

# Open Enrollment for 2017 Benefits

Open Enrollment is November 7 – 18th, 2016. Changes are effective January 1, 2017.

## What You Need to Know for 2017

A. H. Belo has worked hard over the years to find creative solutions to manage our healthcare spend and continue to offer comprehensive benefits. Our goal has been to strike a balance between maintaining competitive and relevant benefits, keeping our employees healthy, and keeping our business financially strong and growing.

Everyone is aware health care costs continue to rise, with an even greater impact from specialty medications and new treatment options. Since we are self-insured, the company and the employees share the actual costs of claims. We expect our medical expenses to exceed \$9.8M in 2017; while A. H. Belo will continue to absorb over 75% of the costs, you will see an increase in your medical contributions for 2017. Dental and vision contributions will remain unchanged in 2017.

We're pleased to announce there are no plan design or carrier changes for 2017. Our focus will continue to be on promoting wellness and encouraging our employees to make healthy lifestyle choices. We also want to make sure you are aware of the different tools and resources available to help you use your benefits more efficiently.

- **Medical/Rx Plan** – The BlueCross and BlueShield of Texas (BCBSTX) Consumer Driven Health Plan (CDHP) will remain in place. BCBSTX offers several online resources which you can access by registering for Blue Access for Members (BAM) at [bcbstx.com](http://bcbstx.com).
- **Lifestyle Management Programs** – To help you achieve your goals BCBSTX offers telephonic coaching for Metabolic Syndrome, Weight Management, and Tobacco Cessation. You will be assigned a Lifestyle Specialist who will work with you to develop a personalized plan to reach your goals. They'll show you how different choices may affect your health and how to get the support you need. You can also take online courses at your own pace to learn more. To enroll, call 866-412-8795 and choose Lifestyle Management.
- **Special Beginnings** – If you, or a covered family member, are pregnant, join this maternity program offered by BCBSTX for access to a nurse whenever you have questions, special online tools, and even a maternity book which will be sent to your home. Call 888-421-7781 to join.
- **Benefits Value Advisor** – Did you know that many times you can choose between different providers or facilities and receive the same procedure at a lower cost? A Benefits Value Advisor (BVA) can provide you with a cost comparison for a number of different procedures and help direct you to the most affordable option, without sacrificing quality.

Some common procedures with the widest cost variance in the DFW area are:

Procedure	Low Cost	High Cost
MRI Lumbar Spine w/o Contrast	\$420	\$4,500
CT Scan of Lower Extremity w/o Contrast	\$200	\$3,700
Colonoscopy with Biopsy	\$1,700	\$5,500
Knee Arthroscopy with Cartilage Repair	\$2,900	\$20,000
Echocardiogram – Transthoracic w/Doppler (Complete)	\$430	\$1,850
Spinal Fusion (Posterior)	\$55,000	\$240,000

Prior to scheduling your outpatient procedure, contact a Benefits Value Advisor for the cost and for a list of providers who can perform the procedure. To encourage use of this valuable resource, we will continue to apply a \$200 surcharge to MRI's and CT scans if you fail to contact a Benefits Value Advisor prior to having the

procedure. You will still have the choice to select where the procedure will be performed. BCBSTX customer service will even assist you in making the appointment at the network provider of your choice. You can reach a Benefits Value Advisor by calling BCBSTX customer service at 888-514-5662.

- **Blue Distinction Centers** – While BCBSTX does extensive credentialing to ensure they have a quality network, they have recognized that some facilities have better outcomes for certain procedures, and often at a lower cost than other facilities. Blue Distinction Centers (BDC) are health care facilities that have a record of providing proven, effective care. They have met national criteria for quality, efficiency and patient experience.

If you need to have a procedure performed wouldn't you want to have it at a facility with a proven track record of success for that procedure? Blue Distinction Centers are available for the following conditions and related courses of treatment:

- Cardiac Care (including catheterization and surgery)
- Transplants
- Knee and Hip Replacement
- Spine Surgery (including discectomy, fusion and decompression procedures)
- Complex and Rare Cancers
- Bariatric Surgery

To find a Blue Distinction Center, either call BCBSTX Customer Service at 888-514-5662, or login to Blue Access for Members (BAM) and utilize the Provider Finder tool.

- **Urgent Care vs Emergency Room** – Over the last year, we've had an increase in emergency room claims which were for conditions not normally classified as emergencies. Use of emergency rooms results in higher costs for everyone. Knowing what your options are before you need care can help you save money.
  - **Emergency Care** is for life-threatening or very serious conditions that require immediate care, such as heavy bleeding, chest pain, sudden weakness or trouble talking, major burns, severe head injuries or major broken bones.
  - **Urgent Care** is ideal when you need care quickly, but it is not an emergency for conditions such as sprains, strains, small cuts that may need stitches, minor burns, minor infections or minor broken bones. You can find network Urgent Care clinics by calling Customer Service, or by logging in to Blue Access for Members (BAM) and using the Provider Finder.
  - You can speak with a registered nurse 24/7 by calling the **BCBSTX Nurseline**. They can assist you in determining the appropriate place for care, finding a doctor or hospital, and understanding treatment options. You can call Nurseline anytime at 800-581-0393.
  - Be Aware – freestanding emergency rooms are popping up on neighborhood corners throughout Texas and can resemble urgent care centers, but the costs are comparable to hospital-based ER's.
- **Health Savings Account (HSA) Contribution Limits** – A. H. Belo will continue to provide an HSA employer contribution for eligible employees. The purpose of the company contribution is to provide dedicated dollars for medical costs to individuals who may not be able to make individual contributions or who might face a hardship trying to satisfy their annual deductible. Company contributions will be made on a quarterly basis to your Fidelity HSA based on your income.

