

EMPLOYEE CHOICES

As you know, the world of health benefits has changed. It's more important than ever to make the most of your benefit dollars. It's your responsibility to carefully evaluate your options and make informed choices. To do that, use all of the resources available to you to learn more about your plan options. Weigh the cost of each plan against your needs and determine the right benefits mix for you and your family. Making smart decisions about your health benefits helps you keep costs down while getting the coverage you and your family need.

Medical plans

- (1) PPO plan
- (2) High deductible plan (HDP) with health savings account (HSA) if eligible for HSA
- (3) Opt out (proof of comparable coverage and certification form required)

Dental plans

- (1) PEBC — Cigna PPO Dental Plan
- (2) ANT — Cigna HMO Dental Plan

Vision plan

EyeMed

Flexible spending (FLEX) accounts

Account choice depends on the medical plan you select. Beginning January 15, 2019, employer contributions (if applicable) can be found at **pebc.payflex.com**. You may continue to use **pebc.healthhub.com** until January 15, 2019.

- (1) FXM — health care flexible spending account
- (2) LPX — limited-purpose health care flexible spending account (LP-FLEX)
- (3) FXD — dependent care FLEX account

Life insurance

- (1) TLF — Employee optional term life
- (2) SLF — Spouse optional term life
- (3) DGL — Dependent term life

EMPLOYEE RESOURCES

pebcinfo.com

New year. New website. No password required. Just press the button for your employer group. You can access the **pebcinfo.com** website beginning November 1, 2018.

- To compare plans, check the easy-to-understand Summary of Benefits and Coverage. The Summary helps you compare certain health plan provisions regardless if coverage is purchased privately or through your employer.
- 2019 Employee Benefits Rate Sheet — lists employee contribution rates for each plan along with the various “account” options available to you (HSA, FLEX, LP-FLEX).

myuhc.com®

Use for locating a provider, estimating costs, and linking to the wellness site and Optum Bank® (HSA). Find other resourceful tools such as:

- **Cost estimator** is a great tool to help you estimate your out-of-pocket cost, compare treatment options and select a quality provider for a procedure.
- **myClaims Manager** helps you manage claims and understand your share of the plan cost. You can view your deductible, annual maximum out-of-pocket cost and your claims history.
- You can even pay your out-of-pocket costs from this site and find network providers (including Tier 1 and Premium Care physicians) by selecting the link “Find Physician, Laboratory or Facility.”

express-scripts.com

Log into or download the Express Scripts® app to manage your prescription drug benefits. Information right at your fingertips!

cigna.com

Before you enroll, you can view the Dental PPO and HMnetworks. You can also find in-network providers.

mycigna.com

After January 1, 2019, once you enroll in either the Cigna Dental PPO or the HMO, you can register online at **myCigna.com**. The site will give you information for your specific dental plan. You can view your benefits, use cost tools and search for a network dentist. You can also print ID cards.

eyemed.com

Go online to find doctors, and search the different frames that are available to you. Starting **January 1, 2019**, you can go online and register your account. You can also print ID cards.