



3 U R I H V V L R Q D O

&RUH %HQHÀWV

&RUH %HQHILWV DUH SURYLGHG E\ :LONHV 8QLYHUVLW\ DW
&RUH %HQHILWV WDNH HIIHFV WKH GD\ WKDW DQ HPSOR\H

Core Life Insurance/ Core Accidental Death and Dismemberment (AD&D) Insurance

- Provider: Mutual of Omaha

‡%HQH¿W \$PRXQW WLPHV \$QQXDO 6DODU\ 0LQLPXP RI /LI
%HQH¿W DQG \$' ' ,QVXUDQFH %HQH¿W
‡(OLJLELOLW\ 7KH ¿UVW RI WKH PRQWK FRLQFLGLQJ ZLWK RU QH

Short Term Disability Insurance

‡3URYLGHV 2I :HHNO\ %DVH 3D\
‡%HQH¿W 'XUDWLRQ RI 8S 7R 6L[0RQWKV
‡\$:DLWLQJ 3HULRG \$SSOLHV
‡\$ GD\ VHUYLFH UHTXLUHPHQW DSSOLHV EHIRUH \RX DUH HOLJL

Long Term Disability Insurance

‡3URYLGHV 2I 0RQWKO\ %DVH 3D\
‡ 0RQWKO\ 0D[LPPXP %HQH¿W
‡%HQH¿W %HJLQV)ROORZLQJ 'D\ RI &RQLQXRXV 'LVDELOLW\
‡2QH \HDU VHUYLFHV UHTXLUHPHQW PD\ DSSO\ EHIRUH \RX DUH H

HealthiestYou

‡7KLV WHOHPHGLFLQH VHUYLFH SURYLGHV PHGLFDO SODQ SDUWL
GD\ SHU ZHHN DFFHVV YLD WKH WHOHVKRQH RU LQWHUQHW WR D
HQMR\ PHGLFDO FDUH ZLWKRXW WKH QHHG WR LQFXU WKH FRVW
‡2WKHU XQOLPLWHG VHUYLFHV DYDLODEOH DW 0RQLVLRQ 0HGLFDO
0HGLFDO 6HUYLFHV VHFRQG RSLQLRQ SURJUDP 1HFN DQG %DFN
‡&RPSOHWH LQIRUPDWLRQ DERXW +HDOWKLHVW<RX LV DYDLODEO

(PSOR\HH \$VVLVWDQFH 3URJUDP (\$3

‡3URYLGHU 0XWXDO RI 2PDKD

3 U H V F U L S W L R Q , Q V X U D T K F H U D S H X W L F V

: L O N H V 8 Q L Y H U V L W \ R I I H U V S U H V F U L S W L R Q F R K M H D S H J X W L K F U R X 6 J K D 3 U M L I
 3 U L F R K H U D S H X W L F V Z L O O U H S O D F H + L J K P D U N I R U \ R X U S U H V F U

	W W K o μ ~ ð ì ì μ Ÿ o • , , W , ^ ~ ð U ì ì μ Ÿ o	
W C E • C E] % Ÿ } v	μ Ÿ ð ì ì % C E % C E • } v	/ v š P C E š Á] š Z u] o μ Ÿ o
Z š] o % Z C E u Ç } % ñ Ç v } v r { } C E u μ o C E Ç ~ ð ì r Ç • μ % % o Ç • P v C E]	ð ì r o } Á r } • š P v C E] ð ð ñ r { } C E u μ o C E Ç P v C E] ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç / v r v š Á } C E I C E P } v o Ç	ð ì r o } Á r } • š P v C E] ð ð ñ r { } C E u μ o C E Ç P v C E] ð ð ñ r v } v r { } C E u μ o C E Ç P v C E] ð ð ñ r v } v r { } C E u μ o C E Ç / v r v š Á } C E I C E P } v o Ç
D] o } C E C E } % Ç ð ì r v } v r { } C E u μ o C E Ç ~ ð ì r Ç • μ % % o Ç • P v C E]	ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç C E v	ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç C E v

6 S H F L D O W \ ' U X J 6 | R 5 [X W Q R Q H

9LVLRQ , QVXUDQWHLRQDO 9LVLRQ \$GPLQLV

:LONHV 8QLYHUVLW\ R±HUV YLVLRQ FRYHUDJH WKURXJK 1DWLRQDO PDWFKLQJ EHQH¿WV IURP WKH SUHYLRXV SODQ \HDU 19\$ LV D 8 6 FDUH RUJDQLJDWLRQ LV KHDGTXDUWHUHG LQ &OLIWRQ 1HZ -HUVH

