



# DELUXE BENEFITS GUIDE



Welcome to Deluxe. The following brochure includes an overview and information about the Total Rewards package you are eligible to receive. Please take the time to review and learn about the different benefits and coverages that are available to you and your family. If you have any questions, please contact your Human Resources business partner.

## PAYROLL

### Salaried

- Paid semi-monthly on the 15<sup>th</sup> and the last day of the month. If the 15<sup>th</sup> or the last day falls on a weekend or holiday, you will be paid on the prior business day

### Hourly

- Paid weekly on Thursdays for prior week's work
  - Work week is Sunday to Saturday
  - If a company recognized holiday falls on a Thursday, you will be paid the prior business day

## HEALTH & INSURANCE PLAN ELIGIBILITY

Deluxe offers coverage to employees who are regularly scheduled to work 20 or more hours per week.

Family members who are eligible to receive Health & Insurance Plan benefits include:

- Your legally married spouse or domestic partner
- Children up to age 26 who are your:
  - Biological child(ren)
  - Legally adopted child(ren)
  - Stepchild(ren) living with you
  - Child(ren) who are eligible to be claimed on your income tax return and live with you in a parent-child relationship at least 50% of the time
  - Children for whom you are a legal guardian, as defined by a court order or where a court order requires you to provide medical insurance for children who are eligible for Deluxe coverage



# HEALTH & INSURANCE PLANS

You have choices in your medical options through Deluxe. Deluxe offers regional plans throughout the country as well as national options. The chart below summarizes the options you will see when enrolling.

PLAN	REGIONAL PLANS (General plan design – regional options may vary – check YBR for your local option)	CIGNA HRA	CIGNA HDHP
<b>Deductible</b>	Employee Only = \$400 Family = \$800 Individual deductible of \$400 (No one person in the family will exceed \$400 for eligible expenses)	Employee Only = \$1,500 Family = \$3,000	Employee Only = \$2,000 Family = \$4,000
<b>Employer Contribution</b>	N/A	Health Reimbursement Account (HRA) Employee = \$600 Family = \$1,200	Health Savings Account (HSA) Employee = \$150 Family = \$300
<b>Employee Contribution</b>	N/A	N/A	Employees can contribute additional pre-tax funds
<b>Employer/Employee Fund</b>	N/A	HRA dollars at WageWorks - Enrolled employee will receive a debit card	**HSA dollars at WageWorks - employees enrolled will receive a debit card
<b>Primary Care Physician (PCP) Visits</b>	Tier 1 = \$20 co-pay Tier 2 = \$40 co-pay	Deductible/Coinsurance	Deductible/Coinsurance
<b>Medical Services and Prescriptions (non-PCP)</b>	Deductible/Coinsurance (prescriptions have a maximum of \$200 per 30 day fill; \$400 per 90 day fill)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Coinsurance</b>	Tier 1 = 85% Tier 2 = 75% Non-Tiered = 80% Out-of-Network = NA	Tier 1 = 85% Tier 2 = 75% Non-Tiered = 80% Out-of-Network = 55% <i>*Employees in the HealthPartners service area cannot have tiering and will see non-tiered coinsurance for all service in-network</i>	Tier 1 = 80% Tier 2 = 70% Non-Tiered = 75% Out-of-Network = 50% <i>*Employees in the HealthPartners service area cannot have tiering and will see non-tiered coinsurance for all service in-network</i>
<b>Out-of-pocket Maximum</b>	Employee Only = \$3,600 Family = \$7,200 <b>Individual out-of-pocket maximum of \$3,600 (No one person in the family will exceed \$3,600 for eligible expenses)</b>	Employee Only = \$3,800 Family = \$7,600 <b>Individual out-of-pocket maximum of \$6,850 (No one person in the family will exceed \$6,850 for eligible expenses)</b>	Employee Only = \$5,500 Family = \$11,000 <b>Individual out-of-pocket maximum of \$6,850 (No one person in the family will exceed \$6,850 for eligible expenses)</b>

\*HealthPartners service area generally includes MN, western WI, northern IA and eastern Dakotas.

\*\*You must accept the terms and conditions on YBR of BNY financial institution before a Health Savings Account (HSA) can be opened for you and before Deluxe can deposit money into your (HSA) account.

HRA, HSA, and FSA dollars are administered by WageWorks. You will receive one debit card for your out-of-pocket expenses. If you have money in these accounts, expenses will draw from your accounts in the following order, if you have multiple accounts, FSA, HRA, HSA. You also have the ability to go online through WageWorks and select the account you would like to use to pay your expense.

