

WESTERN DENTAL 
Total Rewards
Something to Smile About!



2019

Benefit Guide

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Welcome to Your Western Dental 2019 Benefits

Western Dental is committed to ensuring that our Total Rewards program is directly linked to our mission and values. We are committed to offering a comprehensive range of benefits designed to meet the evolving needs of you and your family. As a new team member at Western Dental, you are eligible for the benefit options detailed in this guide. You will have the opportunity to speak with a benefit counselor over the phone to help you with the enrollment process.

You will not have another chance to change your benefit elections until the next annual open enrollment period, unless you have a qualifying event such as:

- Marriage
- Legal separation or divorce
- Birth or adoption of a child
- Change in eligibility of a child (i.e. turns age 26)
- Change in or loss of eligibility under Children's Health Insurance Plan (CHIP), Medicaid, or Medicare
- Death of a dependent family member
- Change in employment status.



For more information, go to <http://wdsemployeebenefits.com>.

How to Enroll

All new & eligible team members will have the opportunity to speak with an enrollment counselor by phone to understand the 2019 offerings and select the coverage that meets their needs. You will have 30 days from your date of hire to elect benefits. Your benefit plan will start the first of the month after 60 days from your date of hire. Schedule your phone appointment here:

<https://westerndental.mybenefitsappointment.com>

Important note: we know that patient care takes priority, so we've made arrangements to have benefit counselors available to fit your busy schedule. You have the flexibility to complete your appointment during your lunch break or off hours. If you need help finding a time to schedule your appointment, please see your manager for assistance.

Eligibility

All active full-time team members regularly scheduled to work 30 or more hours per week (16 or more days per month for doctors) are eligible for health and welfare benefits. Coverage will begin on the first of the month following 60 days of continuous, active, full-time employment.

You may also enroll dependents. Eligible dependents include:

- Legal spouse
- Domestic partner (registered in the state of residence)
- Natural children, stepchildren, or adopted children (including a child placed for adoption) under the age of 26
- Enrolled children who have reached age 26 and are physically or mentally incapable of self-support and rely on you for support and maintenance (medical certification required).

This is an Interactive Guide



Throughout this guide you will find interactive text that you can click on for more information. [Clickable text will look like this.](#)

Medical

Western Dental offers three Anthem Blue Cross PPO medical plans. Team members in California also have two Kaiser Permanente HMO plans to choose from.

Medical Plan Features					
	ALL TEAM MEMBERS			CA TEAM MEMBERS ONLY	
	Anthem Blue Cross Gold PPO	Anthem Blue Cross Silver PPO	Anthem Blue Cross Bronze PPO	Kaiser Permanente HMO	Kaiser Permanente HDHP HMO w/ HSA
	In-Network You Pay	In-Network You Pay	In-Network You Pay	HMO Providers You Pay	HMO Providers You Pay
Annual Deductible					
Individual	\$500	\$1,500	\$2,000	\$1,500	\$3,500
Family	\$1,000	\$3,000	\$4,000	\$3,000	\$7,000
Out-of-Pocket Maximum					
In-Network	\$2,500	\$4,500	\$6,500	\$4,000	\$6,350
Non-Network	\$5,000	\$9,000	\$13,000	\$8,000	\$12,700
Lifetime Maximum					
Individual & Family	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Physician Services					
Preventive Care	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$25 copay	\$25 copay	\$50 copay	\$20 copay	\$30 copay*
Specialist Office Visit	\$40 copay	\$40 copay	\$75 copay	\$20 copay	\$30 copay*
Diagnostic Test, X-Ray	20%*	20%*	\$0*	\$10 copay*	\$30 copay*
Imaging-CT/Pet Scan, MRI	20%*	20%*	\$0*	\$50 copay*	\$30 copay*
Hospital Services					
Inpatient	20%*	20%*	\$1,000 copay per admission	20%*	30%*
Outpatient	20%*	20%*	\$0*	20%*	30%*
Urgent Care	\$40 copay	\$40 copay	\$75 copay	\$20 copay	\$30 copay*
Emergency Room	\$100 copay waive if admitted	\$200 copay waive if admitted	\$750 copay waive if admitted	20%*	30%*
Prescription Drug (30-Day Retail Supply)					
Generic	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$15 copay*
Brand preferred	\$30 copay	\$30 copay	\$30 copay	\$30 copay Brand Name	\$40 copay* Brand Name
Brand non-preferred	\$45 copay	\$45 copay	\$45 copay	N/A	N/A
Specialty Drugs	50%, \$200 max.	50%, \$200 max.	50%, \$200 max.	\$30 copay	\$40 copay*
Prescription Drug (90-Day Mail-Order Supply)					
Generic	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$30 copay*
Brand preferred	\$60 copay	\$60 copay	\$60 copay	\$60 copay Brand Name	\$80 copay* Brand Name
Brand non-preferred	\$90 copay	\$90 copay	\$90 copay	N/A	N/A
Specialty Drugs	N/A	N/A	N/A	N/A	N/A