(DFK PHPEHU LV LVVXHGDQ 19\$ LGHQWL¿FDWLRQ FDUG DQG FRPSUOHPEHUV FDQ YLHZ WKHLU FODLPV YLD 19\$¶V VWDWH RI WKH DUW Z

%HORZ LV D VXPPDU\ RI WKH EHQH¿WV R±HUHG XQGHU WKH SODQ

&CE (µ v Ç) (^ CEÀ] ~ Ç Æ u • U (CE u • U o v • • U } v š š			
v . š •		Es W CE Ÿ] % Ÿ v P } š } CE v r % CE Ÿ] % Ÿ v P } š } CE	} š } CE
		u } µ v š } À CE	
Eye exam ~ K % š } u š CE] • š } CE K % Z š Z u } o } P]		100%	\$40
Standard Lenses ~ W] CE •	^] v P o s] • } v	100%	\$40
	Bifocal	100%	\$60
	o v] () o •	100%	\$60
	d CE] () o	100%	\$80
	W CE } P CE • •] Á Ž ^ o } Á		\$80
	> v Ÿ µ o CE	100%	\$120
	^ CE š Z % CE } š Ÿ } v	100%	\$10
W } o Ç CE } v š Ž Ž Ž	100%	\$25 & \$30	
& CE u • Ž Ž		} Á CE µ % š } " í í CE š] o o o } Á	\$60
} v š š • ~] v o] µ } (- P o • • • •	D š CE] o o o } Á v	\$110	\$110
	&] « v P (%15	N/A
D] o o Ç CE (µ] CE } v š š • } Á CE í i i 9			\$320

(PSOR\HH SD\V IRU 6WDQGDUG 3URJUHVVLYH DQG IRU 3UHPLXP 3URJUHVVLYH ,QFOXGHV IUDPHV XS WR (YHU\ 'D\ /RZ 3ULFH SULFH SRLQW DW :DOPDUW 6DP¶V & OXE ORFDW 19\$ 5HWDO \$OORZDQFH (TXDO WR XS WR \$YDLODEOH ,Q 1HWZRUN DW QR FKDUJH IRU FKLOGUHQ XQGHU DJH

6PDUW %X\HU /RRN 78SH71R\$06PDUW %X\HU SURYLGHU ORRN XS IHDW XOHDFHQ YELHU UWXZZZ HQQW DHF RSP VWDUW XVLQJ 7KLV WRRO DOORZV 19\$ PHPEHUV WR VHH KRZ PDQ\ IUDPHV DUH LQ DQ LQ QHWZRUN SURYLGHUV RIILFH WKDW DUH RXW RI SRFNHUW SHU \RXU YLVLRQ SODQ (OLJLEOH GHS\HDFHQGM\RXU OHJDO VSRXVH DQG XQPDULHG QDWXU DW HVVHUS DQG GUDVRSWLHGHFK FRYHUHG WR DJH RU DJH LI D IXOO WLPH VWXGHQW

$$\begin{array}{r}
 \$ \text{_____} \div \\
 \$ \text{' ' BENEFIT} \\
 \text{AMOUNT}
 \end{array}
 \div \$1,000 \times \begin{array}{r}
 \$ \text{_____} \\
 \text{RATE PER PAY} \\
 \text{FOR} \\
 \text{EMPLOYEE OR SPOUSE} \\
 \text{AGE}
 \end{array} = \$ \text{_____}$$

$$\begin{array}{r}
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 \text{\&29(5\$*(} \\
 \text{\&267}
 \end{array}
 \cdot \begin{array}{r}
 \text{_____} \\
 \text{RI SD \ V L O S T P E R D A Y}
 \end{array} = \$ \text{_____}$$

FOR
 COVERAGE
 (24
 DEDUCTIONS)

[Redacted Header]			

Health Savings Account (HSA) – 1/1/2 to 12/31/2 Plan Year

RHDOWBYL\$FFWLD\$SUHWDDYLD\$FFW\$WBHMC\$T\$DOLILHBHGFD\$B\$WDO

D\$LV\$SHR\$B\$H\$HOLIEOH\$B\$SH\$W\$Y\$H\$U\$W\$K\$,\$D\$P\$S\$O\$R\$H\$P\$D\$H\$O\$H\$F\$W\$S

WR VLQJOH RUDPLO\ IRU WKH FDOHQGGU \HDU 7KXVH OLPLWV
:LONHV 8QLYHUVLW\ DQG DQ\ HPSOR\HH FRQWULEXWLRQV (PSOR\H
FDWFK XS OLPLW H\$R\$K\$U\$F\$D\$S\$H\$Q\$D\$D\$Q\$H\$D\$F\$D\$Q\$ EH FDUULHG RYHU
,QWHUHVW HDUQHG RQ DQ +6\$ LV QRW FRQVLGHUHG WD[DEOH LQFR

,PSRUWDQW 1RWLFH ,I \RX KDYH VHFRQGGU\ PHGLFDO FRYHUDJH (C
SODQ LV 127 DQRWKHU +' +3 \RX DUH LQHOLJLEOH WR HQUROO LQ W
IXQGLQJ HPSOR\HU Available for those enrolled in the HDHP \$2,000 RQO\.

