



all for you

2020 My Choice Rewards Highlights



GET READY TO ENROLL: NOV. 4 - NOV. 18, 2019

Learn what's new • Explore your benefit options • Enroll, starting with the 2020 checklist

YOUR OPEN ENROLLMENT RESOURCES

This document provides an overview of your benefit choices and what's new for 2020. Comprehensive benefit details appear in the **2020 My Choice Rewards Benefits Guide**, one of the many resources available on <https://mychoicerewards.hfhs.org>. Log in for details about your benefit options and to get help from Alex, an interactive decision-making tool that lets you compare your options and decide what's best for you and your family.

Review your 2019 benefit elections, even if you don't plan to make changes for 2020.

Here's why:

- If you want to participate in the Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs) in 2020, you must re-enroll.
- If you cover your spouse on a Henry Ford medical plan, you must complete an online Spouse Verification Form every year, or you will be assessed a surcharge.

IMPORTANT:

If you do not enroll by Nov. 18, 2019, your elections for 2019 will carry over into 2020 – with the exception of the HSA and FSAs.

Step 1: Learn What's New

Henry Ford Health System offers My Choice Rewards to meet your health care and personal needs. It's up to you to choose the best benefits and coverage for you and your family during open enrollment: Nov. 4 - 18, 2019.

CONTRIBUTION CHANGES

Your payroll contributions are increasing across most plans and coverage levels due to rising annual health care costs. However, your dental plan contributions are staying the same – there's no increase for 2020. Also, the special medical credit offered to full-time employees (based on total family income) is now available with the CDHP Comprehensive HFHS Preferred Plan as well as the HFHS Advantage Tiered Access Plan.

REMEMBER, YOU'LL PAY:

- **Higher payroll contributions in 2020** if you did not complete the Reward Your Health wellness requirements by July 31, 2019. See [page 9](#) for details.
- **A spouse surcharge of \$46.15** pre-tax per pay period if you cover a spouse who has the option to receive medical coverage through a non-HFHS employer.

2020 EMPLOYEE CONTRIBUTIONS PER PAY PERIOD – IF YOU COMPLETED REWARD YOUR HEALTH REQUIREMENTS IN 2019

STATUS	Medical Plan Coverage Levels	HFHS Advantage Tiered Access Plan	CDHP Basic Full HAP*	CDHP Comprehensive HFHS Preferred Network**	CDHP Comprehensive Full HAP**	BCBSM Community Blue PPO	Manulife (Canadian)
Full Time	Employee	\$58.37	\$28.06	\$37.81	\$83.73	\$335.39	\$16.66
	Employee + Spouse	\$152.07	\$79.98	\$85.08	\$206.64	\$812.68	\$40.36
	Employee + Child(ren)	\$130.72	\$65.76	\$74.95	\$174.90	\$668.20	\$40.36
	Family	\$185.87	\$97.75	\$103.99	\$252.55	\$993.27	\$40.36
Part Time	Employee	\$89.09	\$46.77	\$64.83	\$110.75	\$386.99	\$16.66
	Employee + Spouse	\$221.19	\$122.07	\$145.86	\$267.41	\$928.78	\$40.36
	Employee + Child(ren)	\$187.56	\$100.37	\$124.92	\$224.87	\$763.66	\$40.36
	Family	\$270.35	\$149.20	\$178.27	\$326.83	\$1,135.17	\$40.36
Highly Compensated (\$275,000+)	Employee	\$93.39	\$44.90	\$60.50	\$133.98	\$515.99	\$16.66
	Employee + Spouse	\$243.31	\$127.97	\$136.14	\$330.62	\$1,160.97	\$40.36
	Employee + Child(ren)	\$209.15	\$105.22	\$119.93	\$279.84	\$954.57	\$40.36
	Family	\$297.38	\$156.41	\$166.39	\$404.09	\$1,418.96	\$40.36
Sponsored Dependent Cost	With Medicare	\$274.05	N/A	N/A	N/A	N/A	N/A
	Without Medicare	\$342.57	\$219.91	\$308.36	\$308.36	\$517.35	N/A

Note: Vision is included in the contributions above.

* Plan has deductibles of \$4,500/\$9,000 that must be paid by you before benefits are paid by the plan (including prescription drugs).

** Plans have deductibles of \$1,400/\$2,800 that must be paid by you before benefits are paid by the plan (including prescription drugs).

HIGHLY COMPENSATED EMPLOYEES

Highly compensated employees continue to pay more for their medical coverage. A highly compensated employee earns a base annual salary of \$275,000 or more and has a 60% higher contribution than other employees.