**Annualized Company Contributions:**

Salary Band	< \$50K	\$50K to <\$75K	\$75K to <\$100K	\$100K+
Employee Only	Up to \$650	Up to \$575	Up to \$500	\$0
Family	Up to \$1,300	Up to \$1,150	Up to \$1,000	\$0

The IRS limit for employee only HSA contributions will increase to \$3,400; the family limit remains at \$6,750. These limits include funds contributed by you and by A. H. Belo. If you are age 55 or older in 2017, you can contribute up to an additional \$1,000 into your HSA.

- **Dental Plan** – You will still have the choice between Delta Dental PPO and MetLife DHMO for 2017, with no increase in rates for either plan.

- **Vision Plan** – Vision Service Plan will remain in place as the vision provider. Your 2017 rates will not change.
- **Flexible Spending Accounts** – A. H. Belo will continue to offer both the Regular Purpose and Limited Purpose Health Care Flexible Spending Accounts and the Dependent (Day) Care Flexible Spending Account through TaxSaver. The company will continue to match dollar for dollar up to \$20 per week if you participate in the Dependent Care Flexible Spending Account. The IRS has increased the limit from \$2,550 to \$2,600 for the Regular Purpose and Limited Purpose Flexible Spending Accounts.
 

**IF YOU WISH TO PARTICIPATE IN THE FLEXIBLE SPENDING ACCOUNTS IN 2017, YOU MUST DESIGNATE THE CONTRIBUTION AMOUNT DURING OPEN ENROLLMENT.**
- **Employee Assistance Plan (EAP)** – Beacon Health Options, and will remain our EAP vendor.
- **Legal Services Plan** – Metlife Hyatt Legal will remain our legal services plan provider, however rates will be increasing for 2017.
- **Life/AD&D** – Lincoln Financial will remain in place as our company paid basic life insurance, and the employee paid supplemental life and voluntary accidental death & dismemberment coverage (AD&D) for you and your eligible dependents. Benefits will remain unchanged.
- **Long-term Disability** - Liberty Mutual will continue to provide our long-term disability insurance with no changes to the policy.
- **Wellness Program** - A. H. Belo continues to focus on Wellness and is committed to providing you with the tools to understand your risks through Biometric Screening. The more aware you are, the more control you have over your chances of developing heart disease, diabetes and/or stroke. We want to help you achieve a healthy lifestyle that promotes personal and professional productivity and ultimately saves you money in the long run.
  - The Biometric Screening is conducted confidentially by Onsite Health Diagnostics. The current Biometric Screening program is for employees and spouses/domestic partners covered under the Medical Plan before October 1, 2016.
  - The Biometric Screening Surcharge for 2017 is based on completing the screening and meeting at least three of the five risk factors in 2016. If you did not meet three of the five measures, you had until October 31, 2016, to go through the appeal process.
  - If the test is positive for cotinine (nicotine) use during the 2016 Biometric Screening, the 2017 surcharge will be \$75 per month per employee and \$75 per month per spouse. To avoid the ongoing 2017 surcharge, a participant must complete a six month program with the Kick It! program and present a certificate to A. H. Belo Benefits.
  - The Kick It! program is company paid. If you choose to participate, contact Beacon Health Options (formerly ValueOptions) at 1-866-872-9546.

## Important Reminders

- **HSA Funds:** If you are enrolled in the BCBSTX CDHP Medical Plan, you must reconfirm through the online enrollment process that you are still eligible to have a Health Savings Account (HSA) in 2017 in order to receive the Company contribution into your HSA. You must also designate the annual amount you want to contribute for 2017. **Your 2016 HSA election will not carry over.**
- **FSA Elections:** You must go through the online enrollment process if you wish to contribute to the Flexible Spending Account (FSA) for healthcare and dependent care options. **Your 2017 FSA elections will not carry over.**

**Remember** – if you are enrolled on the CDHP Medical Plan and eligible for a HSA, you may elect the Limited Purpose FSA, which reimburses eligible dental and vision expenses only.
- **New Dependents:** If you are adding a spouse and/or dependent child who was not covered in 2016 to your coverage, you must submit documentation. To add your spouse you must provide a copy of the marriage certificate and attest they do not have other coverage available for medical and/or dental; to add a dependent child you must provide a birth certificate or appropriate documentation for guardianship, adoption or foster care.

- **No Changes After Open Enrollment:** Once Open Enrollment is finished, you may not make changes to your plans in 2017 unless you experience a qualifying family status change and notify A. H. Belo Benefits within 31 days of the event. Documentation of the qualifying event will be required.
- **Newborns:** A newborn child must be added to the plan within 31 days of birth. An eligible newborn dependent child will be covered for the first 31 days following birth, but to continue coverage, you must contact A. H. Belo Benefits and enroll the eligible newborn dependent within 31 days of birth even if you already have dependent coverage.

## How to Enroll

To enroll, login to WorkDay with your Employee ID and password at:

<https://www.myworkday.com/ahbelo/d/home.html>

- Once you're logged in, click on the cloud in the upper right corner, then click your inbox.
- In your inbox, you should have a Open Enrollment notification.
- Click on the event and follow the steps to elect your benefits.
- Review and submit your benefits.

**The deadline to make changes to your 2017 elections is November 18, 2016.**

### Special Notices

- Biometric Screening results are completely confidential. All personal information and results are protected by the Health Insurance Portability and Accountability Act (HIPAA) and will not be shared with A. H. Belo. If there is a medical reason why it is unreasonable for you to meet the target range for measures, have your physician submit a Physician Affidavit form on your behalf.
- This notice represents a "summary of material modifications" to the A. H. Belo Health Care and Welfare Benefit Plan.
- The changes outlined are effective January 1, 2017.