



2019 Open Enrollment

All U.S. except Hawaii



World Wide Technology

U.S. BENEFITS

How do you Benefit?



Benefits Team

John Rocco

Director, Global
Benefits



Alison Gomez

Supervisor,
US Benefits



Alyssa Schaffrin

Specialist,
Global Wellness



**Mandy
Sanfilippo**

Specialist,
US Benefits



Brittney Harris

Coordinator,
US Benefits

U.S. BENEFITS

How do you Benefit?



Open Enrollment 2019: Nov. 5th – Nov. 16th

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

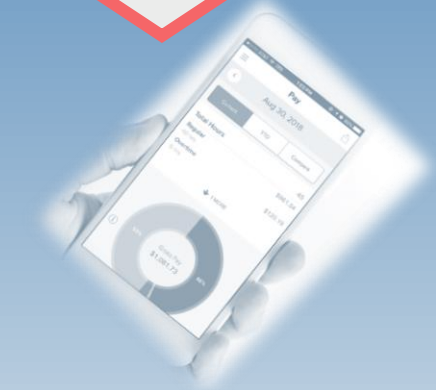
Changes that can be made....

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.





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.

U.S. BENEFITS

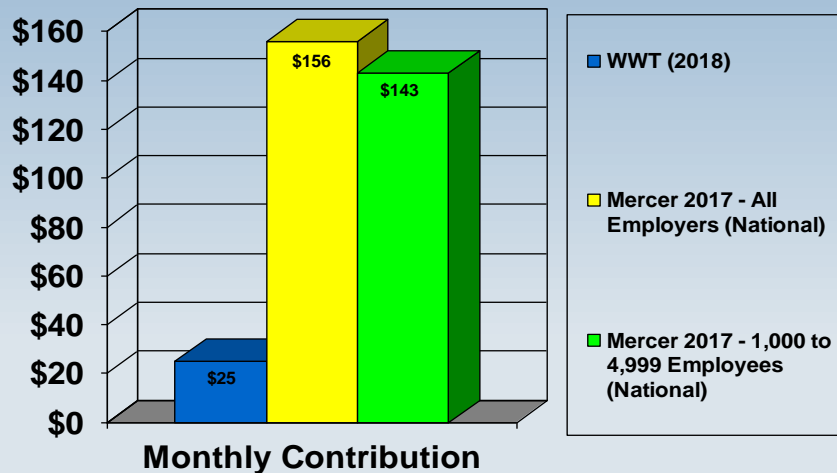
How do you Benefit?