Step 2: Explore Your Benefits

Here's an overview of the benefit programs and choices available to you during open enrollment.

	BENEFIT	ABOUT YOUR OPTIONS
HEALTH CARE	Medical, including Vision	Coverage options for a broad range of medical services and prescription drugs, including: <ul style="list-style-type: none"> • The HFHS Advantage Tiered Access Plan – an Exclusive Provider Arrangement (EPA) plan • Three Consumer Driven Health Plan (CDHP) options, with a Health Savings Account (HSA) • Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO • Manulife for Canadian employees
	Dental	Coverage options for a broad range of dental services and procedures, including preventive care: <ul style="list-style-type: none"> • Delta Basic • Delta Comprehensive, with higher coverage for basic services and orthodontic coverage
	Standalone Vision	Vision coverage for an annual eye exam and eyewear, such as glasses or contact lenses, for employees who opt out of HFHS medical coverage.
TAX-SAVING ACCOUNTS	Health Savings Account (HSA)	When you choose a CDHP medical plan, the HSA provides you a triple-tax advantage (see page 8 for more details): <ul style="list-style-type: none"> • Contributions are tax free • Investment/interest earnings grow tax free • Paying for eligible expenses is tax free
	Health Care Flexible Spending Account (FSA)	Allows you to reimburse yourself for eligible health care expenses with pre-tax dollars. You cannot participate in both the HSA and health care FSA.
	Dependent Care Flexible Spending Account (FSA)	Allows you to reimburse yourself and save money by using pre-tax dollars to pay for eligible child or elder care expenses if your spouse also works or goes to school full-time.
LIFE & DISABILITY	Life	Choose from: <ul style="list-style-type: none"> • Employee term life insurance • Dependent term life insurance • Accidental death and dismemberment (AD&D)
	Disability	Long-term disability (LTD)
VOLUNTARY BENEFITS	Choose from the following during open enrollment: <ul style="list-style-type: none"> • Supplemental coverage that works with your medical plan to reduce your out-of-pocket costs for certain medical needs, including critical illness insurance, accident insurance and hospital indemnity insurance • Group legal insurance • Identity theft insurance 	Choose from the following any time during the year: <ul style="list-style-type: none"> • Auto/home insurance • Pet insurance • Purchasing power

YOU CAN CHOOSE FROM FIVE MEDICAL PLAN OPTIONS. A high-level comparison of in-network benefits for each of your medical plan options is provided below. Detailed contribution rates for these plans can be found on [page 2](#).

	HFHS ADVANTAGE TIERED ACCESS PLAN		CDHP BASIC FULL HAP	CDHP COMPREHENSIVE HFHS PREFERRED NETWORK	CDHP COMPREHENSIVE FULL HAP	BCBSM COMMUNITY BLUE PPO
	TIER 1	TIER 2				
Deductible (Employee Only/ Family)	\$250/\$500	\$1,250/\$2,500	\$4,500/\$9,000	\$1,400/\$2,800*		\$250/\$500**
Coinsurance	None	30%	20%	None		None
Out-of-pocket maximum (Employee Only/Family)	\$6,850/\$13,700		\$6,550/\$13,100 <i>Not to exceed \$6,550 for any one person</i>			\$6,850/\$13,700
HSA money from HFHS (Employee Only/Family)	N/A		\$250/\$500 base HFHS funding, plus \$250/\$500 for completing wellness requirements			N/A
Primary care/ specialist	\$20/\$40 copay	\$40/\$80 copay	\$20 copay***/\$40 copay***			\$15 copay
Urgent care	\$50 copay		\$50 copay***			\$50 copay
Emergency room****	\$200 copay		\$150 copay***			\$125 copay

* These deductible amounts reflect the IRS requirements for 2020

** Waived if service is performed in physician's office and for covered inpatient and outpatient facility services provided at HFHS facilities

*** After deductible

**** Waived if admitted

Note: Canadian employees will continue to have access to the Manulife plan.

Family amounts in the table above apply for all coverage levels except Employee Only.

HERE'S A SNAPSHOT OF HOW EACH MEDICAL PLAN OPTION WORKS.

