

A young woman with voluminous, dark, curly hair is smiling broadly while looking at a black smartphone held in both hands. She is wearing a grey t-shirt and a red and grey backpack strap is visible over her shoulder. The background is a bright, sunny outdoor scene with a blue sky and a blurred view of a body of water and distant hills.

**2021
ANNUAL
ENROLLMENT**

**ENROLL
NOV. 9-20**

**We have benefits to support the whole you.
Choose what fits your life story.**



Table of Contents

Look Ahead	1
Enroll	2
What's New	4
Medical	6
Compare	6
What You Pay	8
Contributions	10
Choosing	12
Spending Accounts	16
Supplemental Benefits	17
Dental	18
Vision	19
Disability and BCBS Programs	20
Life and AD&D and Legal Assistance Program	21
More Benefits	22
Resources	24
Contacts	25

A man and a woman are lying on their stomachs on a concrete beach, looking at their smartphones. The man is in the foreground, wearing a grey t-shirt and blue jeans, with his head resting on his hand. The woman is behind him, wearing a striped shirt and jeans. The background shows the ocean and a bright sunset sky. A large orange circle is overlaid on the top left of the image, containing the text 'look ahead' and 'EXPLORE NOW'.

look ahead

EXPLORE NOW

An unexpected story

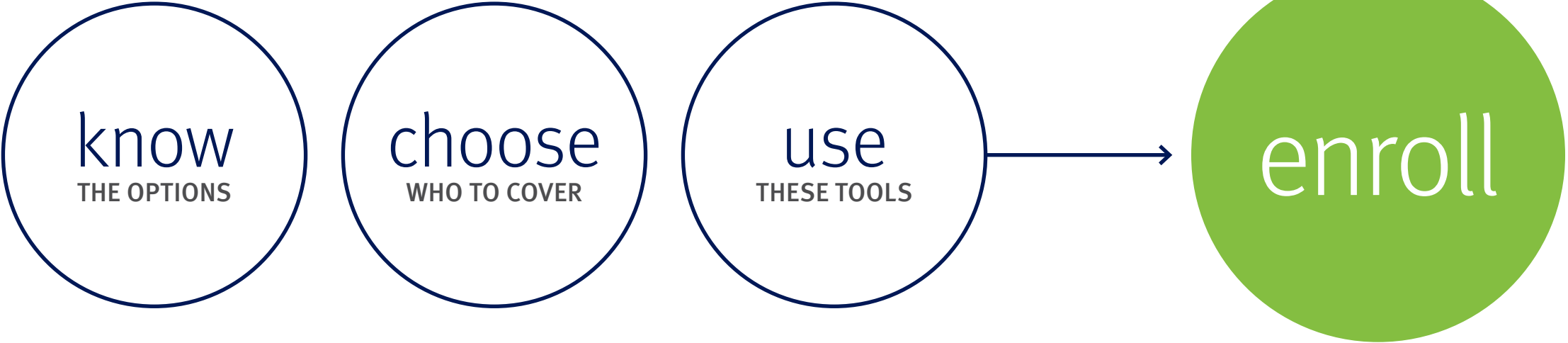
A year ago, no one could have predicted how the months to follow would unfold. Let's face it — this year has been challenging in so many ways for all of us. At Discover, we understand this and are here to support you.

Not one of us has the same story to tell, especially this year. We all come from different backgrounds and live life in our own way. We embrace your uniqueness and empower you with benefits that celebrate the whole you.

You can use this guide as a resource to find solutions that fit your life. Be curious and explore your 2021 enrollment options, including a new medical plan, and make sure to reach out if you need support.

Let's go »

Do this



Here are the benefits you can choose for 2021.

Health Care

- Medical, Dental and Vision
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance

Accounts

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)

Disability, Life & AD&D

- Long-Term Disability
- Supplemental Life
- Supplemental Accidental Death & Dismemberment (AD&D)

Other

- Legal Assistance

Now is the time of year to choose who to cover for 2021 (you, your spouse/partner and your children).

