellness incentives	Wellness incentives only
<b>Can be used for ....</b>	Medical, dental and vision	Medical, dental and vision
<b>Can it roll year to year</b>	Yes	Yes, if you remain enrolled in the Standard, Value, or PPO 80/90/100 medical plan the following year.
<b>Does it survive departure from American?</b>	Yes	No
<b>Is it compatible with a Flexible Spending Account (FSA)?</b>	Only limited purpose (dental and vision expenses only)	Yes, a general purpose flexible spending account (can be used for medical, dental and vision)

- **HSA (Health Savings Account)**
  - Contribute pre-tax dollars up to IRS limits (\$3350 single/\$6550 family)
  - Wellness incentives are deposited here
  - Funds are not available until the contribution (payroll deduction) occurs
  - Can be used for eligible medical, dental, vision expenses
  - Rolls over from year to year
  - Survives departure from American
  
- **LPFSA (Limited Purpose Flexible Spending Account)**
  - Contribute pre-tax dollars up to IRS limits
  - Goal amount elected through annual enrollment is available immediately upon the beginning of the plan year (do not have to wait until payroll deductions occurs)
  - Can only be used for dental and vision expense
  - Does not roll over from year to year
  - Does not survive departure from American

# Wellness Rewards

## Now Boarding: Limeade's Well-Being Journey

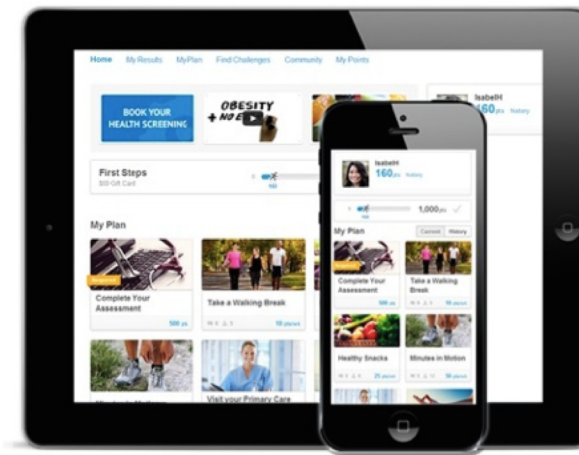
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2020 Limeade:

- New program design will offer team member choices that are more personal, flexible and sustain engagement in healthy habits, emphasizing health improvement, while still providing rewards
- Rewards earned through engaging in physical, emotional, social, and financial health activities to address overall team member well-being

What is staying the same?

- Covered team members and spouses can each earn \$250 into their Health Reimbursement or Health Savings Account
- Well-being assessment, health coaching, portal activities, biometrics are among the 400+ choices



# Life Insurance

## Life Insurance Changes

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- We are enhancing voluntary life insurance and during 2020 annual enrollment, team members will be able to increase their voluntary life insurance one increment for up to the lesser of 3x salary or \$500,000 without EOI
  - EOI will be required if more than a one increment increase is elected, but the team member will be guaranteed the one increment up to the lesser of 3x salary or \$500,000 without passing EOI
  - If the team member is not currently enrolled in voluntary life, EOI will be required for any increase
  - Examples:
    - Voluntary Life: If at 1x pay, can move to 2x without EOI as long as it does not exceed \$500,000
- In addition, during 2020 annual enrollment, team members must designate the name and age of dependents they are enrolling in child life insurance
  - Eligibility will not change

# Extended life event timeline

- Starting Jan 1 2020 you'll will have up to 60 days to make any needed changes to your benefits and 31 days after that to submit any required documentation



# Open Enrollment

## Smart-Choice - Things to Know

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- **New Debit Card:** Replacement cards will be mailed in December for use as of January 1, 2020. Additional cards can be requested via the Smart-Choice platform.
- **Transition Period:** Reimbursements from your remaining 2019 account balances will not be processed between January 1, 2020 – January 14, 2020. After the transition period, you can use remaining 2019 funds to pay for 2019 claims.
- **Save Claims History:** After January 1, 2020, prior claim history will be not be available on the platform. Consider saving any records you need before then or contact the Benefits Service Center.
- **Direct Deposit:** No action required, as your election and banking info will automatically transfer.
- If you have an Health Savings Account(HSA), you will:
  - Receive a new HSA account number
  - Need to re-establish your HSA investments and HSA beneficiaries