Anthem Blue Cross Out-of-Network Coverage

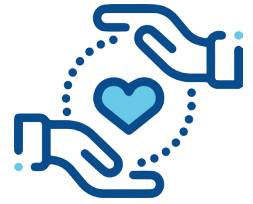
You will save money when you use Anthem Blue Cross providers. However, you have the option to use out-of-network providers and pay higher out-of-pocket costs. To see what you'll pay when you use out-of-network providers, please go to <http://wdsemployeebenefits.com>.

*After deductible.

Additional Anthem Blue Cross Benefits

Prescription Drug Program

The prescription drug benefit program at Western Dental is managed by FlexScripts Administrators and its partner ProAct, Inc. Members have access to a variety of tools to make managing their prescriptions convenient and cost-effective. Register for your online account at www.flexscripts.com. The annual PPO deductible (across the Bronze, Silver, and Gold plans) does not apply to prescription drugs.



Appointments Online and By Phone

Anthem Blue Cross offers a convenient telemedicine program providing virtual care 24/7/365. This program allows you to connect with a doctor over video via your computer, smartphone, or tablet. LiveHealth Online doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed. Sign-up at livehealthonline.com or call 888-548-3432.

Additional Kaiser Permanente Benefits

Prescription Drug Program

The Kaiser Permanente prescription drug benefit program covers drugs that have been approved through the Kaiser Permanente formulary process.

You have two options for how to fill prescriptions:

- For short-term medications (up to a 30-day supply) and long-term medications (up to a 90-day supply), fill your prescription at a Kaiser Permanente pharmacy.
- Order refills online or call the phone number at the top of your prescription label to receive your prescription refills by mail.

Appointments Online and By Phone

If you are enrolled in a Kaiser Permanente HMO medical plan, you can get care from a doctor for minor health conditions such as allergies and colds over the phone. The cost is the same as a visit to your primary care physician.

To manage your account online, visit kp.org. Appointments are scheduled for the same day after speaking to a KP Service Associate by calling 404-365-0966; Toll-free: 800-611-1811.

Health Savings Account (HSA)

If you are enrolled in a Kaiser Permanente HDHP HMO medical plan, you can put money into an individual Health Savings Account (HSA) to set aside tax-free dollars to pay for qualified health care expenses. You can use the money in your account to pay for expenses or save it and let it grow from year-to-year.

You can choose to defer any dollar amount up to the maximum allowed and can change your deferral into your HSA account at any time throughout the year. **The maximum allowed for the 2019 tax year is \$3,500 for single enrollment or \$7,000 for family enrollment.** Under IRS guidelines, team members who are 55 years and older are eligible for an individual catch-up contribution amount up to \$1,000.

Register at kp.org/healthpayment. You will be sent a debit card you can use to pay providers for eligible services.

Flexible Spending Account (FSA)

Flexible Spending Accounts let you save for eligible health and dependent day care expenses with dollars that are automatically withheld from each paycheck before taxes. They reduce your taxable earnings so you pay less in income taxes. There are two types of Flexible Spending Accounts, a Health Care FSA and a Dependent Care FSA.

- **Health Care FSA:** If you are not enrolled in the Kaiser Permanente HDHP HMO with HSA Plan, in 2019 you may contribute up to \$2,700 to cover eligible health care expenses.
- **Dependent Care FSA:** You may contribute up to \$5,000 per family in 2019 to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns).

Benefit Resource, Inc. (BRI) is the administrator for our Flexible Spending Accounts (FSAs). To manage your FSAs, set up an account on BRIWEB at briweb.com. To set up your account, use the Company Code **westerndental** and use your **team member ID number** as your Login ID and home zip code as your password.

Hospital Indemnity

An unexpected hospital stay can put a strain on your budget. Hospital Indemnity Insurance through Reliance Standard is designed to provide you with financial protection by paying you a benefit for each day that you spend in hospital confinement as well as a hospital admission benefit.

