

A photograph of three people sitting around a table, smiling and looking at laptops. The scene is dimly lit with a blue overlay. The person on the left is a woman with blonde hair, the person in the middle is a woman with long dark hair, and the person on the right is a man with glasses and a denim jacket. They are all looking at their laptops, which are open on the table. There are also glasses of water on the table.

# Open Enrollment

Hawaii





## Benefits Team

**John Rocco**

Director, Global  
Benefits



**Alison Gomez**

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US Benefits

**Alyssa Schaffrin**

Specialist,  
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**Mandy  
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Specialist,  
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**Brittney Harris**

Coordinator,  
US Benefits



## Open Enrollment 2019: Nov. 5<sup>th</sup> – Nov. 16<sup>th</sup>

### Changes that can be made....

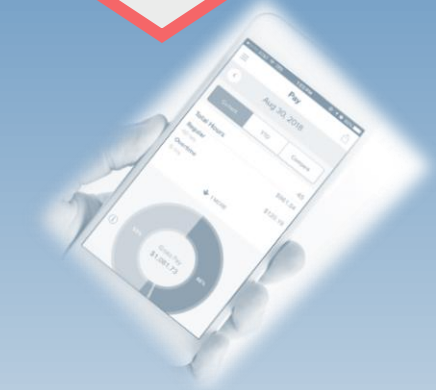
#### Health Insurance

- ✓ Enroll/Drop Health Coverage
  - ✓ Add/Drop Dependent Health Coverage
  - ✓ If you have no changes to make nothing needs to be done.

#### Flexible Spending Account (FSA)

- ✓ If you wish to participate in FSA for 2019 you **MUST** enroll. Your 2018 elections will **NOT** automatically carry over.

**How to Make Changes?**  
**Log into Vantage via United or the new Mobile App!**





## Special Note

- ✓ Please review all listed dependents in to make sure their name and SSN match what is listed on their Social Security Card.
- ✓ When adding dependents to the plan, you will be prompted to provide documentation to validate your direct relationship. You will receive communication via email/mail to upload documents directly through Vantage.

# HAWAII BENEFITS

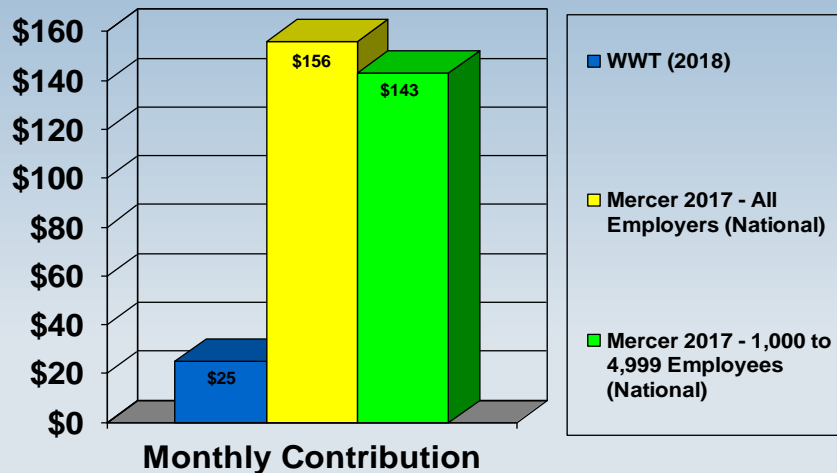
*How do you Benefit?*



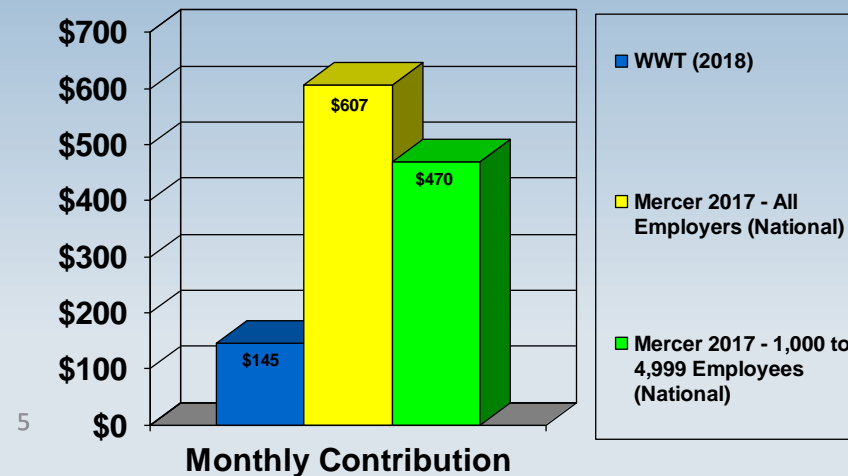
## Employee Premiums

- ✓ WWT will not be raising employee premiums
- ✓ Employee Premiums (Medical, Dental, Prescription Drug, & Vision)
  - Employee Only - \$25/month (\$12.50/pay period)
  - Employee Spouse - \$90/month (\$45/pay period)
  - Employee Child(ren) - \$70/month (\$35/pay period)
  - Family - \$145/month (\$72.50/pay period)