Express Scripts is the Pharmacy vendor for most of our plans (Cigna, UHC and HealthPartners). If you enroll in Cigna, UHC or HealthPartners plans, you will receive a separate ID card to use when ordering and picking up your prescriptions. Prescriptions will go against the medical plan design, including deductibles and coinsurance.





## BENEFITS ACCESS AND ENROLLMENT

You can enroll and manage your Deluxe benefits through Your Benefits Resources (YBR). There are two ways to access your YBR account:

- **Online/Mobile:** [www.ybr.com/deluxe](http://www.ybr.com/deluxe)
- **YRB Customer Care:** 1-877-U-ASK-DLX or 1-877-827-5359

As part of the enrollment process, you must follow these steps for **Dependent Certification**:

- You must validate dependent's eligibility for coverage
- You can fax, mail or scan supporting documents to YBR
- You are able to go online to verify documents have been received, view what information is missing and print any necessary forms
- You must complete Dependent Certification after enrollment. If unsuccessful, coverage terminates immediately on the personal dependent verification deadline. No payroll deductions are refunded if documents are not sent to YBR or are invalid



## DENTAL

Deluxe offers three dental plans — **PPO Basic**, **PPO Premium** and **DHMO** — through Cigna.

The PPO Basic and Premium plans require you to use a Cigna network dentist to receive full benefits. You may use the “Find a Dentist” tool on YBR or Cigna.com to determine if your dentist is in the Cigna network. You can also call your dentist to confirm. The plan designs for the PPO basic and premium options are below:

### PPO Basic

- Deductible \$75/\$225
- Annual maximum benefit \$1000
- Richer benefit if you go to an in-network dentist

### PPO Premium

- Deductible \$50/\$150
- Annual maximum benefit \$1500
- Includes orthodontia
- Richer benefit if you go to an in-network dentist

For information on the DHMO plan design, refer to YBR or the benefit information on InsideDeluxe.



## VISION

Deluxe offers a vision plan administered by EyeMed Vision Care. Plan highlights include:

- Access to a network of national chain stores such as LensCrafters, Pearle Vision, Sears Optical, JC Penney, and Target Optical
- Ability to utilize independent doctors
- Co-pays for in-network exams, lenses and frames
- Allowances for out-of-network services
- Exams and glasses or contact lenses once each calendar year
- Pre-tax deduction
- EyeMed participants can get a discount on hearing exams and select hearing aids. Refer to information on InsideDeluxe.



# LIFE INSURANCE PLANS

Minnesota Life/Securian administers our life insurance plans.

## Basic Life

- Deluxe provides 1x your eligible pay as non-contributory coverage

## Optional Coverage

- Employee Life Insurance
  - From 1x to 6x your eligible pay
  - Smoker and non-smoker rates offered
- Spouse/Domestic Partner Life Insurance
- Child Life Insurance

## Accidental Death & Dismemberment (AD&D)

- From 1x-7x your eligible pay
  - Self and family coverage available



# DISABILITY

Both Deluxe's **Short-Term Disability (STD)** and **Long-Term Disability (LTD)** insurance coverage is administered by Cigna Group Insurance.

STD is provided by Deluxe at no cost to you and no enrollment is needed to receive this benefit. Plan design for STD coverage is below:

YEARS OF SERVICE	7 CALENDAR DAY WAITING PERIOD	WEEKS AT 100% BASE PAY	*WEEKS AT 60% BASE PAY
Less than 2 years	1 workweek PTO	2	Remaining Weeks
2 years but < 4	1 workweek PTO	6	Remaining Weeks
4 years but < 6	1 workweek PTO	10	Remaining Weeks
6 years but < 8	1 workweek PTO	14	Remaining Weeks
8 years but < 10	1 workweek PTO	20	Remaining Weeks
10 years +	1 workweek PTO	25	Remaining Weeks

*\* or other percent where mandated by state law*

There are two levels of LTD offered to employees — **Basic Coverage** and **Optional Buy-Up Coverage**.