You

If you are a benefits-eligible employee

Your Spouse/Partner

Your legally married spouse (including common law) or eligible partner

Your Children

Up to age 26 (or older if permanently disabled). Eligible children include your or your spouse's/partner's children who are natural, adopted or placed for adoption, stepchildren, or children for whom you have legal guardianship or have an obligation to cover under a Qualified Medical Child Support Order.

Check out these tools and resources when making your decisions for Annual Enrollment.

ALEX®

Visit myalex.com/discover. ALEX will ask a few questions and then offer recommendations on which benefits you might want to elect.

mydiscoverbenefits.com

Get more information on plan details and watch short, informative videos to help you choose what's best for you.

myHR

Call myHR or the benefit vendors directly with questions. Their contact information is on the inside of the back cover.

- ✔ **Log on**
to myHR by clicking on the myHR tile on the **DLife** home page or from home at digital.alight.com/discover.
- ✔ **Click**
the Annual Enrollment tile or the link in the Action Needed box.
- ✔ **Submit**
your elections
November 9–20, 2020
by 11:59 p.m. Central Time.

Remember!
Your benefit elections can only be changed during the year if you have a Qualified Life Event, such as the birth of a child, adoption, marriage or divorce.

What happens if you don't enroll?

Long story short, you'll get default coverage that might not be exactly what you want. And, you won't be able to make changes — except for HSA contributions — unless you get married, divorced, give birth, adopt or have another Qualified Life Event. Here's how it applies to your other categories of coverage:

Medical

You'll remain enrolled in your current medical plan option at your current coverage level.

Flexible Spending Account (FSA)

Your current FSA election won't carry over. If you want to contribute to an FSA in 2021, you must make an election during Annual Enrollment.

All Other Benefits

All other 2020 elections will carry over to 2021 at the same coverage level.



What's New for 2021



We're making some important changes this year — like adding a new medical plan and freezing the HRA Plan.



New HSA Plan Option

We're introducing the BCBS Saver HSA Plan for 2021. It is a high deductible plan that comes with money from Discover to use on eligible health care expenses. Here are the key things you need to know.

- ✓ **Lowest paycheck contributions**
- ✓ **Highest deductible**
- ✓ **Discover HSA contribution**
Comes with \$500 (individual coverage), \$700 (you + spouse or you + child(ren)) or \$1,000 (family coverage) to use when you need care
- ✓ **After you meet the deductible,** the plan pays 100% of the cost of any care you may need
- ✓ **You must meet the deductible** before prescription drug costs are covered



HRA Plan Freeze

We're freezing this plan option for this Annual Enrollment. Here's what this means for you.

- ✓ **If you are currently enrolled in the HRA Plan,** you can elect this plan for 2021, but will be required to enroll in a new plan option in 2022.
- ✓ **If you are currently enrolled in another plan,** you cannot elect this plan for 2021.

Check out the case studies on page 12 to see what your costs might look like for this plan.



More on the HSA Plans

- Timing of the Discover HSA contribution**
If you're enrolled in the BCBS HSA Plan, the BCBS Saver HSA Plan or the SelectHealth HSA Plan, Discover will automatically give you money — \$500 (individual coverage), \$700 (you + spouse or you + child(ren)) or \$1,000 (family coverage) — to use on eligible health care expenses. This year, you'll receive the **full contribution from Discover in late January 2021**, instead of on a quarterly basis.
- HSA limits increase**
The new employee annual contribution limit for the HSA for 2021 is **\$3,600 for individuals and \$7,200 for families**. You can contribute to an HSA if you're enrolled in one of the HSA Medical Plans.



Wellness

- Change to Health Evaluation wellness credit and vendor**
Align Well will replace Interactive Health Solutions as the Health Evaluation vendor. If you complete the online health assessment and the biometric screening by December 1, 2020, you'll earn a \$300 credit toward your medical contributions in 2021. Spouses/partners are no longer eligible for the \$100 spouse/partner credit and the \$100 credit for faxing the results of the biometric screening to your physician has been removed.



