

To all our ALLEGHENY EAST CONFERENCE EMPLOYEES:



RE: 2018 BENEFITS OPEN ENROLLMENT

IMPORTANT DATES

March 20 - March 26, 2018

Review your Benefit Elections

April 1, 2018

Benefit Changes become effective

August 2018

Wellness Screenings

January 2019

Update Contributions

Each year you have an opportunity during open enrollment to review your current benefits and make any necessary changes for the upcoming year. Allegheny East Conference holds open enrollment every year, effective for April 1. If you would like to make a change, please complete the enclosed form with your changes.

The key aspects of the Allegheny East Conference Health & Wellness plan will remain, as noted below:

- The current plans will continue, with no changes:
 - Deductible: \$2,000 individual / \$4,000 two party or more
 - Office visit copay: \$50
 - Specialist copay: \$65
 - Prescription copay: \$20 Generic drugs / \$60 Brand name drugs / \$100 Brand name / non-formulary drugs.
- You will not receive new ID cards
- The deductibles will continue to be on a calendar year basis (January 1 – December 31).
- Allegheny East Conference will once again initiate the wellness screenings for employees.
- From now until March 26, 2018, you have the option to review your current benefits elections and submit any changes necessary for 2018. At this time you may add, drop or change your eligible dependents; and update beneficiary information.
- Allegheny East Conference will continue to offer a Deductible Reimbursement Arrangement to help cover the costs of your deductible. Below is an example of how this will work:
 - Individual Coverage: \$2,000 Deductible
 - You will be responsible for the first \$1,000 deductible for individual, Allegheny East Conference will reimburse the next \$1,000 as long as you meet the full \$2,000 deductible.
 - 2 Party or More Coverage: \$4,000 Deductible
 - You will be responsible for the first \$2,000 deductible for 2 party or more coverage, Allegheny East Conference will reimburse the next \$2,000, as long as you and your family meet the full \$4,000 deductible
 - You will be eligible for reimbursement semi-annually (November 2018 & April 2019)
 - You must submit your Explanation of Benefits forms along with a Deductible Reimbursement claim form to AP Benefit Advisors to receive your reimbursement from Allegheny East Conference

Any changes you make will become effective April 1, 2018. Your current monthly payroll contributions will not change for April 1. Allegheny East Conference will update payroll contributions for the 2018 plan, effective for January 1, 2019.

The incentive-based employee contributions will continue for the 2018 plan year. If you obtained your biometric screenings, when offered through Allegheny East Conference, in the fall, you will pay a lower payroll contribution. Listed below are the current contributions:

Monthly Contributions for the Aetna POS Plan

	WELLNESS CONTRIBUTIONS (If you participated in the biometric screenings)	NON-WELLNESS CONTRIBUTIONS (If you did NOT participate in the biometric screenings)
EMPLOYEE ONLY	\$56.57	\$67.88
EMPLOYEE + SPOUSE	\$104.13	\$124.96
EMPLOYEE + CHILD(REN)	\$123.41	\$148.09
FAMILY	\$166.82	\$200.19

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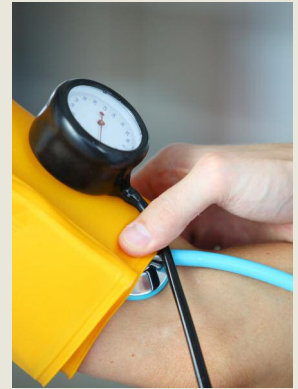
Benefit Summaries

Benefit summaries are attached for your reference and as always, Lawrence E. Martin, VP for Finance will be available throughout the open enrollment period to assist you with enrollment questions or answering any questions you may have about your health and wellness benefits.

As a reminder, Allegheny East Conference has a Section 125 plan for certain benefits.

Healthcare insurance is one of those benefits that is paid with pre-tax payroll contributions. Certain benefits may be purchased with pre-tax payroll deductions as permitted by Section 125 of the Internal Revenue Code. **When you purchase benefits with pre-tax dollars, you reduce your taxable income**, so fewer taxes are taken out of your paycheck. You will have more spendable income than if the same deductions were taken on an after-tax basis.

Pre-tax Note: When you pay for your dependent's benefits on a pre-tax basis, you are certifying that the dependent meets the IRS' definition of a dependent [IRC §§ 152, 21(b)(1) and 105(b)]. Dependents that do not satisfy the IRS' definition will result in a tax liability to you, such as changing that dependent's election to a post-tax election, or receiving imputed income on your W-2 for the ineligible dependent's pre-tax coverage.



