



April 1, 2017 – March 31, 2018

ANNUAL BENEFIT ENROLLMENT

We are quickly approaching our new benefits plan year, which runs April 1 – March 31. Our benefits open enrollment period will run **March 13 – 29** with changes going in effect April 1. This is the time of year you are permitted to add and make changes to your existing coverage. **If you miss this annual enrollment, you will not be able to add or make changes until April 2018 unless you have a qualified life event.**

Benefit Updates – What's New/What's Changing:

- This year, we are moving to an AUTOMATED ENROLLMENT PROCESS. The website login instructions are enclosed.
- While the cost of health insurance continues to rise and many companies are seeing double digit increases, we are fortunate that Associated Employers only came back to us with a 4% rate increase for the new plan year. The Company will also increase its contribution by 4% to keep up with rising costs. Other than this rate increase, no other changes are happening with the Associated Employer Medical Plans.
- Guardian came back to us with a 15% renewal, so we are changing supplemental benefits carriers (Dental, Vision, Company-Paid Life Insurance, Voluntary Life Insurance, Short-Term Disability, Long-Term Disability, Employee Assistance Program) to **MetLife**.
 - The Met Life Dental HIGH Plan will have a \$2,000 per covered family member annual maximum versus the current \$1,500 annual maximum.
 - The Met Life Dental LOW Plan is identical to the Guardian Dental LOW Plan except that rates are decreasing by approximately 20%.
 - Voluntary life insurance, spouse and child life insurance will continue to be offered at MetLife with slightly lower rates.
 - Short- and long-term disability will be offered (with no participation minimums) at slightly lower rates. Last year, Guardian would not underwrite long-term disability because we did not have at least 30% participation.
- Those of you enrolled in a High Deductible Health Plan (HDHP) are eligible to put up to \$3,350 a year in to a Health Savings Account (HSA.) Are you taking advantage of this tax savings? Everyone who is enrolled in one of the HDHP Plans should be taking advantage of the tax savings benefits of a Health Savings Account. Rimrock Auto Group wants to make setting up an HSA as easy as possible and has partnered with WESTERN SECURITY BANK to do this for you. More on HSAs follows.

What Do I Need to Do If I Am Making Changes to My Coverage?

If you need to add or drop coverage, add or drop dependents or change your plan, then you will need to login to www.benefitsconnect.net/rimrockauto using the attached instructions.

What Do I Need to Do If I Am NOT Making Changes to My Coverage?

Nothing. Your benefits will be defaulted to your current elections at the new rates on April 1. However, it is recommended that you login in to the BenefitsConnect system to review your elections, dependent information, and beneficiary information for accuracy.

MEDICAL PLANS



CHOICE CARE (Billings Clinic/Billings Clinic Physicians Only) Monthly Premium Amount				
Traditional Health Plans	Employee Only (EE)	EE & Spouse (ES)	EE & Child(ren) (EC)	Family (EF)
70/30 - \$500 Deductible	\$305.67	\$833.01	\$727.55	\$1,254.90
70/30 - \$2,000 Deductible	\$181.19	\$570.47	\$492.63	\$881.88
High Deductible Health Plans				
HDHP 70/30 - \$1,500 Deductible	\$136.98	\$487.22	\$417.19	\$767.40
HDHP 70/30 - \$2,600 Deductible	\$97.16	\$412.31	\$349.28	\$664.38



FIRST CHOICE PPO Network Monthly Premium Amount				
Traditional Health Plans	Employee Only (EE)	EE & Spouse (ES)	EE & Child(ren) (EC)	Family (EF)
70/30 - \$500 Deductible	\$452.09	\$1,125.88	\$991.14	\$1,664.95
70/30 - \$2,000 Deductible	\$289.31	\$786.62	\$687.17	\$1,184.52
High Deductible Health Plans				
HDHP 70/30 - \$1,500 Deductible	\$234.24	\$681.69	\$592.21	\$1,039.71
HDHP 70/30 - \$2,600 Deductible	\$184.67	\$587.28	\$506.77	\$909.38

You may find complete Summary of Benefits Coverage (SBCs) at <http://sbc.aetrust.org>

HEALTH SAVINGS ACCOUNTS (HSA)

How an HSA Works

Each year, you decide how much to contribute to your HSA account, though you cannot exceed government-mandated maximums. In 2017, these limits are \$3,400 for an individual and \$6,750 for a family; adults over 55 can add up to \$1,000 more. If you have an HSA through your workplace, you can set up easy automatic contributions directly from payroll.

