

# WorkSmart SYSTEMS

## Open Enrollment 2021

October 30, 2020 - November 13, 2020



# Open Enrollment 2021

## Important Points

- Open Enrollment Dates: October 30, 2020 - November 13, 2020
- New plan year and benefit premiums are effective January 1, 2021.
- Open Enrollment is your once-a-year opportunity to change your medical, dental, vision and flexible spending elections.
- After November 13, 2020, all changes made for 2021 coverage will be restricted to Qualifying Events (see page 2 for details).
- Your 2021 premium information is presented in the Benefits Enrollment portal at [Employee.myWorkSmartCloud.com](https://Employee.myWorkSmartCloud.com).
- Medical and Dental plan designs will remain unchanged for 2021.
- The frequency of vision exams, frames, eyeglass lenses and contact lenses will change from months to calendar year. There are no other plan design changes.
- **Medical, Dental, Vision and LifeLock elections will automatically continue in 2021 with no action required.**
- Health Savings Account annual limits increase to \$3,600 individual / \$7,200 family.
- **Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) require action. These DO NOT automatically continue each year; you must enroll for 2021 if you wish to participate.**
- **Disability and Life insurance elections will automatically continue into 2021. These products are NOT subject to open enrollment (see page 13 for details).** 2021 salary and/or age band changes will affect voluntary life and disability premiums, effective the month following the change.

## Do I need to complete the Open Enrollment process for my 2021 benefit elections?

YES, if you want to make changes to your Medical, Dental, Vision or LifeLock elections.

YES, if you want to contribute to an FSA or HSA.

NO, if you don't want to make changes to your Medical, Dental, Vision or LifeLock elections.

NO, if you don't want to contribute to an FSA or HSA.

## How To Enroll:

- Review your 2020 plans and health care expenses. Will the same plans work for 2021?
- Review this Open Enrollment Guide, FAQs and online presentation for 2021 benefit details.
- Log in to [Employee.myWorkSmartCloud.com](https://Employee.myWorkSmartCloud.com) to review per pay premium and select your 2021 benefits.
- Select Benefits > Benefits Enrollment to make your elections/waivers for 2021.
- All options must be elected or waived to submit your enrollment.
- Changes made to your benefits for 2021 will be accepted when you click Complete Enrollment at the end of the Benefit Enrollment.

## Do You Have Questions? Contact WorkSmart Systems:

benefits@worksmartpeo.com • 317.585.7870

# Open Enrollment 2021

## Open Enrollment Education Webinar & E-Learning Tools

Join us for an Open Enrollment Education Meeting via Zoom on one of the following dates:

- Wednesday, November 4, 2020, at 6 p.m. EST
- Friday, November 6, 2020, at 11 a.m. EST
- Tuesday, November 10, 2020, at 2 p.m. EST

<https://worksmartpeo.zoom.us/j/92181714671?pwd=MTJ0dWw2THNSRHM2WW1yT2VIRDlRUT09>

Meeting ID: 921 8171 4671

Password: 653537

An online presentation is also available 24/7. Links to the presentation and some additional FAQs are available in the initial Open Enrollment email sent on October 30, 2020.

If you have additional questions about the benefits available to you through WorkSmart Systems, contact our Benefits Department at 317.585.7870 or [benefits@worksmartpeo.com](mailto:benefits@worksmartpeo.com).

---

## Qualifying Events

Outside of Open Enrollment, the only time to make changes to your medical, dental, vision and flex elections during the year is due to a change in family status or a life event.

Your request for a change in enrollment must be clearly related to the life event and is limited to adding or dropping a dependent and/or coverage, as applicable.

**You are responsible for notifying the Benefits Department at WorkSmart Systems so that changes can be made with the insurance carrier within 30 days of the life event.**

By law, changes cannot be made after the 30-day period ends. Your request to change coverage must be date-stamped in the WorkSmart Systems office within 30 days of the qualifying event.

### These include:

- Marriage or divorce
- Birth, adoption or placement for adoption of a child
- Death of your spouse or a dependent
- Significant change in coverage by your spouse's employer
- Change in your spouse's employment resulting in gain or loss of coverage
- Change from part-time to full-time (or vice-versa) by you or your spouse
- Dependent satisfies or ceases to satisfy eligibility requirements
- Qualification by Plan Administrator of a medical child support order
- Changes in entitlement to Medicare or Medicaid

---


## Privacy Practices

You can obtain the WorkSmart Systems Notice of Privacy Practices by contacting:

Andrea Meyer, Privacy Officer  
WorkSmart Systems  
9957 Crosspoint Blvd  
Indianapolis, IN 46256

# Open Enrollment 2021

## 2021 WorkSmart Medical Plans | [www.anthem.com](http://www.anthem.com)

	\$2,000 Traditional PPO Plan		\$5,000 Traditional PPO Plan	
	In-Network What you pay	Out-of-Network What you pay	In-Network What you pay	Out-of-Network What you pay
<b>Calendar Year Deductible</b>				
Individual	\$2,000	\$4,000	\$5,000	\$10,000
Family (2+ people)	\$4,000	\$8,000	\$10,000	\$20,000
<b>Maximum Out-of-Pocket Per Calendar Year</b>	(Maximum out-of-pocket includes all Deductibles, Copayments and Coinsurance amounts)			
Individual	\$4,000	\$8,000	\$6,350	\$15,000
Family (2+ people)	\$8,000	\$16,000	\$12,700	\$30,000
<b>Coinsurance</b>	20%	40%	20%	40%
<b>Preventive Care Services</b>	\$0	Deductible + Coinsurance	\$0	Deductible + Coinsurance
<b>Office Visits</b> (Primary Care/Specialty)	\$25 / \$50	Deductible + Coinsurance	\$25 / \$50	Deductible + Coinsurance
<b>Online Telemedicine Visits</b>	\$10	Deductible + Coinsurance	\$10	Deductible + Coinsurance
<b>Diagnostic Lab and X-ray</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Other Medical Services</b> (Behavioral Health, Maternity, Surgical, Therapy)	Copayment or Deductible + Coinsurance (based on location of where services are received)	Deductible + Coinsurance	Copayment or Deductible + Coinsurance (based on location of where services are received)	Deductible + Coinsurance
<b>Hospital Services</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Urgent Care</b>	\$75	Deductible + Coinsurance	\$75	Deductible + Coinsurance
<b>Emergency Room</b> (copay waived if admitted)	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance
<b>PRESCRIPTION DRUGS</b>				
<b>Retail Pharmacy – 30-day Supply</b>				
Tier 1—Typically Generic Drugs	\$15	50% (minimum \$35)	\$20	50% (minimum \$40)
Tier 2—Typically Preferred	\$35	50% (minimum \$35)	\$40	50% (minimum \$40)
Tier 3—Typically Non-preferred	\$50	50% (minimum \$35)	\$70	50% (minimum \$40)
<b>Home Delivery Pharmacy – 90-day Supply</b>				
Tier 1—Typically Generic Drugs	\$30	Not Covered	\$40	Not Covered
Tier 2—Typically Preferred	\$70	Not Covered	\$80	Not Covered
Tier 3—Typically Non-preferred	\$100	Not Covered	\$140	Not Covered

Preventive Care Services are subject to calendar year and age limitations. Mammogram coverage as permitted based on age and risk. Primary Care includes services of an internist, general physician, family practitioner, obstetrician/gynecologist, geriatrician or pediatrician.

Covered lab services received at specific contracted independent labs (e.g., IU Health, LabCorp, Mid America Clinical Labs and Quest Diagnostics) will be paid 100% in Indiana. This may not be applicable in other states.