### Employee Only



### Family

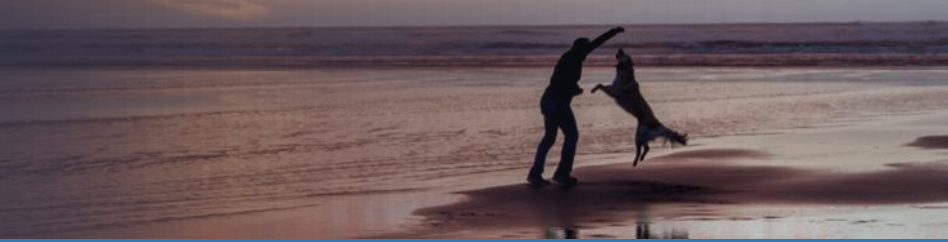




## Medical Plan (UHA 600)

### In Network Coverage Highlights

- Annual deductible - None
- Annual co-pay max - \$2500 per person; \$7,500 per family
- Preventive Care services - \$0 co-pay
- Maternity Services – 10% of eligible charges
- Physician Office Visit – 10% of eligible charges
- Hospital Services – 10% of eligible charges
- Emergency Services – 10% of eligible charges
- Find all providers at [www.uhahealth.com](http://www.uhahealth.com)



## Dental Plan (UHA 1500)

Annual Max is \$1500 &  
you may select any  
dentist

<u>Diagnostic</u>	<u>Coverage</u>
Preventive Cleanings (2x/year)	100%
Restorative - Fillings	70%
Restorative - Crowns	70%
Endodontics - (Root Canals)	70%
Oral Surgery	70%
Orthodontics (\$1500 lifetime max/child)	50%



## Vision (UHA 100)

Exams covered 100%  
per member/plan  
year

Up to \$130  
allowance per year  
towards contacts,  
glasses, lenses or any  
combination

To search providers  
go to  
[www.uhahealth.com](http://www.uhahealth.com)

### Services Not Covered:

- ✓ Contact lens fitting
- ✓ Sunglasses
- ✓ Tinting of glasses
- ✓ Repair or replacements of frame parts & accessories





## Prescription Drug Plan Q (UHA)

Retail (30 Days)	• Generic	\$10
	• Preferred Brand	\$20
	• Non- Preferred Brand	\$40
Home Delivery (90 Days)	• Generic	\$15
	• Preferred Brand	\$30
	• Non- Preferred Brand	\$60

If drug cost is more than \$150 employee share is 20%



## Flexible Spending Basics (UMR)

### Health Flexible Spending Account

- ✓ Set aside up to \$2,650 pre-tax for health-related expenses like co-pays, deductibles, vision, dental, and prescription drugs

### Dependent Flexible Spending Account

- ✓ Set aside up to \$5,000 pre-tax for dependent care while you work like day care, pre-school, before and after school care, etc

- ✓ The Plan year runs from January 1<sup>st</sup> – December 31<sup>st</sup>
- ✓ Grace Period runs until March 15<sup>th</sup>. This means you have an extra 2 ½ months to use your FSA dollars. After March 15<sup>th</sup>, any money remaining in the account is forfeited
- ✓ FSA is deducted on 24 out of the 26 pay periods
- ✓ Contributions are pre-taxed, ultimately saving you money
- ✓ Convenient Debit card option for all FSA
- ✓ Always save your receipts. You may have to submit them to UMR for substantiation
- ✓ Download the UMR Mobile App to manage your consumer account

**\*\*\*If you take prescriptions, buy contacts or glasses, reach your deductible, or have copays throughout the year, you should be using this benefit. It's a convenient and easy way to reduce your taxable income and save money!\*\*\***

 **Use the Mobile App to Enroll!**



## Health Flexible Spending (UMR)

- ✓ FSA is a Pre-tax savings account that can be used to pay for medical expenses
- ✓ **Medical FSA Maximum contribution is \$2,650 for 2019 – YOU MUST ENROLL IN THIS BENEFIT EVERY YEAR**
- ✓ Convenient Debit card for medical FSA program
- ✓ Complete list of eligible/ineligible expenses available [www.umar.com](http://www.umar.com)

### Eligible Expenses

- Deductible/Co-pays
- Corrective eye surgery
- Eye exams/glasses
- Dental Fees/Orthodontia
- Prescription Drugs

### Ineligible Expenses

- OTC meds (unless prescribed)
- Cosmetic expenses
- Dietary Supplements



## Dependent Flexible Spending (UMR)

- ✓ **Dependent Care FSA Maximum contribution is \$5,000 for 2019 – You must enroll in this benefit every year**
- ✓ Pre-tax savings account that can be used to pay for dependent care (day care) expenses.
- ✓ If married, both you and your spouse must work to qualify for this benefit
- ✓ Complete list of eligible/ineligible expenses available at [www.umar.com](http://www.umar.com)