Since the plan pays the benefit directly to you, in addition to what your medical plan covers, you can use the benefit however you want. Use it to pay for out-of-pocket expenses and extra bills relating to your hospitalization, or for other expenses, like buying groceries or paying for childcare. [Click here to download a claim form.](#)



Accident Insurance

Accident Insurance from Reliance Standard can help cover the out-of-pocket costs associated with an accident that takes place on or off the job by paying you a benefit for events such as ambulance transportation, ER visits, doctor visits and follow-up treatment, fractures and dislocations, burns, surgery, medical appliances, torn cartilage, and more.

The policy does not coordinate with any other coverage, so you can receive benefits on top of what your medical plan provides. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an ER copay, or to pay for childcare so you can get to the doctor for a follow-up visit. [Click here to download a claim form.](#)

Critical Illness Insurance

Critical Illness Insurance through Reliance Standard protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on getting better. The policy also includes a \$50 annual benefit when you complete a qualified wellness screening. [Click here to download a claim form.](#)



During your initial enrollment period only, you may elect up to \$30,000 of Critical Illness coverage for yourself and your spouse without the need to answer qualifying medical questions (or you may elect up to \$50,000 by answering medical questions) and up to \$12,500 of coverage for your child(ren).

Disability Insurance

You have the option of enrolling in Long Term Disability (LTD) Insurance from Reliance Standard, which can protect your income if you were to become totally disabled and unable to work. This policy pays up to 60% of your monthly income, not to exceed \$8,000 per month. Benefits begin after 90 days of disability and continue until you are no longer disabled or you reach your Social Security normal retirement age.

You pay the premium with after-tax payroll contributions which allows the LTD benefit you receive to be tax-free. Premiums are based on your age and annual earnings as of January 1st each year. [Click here to download a claim form.](#)

Life Insurance

Life insurance benefits can help give you the peace of mind knowing you're prepared for the future—providing a cash benefit to you or your loved ones in the event of death or a serious accidental injury.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance is provided in the amount of \$25,000 at no cost to you. Life insurance pays benefits in the case of your death and its complimentary AD&D insurance pays full or partial benefits for death, injury, or loss as a result of a covered accident. Should this policy be utilized, your beneficiary can receive \$50,000 (life benefit and AD&D benefit combined).

Supplemental Life and AD&D Insurance is available in addition to your Basic Life Insurance provided by Western Dental. This coverage helps ensure that your family will have financial security, even in the case that something happens to you. If you purchase additional coverage for yourself, you can also purchase coverage for your spouse and children.

Dental

Our Dental Plans for California and Arizona team members provide coverage for preventive services, as well as benefits to help pay for more expensive dental procedures. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal diseases, and is an important part of maintaining your medical health.

Team members enrolled in the Western Dental plan must use a Western Dental office to receive covered services. Team members enrolled in the IPA plan must use a Contracted Independent Provider to receive covered services. Each family member may select their own IPA network dentist. No lifetime maximum limits apply under the IPA.

Dental Plan Features				
	Premier Choice - AZ	Discount Program - TX, NV	Western Dental - CA	
			DHMO	IPA
Benefit	You Pay	You Pay	You Pay	You Pay
Annual Deductible	None	None	None	None
Preventive Services	\$0	\$0	\$0	\$0
Basic Services, Major Services, and Orthodontia	Copays vary; Click here to view the 2019 fee schedule	Copays vary; Click here to view the Texas 2019 fee schedule. Click here to view the Nevada 2019 fee schedule.	Copays vary; Click here to view the 2019 fee schedule	Copays vary; Click here to view the 2019 fee schedule

Vision

Vision benefits provided through Vision Service Plan (VSP) are designed to help reduce the cost of eyeglasses, contact lenses and other vision services. You can use any provider, but you will save money when you use a VSP provider. If you see an out-of-network provider, you'll have to file your own claim forms and you'll likely pay more out-of-pocket.

Visit www.vsp.com to find a VSP network provider or call 800-877-7195.

