



## EMPLOYEE BENEFITS – HEALTH PLAN 2018

As you may already know, the cost of health care continues to rise at an alarming rate annually. Additionally, the Affordable Care Act continues to create new challenges and costs for employers and their employees. As a result, insurance companies are raising the premiums they charge us, which makes the annual renewal process very challenging. Every year, we review our benefits package to make sure that we are able to provide affordable and competitive benefits to all of our employees.

This year at renewal, the group health plan received a double-digit cost increase. Due to this, we have been forced to make some minor changes to employee contributions and the design of the group health plan. Please review the summary chart on page 2 for more information regarding the changes for 9/1/2018.

### Annual Open Enrollment

The annual open enrollment period for the group benefits offered through Henderson Trucking is currently open. The open enrollment period will conclude on August 31, 2018. If you intend to make any changes this year to your current benefit elections, you must have all changes in by the 31<sup>st</sup>. Please see Letha Carlson for any changes you would like to make.

If you do not wish to make any changes at this time, no action is needed. Your current elections will roll over to the new plan years on 9/1/2018.

**As a reminder, below is some important information about our health plan. A brief summary of benefits is included on the reverse side.**

- **PPO Network:** Our plan uses the Cigna PPO network. A national network of physicians, clinics and hospitals, Cigna provides you with very good discounts on your claims. To verify your provider is in-network, you can go to [www.myCigna.com](http://www.myCigna.com) and create a username and password. Once created, you can then search for a provider through the “Find a Doctor” link. You may also call toll free at 1-800-457-4726, ext. 7708.
- **Pre-Certification is required for all inpatient procedures and the following outpatient services:** MRI, MRA, CT Scans, Pet Scans, Chemotherapy, Radiation Therapy, Home Health services, and medical equipment. This just involves a phone call and takes only a few minutes (your medical provider can also do this for you). To pre-certify call 1-800-457-4726 - this will also be on your ID card.
- **Prescription Drugs:** Our health plan uses a formulary through National Pharmaceutical Services (NPS). The formulary is a list of approved drugs that are split into three different tiers: Generic, Preferred Brand and Non Preferred Brand. Generic medications are a great way to save money on prescription drugs. Next time you are given a prescription, make sure to ask your pharmacist about any generic alternatives.
- **Smoking Cessation Benefits:** The health plan with SISCO will allow Over-the-Counter smoking cessation products to be covered under the \$15 generic drug copay. The plan will also cover prescription smoking cessation drugs at the appropriate prescription drug copay level. This is a great benefit considering the health plan has different premium rates for Tobacco and Non-Tobacco users.
- **Online Access:** You have 24/7 access to your claims and health plan information online with the Benefit Information Network (BIN.) You can access this website at <https://benefits.cb-sisco.com/>. If you have any issues using the site, please contact SISCO Customer Service at 800.457.4726.

Sincerely,

**Earl L. Henderson Trucking Co.**

**Earl Henderson Trucking  
Medical and Rx Plan Summary  
for Plan Year 9/ 1/ 2018 - 9/ 1/ 2019**

**MEDICAL & RX BENEFITS\***

DEDUCTIBLE	
<b>In-Network</b> - Single/Family	\$2,750/\$8,250
<b>Out-of-Network</b> - Single/Family	\$5,550/\$16,650
COINSURANCE	
<b>In-Network</b> (plan pays/member pays)	75%/25%
<b>Out-of-Network</b> (plan pays/member pays)	55%/45%
Office Visit Copay	
<b>In-Network</b>	\$40
<b>Out-of-Network</b>	45%
OUT-OF-POCKET MAXIMUM**	
<b>In-Network</b> - Single/Family	No maximum out of pocket
<b>Out-of-Network</b> - Single/Family	
BENEFITS LISTED BELOW ARE FOR <u>IN-NETWORK</u> SERVICES ONLY. OUT-OF-NETWORK DEDUCTIBLES/ COINSURANCE APPLY OTHERWISE.	
<b>Physician Office Visits</b>	100% after \$40 Copay
<b>Routine Physicals</b>	100% after \$40 Copay
<b>Urgent Care Visit</b>	100% after \$50 Copay
<b>Emergency Room Visit</b>	75% after Deductible
<b>Hospital Admission</b>	75% after Deductible
<b>Diagnostic Services</b> (lab, x-ray, etc.)	75% after Deductible
<b>Durable Medical Equipment</b>	75% after Deductible
<b>Spinal Manipulations</b> (Chiropractic)	100% after \$40 Copay 2 visits/month
<b>Physical, Speech &amp; Occupational Therapy Services</b>	75% after Deductible 20 visits/year limit
<b>Smoking Cessation Benefit (NEW!)</b>	Covers Over-the-Counter Smoking Cessation Products covered at \$15 generic copay
<b>Prescription Drug Card Benefits</b>	Generic - \$15 Preferred Brand - \$30 Non Preferred Brand - \$60 Specialty - 50%
<b>Annual Maximum</b>	Unlimited
<b>Claims Administrator</b>	SISCO (Self Insured Services Company) 1-800-457-4726 Ext. 7708
<b>PPO Medical and Rx Network</b>	CIGNA/Great-West Health <a href="http://www.myCIGNA.com">www.myCIGNA.com</a>

<b><u>WEEKLY EMPLOYEE CONTRIBUTIONS</u></b>	<i>New -Non Tobacco</i>	<i>New - Tobacco</i>
<b>Employee Only</b>	\$47.00	\$52.75
<b>Employee + Spouse</b>	\$144.00	\$162.00
<b>Employee + Child(ren)</b>	\$103.00	\$118.00
<b>Family</b>	\$174.00	\$195.00

\* Deductibles and Out-of-Pocket Maximums reset each year. Benefits shown above are based on a calendar year.

Your health care program believes the program is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Earl L Henderson Trucking, 618-548-4667. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.