Other Changes

- Bi-weekly contributions increase**
Contributions are increasing for all medical plan options and coverage levels for 2021. We're still covering the majority of the cost and we're committed to offering you solid and affordable medical plan options. There are minimal changes to both Dental and Life Insurance rates.
- FSA rollover increase**
If you contributed to the Health Care FSA in 2020, you can **roll over up to \$550 of unused funds** into 2021 (increase from \$500). All other funds must be used by December 31, 2020. You have until March 31, 2021 to submit claims and any amount over \$550 will be lost.
- Dental X-ray frequency change**
If you are enrolled in a Dental Plan, you can get one bitewing X-ray per calendar year (change from two per year).



Medical



You have multiple plan options to choose from in 2021. All plans are administered by BlueCross BlueShield and are part of the same PPO network. If you live in Utah, you can also choose from one of the SelectHealth options — but you’ll only have coverage when you see providers in the SelectHealth network.



Designed for

Those who want to pay less out of each paycheck for coverage and want to use a tax-friendly HSA to pay for care when they need it. They don’t mind the higher deductible since it’s offset by the HSA contribution from Discover.

Those who elect the SelectHealth HSA are comfortable using in-network doctors only.

Those who don’t expect a lot of care next year, but still want the security of medical coverage. They know they’ll get money from Discover to use on care when they need it and don’t expect to need much more than that.

Those who want to pay more up front for coverage, but less out-of-pocket when they need care. They want the option of seeing out-of-network doctors and paying copays for prescriptions without having to meet a high deductible.

Those who are currently enrolled in the HRA, want lower paycheck contributions, an HRA contribution from Discover to use on care and copays for prescription drugs. They’re okay with the higher deductible because they like paying less out of their paycheck for coverage.

Those who want to spread their health care costs evenly throughout the year by paying more in contributions in exchange for copays and a low deductible. They’re comfortable using in-network doctors only.

Your contributions



Your deductible



Your out-of-pocket maximum (OOPM)



Health care account that comes with the medical plan

HSA
(comes with \$500, \$700 or \$1,000 from Discover)

HSA
(comes with \$500, \$700 or \$1,000 from Discover)

None

HRA
(comes with \$500, \$700 or \$1,000 from Discover)

None

What You Pay

For in-network care*

	<div>BCBS HSA</div>	<div>BCBS SAVER HSA NEW</div>	<div>BCBS PPO</div>	<div>BCBS HRA</div>	<div>SelectHealth HMO for Utah only</div>	<div>SelectHealth HSA for Utah only</div>
Money from Discover (put into HRA or HSA)						
You Only	\$500	\$500	\$0	\$500	\$0	\$500
You + Spouse/Partner	\$700	\$700	\$0	\$700	\$0	\$700
You + Child(ren)	\$700	\$700	\$0	\$700	\$0	\$700
You + Family	\$1,000	\$1,000	\$0	\$1,000	\$0	\$1,000
Deductible						
Individual	\$1,500	\$4,000	\$500	\$1,750	\$500	\$1,500
Family	\$3,000	\$8,000	\$1,500	\$3,500	\$1,000	\$3,000
Coinsurance	20% after deductible	None 100% covered after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Out-of-Pocket Maximum**						
Individual	\$3,500	\$4,000	\$2,500	\$3,750	\$2,500	\$3,500
Family	\$7,000	\$8,000	\$4,500	\$7,500	\$5,000	\$7,000
Preventive Care	\$0 Discover pays 100% of eligible cost	\$0 Discover pays 100% of eligible cost	\$0 Discover pays 100% of eligible cost	\$0 Discover pays 100% of eligible cost	\$0 Discover pays 100% of eligible cost	\$0 Discover pays 100% of eligible cost
Primary Care Physician	20% coinsurance after deductible	Deductible then 100% covered	\$30	20% coinsurance after deductible	\$30	20% coinsurance after deductible
Specialist	20% coinsurance after deductible	Deductible then 100% covered	\$40	20% coinsurance after deductible	\$40	20% coinsurance after deductible
Emergency Room (copay waived if admitted)						
Facility Only	20% coinsurance after deductible	Deductible then 100% covered	\$250	20% coinsurance after deductible	\$250	20% coinsurance after deductible
Prescriptions (generic)***						
Retail	20% coinsurance after deductible (30-day supply)	Deductible then 100% covered	\$10 copay (30-day supply)	\$10 copay (30-day supply)	\$10 copay (30-day supply)	20% coinsurance after medical deductible (30-day supply)
Mail Order	100% covered after deductible (90-day supply)	Deductible then 100% covered	\$10 copay (90-day supply)	\$10 copay (90-day supply)	\$10 copay (90-day supply)	20% coinsurance after medical deductible (90-day supply)