Family coverage requires two deductibles, or the cumulative equivalent, to be satisfied. Pre-certification is required for some benefits. This includes, but is not limited to inpatient hospitalization, inpatient mental health, inpatient skilled nursing, outpatient surgery and substance abuse.

**ACA Requirement:** Effective January 1, 2014, under the Patient Protection and Affordable Care Act (ACA), all individuals and their family members are required to obtain health insurance. However, there will be no penalty enforced for no coverage.


The health plan options listed here are provided to you, as an eligible participant in the WorkSmart Systems benefits program, and to your eligible dependents in accordance with WorkSmart Systems' obligation under provisions of the ACA.

It is important to remember if you waive your coverage, you are still responsible for obtaining coverage through another source, such as a spouse or your parent's plan (if you are under age 26); or you can obtain coverage via the Health Insurance Marketplace.

**\*Compatible with Health Care Flexible Spending Account\***

# Open Enrollment 2021

## 2021 WorkSmart Medical Plans | [www.anthem.com](http://www.anthem.com)

	\$2,800 HDHP		\$3,500 HDHP	
	In-Network What you pay	Out-of-Network What you pay	In-Network What you pay	Out-of-Network What you pay
<b>Calendar Year Deductible</b>				
Individual	\$2,800	\$5,300	\$3,500	\$7,000
Family (2+ people)	\$5,600	\$10,600	\$7,000	\$14,000
<b>Maximum Out-of-Pocket Per Calendar Year</b>	(Maximum out-of-pocket includes all Deductibles, Copayments and Coinsurance amounts)			
Individual	\$4,500	\$9,000	\$5,800	\$10,000
Family (2+ people)	\$9,000	\$18,000	\$11,600	\$20,000
<b>Coinsurance</b>	20%	40%	20%	40%
<b>Preventive Care Services</b>	\$0	Deductible + Coinsurance	\$0	Deductible + Coinsurance
<b>Office Visits</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Online Telemedicine Visits</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Diagnostic Lab and X-ray</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Other Medical Services</b> <small>(Behavioral Health, Maternity, Surgical, Therapy)</small>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Hospital Services</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Urgent Care</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>Emergency Room</b>	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
<b>PRESCRIPTION DRUGS</b>				
<b>Retail Pharmacy – 30-day Supply</b>				
Tier 1—Typically Generic Drugs	\$20 after Deductible	50% (minimum \$40)	\$20 after Deductible	50% (minimum \$40)
Tier 2—Typically Preferred	\$40 after Deductible	50% (minimum \$40)	\$40 after Deductible	50% (minimum \$40)
Tier 3—Typically Non-preferred	\$70 after Deductible	50% (minimum \$40)	\$70 after Deductible	50% (minimum \$40)
<b>Home Delivery Pharmacy – 90-day Supply</b>				
Tier 1—Typically Generic Drugs	\$40 after Deductible	Not Covered	\$40 after Deductible	Not Covered
Tier 2—Typically Preferred	\$80 after Deductible	Not Covered	\$80 after Deductible	Not Covered
Tier 3—Typically Non-preferred	\$140 after Deductible	Not Covered	\$140 after Deductible	Not Covered

Preventive Care Services are subject to calendar year and age limitations. Mammogram coverage as permitted based on age and risk.

Family coverage requires two deductibles, or the cumulative equivalent, to be satisfied. Pre-certification is required for some benefits. This includes, but is not limited to inpatient hospitalization, inpatient mental health, inpatient skilled nursing, outpatient surgery and substance abuse.

**\*Compatible with Health Savings Account (HSA) & Limited Flexible Spending Account\***

# Open Enrollment 2021

## Accessing Pharmacy Benefits

You will use your Anthem ID card to access your prescription benefits. IngenioRx is the pharmacy benefit manager for our plan. You can access drug information by logging in to your [anthem.com](https://www.anthem.com) page and selecting the Pharmacy tab.

## Three Options for Prescription Fills

1. Local pharmacy
2. Doctor initiated home delivery
3. Patient initiated home delivery

If you take maintenance prescriptions, the home delivery option is designed to save you time and money.

## Prescription Resources

There's a lot to know about your prescription plan. Make sure you take advantage of the resources offered by Anthem.

- **Manage Prescriptions:** Order prescriptions, check order status, search medication information, price a medication and even learn how to save with your prescription choices.
- **Copayments and Plan Information:** Learn about your plan, who is covered, what it costs and more.
- **Locate a Pharmacy:** Find the participating retail pharmacies in your area.
- **Prepare for My Doctor Visit:** Utilize resources and tools to help you gather information to assist your doctor in choosing the medications that are right for you, while making the most of your prescription benefits.

## Three-Tier Drug Program

- Tier 1** Tier 1 drugs have the lowest cost share. These drugs will contain low cost and preferred medications that may be generic, single source brand drugs or multi-source brand drugs. Tier 1 drugs offer the greatest value compared to others that treat the same condition.
- Tier 2** Tier 2 drugs have a higher cost share than those in Tier 1. This tier may contain preferred medications that may be generic, single source or multi-source brand drugs. These may be preferred drugs, based on their effectiveness and value. Some are newer, more expensive generic drugs.
- Tier 3** Tier 3 drugs have a higher cost share than those in Tier 2. This tier may contain higher cost, preferred and non-preferred medications that may be generic, single source or multi-source brand drugs. They may cost more than others used to treat the same condition and may also include drugs that were recently approved by the FDA.

## Pharmacy Benefit Programs

### Essential Drug List

The Essential Drug List (EDL) is a closed formulary/drug list. It covers high-quality, affordable drugs that are essential to your health. The EDL includes the essentials, but is a more focused list that offers pharmacy cost savings while ensuring there are no gaps in care.

How does it work? The EDL excludes medications that cost more, so it's easier to find the most cost-effective choices instead; those lower-cost formulary alternatives or over-the-counter (OTC) drugs. You can find the Essential Drug List at [anthem.com/ms/pharmacyinformation/home.html](https://www.anthem.com/ms/pharmacyinformation/home.html). If the drug you take is not on the list, it is not covered, so you should expect to pay 100% of the cost for the drug.

### Step Therapy

Step therapy helps you and your doctor choose drugs that are safe, affordable and right for you. After studying many drugs, Anthem chose certain ones to be the first drugs to try when treating some conditions. Trying drugs in a step-by-step way is called step therapy.

### Prior Authorization

Most prescriptions are filled right away when you take them to the pharmacy. Some drugs, however, need to be reviewed by your health plan before they're covered. This is called prior authorization.

## Go Mobile with Sydney!

Anthem information is at your fingertips with an app available for download on Apple iOS and Android. Use the same username and password on your phone and on your computer to log in.

### Once registered, it's easy to:

- Price a drug
- Refill your Home Delivery Rx
- Check your Home Delivery Rx status
- Access your online "medicine cabinet"



## Prescription Savings

Aside from astute use of your prescription drug coverage, there are other ways to save money on your prescriptions.

- 1. Walmart:** \$4 for a 30-day supply and \$10 for a 90-day supply of some covered generic drugs at commonly prescribed dosages
- 2. Kroger:** Membership required to access prescription program featuring common scripts for free, \$3 or \$6
- 3. Meijer:** Offers select free prescriptions, regardless of insurance or copay

# Open Enrollment 2021

## Medical Insurance—WorkSmart Systems Plan

WorkSmart Systems will continue to sponsor medical insurance plans for 2021, maintaining our partnership with Anthem BlueCross BlueShield. Anthem will continue to provide claims processing, member services, health management tools, network accessibility and problem resolution.

### MEDICAL INSURANCE FREQUENTLY ASKED QUESTIONS

**Q. What is our network and how do I find an in-network provider?**

A. Anthem Blue Access is the overall network. Go to [anthem.com](https://www.anthem.com), select Find Care and then enter your search criteria. You will be able to search for providers by name, specialty, location, etc. You may also call Anthem Member Services at 833.578.4441.