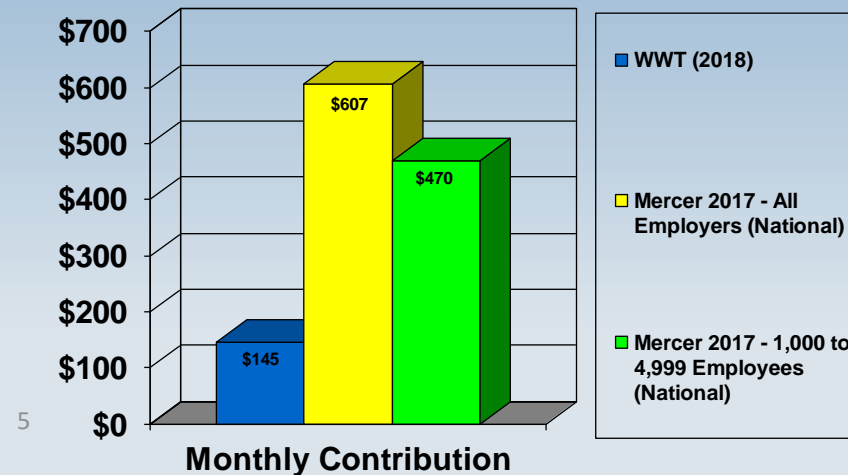
Employee Premiums

- ✓ 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



U.S. BENEFITS

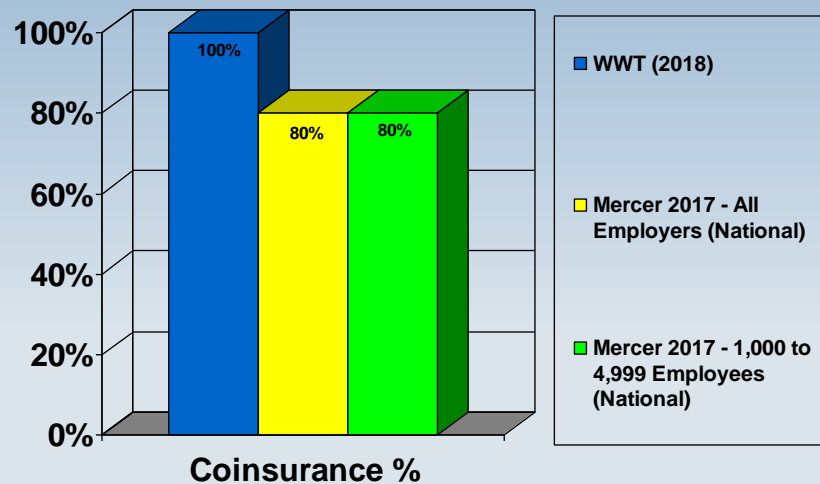
How do you Benefit?



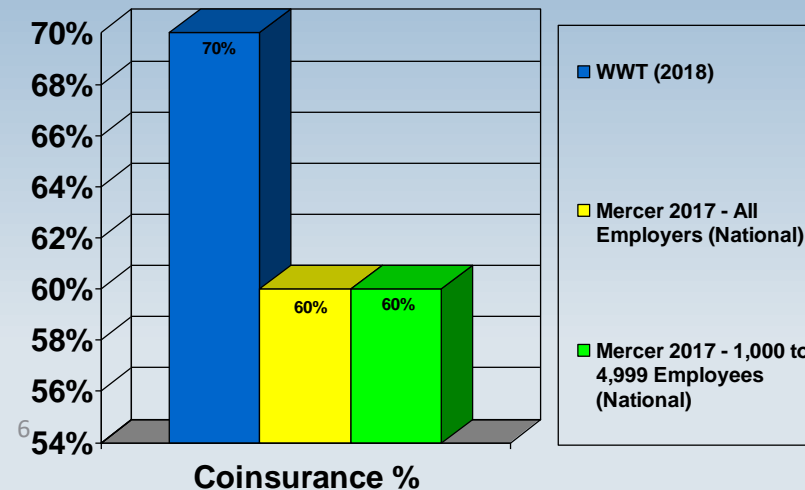
Medical Plan

- ✓ PPO Networks
 - UHC Choice Plus (All Employees, except Alaska & Hawaii)
 - Beechstreet (Alaska)
- ✓ In-Network Coverage – 100% coinsurance after deductible & co-pays
- ✓ Out-of-Network Coverage – 70% coinsurance after deductible & co-pays

In Network



Out of Network



U.S. BENEFITS

How do you Benefit?

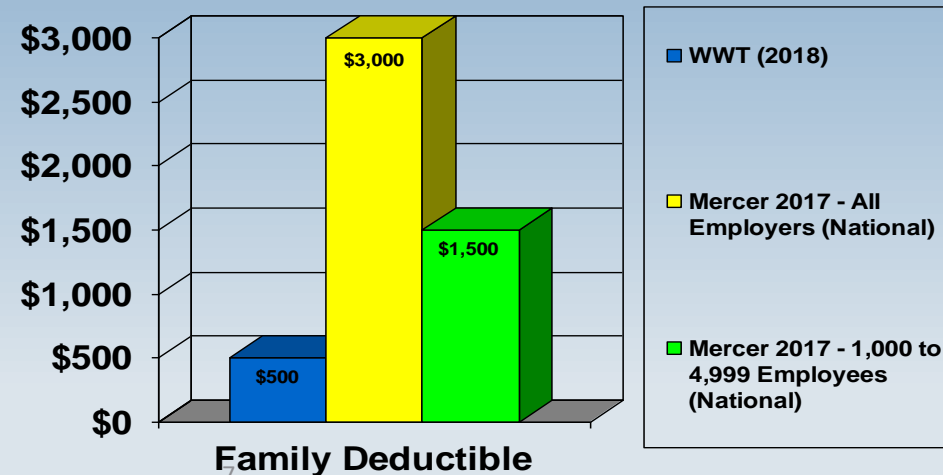
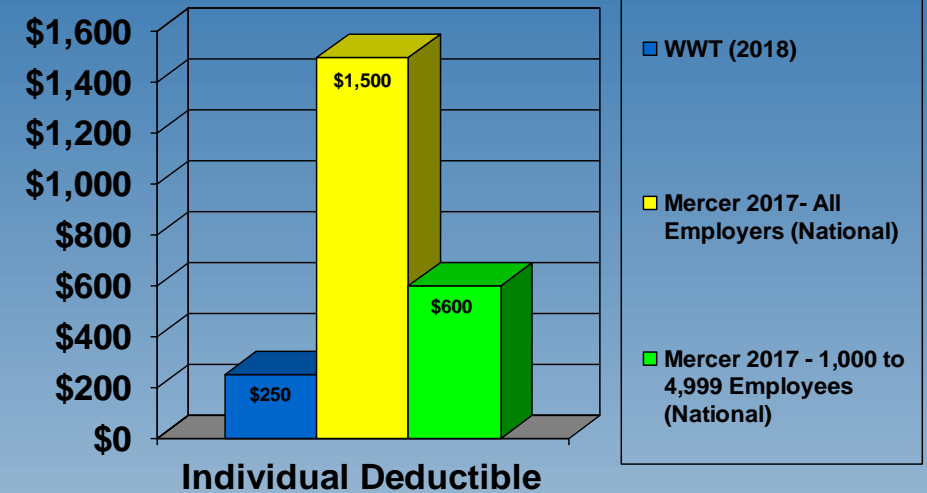