### Basic Coverage

- Deluxe automatically provides coverage equal to 50% of your eligible pay
- Imputed Income tax
- Benefit is not taxable when paid out

### Optional Buy-Up Coverage

- Employees may choose optional coverage to increase that amount to 66% of eligible pay
- Employee pays cost difference between 50% and 66% coverage
- Post-tax deduction



# IMPUTED INCOME

The following may be subject to the imputed income calculation:

- Combined optional and basic employee life insurance coverage exceeds \$50,000
- Dependent life exceeds \$50,000
- Domestic partner health coverage
  - Difference between the company cost of employee only medical, dental, or vision coverage and cost of employee + domestic partner family members
- Premium paid by Deluxe for 50% Basic LTD coverage

Subject to federal income tax and possibly state income tax.

If you have any questions about the imputed income calculation, please contact YBR or your tax advisor for assistance.



# EMPLOYEE BENEFITS

## FSA SPENDING ACCOUNTS

Deluxe offers **Dependent Care** and **Health Care flexible spending accounts** — administered by Wage Works. Account highlights include:

- \$5,000 annual limit for Dependent Care and a \$2,550 annual limit for Health Care
- Enrollment is required to participate
- If you enroll in the Cigna HDHP with Health Savings Account (HSA), you are not eligible to enroll in the Health Care flexible spending account per IRS guidelines
- Each account is funded through pre-tax deductions
- Goal amount is deducted from pay during calendar year

## HSA Health Savings Account (HSA)

Those employees who enroll in the Cigna HDHP plan may contribute to a Health Savings Account (HSA). HSAs are for medical, dental, or vision expenses. You can only contribute to a HSA if you enroll in a high deductible medical plan, but the account is yours and can be taken with you if you leave Deluxe or enroll in another medical option. There are IRS annual contribution limits for HSAs. Limits include employee and employer contributions.

### 2017 IRS Limits

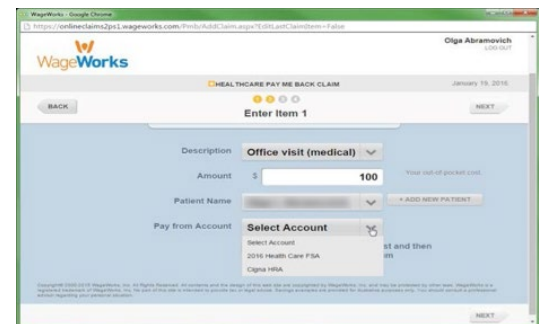
HSA Contribution Limit (employer + employee)	Ind: \$3,400 Family: \$6,750
HSA catch-up contribution (age 55 or older)	\$1,000

*Catch-up can be made anytime during the year you turn 55*

## WAGeworks

WageWorks administers our FSA, HRA and HSA accounts.

**The order of payment when using the debit card is 1: Health Care FSA, 2: HRA, and 3: HSA.** If you have a balance in both the Health Care FSA and the HRA, and want a medical claim to be **paid from your HRA first** (before your HCFSA funds are used), you must submit the payment online at [www.wageworks.com](http://www.wageworks.com) or use the mobile app by downloading the WageWorks EZ Receipts from iTunes Store or Google Play. This is available for the Pay Me Back and Pay My Provider on-line claim entry.



## COMMUTER BENEFITS

Deluxe offers its employees a commuter benefits package to assist in covering transportation costs associated with getting to and from work each day. To enroll in this program go to [wageworks.com](http://wageworks.com). Highlights include:

- \$255 Monthly Public Transit Account Limit
- \$255 Monthly Parking Account Limit
- Pre-tax and Post-tax Payroll Deductions available
- Ability to select the commuter product you are looking for when electing your monthly deduction
- Passes and/or pre-paid MasterCard are sent directly to your home



## ADDITIONAL PROGRAMS

Deluxe knows its employees are its greatest asset and is committed to providing a complete and valuable benefits package. Here is a look at more employee benefits that you can enjoy as a member of the Deluxe family:

- **Reward Yourself Discount website** ([www.beneplace.com/deluxe](http://www.beneplace.com/deluxe)) provides a variety of discounts and special offers on products and services
- **W.R. Hotchkiss Scholarship Program** — Scholarships for children of Deluxe employees (1-year waiting period)
- **MetLife Voluntary Benefits** (auto/home, pet insurance)

The following benefits are a nice complement to our medical plans:

- **Critical Illness Insurance**
  - You can elect \$10,000 or \$20,000 initial benefit amount
  - Provides a lump-sum payment for covered conditions such a heart attack or kidney failure
- **Accident Coverage**
  - Choice of High and Low plan
  - Over 150 covered conditions associated with an accident could trigger benefits including various injuries, hospitalization and medical services
- **Employee Assistance Program** — Administered by United Behavioral Health/Optum Health
  - Available to employees and eligible family members by visiting [www.liveandworkwell.com](http://www.liveandworkwell.com), access code 11080



## HOLIDAYS/FLOATING HOLIDAYS

Deluxe offers its employees 10 holidays, including five (5) designated holidays for 2017:

- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving Day
- Christmas Day

Employees will also receive Floating Holidays. The number will vary based on when you are hired/acquired by Deluxe.