**Q. What provider network is utilized for services outside of Indiana?**

A. WorkSmart members have access to the BlueCross BlueShield network nationwide.

**Q. Will I get a new medical insurance card?**

A. Maybe. If you are electing different medical coverage for 2021 or adding/dropping vision, you will receive a new Anthem ID card at your home address in December. Your new card will be effective January 1, 2021. If your medical and vision elections remain the same from 2020 to 2021, you will not receive a new card.

**Q. How do I contact Anthem if I have an issue with a claim or another customer service question?**

A. You may contact Anthem directly by calling Member Services at 833.578.4441, or you may access your claims online at [anthem.com](https://www.anthem.com). The WorkSmart Systems Benefits Team is always available to assist you.

**Q. What tools, cost containment and otherwise, are available to me with Anthem?**

A. Anthem provides many online tools on their website. Once you have your Member ID Number, create a username and password at [anthem.com](https://www.anthem.com) by selecting Register now and following the steps. In addition to your benefit and claim information, each member has access to Anthem's Health and Wellness Programs which include the 24/7 NurseLine, ConditionCare, Future Moms, and Health Risk Assessment tools. You will also have access to Anthem Care & Cost Finder (see page 10), which is designed to help you navigate health care costs, become a better health care consumer and save you money in the process.

**Q. Does Anthem have a mobile app?**

A. Yes, Anthem's app is Sydney Health. You can find what you need with text-based, real-time, AI-driven responses to common questions. With Sydney, you can see your benefits and get access to medical and vision claims all in one place. Sydney's interactive chat feature gives you answers right away. Sydney provides a quick view of your care team with contact information and more. You can also view and use digital ID cards. Download the app today by visiting the App Store or Google Play.

### PHARMACY FREQUENTLY ASKED QUESTIONS

**Q. How do I find out if my pharmacy is in-network?**

A. IngenioRx is the Pharmacy Benefit Manager. Log in to [anthem.com](https://www.anthem.com), select My Plan and select Pharmacy. Under Pharmacy Online Tools, select Find to search an in-network pharmacy near you.

**Q. How do I get started with home delivery pharmacy?**

A. Log in to [anthem.com](https://www.anthem.com) and choose Pharmacy. On your personal pharmacy page, select View Your Prescriptions under Switch to a 90-day Supply. For the drugs you want to switch to home delivery, choose Switch to a 90-day Supply and then Select Prescriber. You can add or update your shipping address, shipping option and payment method. You can call the home delivery pharmacy at 1.833.203.1739 to get started.

**Q. Will I get a new prescription card?**

A. No. Your Anthem medical ID card serves as your prescription card.

# Open Enrollment 2021

## Health Savings Account: The HSA Authority



2021 Health Savings Account participation requires you to enroll during Open Enrollment. Changes can be made throughout the year.

### What is a Health Savings Account?

A health savings account (HSA) is a tax-advantaged checking account that gives you the ability to save for future health care expenses or pay current ones. For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov).

### HSA Eligibility

- You must be covered under a high deductible health plan (HDHP), and you must not be enrolled in any non-HSA qualified health plan.
- If your spouse has a Flex Spending Account that covers medical expenses, you are not eligible for an HSA.
- You must not be enrolled in Medicare.
- You must not be claimed as a dependent on someone else's tax return.
- You must not have used VA benefits for anything other than preventive services in the past three months.

### You Decide...

- How much money to put into the account
- Whether to pay current health care expenses or save the funds for future expenses
- Which bank will hold your HSA
- Whether or not to invest some of your money and what investments to make

### Funding the Account

- Contributions to your HSA can be made by you, your employer or both
- Contributions funded via payroll deduction
- You may change the amount funded during the year

Contributions Based on HDHP Enrollment and Age	2021 Total IRS Contribution Limits
Individual	\$3,600
Family (2+ People)	\$7,200
Age 55+ Catch-up	\$1,000

### Ownership

The account belongs to you as the account holder. Your funds remain in the account from year to year and gain interest tax-free, just like an IRA. Unused amounts remain available for later years (unlike the forfeiture rules for Flexible Spending Accounts).

### Portability

You can keep the HSA even if you change jobs, change your medical coverage, move or retire. If you become unemployed, you can pay COBRA premiums with HSA funds.

### The HSA Authority

[theHSAauthority.com](https://theHSAauthority.com)

- WorkSmart Systems Employer Code: 141455 (needed for your online account enrollment if not already established)
- You should set up your Old National Bank—The HSA Authority account prior to your benefit effective date. If you have questions about the online enrollment process, or questions after your account is established, call The HSA Authority at 888.472.8697.
- WorkSmart sponsors Old National Bank for HSA accounts with pre-tax funding. You can, however, utilize any bank of your choice. Be aware that funding an HSA with a bank other than Old National Bank will be a post-tax direct deposit, and those deposits will be tax deductible, instead of pre-tax. You are responsible for providing all bank account information to WorkSmart Systems if you choose a different bank.
- Pre-tax funds with Old National Bank will show in your HSA two business days following your pay date.
- Distributions for qualified expenses are tax-free.
- Access your money via debit card, online bill pay, ATM, check or by in-person request.
- FDIC Insured
- No annual fee and no monthly service charge
- Electronic or paper statements are available.
- Interest-bearing account that grows tax-free

### Reimbursement

There is no time limit when reimbursement can occur, but there are a couple of things to keep in mind:

- Expenses must be incurred after your HSA has been established.
- Always spend your HSA money on qualified expenses. If you use the funds for ineligible items, you will pay a 20% penalty, plus taxes on the amount you spent. The penalty is waived if the account owner is 65 or older or due to death or disability. You should keep your records for this account for the same period of time you keep your income tax returns.



# Open Enrollment 2021

## What is a Flexible Spending Account (FSA)?

**2021 Flexible Spending Account participation requires you to enroll during Open Enrollment.**

A Flexible Spending Account allows you to pay for certain out-of-pocket health care and dependent care expenses with pre-tax dollars using a Benefits Mastercard. WorkSmart Systems offers three FSAs:

**Health Care** - used for eligible medical, dental, vision, prescription and some over-the-counter expenses for yourself and your dependents

**Limited Health Care** - used for dental and vision expenses and is only available to HDHP/HSA participants

**Dependent Care** - used for eligible child daycare or the care of a qualified person incapable of self-care

## When Expenses Must Be Incurred:

**Health Care** - between January 1, 2021, and March 15, 2022 or termination of employment, whichever comes first

**Limited Health Care** - between January 1, 2021, and March 15, 2022 or termination of employment, whichever comes first

**Dependent Care** - between January 1, 2021, and December 31, 2021 or termination of employment, whichever comes first

## How Much Can I Contribute?

Estimate what your eligible expenses will be for the entire year. Your per-pay deduction will be calculated based on your annual election and the number of pays you have in the year.

**Health Care FSA:** minimum: \$100, maximum: \$2,750

**Limited Health Care FSA:** minimum: \$100, maximum: \$2,750

**Dependent Care FSA:** minimum: \$100, maximum: \$5,000

## Some things to know about FSAs:

- **ACTION IS REQUIRED!** You need to re-enroll each year. You will make your annual FSA election for 2021 during Open Enrollment.
- Your election(s) will be set for the entire year and will be deducted from each paycheck on a pre-tax basis. You can only change your election mid-year if you experience a relevant Qualifying Event (see page 2).
- Health Care and Limited Health Care FSAs are front-loaded on a Benefits Mastercard, giving you access to your full annual election on January 1, 2021.
- Dependent Care FSA funds are available as funds are deducted from your pay throughout the year.
- Flexible Spending Accounts are use-it-or-lose-it, so be sure to plan carefully and set aside only the funds you will be able to spend.
- If a receipt is required, you will receive an email request within 24-48 hours of the posted charge and then email reminders on days 7, 14, and 21. The card is automatically locked on day 21 until the outstanding charge is settled.
- If you are a current participant and you are re-enrolling for 2021, check the expiration date on your Benefits Mastercard. Unless it expires at the end of 2020, you will use the same card to access your 2021 funds.