### Eligible Expenses

- Day care for child under 13
- Care of a dependent spouse or child of any age

### Ineligible Expenses

- -School expenses
- Nighttime babysitting
- Daycare expenses while on leave of absence
- Daycare expenses when a dependent is providing child care



## Flexible Spending - Parking (UMR)

Pre- tax savings account can be used to pay for parking expenses

Parking Maximum contribution is \$260 for 2019

WWT will cover up to \$260 of the cost if you choose enroll

Be sure to use the UMR Mobile App to track expenses and for a complete list eligible/ineligible expenses - For your member ID contact [benefits@wwt.com](mailto:benefits@wwt.com)



## Retirement Savings Plan (Bank of America -Merrill Lynch)

- Eligible after 3 months of service
- Rollover existing funds immediately
- Employees will be notified to enroll the 1st of the month following 90 days
- Set aside 1% - 75% of your eligible compensation
- Discretionary match of 100% of your contributions up to 6% of your eligible compensation
- Roth and Pre-tax options are available
- 5 year vesting schedule



## Life Insurance (Cigna)

### GROUP LIFE INSURANCE & AD&D

- ✓ Life Insurance - 1.5 X your annual salary
- ✓ AD&D - 1.5 X your annual salary (in addition to the standard life insurance)
- ✓ Company Paid

### GROUP LONG-TERM DISABILITY

- ✓ Pays 60% of your annual salary after being disabled for 90 days
- ✓ Company Paid

### VOLUNTARY TERM LIFE INSURANCE

- ✓ Supplemental coverage for employee, spouse, and/or dependent children
- ✓ Employee Paid
- ✓ Can enroll in at anytime

#### INCREASING AMOUNTS DURING OPEN ENROLLMENT (Do not require EOI):

Employee – Up to \$20,000 before meeting \$300,000

Spouse – up to \$10,000 before meeting \$50,000

Child(ren) – Up to \$10,000

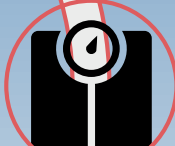


## Additional Benefits

### More



**Personal Assistance Services –**  
Confidential and professional assistance  
with employee concerns



**Real Appeal –**  
Weight loss/ Health Management  
Program



**PerkSpot –**  
Exclusive company discounts &  
Deals

### Perks



**Milk Stork –**  
Express milk shipments to your baby  
while on company travel



**MetLife Hyatt Legal Insurance –**  
Covers legal consultation from professional  
experts in multiple areas of legal concerns

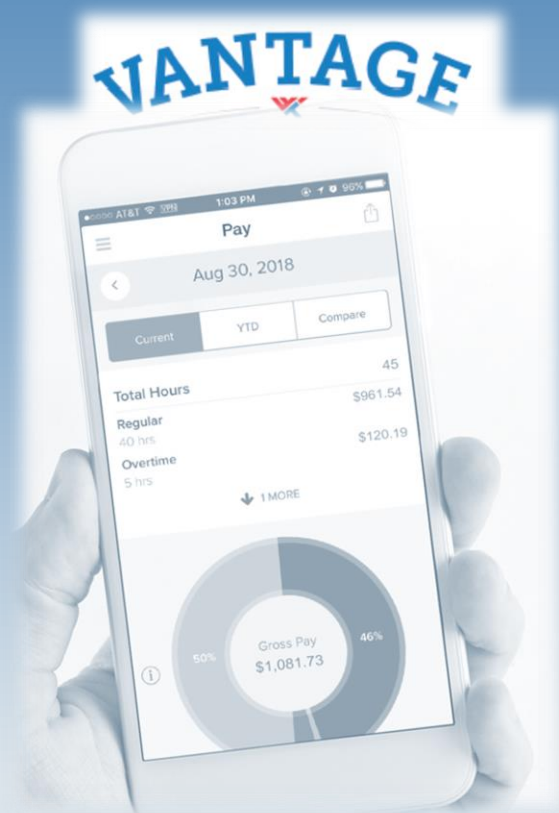


**Nation Wide Pet Insurance –**  
Pet protection and wellness  
plans





## Enroll Now Using the New Mobile App!



Visit the Forms Library to view all  
Summary Plan Documents and Forms:  
Dashboard > Benefits > Benefits  
Information

A photograph of two women in an office setting. One woman is standing and leaning over a desk, while the other is sitting at the desk. They are both smiling and looking at a tablet computer held by the woman at the desk. The background shows a modern office with a large screen and a potted plant. The entire image has a blue tint.

# QUESTIONS

Email us at  
[Benefits@wwt.com](mailto:Benefits@wwt.com)



World Wide Technology