Vision Plan Features		
	VSP Plan	
Benefit	In-Network	Out-of Network
Exam (Once every 12 months)	\$10 copay	Plan reimburses up to \$45
Materials	\$20 copay	N/A
Lenses (Once every 12 months)		
Single vision	No charge after materials copay	Plan reimburses up to \$30
Bifocal	No charge after materials copay	Plan reimburses up to \$50
Trifocal	No charge after materials copay	Plan reimburses up to \$65
Frames and Contacts		
Frames (Once every 24 months)	Plan pays up to \$150	Plan reimburses up to \$70
Contact Lenses (Once every 12 months, in lieu of lenses and frames)	Plan pays up to \$150	Plan reimburses up to \$90

The Cost of Your Benefits

The amount to be deducted from your paycheck per pay period for medical, dental, and vision benefits is detailed below.

Anthem Blue Cross: Medical Plan Pricing			
	Gold PPO	Silver PPO	Bronze PPO
Per Pay Period Cost			
Team Member Only	\$138.92	\$72.46	\$51.30
Team Member Plus One	\$293.54	\$144.46	\$128.77
Team Member Plus Family	\$410.77	\$231.23	\$197.08

Kaiser Permanente: Medical Plan Pricing		
	DHMO	HDHP HMO with HSA
Per Pay Period Cost		
Team Member Only	\$95.92	\$65.06
Team Member Plus One	\$262.41	\$213.85
Team Member Plus Family	\$380.44	\$371.39

Western Dental: Dental Plan Pricing				
	Premier Choice - AZ	Discount Program - TX, NV	Western Dental - DHMO	Western Dental - IPA Network
Per Pay Period Cost				
Team Member Only	\$1.91	\$0.00	\$1.91	\$2.71
Team Member Plus One	\$3.62	\$0.00	\$3.62	\$4.58
Team Member Plus Family	\$4.96	\$0.00	\$4.96	\$6.75

VSP: Vision Plan Pricing	
Per Pay Period Cost	
Team Member Only	\$2.75
Team Member Plus One	\$5.95
Team Member Plus Family	\$9.58



The Cost of Your Benefits, continued

The amount to be deducted from your paycheck per pay period for Accident, Hospital Indemnity, Critical Illness, Voluntary Long Term Disability (monthly), and Voluntary Life and AD&D is detailed below.

Reliance Standard: Accident Plan Pricing	
Per Pay Period Cost	
Team Member Only	\$7.94
Team Member Plus Spouse	\$12.53
Team Member Plus Child(ren)	\$15.08
Team Member Plus Family	\$19.95

Reliance Standard: Hospital Indemnity Plan Pricing	
Per Pay Period Cost	
Team Member Only	\$11.56
Team Member Plus Spouse	\$24.39
Team Member Plus Child(ren)	\$17.34
Team Member Plus Family	\$30.17

Reliance Standard: Critical Illness Plan Pricing*	
Per Pay Period Cost (\$30,000 election)	
Age 25	\$4.57
Age 35	\$8.45
Age 45	\$17.45
Age 55	\$34.89
Age 65	\$64.94

Reliance Standard: Voluntary Long Term Disability Per Month	
Per Month Cost per \$100 of LTD	
18-24	\$0.20
25-29	\$0.32
30-34	\$0.57
35-39	\$0.92
40-44	\$1.58
45-49	\$2.06
50-54	\$2.92
55-59	\$3.76
60-64	\$2.90
65-69	\$1.96
70+	\$1.42

Reliance Standard: Voluntary Life and AD&D	
Per Pay Period Cost per \$10,000 of Life and AD&D	
Under 30	\$0.34
30-34	\$0.35
35-39	\$0.44
40-44	\$0.64
45-49	\$0.98
50-54	\$1.55
55-59	\$2.53
60-64	\$2.98
65-69	\$4.26
70+	\$7.70

Child Life Rates per Pay Period**				
	Coverage Option #			
	1	2	3	4
6 Months Up to Age 20	\$2,500	\$5,000	\$7,500	\$10,000
Rate	\$0.21	\$0.41	\$0.60	\$0.80

*These are example rates. Your rate will depend on your age, coverage amount, and who you choose to cover. Speak with a benefit counselor for your custom quote.

**Children ages 14 days to 6 months - \$1,000 of coverage.

Retirement

The Western Dental 401(k) Plan helps build financial security for your future. It also provides important tax advantages. Team members are automatically enrolled in the plan after they complete 60 days of service. Transamerica administers the plan. Part-time and temporary team members are automatically enrolled in the plan after they complete 1,000 hours of service.



Contributions

Once you are enrolled, unless you choose otherwise, you begin making pre-tax contributions of 3% pay. Each year your contribution will automatically increase until it reaches 6%. You may choose to contribute from 1% to 50% of pay, subject to IRS limits. For 2019, the IRS limit is \$19,000. If you are 50 years of age or older during the calendar year, an additional \$6,000 may be contributed. You may elect to have your contributions made on a pre-tax or after-tax basis.