# Open Enrollment 2021



## LiveHealth Online

Use LiveHealth Online for common health concerns like colds, flu, fevers, rashes, infections, allergies and more. It's faster, easier and more convenient than a visit to an urgent care center. LiveHealth Online should not be used for emergency care.

### Get Started

You can sign up at [LiveHealthOnline.com](https://www.livehealthonline.com) or via the app available on iOS and Android devices.

### LiveHealth Online:

- Available in most states, including D.C.
- Available anywhere you have a computer or mobile device with internet access
- Provides access to in-network, board-certified doctors and licensed behavioral health professionals
- Allows doctors to ePrescribe utilizing local pharmacies, where applicable
- Pay via Visa, Mastercard, American Express and Discover
- Is secure, convenient and an easy to use low cost option

### LiveHealth Online Psychology

Online behavioral health visits make it easy and convenient to speak with a licensed therapist about issues with stress, anxiety, depression and more. Members can simply make an appointment and connect with a professional in just a few days.

## Anthem Provider

To find an Anthem provider near you:

1. Go to [anthem.com](https://www.anthem.com)
2. Select "Find Care"
3. Search using your Member ID or Alpha Prefix "YZD"; select "Search"
4. Enter your zip code
5. Enter the search criteria (all, specialties, provider name)
6. Enter the search parameters (hospital, doctor, etc.)

Once you have enrolled in one of the WorkSmart medical plans, you will find network specific providers by logging in to your Anthem web page (Select MEMBER LOG IN at [anthem.com](https://www.anthem.com)). You may also call Anthem Member Services at the number on the back of your insurance card to verify a provider's network status.

## Anthem Health & Wellness

Anthem's Health & Wellness Programs are available to give you all the help you need to live healthier. Whether you're fit and want to stay that way, you're living with a chronic condition or you fall somewhere in between, Anthem Health & Wellness Programs surround you with support and resources.

**24/7 NurseLine** — Provides any time, toll-free access to nurses for answers to general health questions and guidance with health concerns. Callers can also access confidential, recorded messages about hundreds of health topics. The NurseLine number is on the back of your Anthem card.

**ConditionCare** — Better manage your health and receive help in following your doctor's care plan with the guidance of a dedicated nurse team and health professionals.

**Future Moms** — Provides moms-to-be with telephone access to nurses to discuss pregnancy-related concerns.

**Health Risk Assessment and Wellness Tools** — Helps you understand your current health opportunities and identify what positive changes you can make to improve your health.

## Go Mobile with Sydney!

Anthem information is at your fingertips with an app available for download at the App Store or Google Play. Use the same username and password on your phone and on your computer to log in.

It's easy to:

- Find care and check costs
- Check all benefits
- See claims
- Get answers with the chat box
- View and use digital ID cards



# Open Enrollment 2021

## Find A Doctor, Check Quality and Compare Costs

Care & Cost Finder gives you what you need to make smart health care choices - in one intuitive, online resource. Your search provides customized results based on your location, unique profile and history to help find the right doctor for you. You can look for doctors, pharmacies, hospitals and other health care providers in your plan. You'll get important facts like office location, services provided, gender, languages spoken, patient ratings and if providers have received awards for high quality care.

Care & Cost Finder includes costs and quality details for different kinds of care, as well as in-network physicians, specialists, hospitals and urgent care facilities.

- Cost estimates are based on your benefit plan, so you get a true picture of what you'll pay.
- You can search by type of care, provider name, medical procedure, test or medical condition.
- You can see how other members rate doctors on things like the care they provide.
- Even on the go, you can find care and cost through the Sydney Health app.

## Health Plan Consumer Tips

### Be A Wise Health Consumer

Health care is a vital investment. WorkSmart Systems and Anthem have resources available, so you can make informed health care decisions.

### Avoid the ER for Non-Emergency Care

Go to your family doctor, a nearby retail clinic, an urgent care center or use LiveHealth Online, when possible. Avoiding the Emergency Room can save you costly ER charges.

Go to the Emergency Room or call 911 if you think delaying care puts your health at risk.

### Stay Healthy

Preventing health problems from developing starts with everyday choices: exercise, eat nutritious foods, manage stress and refrain from smoking.

The approach is simple: Eat smart. Move more. Be well.

Also, take advantage of the preventive health services covered by your insurance plan.

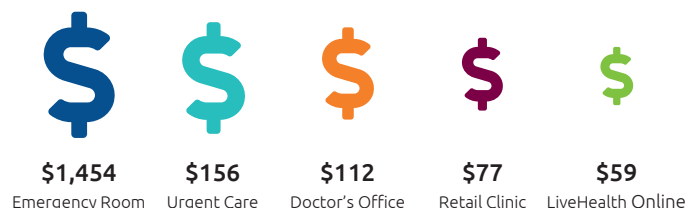
### You Can Save Money

- Free-standing lab facilities generally offer the lowest cost lab work.

- Utilize the home delivery pharmacy if you are on any maintenance medications.
- Don't avoid the doctor; seek care when you need it.
- Log in at [anthem.com](http://anthem.com) to look up the cost of services prior to your appointment.


### In-Network Saves Time and Money

- In-network providers file all claims on your behalf, so you spend less out-of-pocket.
- Using out-of-network providers can result in higher costs, along with claim forms for you to complete and file.
- Receive preventive care, according to AMA guidelines, by in-network doctors at no cost to you.



# Open Enrollment 2021

## 2021 WorkSmart Dental Plans | [www.deltadentalin.com](http://www.deltadentalin.com)

	Gold Dental Plan	Silver Dental Plan
<b>Calendar Year Deductible</b>	\$50 individual / \$150 Family	\$50 individual / \$150 Family
<b>Annual Maximum</b>	\$1,000/person	\$1,000/person
<b>Preventive Care</b>		
Diagnostic and Preventive Services (Exams & Cleanings) <i>(Includes fluoride &amp; space maintainers—to age 16)</i>	100% covered	100% covered
Sealants <i>(To prevent decay of permanent teeth—to age 16)</i>	100% covered	100% covered
Brush Biopsy <i>(To detect oral cancer)</i>	100% covered	100% covered
X-rays	100% covered	100% covered
<b>Basic Services</b>		
Emergency Palliative Treatment <i>(To temporarily relieve pain)</i>	80/20 after deductible	50/50 after deductible
Minor Restorative Services <i>(Fillings and crown repair)</i>	80/20 after deductible	50/50 after deductible
Oral Surgery Services <i>(Extractions and dental surgery)</i>	80/20 after deductible	50/50 after deductible
Relines and Repairs <i>(Bridges and dentures)</i>	80/20 after deductible	50/50 after deductible
Other Basic Services <i>(Miscellaneous services)</i>	80/20 after deductible	50/50 after deductible
<b>Major Services</b>		
Periodontic Services <i>(To treat gum disease)</i>	50/50 after deductible	not covered
Endodontic Services <i>(Root canals)</i>	50/50 after deductible	not covered
Major Restorative Services <i>(Crowns)</i>	50/50 after deductible	not covered
Prosthodontic Services <i>(Bridges and dentures)</i>	50/50 after deductible	not covered
<b>Orthodontic Services (Up to Age 20)</b>		
Orthodontia <i>(Braces)</i>	50/50 deductible waived \$1,000 lifetime maximum	not covered

### Dental Frequently Asked Questions

**Q. Will I get a dental card?**

A. No. An insurance card is not required to access your dental benefits. Delta Dental of Indiana does not mail insurance cards to participants. Simply provide your dentist with your name, date of birth and your social security number at the time of service. If you prefer a card, you may print a personalized ID card from Delta Dental of Indiana’s website. Go to [deltadentalin.com](http://deltadentalin.com), then select Consumer Toolkit to log in to your secure website with Delta Dental.