You will receive a debit card linked to your HSA balance, and you can use the funds on eligible medical expenses. This includes deductibles, copays and coinsurance, plus other qualified medical expenses not covered by your plan. Be aware that insurance premiums usually cannot be paid for with HSA funds.

Unlike a Flexible Spending Account, your HSA balance rolls over from year to year, so you never have to worry about losing your savings. Once you're over age 65 and enrolled in Medicare, you can no longer contribute to an HSA, but you can still use the money for out-of-pocket medical expenses. If you use the money on non-eligible expenses, you have to pay income tax on that amount (plus a penalty if you're under 65).



HEALTH SAVINGS ACCOUNTS (cont.)

Because income is taxed after you make HSA contributions, you will be taxed as though you make less money. Say, for example, you make \$40,000 per year. If you put \$3,000 in your HSA, you will be taxed as though you make \$37,000, thus lowering your tax burden.

How Do I Enroll in an HSA?

It's easy. When doing your online enrollment at www.benefitsconnect.net/rimrockauto, just elect the per pay period amount you want deducted from each paycheck and the company will deposit that money directly to your HSA Account at WESTERN SECURITY BANK. Western Security Bank will mail an HSA Debit Card to your home address. If you already have a Health Savings Account established with another bank, then you will need to provide us with the banking information.

**HSA
BENEFITS**

**TRIPLE TAX
ADVANTAGE**

1

All contributions can be made **pre-tax**, decreasing your overall taxable income.

2

Earn money **tax-free** through **investment** or **interest** payments.

3

Pay for your **qualified health care expenses** **tax free** from the money in your account.

DENTAL PLANS



A complete Summary of Benefits for the Dental Plans is available on the enrollment website - www.benefitsconnect.net/rimrockauto. The HIGH PLAN has a \$2,000 per covered family member annual maximum. The LOW PLAN has a \$500 per covered family member annual maximum. The LOW PLAN does not cover Major Services (i.e., crowns, dentures, childhood orthodontia.)



	MET LIFE Dental Indemnity Monthly Premium Amount			
	Employee Only (EE)	EE & Spouse (ES)	EE & Child(ren) (EC)	Family (EF)
Dental HIGH Plan	\$36.34	\$75.85	\$88.11	\$137.27
Dental LOW Plan	\$13.99	\$29.35	\$43.23	\$64.01

VISION PLAN

Vision Insurance is an excellent way to save money if you wear eyeglasses or contact lenses. A complete Summary of Benefits is available on the enrollment website - www.benefitsconnect.net/rimrockauto.



	MET LIFE Vision - VSP Network Monthly Premium Amount			
	Employee Only (EE)	EE & Spouse (ES)	EE & Child(ren) (EC)	Family (EF)
Vision	\$7.49	\$15.01	\$12.70	\$20.95

DISABILITY INSURANCE

Protect Your Income!

Short-Term Disability (STD)

If you are disabled resulting from sickness or injury and elected Short-Term Disability (STD), then the plan will pay you 60% of your pre-disability earnings or \$1,500 per week, whichever is less, after a 14-day elimination period. Short-term disability is paid for a maximum of 90 days.



Long-Term Disability (LTD)

If your disability continues beyond 90 days and you have elected Long-Term Disability (LTD), then the plan will pay you 60% of your pre-disability earnings or \$8,000 per month, whichever is less. Long-Term Disability payments will be paid as long as your disability continues up to Social Security Normal Retirement Age.

Rates are based on age and annual income and can be found on the enrollment website - www.benefitsconnect.net/rimrockauto. Please note that STD and LTD premiums are taken on an after-tax basis. That way, disability payments will not be taxed.

Am I Able to Elect STD and NOT LTD or Vice Versa?

Yes! You can elect just STD or just LTD if you do not want both. You must decide what makes sense for you and your family.

LIFE INSURANCE

Protect Your Family!

Company-Paid Life Insurance

All full-time employees receive a \$15,000 Life/AD&D Policy on the first of the month after 30 days of employment. You must go to the enrollment website to designate a beneficiary - www.benefitsconnect.net/rimrockauto.

AD&D stands for Accidental Death & Dismemberment. This means that if your death is due to an accident, then your beneficiary would receive twice the amount of life insurance, or \$30,000. There is also a percentage payout should you have an accident that results in the loss of limb, sight, hearing, speech or paralysis (see Table of Covered Losses for AD&D on the next page.)