HFHS ADVANTAGE TIERED ACCESS PLAN (EPA)	THREE CDHP OPTIONS	BCBSM COMMUNITY BLUE PPO
HOW IT WORKS	HOW THEY WORK	HOW IT WORKS
<p>This HAP EPA plan provides you access to two network tiers:</p> <ul style="list-style-type: none"> • Tier 1 has a specific network of HFHS and other providers with lower deductibles and copays. Employees may choose from Henry Ford-affiliated physicians who participate in the Henry Ford Physician Network (HFPN), the Jackson Health Network and Genesys. The HFPN includes Henry Ford Medical Group, hospital-employed physicians and some private practice physicians on staff at Henry Ford facilities. • Tier 2 has a broader network of HAP providers and facilities, but also comes with a higher deductible and copays. • Some services, such as pediatric specialty care, may not be available in Tier 1. These services are available in Tier 2 at higher copays, deductibles and coinsurance. 	<p>HFHS offers three Consumer Driven Health Plans (CDHPs):</p> <ul style="list-style-type: none"> • CDHP Basic Full HAP – Catastrophic coverage for worst-case scenarios, like serious accidents/illness, with a high deductible and access to the broader network of HAP-affiliated providers. • CDHP Comprehensive Full HAP – Coverage for everyday needs, with a lower deductible than the CDHP Basic plan and access to the broader network of HAP-affiliated providers. You will pay more in payroll contributions compared to the other two CDHPs and the HFHS Advantage Tiered Access Plan. • CDHP Comprehensive HFHS Preferred Network – Coverage for everyday needs, with the same deductible as the CDHP Comprehensive Full HAP plan – but you must use HFHS Preferred Network providers. You will pay less in payroll contributions for this plan option. 	<p>The PPO plan provides you the broadest network of providers. It also costs you the most per pay period.</p>



HERE'S A SNAPSHOT OF WHAT TO CONSIDER WHEN DETERMINING WHICH OPTION IS BEST FOR YOU.

HFHS ADVANTAGE TIERED ACCESS PLAN (EPA)	THREE CDHP OPTIONS	BCBSM COMMUNITY BLUE PPO
<ul style="list-style-type: none"> • With Tier 1 providers and facilities, you'll enjoy lower costs when you go to the doctor. • In Tier 1, you will get high-quality, coordinated care through Henry Ford providers and facilities. Refer to the 2020 My Choice Rewards Benefits Guide for details. • Tier 2 still provides market-competitive coverage, and allows you the flexibility to go to some providers outside of Henry Ford. • If you use both tiers, you are required to meet the deductible maximums of both. • If you plan to use only Henry Ford providers and facilities, this plan has the lowest deductibles. • Some services, such as pediatric specialty care services, may not be available through Tier 1. If you need those services, you will need to use Tier 2 providers and pay higher deductibles and copays. • If you think you'll use several non-Henry Ford providers, you may want to consider the CDHP plan options. • You can pay for eligible health care expenses using the health care FSA, but the "use it or lose it" rule applies. • You cannot enroll in the HSA. • Employees and their family members enrolled in the HFHS Advantage Tiered Access option who have a cancer diagnosis within the past three years are eligible for integrative medicine benefits (Tier 1 only). • For family coverage, all family members work together to meet the family deductible amount. However, the most any one person in the family will pay before the benefits are triggered for that individual is \$250 (the individual deductible limit). Once the remaining family members collectively meet the additional \$250 deductible, benefits are triggered for all covered family members. 	<ul style="list-style-type: none"> • Pay as you go. Generally, you'll have lower paycheck contributions and pay only for the health care services you use. • Preventive care is covered at 100% and the deductible does not apply. • You'll have a higher deductible and higher cost when you receive care, including prescription drugs, until your deductible is met. Prescription drugs count toward the deductible. Once you reach the out-of-pocket maximum, other services during the year are covered in full. • You can save tax free with an HSA. Pay for eligible health care expenses and watch your account grow – through contributions from you and/or HFHS, interest and investment returns – tax free. Plus, the HSA is yours to keep and your funds roll over each year, including into retirement. • If you and your spouse complete the Reward Your Health requirements, HFHS will deposit up to \$500 (employee only) and up to \$1,000 (all other coverage levels) in your HSA. See page 9 to learn more. • You will need to select a HFHS primary care physician under the CDHP Comprehensive HFHS Preferred Network plan. • Under the CDHP Comprehensive HFHS Preferred Network plan, you can have the flexibility to use the broader network of HAP-affiliated providers if you require pediatric care or routine OB/GYN services. • Employees and their family members enrolled in the CDHP Comprehensive HFHS Preferred Network option who have a cancer diagnosis within the past three years are eligible for integrative medicine benefits. <p>For family coverage in the CDHP Plans, all family members work together to meet the amount. Here's how it works for the specific plans:</p> <ul style="list-style-type: none"> • CDHP Comprehensive HFHS Preferred Network and Full HAP Plans: When one individual or all family members collectively meet the \$2,800 deductible, benefits are triggered for all covered family members. • The most any one person in the family will pay toward the deductible is \$6,550 (due to the individual out-of-pocket limit). Once a family member meets this amount, benefits are triggered for that family member. Once the family collectively meets the \$9,000 deductible, benefits are triggered for all covered family members. 	<ul style="list-style-type: none"> • You'll pay up front (with larger payroll contributions), but you'll pay less when you receive care. • You can pay for eligible health care expenses using the health care FSA, but the "use it or lose it" rule applies. • You cannot enroll in the HSA.