**Q. How do I find out if my dentist is in-network?**

A. Visit [deltadentalin.com](http://deltadentalin.com) or call Delta Dental’s Customer Service Department at 800.524.0149. Delta Dental PPO and Delta Dental Premier are both in-network.

**Q. What is the difference between a Delta Dental PPO and a Delta Dental Premier Dentist?**

A. Delta Dental PPO providers accept a lower fee, having agreed to a larger claim discount than Delta Dental Premier dentists. Your out-of-pocket cost will likely be less when visiting a Delta Dental PPO dentist because your copayment percentage (if any) will be applied to a lesser amount.

**Q. Who should I contact if I have an issue with a dental claim or another customer service question?**

A. Once you are enrolled with Delta Dental of Indiana, you can review your eligibility status, benefits and claim information by visiting [deltadentalin.com](http://deltadentalin.com) and selecting Consumer Toolkit. This toolkit will also enable you to print your own ID cards and can provide you with oral health tips. The WorkSmart Systems Benefits Team is always available to assist you.

**Q. Does Delta Dental have a mobile app?**

A. The Delta Dental app helps you get the most out of your dental benefits anytime, anywhere. You can find your coverage and claims information, use the dental care cost estimator, search for a dentist and access your mobile ID card. Download the app today by visiting the App Store or Google Play.

# Open Enrollment 2021

## 2021 WorkSmart Vision Plans | [www.anthem.com](http://www.anthem.com)



### Blue View Vision<sup>SM</sup>

Vision Plan Benefits	High In-Network	Low In-Network	Both Plans Out-of-Network
<b>Routine eye exam once every calendar year</b>	\$10 copay, then covered in full	\$20 copay, then covered in full	Up to \$42 allowance
<b>Frames</b> Once every other calendar year, you may select one set of frames and receive an allowance toward the purchase price	\$150 allowance, then 20% off any remaining balance	\$130 allowance, then 20% off any remaining balance	Up to \$45 allowance
<b>Eyeglass Lenses (Standard)</b> You may receive any one of the following lens options, covered in full after copay: <ul style="list-style-type: none"> <li>• Standard plastic single vision lenses (1 pair)</li> <li>• Standard plastic bifocal lenses (1 pair)</li> <li>• Standard plastic trifocal lenses (1 pair)</li> </ul>	Once every calendar year \$20 copay \$20 copay \$20 copay	Once every other calendar year \$20 copay \$20 copay \$20 copay	Up to \$40 allowance \$60 allowance \$80 allowance
<b>Eyeglass Lens Enhancements</b> When obtaining covered eyewear from a Blue View Vision provider, you may add any of the following lens enhancements: <ul style="list-style-type: none"> <li>• Transitions Lenses (for a child under age 19)</li> <li>• Transitions Lenses (adults)</li> <li>• Standard Polycarbonate (for a child under age 19)</li> <li>• Factory Scratch Coating</li> </ul>	\$0 after lens copay \$20 after lens copay \$0 after lens copay \$0 after lens copay	\$0 after lens copay \$20 after lens copay \$0 after lens copay \$0 after lens copay	No allowance on lens enhancements when obtained out-of-network
<b>Contact Lenses</b> Prefer contact lenses over glasses? You may choose contact lenses instead of eyeglass lenses and receive an allowance toward the cost of a supply of contact lenses. <ul style="list-style-type: none"> <li>• Elective Conventional Lenses; or</li> <li>• Elective Disposable Lenses; or</li> <li>• Non-Elective Contact Lenses</li> </ul>	Once every calendar year \$140 allowance, then 15% off any remaining balance \$140 allowance (no additional discount) Covered in full	Once every other calendar \$130 allowance, then 15% off any remaining balance \$130 allowance (no additional discount) Covered in full	Up to \$105 allowance Up to \$105 allowance Up to \$210 allowance

**Additional optional savings available from in-network providers only. See detailed plan summary.**

Blue View Vision offers one of the largest vision care networks in the industry, with a wide selection of ophthalmologists, optometrists and opticians. Blue View Vision's network also includes convenient retail locations, including LensCrafters®, Sears Optical<sup>SM</sup>, Target Optical®, JCPenney® Optical and most Pearle Vision® locations. When you receive care from a Blue View Vision participating provider, you can maximize your benefits and money-saving discounts.

Out-of-network: You may receive covered benefits outside of the Blue View Vision network. Pay in full at the time of service, obtain an itemized receipt and file a claim for reimbursement of your out-of-network allowance. In-network benefits and discounts will not apply.

If you have a question, you can reach Blue View Vision at 866.723.0515.

# Open Enrollment 2021

## Disability and Voluntary Life Insurance

Long-Term Disability (LTD) and Voluntary Group Term Life and AD&D insurance are not affected by open enrollment. Your coverage will continue without interruption unless you notify WorkSmart Systems in writing that you wish to cancel your coverage.

If you are not enrolled in LTD, Employee Life, Spouse Life (available with Employee Life) or Child Life (available with Employee Life), but wish to elect the coverage, you may apply for these benefits at any time throughout the year. You will need to complete the Evidence of Insurability (EOI) form required by Lincoln Financial for consideration.

Voluntary Life and AD&D premium will adjust the first of the month following an age band change. Voluntary Disability premiums will adjust the first of the month following an age band change and/or any pay change.

## Basic Life and AD&D Insurance

All benefit eligible employees have a \$15,000 Life and AD&D insurance policy through Lincoln Financial. You may update your beneficiary information at any time. Send an email to [benefits@worksmartpeo.com](mailto:benefits@worksmartpeo.com) or call WorkSmart Systems at 317.585.7870 to request the Beneficiary Designation form.

## Employee Assistance Program (EAP)

**FREE and CONFIDENTIAL BENEFIT:** Employees and their immediate family members are eligible for three face-to-face or online with televideo counseling sessions per person, per issue, per year through Aetna Resources for Living, a nationally recognized leader in the field of EAP services. You can also call 24 hours a day for in-the-moment emotional support.

**Toll-free:** 866.252.4468

**Web Access:** [resourcesforliving.com](http://resourcesforliving.com)

**Login ID:** WorkSmart Systems

**Password:** eap



Contact WorkSmart Systems via phone or the email address below and the EOI will be emailed to you. Complete the form and return it to WorkSmart at: [benefits@worksmartpeo.com](mailto:benefits@worksmartpeo.com) or fax 317.585.7880.

**These products are NOT subject to open enrollment. Enrollment is ongoing throughout the year.**

Please be aware that a change in salary and/or an age band change will affect your LTD premiums, and an age band change will also affect your life insurance premiums for 2021. Additionally, salary changes affect the volume of life insurance for which you are eligible.



Our EAP offers much more than just counseling services. Go to the website for great articles, newsletters and webinars. You will also find helpful information regarding selecting child care and health care providers, shopping and travel discounts available through Aetna Resources for Living and its partners, a concierge service for dining and travel planning. Our EAP offers legal consultation, financial consultation and phone consultation for identity theft resolution. Take advantage of the EAP today.