Voluntary Life Insurance

You may also purchase Voluntary Life Insurance/AD&D on yourself, spouse and child(ren.) You may purchase an EMPLOYEE policy in \$10,000 increments up to the lesser of 5 times your annual income or \$500,000. When first eligible to enroll, you are guarantee-issued up to \$150,000. This means you do not have to provide a health history.

You may purchase a SPOUSE policy in \$5,000 increments to a maximum of \$250,000, not to exceed 50% of the EMPLOYEE's Voluntary Life Insurance.

LIFE INSURANCE (cont.)

Employee/Spouse Rates per \$10,000

Age	Rate
< 30	\$1.01
30-34	\$1.05
35-39	\$1.34
40-44	\$2.03
45-49	\$3.04
50-54	\$4.56
55-59	\$7.33
60-64	\$12.32
65-69	\$20.20
70+	\$41.10

Voluntary Group Term Life

New Enrollee Guarantee Issue:

\$150,000 Employee

\$25,000 Spouse

\$10,000 Dependent Child(ren)



When electing life insurance, be sure to **NAME A BENEFICIARY** and always remember to keep your beneficiary information updated.

Child Rates per \$1,000

Amount	Rate
\$1,000*	\$0.29
\$2,000	\$0.58
\$4,000	\$1.16
\$5,000	\$1.46
\$10,000	\$2.91

*Child 15 days to 6 months old: \$1000

Child more than 6 months old: The above increments up to Age 26

Table of Covered Losses for AD&D	
Covered Loss	AD&D
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of One Eye	50%
Combination of a Hand, Foot, and/or Eye	100%
Thumb & Index Finger on the Same Hand	25%
Speech and Hearing	100%
Speech	50%
Hearing	50%
Paralysis of Both Arms and Both Legs	100%
Paralysis of Both Legs	50%
Paralysis of the Arm & Leg on Either Side of the Body	50%
Paralysis of One Arm or Leg	25%
Brain Damage	100%
Coma	1% monthly up to 60 months

Additional Life Insurance Features – Stuff that's GOOD TO KNOW!

Grief Counseling and **Funeral Planning Services** are automatically included with both the Company-Paid Life Insurance and Voluntary Life Insurance. Grief Counseling provides eligible employees, beneficiaries, spouses and other family members a form of counseling that aims to help people cope with grief and mourning following the death of a loved one, or with major life challenges that trigger feelings of grief such as divorce, the loss of a job, financial hardship, terminal illness or loss of a pet.

Will Preparation and **MetLife Estate Resolution Services** are automatically included with Voluntary Life Insurance. Will Preparation includes a face-to-face meeting with a Hyatt attorney. Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by MetLife.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

MetLife's EAP Program, offered free of cost to all full-time employees, offers services designed to help you reduce stress, balance your work and family responsibilities and improve the overall quality of your life.

The EAP Program is a resource, consultation, and referral service that offers phone consultations as well as online information, with interactive tools. All services are available to you and your household and provide free, confidential and accessible services, 24 hours a day 365 days a year. Should you require services beyond the scope of the program, staff members can coordinate referrals to appropriate resources as needed.



MetLife's EAP Program Includes:

Employee Assistance

- Toll-free telephone assessments, referrals and counseling
- Work and Life Services – Childcare, Eldercare, Financial, Pre-Retirement
- Legal Referrals and Consultation

Clinical Counseling

- Up to three face-to-face or telephonic sessions per incident with licensed counselor

Web-Based Services

- Member Matters – quarterly e-newsletter
- Triumph Over Stress – an interactive multimedia self-help program
- Network Directory – lists all E4 Health, Inc mental health providers
- Teen Web Site – award winning site that provides useful information for teens, parents and teachers
- Articles, Checklists and Worksheets – cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, childcare, adult care, health/fitness, working/living, communication/relationships, retirement, finance
- Health Risk Assessment
- Online provider search, self-referrals and authorizations
- Online assessments for depression, stress, anxiety and insomnia
- 4 multi-media, interactive self-help programs for depression, stress, anxiety and insomnia
- Work/life resource and referral directory, online tools (child development tracker, interactive charts for tax, personal finance, retirement, etc.)
- Life-events navigation – allows members to access services via common life events
- Health/Fitness, Personal Growth, Employee Development Content and Tools
- Ask-Our Expert

MetLife EAP

Log on to metlifeeap.com

Username: **MetLife2-3**

Password: **guest**

Or call toll free **1-844-763-8543**

**BECAUSE THERE IS NO
SHAME IN ASKING FOR A
LIFE PRESERVER**