The HFHS Advantage Tiered Access Plan Provides You Access To **Two Network Tiers** Throughout 2020.

TIER 1*

Tier 1 has a network of HFHS and other providers and offers lower deductibles and copays. Choose from Henry Ford-affiliated physicians that participate in:

- The Henry Ford Physician Network (HFPN), including Henry Ford Medical Group, hospital-employed physicians and some private practice physicians on staff at Henry Ford facilities
- The Jackson Health Network
- Genesys

These are known as Henry Ford-affiliated providers and facilities.



Lower deductibles and copays



Henry Ford-affiliated providers and facilities

TIER 2

Tier 2 has a broader network of HAP providers and facilities, but also comes with significantly higher deductibles and copays.



Higher deductibles and copays



Broader network of HAP providers and facilities

* Not all services are available in Tier 1 (e.g., pediatric specialty care). These services would need to be provided under Tier 2 at the Tier 2 cost share.

HOW YOUR HSA WORKS

(AVAILABLE WHEN YOU SELECT A CDHP)

**YOUR ANNUAL
HSA CONTRIBUTIONS**
(Single/Family)



Your contributions



HFHS Wellness Credits \$250/\$500



HFHS Contribution \$250/\$500

Your ANNUAL
CONTRIBUTIONS
are **TAX FREE:**

*Sample Employee
Contribution = \$2,000
annually*

*Tax Rate of 20%
(20% x \$2,000 = \$400)*

Tax Savings = \$400 annually

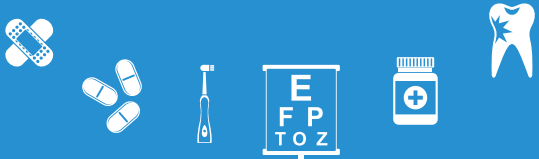
MINUS

**YOUR QUALIFIED
MEDICAL EXPENSES**



HEALTH CARE EXPENSES

(Medical, Pharmacy, Dental, Vision, etc.)



Any **WITHDRAWALS**
you make to pay for
medical expenses
are **TAX FREE.**

EQUALS

**YOUR BALANCE
ROLLS OVER YEAR
AFTER YEAR**



Your HSA account balance
at year end

You can invest part of
your balance, and the
interest/earnings grow
TAX FREE

REWARD YOUR HEALTH OVERVIEW

You and your spouse have access to Reward Your Health, the wellness program for HFHS employees enrolled in a HAP health plan. This includes all medical plan options provided by HFHS, except the BCBSM Community Blue PPO and Manulife for Canadian employees.

By meeting the wellness requirements, you will pay a lower employee contribution for your medical coverage and/or receive money in your HSA from HFHS (for those enrolled in a CDHP medical plan).

If you and your spouse met the Reward Your Health requirements by July 31, 2019, for 2020 you will receive:

- **An HSA contribution amount from HFHS of \$250 for employee coverage or \$500 for all other coverage levels**, if you are enrolled in a CDHP. This is in addition to the base funding amount from HFHS of \$250 and \$500, respectively, that all CDHP enrollees receive, for the total of \$500 for employee coverage and \$1,000 for all other coverage levels.
- **A savings of \$130 in your payroll contributions annually** for employee coverage (\$5 per pay) **or \$260** for all other coverage levels (\$10 per pay) if you are enrolled in a CDHP.
- **A savings of \$390 in your payroll contributions annually** for employee coverage (\$15 per pay) **or \$780** for all other coverage levels (\$30 per pay) if you are enrolled in the HFHS Advantage Tiered Access Plan.

ADDITIONAL VOLUNTARY BENEFITS COVERAGE OPTIONS HELP WITH MEDICAL COSTS

HFHS offers three supplemental insurance options to help offset your medical expenses, all of which you can elect during open enrollment:

- **Hospital indemnity insurance** pays benefits for inpatient hospital stays due to an accident or illness.
- **Critical illness insurance** pays a lump sum benefit if you or a covered family member are diagnosed with a covered illness or condition on or after the coverage effective date.
- **Accident insurance** pays fixed amounts for medical treatment needed due to an accident.