***A note about out-of-network care**
All the plans, except for the SelectHealth HMO and HSA, pay benefits for out-of-network care, but the deductible and costs you pay are higher. Visit [mydiscoverbenefits.com](#) to see out-of-network benefits.

****A note about the Annual Out-of-Pocket Maximum**
A separate out-of-pocket maximum applies for prescription drugs under the PPO and HRA plans. For the HSA plans, the out-of-pocket maximum for prescription drugs is integrated with the medical plan out-of-pocket maximum.

*****A note about non-generic prescriptions**
For more information about non-generic prescriptions, visit [mydiscoverbenefits.com](#).

2021 Bi-weekly Paycheck Contributions

Medical You Pay

	<div>BCBS HSA</div>	<div>BCBS SAVER HSA NEW</div>	<div>BCBS PPO</div>	<div>BCBS HRA</div>	<div>SelectHealth HMO for Utah only</div>	<div>SelectHealth HSA for Utah only</div>
You make up to \$50,000*						
You Only	\$40.66	\$27.69	\$64.12	\$40.70	\$62.57	\$34.98
You + Spouse/Partner	\$98.52	\$67.76	\$163.84	\$105.66	\$162.22	\$86.90
You + Child(ren)	\$85.38	\$60.48	\$136.38	\$90.48	\$136.83	\$84.84
You + Family	\$127.08	\$80.81	\$216.88	\$131.16	\$233.29	\$125.10
You make between \$50,000.01–\$100,000*						
You Only	\$47.07	\$33.69	\$77.11	\$47.24	\$62.57	\$34.98
You + Spouse/Partner	\$120.13	\$88.76	\$194.22	\$123.59	\$162.22	\$86.90
You + Child(ren)	\$103.73	\$79.48	\$160.67	\$109.51	\$136.83	\$84.84
You + Family	\$160.76	\$108.81	\$271.96	\$161.38	\$233.29	\$125.10
You make more than \$100,000*						
You Only	\$57.80	\$44.69	\$105.64	\$58.32	\$62.57	\$34.98
You + Spouse/Partner	\$145.58	\$114.76	\$235.42	\$154.52	\$162.22	\$86.90
You + Child(ren)	\$125.53	\$101.48	\$190.43	\$132.53	\$136.83	\$84.84
You + Family	\$187.93	\$141.81	\$322.78	\$192.13	\$233.29	\$125.10

*Pay is defined as Health and Welfare Eligible Earnings (HWEE). HWEE is generally the greater of your base salary at the time HWEE is calculated or your most recent 12 months of eligible pay.

How Should I Choose?

Meet Sara, Adam and Michael, three people at varying stages of life with different health care needs. Take a few minutes to review their stories and then compare their situations to your own. You'll probably notice a few similarities that will help you decide which plan is best for you.

Visit ALEX to see what your situation would look like under each of the plans at myalex.com/discover.



Wondering where the BCBS HRA Plan is? This plan is being frozen in 2021 and discontinued in 2022. We encourage you to review the current offerings and choose the plan that fits your needs best!



Sara, 37

She’s a sporty mom, married with two kids as adventurous as her. She meets the deductible for all of the plans except the BCBS Saver HSA, but with the lower paycheck contributions, the BCBS Saver HSA still costs her less out-of-pocket.