# Open Enrollment 2021



## ManhattanLife Specialty Products

WorkSmart offers a line of specialty benefit insurance products through ManhattanLife. These products are designed to help you absorb higher deductibles and out-of-pocket costs. These voluntary plans are intended to work in conjunction with your medical plan.

**These products are not subject to Open Enrollment. Enrollment is ongoing year-round.**

## Hospital Indemnity

Hospital Indemnity pays a cash benefit when you're hospitalized. You can use the benefit any way you like—to help pay medical bills or everyday living expenses such as housing, car payments, utility bills, groceries or credit card bills.

Uni-Tobacco				
Age				
Benefit Level	18-35	36-49	50-59	60+
Employee	\$13.92	\$13.15	\$17.59	\$24.67
Employee + Spouse	\$25.59	\$24.06	\$32.93	\$47.11
Employee + Child(ren)*	\$23.42	\$22.82	\$23.04	\$29.46
Family	\$32.52	\$31.19	\$36.96	\$50.64

\*Child = Birth to Age 26, unmarried

## Accident

Accident is additional insurance that provides off-the-job coverage for accident-related expenses such as ambulance services, hospital confinement or medical treatment. It's a flexible plan that offers two levels of coverage. You receive benefits regardless of other in-force coverage, including primary medical insurance, so there is no coordination of benefits.

Coverage is available to your spouse and children. It is a plan that can protect the whole family, and it has no calendar year maximum, so the benefit can be used over and over again.

Monthly Rates	Level 2		Level 3	
	Age		Age	
Benefit Level	18-50	51-70	18-50	51-70
Employee	\$14.70	\$16.56	\$18.60	\$20.46
Employee + Spouse	\$29.40	\$33.12	\$37.20	\$40.92
Employee + Child(ren)*	\$34.40	\$36.26	\$45.90	\$47.76
Family	\$49.10	\$52.82	\$64.50	\$68.22

\*Child = Birth to Age 26, unmarried

## Critical Illness and Cancer

Critical Illness and Cancer helps protect you, your family and your assets in the event of a critical illness. It offers valuable peace of mind from the rising cost of specialized health care, which may not be covered by ordinary health insurance.

**See rates on next page**

# Critical Illness and Cancer

## Employee Rates:

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age		Employee - Non-Tobacco User								
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$6.68	\$9.23	\$11.78	\$14.33	\$16.88	\$19.43	\$21.98	\$24.53	\$27.08	\$29.64
30-39	\$9.03	\$13.93	\$18.83	\$23.74	\$28.63	\$33.53	\$38.43	\$43.33	\$48.23	\$53.14
40-49	\$12.23	\$20.33	\$28.43	\$36.54	\$44.64	\$52.74	\$60.83	\$68.93	\$77.03	\$85.13
50-55	\$17.03	\$29.93	\$42.82	\$55.72	\$68.62	\$81.52	\$94.42	\$107.32	\$120.21	\$133.12
56-59	\$17.03	\$29.93	\$42.82	\$55.72	\$68.62	\$81.52	\$94.42	\$107.32	\$120.21	\$133.12
60-64	\$20.43	\$36.73	\$53.03	\$69.35	\$85.65	\$101.95	\$118.25	\$134.55	\$150.85	\$167.17
65-69	\$21.88	\$39.63	\$57.38	\$75.14	\$92.89	\$110.64	\$128.40	\$146.15	\$163.90	\$181.66

## Spouse Rates:

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age		Spouse - Non-Tobacco User								
Benefit	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$3.40	\$4.80	\$6.20	\$7.60	\$9.00	\$10.40	\$11.81	\$13.21	\$14.61	\$16.01
30-39	\$4.68	\$7.35	\$10.03	\$12.70	\$15.38	\$18.05	\$20.73	\$23.40	\$26.08	\$28.75
40-49	\$6.45	\$10.90	\$15.35	\$19.80	\$24.25	\$28.70	\$33.15	\$37.60	\$42.05	\$46.50
50-55	\$9.08	\$16.15	\$23.23	\$30.30	\$37.38	\$44.44	\$51.52	\$58.59	\$65.67	\$72.74
56-59	\$9.08	\$16.15	\$23.23	\$30.30	\$37.38	\$44.44	\$51.52	\$58.59	\$65.67	\$72.74
60-64	\$10.97	\$19.95	\$28.92	\$37.90	\$46.87	\$55.84	\$64.82	\$73.79	\$82.77	\$91.74
65-69	\$11.78	\$21.55	\$31.33	\$41.10	\$50.88	\$60.65	\$70.43	\$80.20	\$89.98	\$99.75

## Employee Rates:

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age		Employee - Tobacco User								
Benefit	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$8.03	\$11.93	\$15.83	\$19.74	\$23.64	\$27.54	\$31.44	\$35.34	\$39.24	\$43.15
30-39	\$12.28	\$20.43	\$28.57	\$36.72	\$44.87	\$53.01	\$61.16	\$69.31	\$77.45	\$85.60
40-49	\$18.28	\$32.43	\$46.59	\$60.74	\$74.89	\$89.04	\$103.19	\$117.35	\$131.50	\$145.66
50-55	\$27.18	\$50.23	\$73.28	\$96.34	\$119.39	\$142.44	\$165.49	\$188.54	\$211.59	\$234.66
56-59	\$27.18	\$50.23	\$73.28	\$96.34	\$119.39	\$142.44	\$165.49	\$188.54	\$211.59	\$234.66
60-64	\$33.63	\$63.13	\$92.62	\$122.13	\$151.63	\$181.13	\$210.63	\$240.12	\$269.62	\$299.12
65-69	\$34.43	\$64.73	\$95.03	\$125.32	\$155.62	\$185.92	\$216.22	\$246.52	\$276.82	\$307.12

## Spouse Rates:

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age		Spouse - Tobacco User								
Benefit	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$4.15	\$6.30	\$8.45	\$10.60	\$12.75	\$14.91	\$17.05	\$19.21	\$21.35	\$23.51
30-39	\$6.47	\$10.95	\$15.42	\$19.90	\$24.38	\$28.86	\$33.33	\$37.80	\$42.28	\$46.75
40-49	\$9.77	\$17.55	\$25.32	\$33.10	\$40.87	\$48.64	\$56.41	\$64.18	\$71.96	\$79.73
50-55	\$14.66	\$27.30	\$39.96	\$52.60	\$65.26	\$77.90	\$90.56	\$103.20	\$115.86	\$128.50
56-59	\$14.66	\$27.30	\$39.96	\$52.60	\$65.26	\$77.90	\$90.56	\$103.20	\$115.86	\$128.50
60-64	\$18.22	\$34.45	\$50.67	\$66.90	\$83.12	\$99.34	\$115.57	\$131.79	\$148.02	\$164.24
65-69	\$18.67	\$35.35	\$52.02	\$68.70	\$85.37	\$102.05	\$118.72	\$135.40	\$152.07	\$168.75

## Child Rates:

Displaying Monthly payroll deductions including Benefit Recurrence and \$100 Health Screening benefit

Age		Children	
Benefit		\$2,500	\$5,000
0-25		\$2.32	\$3.65

This is not a complete disclosure of plan qualifications and limitations. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS. Underwritten by ManhattanLife Assurance Company of America.





## FACT SHEET

# LifeLock Benefit Elite Plus

LifeLock Benefit Elite Plus focuses on what matters to employees—helping protect their identities and their nest eggs. While many employees have a 401(k), they often set it and forget it—which could result in missing cues that may indicate potential fraud. LifeLock scans millions of transactions per second for potential threats to members’ personal identities. We monitor for new credit application alerts,<sup>1</sup> bank and investment account activity alerts<sup>†</sup> used to obtain unauthorized loans, credit and services in your name. If a threat is detected, it notifies employees via email, text, phone<sup>‡</sup> or mobile app alerts.