Medical Deductibles

- ✓ In-Network deductible \$250 individual/\$500 family per calendar year
- ✓ Out-of-Network deductible \$1000 individual/\$2000 family per calendar year

Deductible applies to:

- ✓ Labs & X-Rays
- ✓ Inpatient/Outpatient Hospitalization
- ✓ Home Health Care
- ✓ Hospice Care
- ✓ Mental Health, Drug/Alcohol Abuse



U.S. BENEFITS

How do you Benefit?



Dental (UMR)

Preventative:
(routine exam cleanings)

100% no deductible
2 visits/calendar year

Major:
(Crowns, bridges, etc.)

50% after \$50 deductible

Basic:
(Fillings, extractions,
root canals, some x-rays)

80% after \$50 deductible

Orthodontia:
(\$1500 lifetime max for
dependents 18 & under)

50% no deductible

Same Coverage In & Out
of Network

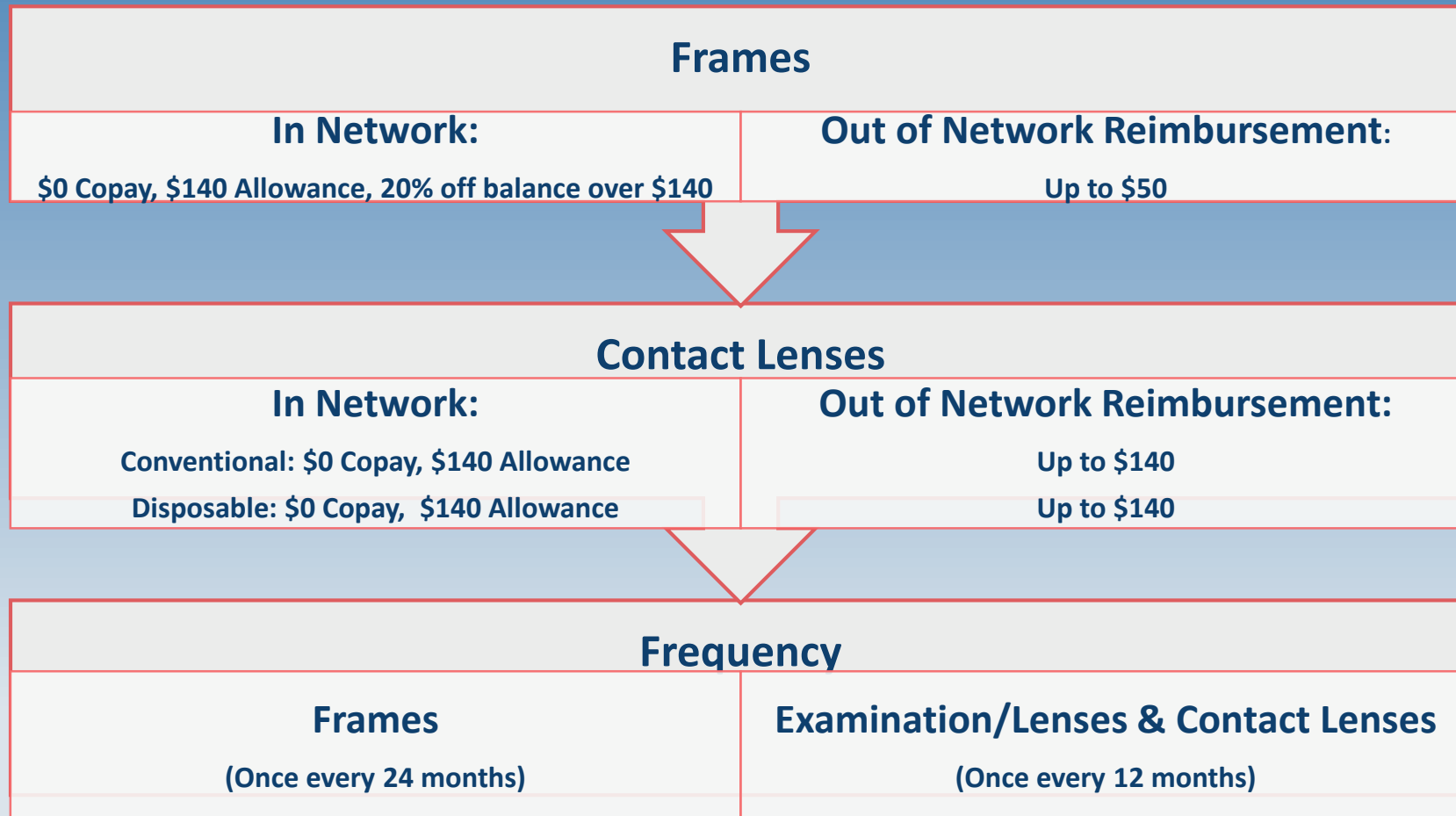
Annual Max For Preventative,
Major & Basic Services \$1500