Sara earns \$72,000 per year and covers herself and her family.

Cost of care under each medical plan option	BCBS HSA	BCBS SAVER HSA NEW	BCBS PPO	SelectHealth HMO for Utah only	SelectHealth HSA for Utah only
Sara’s share of the cost for care (includes deductible, coinsurance and copays, if applicable)					
Office Visits 4 doctor visits 4 chiropractic visits	\$384 \$360	\$480 \$600	\$120 \$160	\$120 \$160	\$384 \$360
Prescription Drugs 4 retail generic prescriptions 1 ongoing preferred brand prescription	\$80 \$848	\$80 \$1,200	\$40 \$300	\$40 \$160	\$80 \$848
Other Urgent care visit and X-ray for her son’s sprained ankle Emergency room care and X-rays for her daughter’s broken arm	\$500 \$1,000	\$500 \$1,000	\$550 \$1,250	\$550 \$1,250	\$500 \$1,000
Total cost for care	\$3,172	\$3,860	\$2,420	\$2,280	\$3,172
– Discover’s HSA contributions	– \$1,000	– \$1,000	N/A	N/A	– \$1,000
+ Paycheck contributions	+ \$4,180	+ \$2,829	+ \$7,071	+ \$6,066	+ \$3,253
= Sara’s total cost	\$6,352	\$5,689	\$9,491	\$8,346	\$5,425

These examples are only estimates. You should review all of your benefits documents before enrolling to find the option that you believe will best meet your needs and story, as there are many factors to consider when selecting benefits. If you want a more personalized view of what your medical costs may be, visit ALEX. ALEX is an interactive tool that can help you make decisions about your benefits after providing information about yourself.



Adam, 27

He’s single and rolled off his parent’s medical plan last year. He’s generally healthy and most concerned with limiting the amount of money deducted from his paycheck.

Adam earns \$37,000 per year and covers himself only.

* Adam receives a total HSA contribution of \$500 from Discover. The remaining \$360 rolls over for his future use.

Cost of care under each medical plan option

	BCBS HSA	BCBS SAVER HSA NEW	BCBS PPO	SelectHealth HMO for Utah only	SelectHealth HSA for Utah only
Adam’s share of the cost for care (includes deductible, coinsurance and copays, if applicable)					
Office Visits					
1 preventive care visit	\$0	\$0	\$0	\$0	\$0
1 doctor visit for strep throat	\$120	\$120	\$30	\$30	\$120
Prescription Drugs					
1 retail generic prescription	\$20	\$20	\$10	\$10	\$20
Total cost for care	\$140	\$140	\$40	\$40	\$140
– Discover’s HSA contributions	– \$140*	– \$140*	N/A	N/A	– \$140*
+ Paycheck contributions	+ \$1,057	+ \$720	+ \$1,667	+ \$1,627	+ \$909
= Adam’s total cost	\$1,057	\$720	\$1,707	\$1,667	\$909



Michael, 59

He’s married and has grown kids living on their own. Michael has arthritis and will be having hip replacement surgery in March. With the surgery, he knows that he’ll reach the medical plan’s out-of-pocket maximum.

Michael earns \$49,000 per year and covers himself and his wife.

Cost of care under each medical plan option

	BCBS HSA	BCBS SAVER HSA NEW	BCBS PPO	SelectHealth HMO for Utah only	SelectHealth HSA for Utah only
Michael’s share of the cost for care (includes deductible, coinsurance and copays, if applicable)					
Hip Replacement					
Surgery, hospital stay and follow-up treatment	\$7,000	\$7,000	\$4,500	\$5,000	\$7,000
Office Visits					
3 doctor visits	\$0	\$264	\$0	\$0	\$0
Prescription Drugs					
3 retail generic prescriptions	\$0	\$60	\$30	\$30	\$0
1 mail-order preferred brand prescription to help with his anxiety (4 fills)	\$0	\$676	\$300	\$160	\$0
Total cost for care	\$7,000	\$8,000	\$4,830	\$5,190	\$7,000
– Discover’s HSA contributions	– \$700	– \$700	N/A	N/A	– \$700
+ Paycheck contributions	+ \$2,562	+ \$1,762	+ \$4,260	+ \$4,218	+ \$2,259
= Michael’s total cost	\$8,862	\$9,062	\$9,090	\$9,408	\$8,559

Spending Accounts

Three tax-advantaged accounts that save you money.