If they become a victim of identity theft while a LifeLock member, we’ll provide a dedicated, U.S.-Based Identity Restoration Specialist to personally manage their case, including coverage for experts and lawyers, if needed.<sup>†††</sup>

## FEATURES INCLUDE



### LifeLock Identity Alert® System<sup>†</sup>

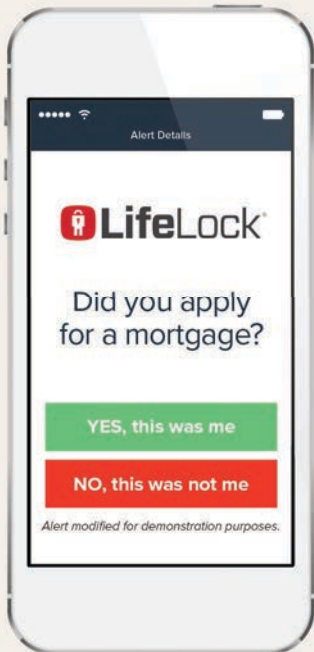
It’s the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone<sup>‡</sup>, email, or mobile app.



### Dark Web Monitoring

Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information

*( continued on reverse )*



## HOW LIFELOCK WORKS

LifeLock monitors your identity and when activity occurs involving your information, you’re alerted<sup>†</sup> by email, text or a phone<sup>‡</sup> call.

You can respond to confirm whether the activity is legitimate, and if it’s not, a U.S.-Based LifeLock Identity Restoration Specialist will help you resolve the issue.

If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses.<sup>†††</sup>

<sup>1</sup> The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Any One-Bureau VantageScore mentioned is based on Equifax data only. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. No one can prevent all identity theft.

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.  
<sup>‡</sup> Phone alerts made during normal local business hours.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

Copyright © 2018 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, and the Checkmark Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc. in the U.S. and other countries. Other names may be trademarks of their respective owners.

# LIFELOCK™ BENEFIT ELITE PLUS FEATURES INCLUDE

-  **LifeLock Privacy Monitor™**  
Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.
-  **USPS Address Change Verification**  
Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests linked to your identity.
-  **Reduced Pre-Approved Credit Card Offers**  
Pre-approved credit card offers can provide important information to identity thieves. LifeLock will request your name be removed from many pre-approved credit card mailing lists.
-  **Lost Wallet Protection**  
A lost wallet can mean a lost identity. Call us if your wallet is lost or stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.
-  **24/7 Live Member Support**  
We have live Identity Protection Agents available to answer your questions.
-  **U.S.-Based Identity Restoration Specialists**  
If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.
-  **Fictitious Identity Monitoring**  
We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.
-  **Data Breach Notifications**  
Your identity is virtually everywhere. Doctors, insurance companies, employers, even your favorite retailers. We'll let you know about large-scale breaches so you can help protect your personal information.
-  **Credit, Checking & Savings Account Activity Alerts<sup>†</sup>**  
Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.
-  **Investment Account Activity Alerts<sup>†</sup>**  
Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.
-  **Million Dollar Protection™ Package<sup>†††</sup>**  
If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses, each with limits up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.
-  **Prior Identity Theft Remediation (New)**  
If you are a victim of a Prior Stolen Identity Event that involves the unauthorized use of your stolen Personally Identifiable Information for opening of new accounts<sup>†</sup> with banks, merchants, public utilities and lenders, a LifeLock restoration specialist will review the case and determine what steps, if any, can be taken to remediate the issue.\*  
This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.
-  **Norton™ Identity Safe (New)**  
Norton™ Identity Safe helps you securely manage your passwords and access to your favorite sites faster. Designed to be easier than ever to use, Norton™ Identity Safe saves all your user names and passwords and syncs them across your devices.  
Norton™ Identity Safe is a two-year entitlement, and service may take up to one week to begin upon enrollment.
-  **Sex Offender Registry Reports**  
Receive notifications if your name and personal information appear in a sex offender registry.
-  **File-Sharing Network Searches**  
Many children use file-sharing networks to download music, photos and more. LifeLock actively searches these networks for exposure of your child's personal information.
-  **One Bureau Credit Application Alerts<sup>1</sup>**  
We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.

No one can prevent all identity theft.

\* Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. Symantec reserves the right to change and/or cease services at any time.

<sup>†</sup> If your LifeLock plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. **IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS.** One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

<sup>††</sup> LifeLock does not monitor all transactions at all businesses.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Plus. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](https://www.lifelock.com/legal)

Copyright © 2018 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, and the Checkmark Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc. in the U.S. and other countries. Other names may be trademarks of their respective owners.





## FACT SHEET

# LifeLock Benefit Elite Premium

LifeLock Benefit Elite Premium helps provide employees peace of mind with LifeLock’s comprehensive identity theft protection. It helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfer. Enhanced services include bank account application and takeover alerts,<sup>†</sup> one-bureau annual credit score and report<sup>1</sup>, monthly credit score tracking<sup>1</sup> and three-bureau annual credit monitoring.<sup>1</sup> If a potential threat is detected, employees are notified via email, text, phone<sup>‡</sup> or mobile app alerts.<sup>†</sup>

Should an employee become a victim of identity theft while a LifeLock member, LifeLock provides a dedicated, U.S.-Based Identity Restoration Specialist and helps protect them with our Million Dollar Protection™ Package<sup>†††</sup> including coverage for experts and lawyers, if needed.

## FEATURES INCLUDE



### LifeLock Identity Alert® System<sup>†</sup>

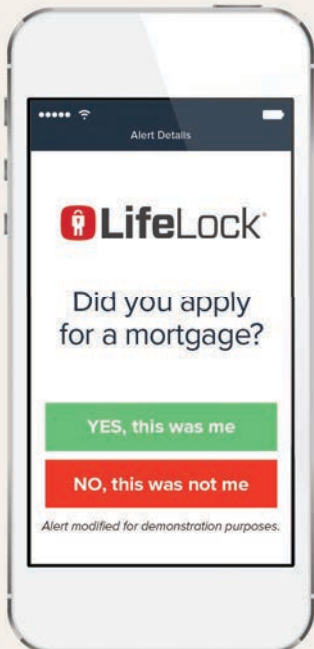
It’s the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone<sup>‡</sup>, email, or mobile app.



### Dark Web Monitoring

Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information

*( continued on reverse )*



## HOW LIFELOCK WORKS

LifeLock monitors your identity and when activity occurs involving your information, you’re alerted<sup>†</sup> by email, text or a phone<sup>‡</sup> call.

You can respond to confirm whether the activity is legitimate, and if it’s not, a U.S.-Based LifeLock Identity Restoration Specialist will help you resolve the issue.

If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses.<sup>†††</sup>

<sup>1</sup>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Any One-Bureau VantageScore mentioned is based on Equifax data only. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. No one can prevent all identity theft.

<sup>†</sup>LifeLock does not monitor all transactions at all businesses.

<sup>‡</sup>Phone alerts made during normal local business hours.

<sup>†††</sup>Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

Copyright © 2018 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, and the Checkmark Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc. in the U.S. and other countries. Other names may be trademarks of their respective owners.