U.S. BENEFITS

How do you Benefit?



Vision (Eye Med)





Prescription Drug Plan (Express Scripts)

- ✓ Retail Deductible - \$50 Per Person Per Calendar Year
- ✓ www.express-scripts for preferred drug list & Home Delivery Information

Retail (30 Days)

- Generic \$5
- Preferred Brand \$20
- Non- Preferred Brand \$35

Home Delivery (90 Days)

- Generic \$10
- Preferred Brand \$40
- Non- Preferred Brand \$70



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

➡ **Use the Mobile App to Enroll!**

- ✓ The Plan year runs from January 1st – December 31st
- ✓ Grace Period runs until March 15th. This means you have an extra 2 ½ months to use your FSA dollars. After March 15th, 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!*****



Health Flexible Spending

- ✓ 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

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

- ✓ **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

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



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

U.S. BENEFITS

How do you Benefit?



WWT Family Health Center

Hours: Monday through Friday: 7am-4pm

- ✓ **Missouri Office: 314-513-1870**
- ✓ **Illinois & Asynchrony Office: 618-219-7470**
- ✓ **All services are FREE!**

**What services
are offered?**

- Allergy injections
- Treatment of rashes
- Acute injuries and acute office procedures
- Lab work
- Primary Care office visits for adults and children ages 10 and up
- Well visits / physicals
- Urgent Care services for adults and children 18+ months (with appointment)
- Prescription dispensary located onsite



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



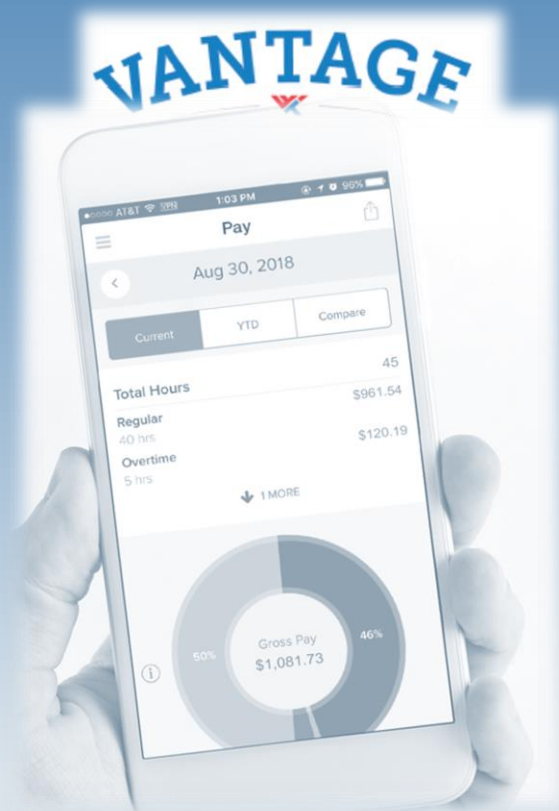
Nation Wide Pet Insurance –
Pet protection and wellness
plans

U.S. BENEFITS

How do you Benefit?



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 color overlay.

QUESTIONS

Email us at
Benefits@wwt.com



World Wide Technology