- Floating Holidays can be used like PTO and can be used as a non-designated holiday for vacation or for sick time
- They do not roll over into next year



## PTO (VACATION AND SICK TIME)

Employees at Deluxe accrue PTO time with each pay period. PTO totals vary by years of service and must be used in the calendar year they are earned. No time can be rolled over into the next calendar year. Employees can use their full accrual with no restriction on negative balance during the calendar year upon manager approval.

Following is a chart showing how full-time employees (32 hours or more per week) accrue PTO:

LENGTH OF SERVICE	PTO HOURS	SEMI-MONTHLY PAY PERIOD ACCOUNT	WEEKLY PAY PERIOD ACCRUAL
Less than 1 year	Accrue at 1 year rate for months remaining in year	5.00 hours	2.31 hours
1 – < 5 years	120 hours (3 weeks)	5.00 hours	2.31 hours
5 – < 10 years	160 hours (4 weeks)	6.67 hours	3.08 hours
10 – < 25 years	200 hours (5 weeks)	8.34 hours	3.85 hours
25 years +	240 hours (6 weeks)	10.00 hours	4.62 hours

If you are a part-time employee (regularly scheduled to work less than 32 but more than 20 hours per week), you will accrue PTO at a different rate based on your scheduled hours:

PART-TIME SCHEDULED HOURS	PTO ACCRUAL RATE
Less than 20 hours per week	0.00
20 to fewer than 28 hrs/week	50% of above schedule
28 to fewer than 32 hrs/week	75% of above schedule
32 hours and over per week	100% of above schedule



## DELUXE 401(k) AND PROFIT SHARING PLAN

Deluxe offers the ability for you to participate in its 401(k) plan if you are regularly scheduled to work 20 or more hours per week. You become eligible to participate 30 days after your initial hire date. You can expect to receive a Welcome Guide in the mail within one to two (1-2) weeks after your hire date.

### Employee contributions

- You can contribute to the 401(k) on a pre-tax basis or on an after-tax basis, using the Roth 401(k) feature
- You can contribute 1%-50%

You will automatically be enrolled in the 401(k) plan approximately 30 days after your hire date.

- You will be auto enrolled at 4% of your eligible pay
- You have the ability to opt out or elect any rate between 1%-50%
- You can change your rate at any time

If you were automatically enrolled in the Plan, your pre-tax contribution rate will automatically increase by 2% each year in March, until you reach a 15% contribution rate. You can opt out or change the auto increase rate or the month of the increase at any time.

### Employer contributions

- Employer contributions may vary depending on the business unit you belong to. Please contact your local HR representative regarding your business unit's contributions
- 401(k) match – the majority of the company uses a 3.5% match of eligible pay if you contribute 6% or more
  - 100% of the first 1% of pay you contribute
  - 50% of the next 5% of pay you contribute
- Profit Sharing contribution is awarded on an annual basis for participating business units, given if company performance levels are met
- Eligibility for the match and profit sharing is the quarter following your initial 12 months of service, provided you worked 1,000 hours or more in the first 12 months
- You must work 1,000 or more hours each year to be eligible for annual profit sharing for that year

The **401(k) plan** is administered by Empower Retirement. To set up your user name and password and create your security profile or for more information on the 401(k) plan:

- Go online to [www.empower-retirement.com/participant](http://www.empower-retirement.com/participant)
- Call 1-844-465-4455



## EMPLOYEE STOCK PURCHASE PLAN

The **Employee Stock Purchase Plan (ESPP)** is a great way for employees to build their personal financial security from our company's success and results. We are excited to offer this benefit and hope employees will take advantage of the opportunity to become a Deluxe shareholder to experience the financial benefits of our collective growth.