127 \$LWDB,WB/M,WDFFW

KWLRPLV\$D\$P\$S\$O\$R\$H\$P\$D\$H\$O\$H\$F\$W\$S\$H\$O\$L\$P\$L\$O\$H\$K\$R\$H\$P\$S\$O\$R\$A\$T\$H\$_\$F\$F\$R\$A\$T\$F\$P\$U\$O\$O\$G\$E\$A\$E\$W

+ROLGD\V

\$OO DGPLQLVWUDWLYH DQG SURIHVVLRQDO VWDII ZLOO EH JUDQWH
EHIRUH -XQH VW RI HDFK ILVFDO \HDU 5HIHU WR WKH 6WDII 3ROLF
+ROLGD\ 6FKHGXOH LV SRVWHG RQ WKH :LONHV ZHEVLWH XQGHU +X
KWWSV ZZZ ZLONHV HGX DERXW ZLONHV RIILFHV DQG DGPLQLVWU
SROLF\ PDQXDO KROLGD\V DVS[

9DFDWLRQ /HDYH

9DFDWLRQ WLPH R† ZLWK SD\ LV DYDLODEOH WR HOLJLEOH HPSOR\
DQG SHUVRQDO SXUVXLWV 9DFDWLRQ WLPH LV HDUQHG LQ QXPEHU
EDVHG RQ \RXU OHQJWK RI VHUYLFH

/HQJWK RI 6HUYLFH

Carry Over

(DUQHG DQG XQXVHG YDFDWLRQ ~~KRXUVI~~ ~~PHDVM~~ EHDXVH ~~Q~~ ZHYHU HPSO
PD\ FDUU\ D PD[LXP QXPEHU RI KRXUV RI XQXVHG YDFDWLRQ WLPH
7KH PD[LXP QXPEHU RI XQXVHG YDFDWLRQ FDUU\RYHU KRXUV DUH

7KH FRPSOHWH 9DFDWLRQ /HDYH 3ROLF\ FDQ EH IRXQG LQ WKH RQOL
KWWSV ZZZ ZLONHV HGX DERXW ZLONHV RIILFHV DQG DGPLQLVWU
SROLF\ PDQXDO YDFDWLRQ EHQHILWV DVS[

6LFN /HDYH

6LFN OHDYH EHQHILWV DUH FDOFXODWHG RQ WKH EDVLV RI D ³ VFD
FDQ EH XVHG LQ PLQLXP LQ ~~\$Q~~ ~~PHDVM~~ ~~ORI~~ ~~FRPSORRKHU~~ PD\ RQO\ XVH
DQ DEVHQFH GXH WR SHUVRQDO LOOQHVV LQMXU\ RU GLVDELOLW\
KRXUV SHU ZHHN IRU WZHOYH PRQW ~~KWV~~ ~~ZLW~~ ~~OV~~ ~~IF~~ ~~FUDXM~~ ~~HV~~ ~~BFN~~ ~~GH~~ ~~DDY~~
KRXUV SHU PRQW

7KH FRPSOHWH 6LFN /HDYH 3ROLF\ FDQ EH IRXQG LQ WKH RQOLQH
KWWS ZZZ ZLONHV HGX LQFOXGH DERXWZLONHV KU SROLFLHV SRC

<RXU %HQAÀWV DQG WKLV 6XPPDU\

7KLV EHQH¿W RYHUYLHZ GHVFULEHV WKH KLJKOLJKWV RI WKH PHGL
QRQ WHFKQLFDO ODQJXDJH <RXU VSHFL¿F ULJKWV WR EHQH¿WV X
UHVSHFW E\ WKH R^FLDO GRFXPHQWV DQG QRW WKH LQIRUPDWLRQ

,I WKHUH LV DQ\ GLVFUHSDQF\ EHWZHHQ WKH GHVFULSWLRQV RI WK
R^FLDO SODQ GRFXPHQWV WKH ODQJXDJH RI WKH ~~GRFXPHQWV~~ ~~ODQJXDJH~~
DQ\ RI WKH EHQH¿WV PD\ EH PRGL¿HG LQ WKH IXWXUH WR PHHW ,Q
GHFLGHG E\ :LONHV 8QLYHUVLW\