Benefit Changes

The benefit elections you make during Open Enrollment will remain in effect for the entire year. **You will not be able to change or revoke your elections once they have been made unless a Status Change occurs.**

For purposes of health and dental, you will be deemed to have a Status Change event if:

- your marital status changes through marriage, the death of your spouse, divorce, legal separation, or annulment;
- your number of dependents changes through birth, adoption, placement for adoption, legal guardianship, or death of a dependent;
- you, your spouse, or dependent terminate or begin employment;
- you, your spouse, or dependent experience an increase or reduction in hours of employment (including a switch between part-time and full-time employment; commencement of or return from an unpaid leave of absence);
- gain or loss of eligibility under a plan offered by your employer or your spouse's employer or your dependent's employer (e.g., if your dependent switches from hourly to salaried employment and your dependent's employer's plan covers only salaried team members);
- your dependent satisfies or ceases to satisfy the requirements for coverage under the Plan due to attainment of age;
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility.

In order to be permitted to make a change of election relating to your health and dental coverage due to a Status Change, the Status Change must result in you, your spouse or dependent gaining or losing eligibility for health and dental coverage under this Plan or a plan sponsored by another employer by whom you, your spouse, or dependent are employed. The election change must correspond with that gain or loss of eligibility. You may also be permitted to change your elections for health coverage under the following circumstances:

- a court order requires that your child receive accident or health coverage under this plan or a former spouse's plan;
- you, your spouse, or dependent becomes entitled to Medicare or Medicaid;

Eligibility Requirements

- you have a Special Enrollment Right;
- there is a significant change in the cost, or change in your coverage, or your spouse's coverage attributable to your spouse's employment.

You must communicate any change of status to Allegheny East Conference's VP of Finance and make your benefit elections within 30 days of the family life status change.

HOW TO ENROLL

Annual Employee Benefits Open Enrollment

Allegheny East Conference's annual enrollment period will be held **March 20 - March 26, 2018**.

Simply log on to the enrollment site to review your current benefits, make any desired plan changes or update dependent and/or beneficiary information.

Enrolling In Your Benefits Program

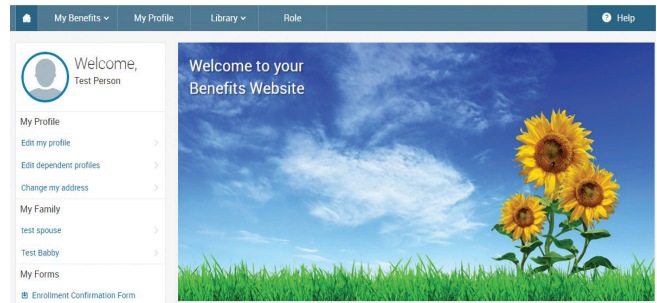
Please review the Open Enrollment memo and benefit summary to gain a full understanding of the plans being offered. Be sure to go online before March 31 to review your current benefits and make any changes for the upcoming plan year.

Please have the following information available before logging on:

- The social security numbers of any dependents you wish to enroll
- Dates of birth for all dependents
- Beneficiary names and social security numbers

Go to www.enroll.crawfordadvisors.com and you will be prompted to enter the following:

- **Username:** Your Social Security Number (no dashes)
- **Password:** The last 4 digits of your Social Security Number (passwords are reset prior to Open Enrollment every year)
- You will be prompted to change your password



TO BEGIN YOUR ENROLLMENT, CLICK "START YOUR ENROLLMENT"

A series of easy-to-follow instructions will lead you through the enrollment process.

The enrollment process will be broken down into 4 steps. You will be taken through each step to confirm your information and choose your benefit elections.

■ YOUR INFORMATION

Employee Verify accuracy of all information and add an email address.

Family You may add new or edit existing dependent information as necessary. Please remember to include social security numbers for all dependents.

- **YOUR BENEFITS** Benefits will be checked off as completed. The first incomplete benefit will open up and guide you through the enrollment process.

- **ENROLL** You will be asked to do a final review of your elections and confirm.

- **COMPLETE** After you have made your benefit elections and verified them for accuracy, click "**COMPLETE ENROLLMENT.**" You will then have the option to e-mail and/or print a copy of the Confirmation Statement for your records.

You can make changes to your selections prior to the enrollment deadline by logging back into the system and clicking on "Change My Elections."

Minimum Browser Requirements:

You must be using one of the following browser versions or newer: Internet Explorer 11.0, Firefox 35.0, Google Chrome 39.0.2171.99 m, or Safari 10.0. You must have Cookies, JavaScript, and Style Sheets enabled.

The system will automatically log you out if left idle for more than 30 minutes.

*If you have benefits-related or open enrollment questions, please call the AEC Benefits Helpline at **877-255-7240**, Monday - Friday, 8:00a - 5:30p ET or e-mail alleghenyeast@apbenefitadvisors.com.*