- **Pre-tax contributions** - If you elect pre-tax contributions, your contributions are deducted from your pay before income taxes are taken out. You pay no taxes on your pre-tax contributions or their investment earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.
- **After-tax Roth contributions** - If you elect to make Roth contributions, your contributions are deducted from your pay on an after-tax basis and are included in current taxable income (IRS limitations on contribution amounts may apply at higher income levels). Investment earnings are tax free if they are part of a "qualified distribution." A qualified distribution means waiting at least five years from the year of your first Roth 401(k) contribution, or until you have reached age 59 1/2, become disabled or die.

NOTE: If your pre-tax plus after-tax Roth contributions total less than 3%, each year you will be re-enrolled at the plan's automatic enrollment percentage of 3%.

Register your account at wdsbrident.trsrretire.com or call toll-free at 800-755-5801.





Additional Benefits


As a team member of Western Dental, you also have access to the following additional benefits. Look for more information on these benefits from your HR leaders:



- **TicketsatWork:** You can enjoy a corporate discount on entertainment events through TicketsatWork. TicketsatWork is the largest travel and entertainment corporate discount program in the world. You have access to hundreds of offers for movies, theme parks, hotels, sporting events, Broadway and Vegas shows and more.
- **Employee Assistance Program (EAP):** This program provides professional and confidential services to help team members and their immediate family address issues that affect overall health, well-being, and life management. Western Dental pays 100% of all premium costs. This benefit is automatically provided; you do not need to enroll in the program. The program includes:
 - Multi-cultural and multi-lingual providers
 - Confidential consultations with a counselor by phone or online 24/7 to clarify your needs, evaluate options, and create an action plan
 - Face-to-face counseling with a local counselor for up to three sessions
 - Unlimited referrals for personal services ranging from childcare to education, as well as access to an online library and mobile app with materials and interactive tools
- **COBRA:** Your Western Dental/Brident benefits coverage will end on the last day of the month in which your employment ends or you become ineligible for the benefit. You may be eligible to continue coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA) for certain benefit plans provided by Discovery Benefits. If applicable, you have 60 days from the date on your COBRA election notice or from the loss of coverage date, whichever is later, to select coverage through COBRA.

Benefit Contact Information

Plan	Contact Information	
Anthem Blue Cross Medical	Web www.anthem.com www.capitoladm.com (medical) www.livehealthonline.com (online appointments)	Phone 877-789-8488 (medical) 888-548-3432 (online appointments) 
Kaiser Permanente Medical	Web www.kp.org	Phone 800-464-400 (HMO) 877-761-3391 (HDHP HMO w/ HSA) 877-761-3399 (HSA) 
Western Dental Dental	Phone 800-992-3366 (Member Services)	
Vision Service Plan Vision	Web www.vsp.com	Phone 800-877-7195 
Reliance Standard Hospital Indemnity Accident Critical Illness Disability Life Insurance Employee Assistance Program	Web www.reliancestandard.com https://rqli.acieap.com (EAP) Email rqli@acieap.com (EAP)	Phone 800-351-7500 855-775-4357 (EAP)
Transamerica 401(k) Plan	Web wdsbrident.trsretire.com	Phone 800-755-5801 
Benefit Resource Inc. Flexible Spending Account	Web www.briweb.com	Phone 800-473-9595
TicketsatWork Ticket Discounts	Web www.ticketsatwork.com , company code: WDO714	Phone 800-331-6483 866-273-5825
Western Dental Benefits Department	Email employeebenefits@westerndental.com	Phone 866-523-4359 Fax 714-481-0835
Discovery Benefits COBRA	Web http://cobra.discoverybenefits.com	Phone 866-451-3399

 Mobile app available. Visit your app store to download.

The included descriptions of available benefit elections options are purely informational and have been provided to you for illustrative purposes only. Payment of benefits will vary from claim to claim within a particular benefit option and will be paid at the sole discretion of the applicable insurance provider for each benefit option. The terms and conditions of each applicable policy or certificate of coverage will provide specific details and will govern in all matters relating to each particular benefit option described in this summary. In no case will any information in this summary amend, modify, expand, enhance, improve or otherwise change any term, condition or element of the policies or certificates of coverage that govern the benefit options described in this summary.