You also can choose to elect other voluntary benefit options, including:

- **Identity theft and group legal insurance** (can be elected during open enrollment.)
- **Auto/home insurance, pet insurance and purchasing power** (can be elected any time during the year.)

Note that there is a cost associated with voluntary benefits.



Keep in mind that payroll contributions have increased for 2020. If you completed the Reward Your Health requirements, you will save the amounts shown to the left on the new contribution rates* for 2020. The amount of wellness incentives is subject to change each year.

* The contribution rates on [page 2](#) include these savings.



Not sure if you met the Reward Your Health requirements in 2019?

Don't worry. Call a HAP Customer Service specialist weekdays between 8 a.m. and 7 p.m., at 800-422-4641.

Step 3: Enroll for 2020

Go to Employee Self Service starting Nov. 4, 2019. You can get to Employee Self Service at work, at home or on the go.

START WITH THESE LOGIN INSTRUCTIONS TO COMPLETE YOUR 2020 ENROLLMENT NOV. 4 - 18, 2019

- From a Henry Ford device inside the “firewall” – from your desktop computer, for example – go to OneHENRY and click on HR Connect at the top of the page.
- From any device not on the Henry Ford network, including your mobile phone or home computer, go to HenryFord.com/connect and click on “Log in to Employee Self Service.”
- To log on, enter your corporate ID and password. This is the same as your Employee Self Service login information. If you don’t remember your password, click “Forgot Your Password.”

REVIEW YOUR ELECTIONS

- Review your 2020 benefit elections, even if you don’t plan to make changes.
- Re-enroll in the HSA and/or FSAs to participate in these savings accounts in 2020. Note: you cannot participate in both the HSA and health care FSA.
- If you cover a spouse on your medical plan, you must complete the online spouse surcharge form.

MAKE YOUR BENEFIT ELECTIONS FOR 2020

- Click on “Benefit Enrollment” on the right side of the page under “Hot Spots” and make your elections for each benefit.
- Update your dependent information. If you add new dependents, upload birth certificates and/or marriage certificates while online.
- After completing your benefit elections, click “Submit” if you are satisfied with your choices.

CONFIRM YOUR ELECTION WAS RECEIVED

- Record your confirmation number, which verifies you have completed your enrollment and that your benefit elections have been recorded and submitted.
- Review the confirmation statement you receive by email for accuracy and keep it as proof of your enrollment for 2020. Confirmation statements will not be mailed to your home.
- Update your elections as many times as you want through Nov. 18, 2019. Your last confirmation number and statement during the open enrollment period will apply.
- Go to Employee Self Service/Benefits Home to view and/or print a final confirmation statement beginning the week of Dec. 16, 2019.

A reminder about two-step verification with Duo

If you didn’t set up two-step verification through Duo Security, you’ll have to download the app from the app store to get to any HFHS application, including Employee Self Service. Search for Duo Security and install it like any other app. Two-step verification allows HFHS to enhance the security of individuals’ accounts by using a secondary device to verify your identity.



Questions or Help

For help enrolling or any questions about your benefits choices after reviewing this document and your 2020 My Choice Rewards Benefits Guide, send an email to openenrollment@hfhs.org or contact Employee Services at **855-874-7100**. During open enrollment, Employee Services will have extended hours:

Nov. 4 to Nov. 8: 7:30 a.m. - 4:30 p.m. and 7 p.m. - 8 p.m.

Nov. 9: 8 a.m. - noon

Nov. 11 to Nov. 15: 7:30 a.m. - 4:30 p.m. and 7 p.m. - 9 p.m.

Nov. 16: 8 a.m. - noon

Nov. 18: 7:30 a.m. - 4:30 p.m. and 7 p.m. - 9 p.m.

REMEMBER: You have access to Alex. Alex is an interactive decision-making tool to help you compare benefit options and decide what's best for you and your family. Although Alex will provide recommendations, you will make the decisions about what's best for your situation.

Access Alex at HenryFord.com/connect and click on Employee Self Service.



If you do not enroll by Nov. 18, 2019, your elections for 2019 will carry over for 2020, with the exception of the HSA or FSAs.



Every effort has been made to ensure the accuracy and completeness of the benefit descriptions contained within this document. However, in the event of any interpretation, discrepancy, application and/or decision in specific circumstances, the official text or terms of the plan document will govern. This document is not intended to create or to be construed as a contract between Henry Ford Health System (HFHS) and its employees for any matter, including for the provision of benefits described.