# LIFELock™ BENEFIT ELITE PREMIUM FEATURES INCLUDE

- 

**LifeLock Privacy Monitor™**  
Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.
- 

**USPS Address Change Verification**  
Identity thieves try to divert mail to get important financial information. LifeLock lets you know of change in address requests linked to your identity.
- 

**Reduced Pre-Approved Credit Card Offers**  
Pre-approved credit card offers can provide important information to identity thieves. LifeLock will request your name be removed from many pre-approved credit card mailing lists.
- 

**Lost Wallet Protection**  
A lost wallet can mean a lost identity. Call us if your wallet is lost or stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.
- 

**24/7 Live Member Support**  
We have live Identity Protection Agents available to answer your questions.
- 

**U.S.-Based Identity Restoration Specialists**  
If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.
- 

**Fictitious Identity Monitoring**  
We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.
- 

**Data Breach Notifications**  
Your identity is virtually everywhere. Doctors, insurance companies, employers, even your favorite retailers. We'll let you know about large-scale breaches so you can help protect your personal information.
- 

**Credit, Checking & Savings Account Activity Alerts\***  
Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.
- 

**Investment Account Activity Alerts\***  
Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.
- 

**Million Dollar Protection™ Package\*\*\***  
If you become a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses, each with limits up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.
- 

**Bank Account Takeover Alerts\***  
Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.
- 

**Checking and Savings Account Application Alerts\***  
Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.
- 

**Prior Identity Theft Remediation (New)**  
If you are a victim of a Prior Stolen Identity Event that involves the unauthorized use of your stolen Personally Identifiable Information for opening of new accounts\* with banks, merchants, public utilities and lenders, a LifeLock restoration specialist will review the case and determine what steps, if any, can be taken to remediate the issue.\*  
This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.
- 

**Norton™ Identity Safe (New)**  
Norton™ Identity Safe helps you securely manage your passwords and access to your favorite sites faster. Designed to be easier than ever to use, Norton™ Identity Safe saves all your user names and passwords and syncs them across your devices.  
Norton™ Identity Safe is a two-year entitlement, and service may take up to one week to begin upon enrollment.
- 

**Sex Offender Registry Reports**  
Receive notifications if your name and personal information appear in a sex offender registry.
- 

**File-Sharing Network Searches**  
Many children use file-sharing networks to download music, photos and more. LifeLock actively searches these networks for exposure of your child's personal information.
- 

**Three-Bureau Credit Monitoring<sup>1</sup>**  
We monitor key changes to your credit file at the three leading credit bureaus and alert you to help detect fraud.  
The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax. Any One-Bureau VantageScore mentioned is based on Equifax data only. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- 

**One-Bureau Annual Credit Report & Credit Score<sup>1</sup>**  
Online access to your annual credit report and credit score from a major credit bureau, so you can see details of your credit history.  
The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- 

**One-Bureau Monthly Credit Score Tracking<sup>1</sup>**  
This monthly one-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.  
The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

No one can prevent all identity theft.  
 \* Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. Symantec reserves the right to change and/or cease services at any time.  
 † If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment.  
 ‡ LifeLock does not monitor all transactions at all businesses.  
 \*\*\*\* Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at [lifelock.com/legal](https://lifelock.com/legal).  
 Copyright © 2018 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, and the Checkmark Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. LifeLock and the LockMan logo are registered trademarks of LifeLock, Inc. in the U.S. and other countries. Other names may be trademarks of their respective owners.



# An Essential Employee Benefit

## CHOOSE THE LIFELOCK SERVICE THAT'S RIGHT FOR YOU.

**LIFELOCK BENEFIT ELITE PLUS** protection is aimed at what matters to employees—helping protect their identities and helping protect their nest eggs. LifeLock Benefit Elite Plus protection helps detect potential fraud and notifies employees' through email, text, phone# or mobile app alerts.<sup>†</sup>

**LIFELOCK BENEFIT ELITE PREMIUM** helps protect 401(k) and other investment accounts from fraudulent withdrawals and balance transfers. It also comes with enhanced services including bank account application and take-over alerts,<sup>†</sup> one-bureau annual credit score and report, monthly credit score tracking,<sup>‡</sup> and three-bureau annual credit monitoring.<sup>‡</sup>

**LIFELOCK JUNIOR™** (Membership is available only as an added membership to an adult LifeLock Plan) protection helps safeguard your child's Social Security number and good name with proactive identity theft protection designed specifically for children. To learn more about LifeLock Junior™ membership, and the specific features available with this plan, please visit [LifeLock.com/products/lifelock-junior](http://LifeLock.com/products/lifelock-junior).

Special employee benefit rate starting as low as

**\$5.99** MONTHLY

Based on monthly deductions for LifeLock Benefit Elite Plus service, employee only.

MONTHLY PLAN OPTIONS		LifeLock Benefit Elite Plus	LifeLock Benefit Elite Premium
	Employee Only [18 and over]	\$5.99	\$12.49
	Employee + Family ** <small>LifeLock defers to the employer's benefit eligibility rules regarding the number and age of the eligible dependents.</small>	\$11.98	\$24.98

The LifeLock Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

MEMBERSHIP PLAN	LifeLock Benefit Elite Plus	LifeLock Benefit Elite Premium
<b>Features Enabled Upon Member Enrollment</b>		
LifeLock Identity Alert™ System <sup>†</sup>	✓	✓
Payday-Online Lending Alerts <sup>†</sup>	✓	✓
LifeLock Privacy Monitor™	✓	✓
USPS Address Change Verification	✓	✓
Lost Wallet Protection	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
File Sharing Network Searches	✓	✓
Sex Offender Registry Reports	✓	✓
Data Breach Notifications	✓	✓
Prior Identity Theft Remediation <sup>‡</sup> <small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small>	✓	✓
U.S.-Based Identity Restoration Specialists	✓	✓
24/7 Live Member Support	✓	✓
Million Dollar Protection™ Package™ – Stolen Funds Reimbursement up to \$1 Million – Personal Expense Compensation up to \$1 Million – Coverage for Lawyers and Experts	Up to \$1 Million Up to \$1 Million Up to \$1 Million	Up to \$1 Million Up to \$1 Million Up to \$1 Million

<b>Features Requiring Member Action After Enrollment</b>		
Norton™ Identity Safe <small>Norton™ Identity Safe is a two-year entitlement, and service may take up to one week to begin upon enrollment.</small>	✓	✓
ID Alerts & Social Security Alerts <sup>†</sup>	✓	✓
LifeLock Mobile App (Android™ and iOS)	✓	✓
Dark Web Monitoring	✓	✓
Investment Account Activity Alerts <sup>†</sup>	✓	✓
Credit, Checking and Savings Account Activity Alerts <sup>†</sup>	✓	✓
Checking and Savings Account Application Alerts <sup>†</sup>	✓	✓
Bank Account Takeover Alerts <sup>†</sup>	✓	✓
One-Bureau Credit Application Alerts <sup>†</sup>	✓	✓
Three-Bureau Credit Monitoring <sup>‡</sup> <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Any One-Bureau VantageScore mentioned is based on Equifax data only. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>	✓	✓
One-Bureau Annual Credit Report and Credit Score <sup>‡</sup> <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>	✓	✓
One Bureau Monthly Credit Score Tracking <sup>‡</sup> <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>	✓	✓

<sup>†</sup> If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. **IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU.** If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment. No one can prevent all identity theft.

<sup>‡</sup> LifeLock does not monitor all transactions at all businesses.

<sup>††</sup> Phone alerts made during normal local business hours.

<sup>‡</sup> Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. Symantec reserves the right to change and/or cease services at any time.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Junior; up to \$1 million for Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal). Copyright © 2018 Symantec Corporation. All rights reserved. Symantec, the Symantec Logo, and the Checkmark Logo are trademarks or registered trademarks of Symantec Corporation or its affiliates in the U.S. and other countries. LifeLock and the LifeLock logo are registered trademarks of LifeLock, Inc. in the U.S. and other countries. Other names may be trademarks of their respective owners.





9957 Crosspoint Blvd.  
Indianapolis, IN 46256  
Phone: 317.585.7870  
Fax: 317.585.7880

*benefits@worksmartpeo.com*  
*Employee.myWorkSmartCloud.com*