To participate in the ESPP the following apply:

- Eligible for deductions at entry period following completion of 6 months of continuous service
- Enroll through HR Online
- Deductions do not begin until first payroll after February 1 and August 1
- Deduct 1%-10% of your eligible pay
- Stock is purchased January 31 and July 31 with the money that you have deferred
- Deluxe provides a 15% discount on your purchase



## ENROLLMENT

Employees will go to [www.ybr.com/deluxe](http://www.ybr.com/deluxe) and register as a new user to enroll in Deluxe Health and Insurance Plans.

You will have 31 days from your date of eligibility to enroll. We highly recommend actively logging in to enroll and ensure coverage is showing appropriately. If you do not actively enroll, you will default to **No Coverage** other than the company-provided life insurance and LTD.

In order to successfully complete your enrollment, you will need:

- Self and dependents' information
- SSN for self (and dependents)
- Full name, birth date, address if different than yours for dependents
- Documents supporting dependent's eligibility
- Beneficiary information for life insurance
- Full name, birth date, SSN, address if different than yours
- Names of preferred doctors, dentist, clinics, hospitals

If you have any questions or need assistance with collecting this information please contact YBR at [www.ybr.com/deluxe](http://www.ybr.com/deluxe) or 1-877-827-5359.

Check out the HEALTHY Minds Bodies Business page! As part of the Deluxe Wellness Program you are encouraged to participate in various wellness initiatives throughout the year.

You will receive a personal, password-protected MyWellness portal that gives you access to all the resources and activities available through our Corporate Wellness program. For the 2017 calendar year, you will find education, resources and challenges related to healthy eating, physical activity, mental health, volunteering and giving back to the community. Watch for opportunities to earn wellness points and win prizes—from gift cards to t-shirts to water bottles—by participating in challenges like Mission Nutrition, the Deluxe 5k or the Hydration Challenge. We also offer flu shots, biometric screenings and other preventive health benefits.



For each wellness activity you complete, whether at work or outside of work, you can earn points that count toward wellness credits and those credits translate to real money—you can earn up to \$500 off your health care premiums.

If you and the family members you enroll onto the Deluxe medical plans are tobacco and nicotine free, you will also be eligible for another \$500 wellness credit applied toward your annual medical premiums.

We are excited to have you join us on the path to a healthy mind, a healthy body and a healthy business.

### Frequent Fitness

- HealthPartners' Frequent Fitness program for all benefit eligible employees
  - You and one of your dependents over age 18 and carrying Deluxe medical or dental coverage may participate
- Save up to \$20 per month on your participating health club fees if you work out 12 times or more during the month
- Information about the program is posted on the HEALTHY Minds Bodies Business page



A Telemedicine network of doctors is available to all benefit-eligible employees as well as covered dependents of employees who have elected either Deluxe medical or dental coverage.

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on-the-go. Their network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

To get started visit [MDLIVE.com/deluxe](http://MDLIVE.com/deluxe) or download their app.



**MD** Download the App

Doctor visits are easier and more convenient with the MDLIVE App. Be prepared. Download today.

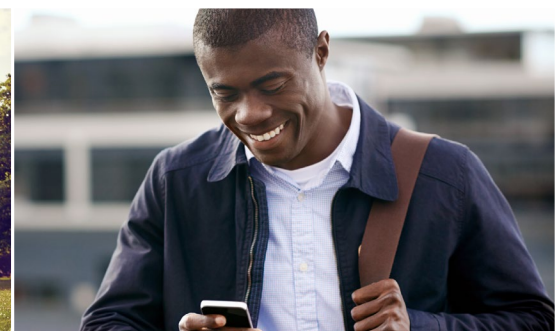


### Common conditions they treat:

- |                  |                |                            |
|------------------|----------------|----------------------------|
| • Allergies      | • Fever        | • Respiratory Infections   |
| • Asthma         | • Headache     | • Sinus Infections         |
| • Bronchitis     | • Infections   | • Skin Infections          |
| • Cold & Flu     | • Insect Bites | • Sore Throat              |
| • Diarrhea       | • Joint Aches  | • Urinary Tract Infections |
| • Ear Infections | • Rashes       | • And More!                |

### Behavioral Health

- |                                    |                                 |  |
|------------------------------------|---------------------------------|--|
| • Marital Problems                 | • Coping with Loss & Grief      | • Stresses & Challenges of Everyday Life |
| • Child Behavior & Learning Issues | • Parenting Counseling & Advice |  |
| • Financial Hardship               | • Problems at Work              |  |



*The plan descriptions contained in this document are subject to change or discontinuation with or without notice at any time. If there are discrepancies between the descriptions contained in this document and the plan documents, the plan documents will prevail.*