The health care account you are eligible for depends on the medical plan you elect and whether you get money from Discover and/or can contribute your own money to help pay for care.



How the Accounts Work

Health Savings Account (HSA)

- Automatically given to you when you elect the BCBS HSA, BCBS Saver HSA or SelectHealth HSA medical plan.
- Discover puts \$500 (individual coverage), \$700 (you + spouse/partner or you + child(ren)) or \$1,000 (family coverage) in your account to use for care (the money will be contributed to your account annually in January). If you are hired after January 1, Discover will prorate the annual contribution.
- You can use the money in this account first, before you spend your own money.
- You can contribute your own money tax-free, up to \$3,600 for individual coverage or \$7,200 for family coverage including Discover's contribution.¹
- Any money you don't use rolls over to the next year, and it's always yours, even if you leave Discover.

Health Care Flexible Spending Account (FSA)

- You are eligible to contribute if you elect any of the medical plan options. Remember, if you elect an HSA medical plan, your FSA will be considered limited purpose and you will only be able to use funds for dental and vision expenses.
- You can only rollover up to \$550 in unused funds per year. Any unused amounts over \$550 will be forfeited per the IRS's use it or lose it rules.

Health Reimbursement Account (HRA)

If you were enrolled in the HRA Plan in 2020 and elect this plan for 2021, Discover will contribute \$500 (individual coverage), \$700 (you + spouse/partner or you + child(ren)) or \$1,000 (family coverage) to your HRA to use for care. However, keep in mind that this plan is being eliminated in 2022 and any unused balance will be forfeited.

Dependent Care Flexible Spending Account (DCFSA)

- Does not come with any plan, and you don't need to be enrolled in a medical plan to contribute.
- You must have children under the age of 13 or a dependent adult to contribute to this account.
- You can contribute your own money tax-free¹, up to \$5,000 to pay for eligible day care costs like nursery schools or in-home providers (\$2,500 if married filing separately).
- Does not roll over to the next year—it's a use it or lose it account.



Supplemental Benefits

If something unexpected happens, Discover has these benefits to help you pay for care. Consider electing these during Annual Enrollment if you want extra security.

Accident Insurance

If you or a covered dependent is injured in a covered accident, this plan will pay a cash benefit to help you cover out-of-pocket medical expenses, such as deductibles and coinsurance, or everyday expenses.

Hospital Indemnity Insurance

If you or a covered dependent is admitted for a covered hospital inpatient stay, you'll receive a fixed payment to help cover any out-of-pocket costs you may have for extra financial security.

Critical Illness Insurance

If you're diagnosed with a critical illness, such as cancer, heart attack or stroke, this coverage pays a \$15,000 lump-sum benefit to you or a covered dependent.

For more information on these plans, visit mydiscoverbenefits.com.

¹ Tax-free for federal purposes, state tax treatment may vary.

Dental

		standard		premier	
What you pay for care		Consider the standard plan if: Your dentist is in-network.		Consider the premier option if: Your dentist is out-of-network or you need adult orthodontia.	
		Preferred dentist	Non-Preferred dentist	Preferred dentist	Non-Preferred dentist
Deductible		\$0	\$100/\$300 single/family	\$0	\$50/\$150 single/family
Dental services					
Type A: Diagnostic and Preventive		0% no deductible	50% of R&C*	0% no deductible	0% of R&C*
Type B: Restorative Services		20% after deductible	60% after deductible	20% after deductible	20% after deductible
Type C: Prosthodontics		50% after deductible	75% after deductible	50% after deductible	50% after deductible
Annual Maximum		\$3,000	\$2,000	\$3,000	\$2,000
Orthodontics					
Covered Expenses		50% no deductible	75% after deductible	50% no deductible	50% after deductible
Lifetime Maximum		\$3,000 (per child)	\$1,000 (per child)	\$3,000 (per child or adult)	\$3,000 (per child or adult)
Paycheck contributions					
You Only		\$7.14		\$12.93	
You + Spouse/Partner		\$16.43		\$28.80	
You + Child(ren)		\$18.93		\$35.31	
You + Family		\$30.75		\$56.48	

* Reasonable and Customary fee.

Vision

		standard		premier	
What you pay for care		Consider the standard plan if: You think you'll only need an exam.		Consider the premier option if: You think you'll need an exam and either frames or lenses.	
Exam		\$15 copay		\$15 copay	
Lenses or frames		\$25 copay		\$0 copay	
Frames		\$0 up to \$175 allowance		\$0 up to \$200 allowance	
Contact lenses		\$0 up to \$175 allowance		\$0 up to \$200 allowance	
Paycheck contributions					
You Only		\$3.76		\$6.96	
You + Spouse/Partner		\$7.50		\$13.92	
You + Child(ren)		\$7.50		\$13.92	
You + Family		\$11.25		\$20.87	





Protect you and your family

Disability

You may think your odds of becoming disabled are low. But, according to the Social Security Administration, more than one in four 20-year-olds in the U.S. will become disabled before reaching retirement age.



Short-Term Disability (STD)

Discover provides STD coverage at no cost to you. STD pays you a portion of your income when you take leave to have a baby or if you get sick or injured and are unable to work.



Long-Term Disability (LTD)

You can purchase LTD coverage for added financial protection. This benefit kicks in if you need to miss more than 25 weeks of work due to your disability.

The benefit pays 60% of your HWEE (up to a maximum of \$20,000 per month). If you previously waived coverage, you will be required to submit Evidence of Insurability (EOI) during this Annual Enrollment period.

Life and AD&D

Insurance to protect you and your family.



Basic Life and AD&D

Discover automatically provides Basic Life and AD&D coverage for you. This coverage pays one times your HWEE up to \$500,000 if you die. Discover pays the full cost of this coverage.



Supplemental Life and AD&D

If you don't feel that basic coverage is enough for you and your family, you may want to consider purchasing supplemental coverage. You can purchase this coverage for yourself, your spouse and your children.

BCBS Programs

If you are enrolled in a BCBS medical plan, you have access to these specialized programs.

NEW! Livongo

A diabetes and weight management solution that provides real-time analytics and feedback for blood glucose checks based on glucose level, food intake, timing and how the member is feeling.

Ovia Health

Access to maternity and family apps to support you through the fertility, pregnancy and parenthood journey.

Naturally Slim

A digital weight management program to help eligible participants reach their weight loss goals.

For more information, search LiveWell on myHR.

Legal Assistance Program

The Legal Assistance Program, administered by MetLife Legal Plans, gives you and your families direct access to attorneys for personal legal matters.



More benefits for your story

Explore these great benefits
for your life, all year.

Torchlight Child/Elder

Helping you manage the everyday modern challenges of raising children and caring for senior loved ones.
Visit discover.torchlight.care.



Live and Work Well Program

Up to six free sessions per issue per year of confidential emotional health counseling when and where you need it.

Visit liveandworkwell.com.
Access code: discover





Perks@Work

Thousands of discounts from your favorite merchants.
Visit perksatwork.com.

Education Assistance

Discover offers a full-ride college education benefit, and more.



- ### Other Benefits
- Health clinics
 - Emotional health counselors
 - Fitness centers
 - Healthy eating program
 - Annual health evaluation and flu shot
 - WW workshops



401(k) Savings Plan

Discover makes a **fixed contribution of 3%** of eligible pay and then matches **\$1 for \$1** what you put in **up to 5%**.

Care@Work Family Assistance Program

Family care benefits to make life work, including:

- [Care.com](https://care.com) membership
- Backup care for children & adults
- Senior care planning
- Care select 10% tuition discount

Visit care.com/discover.



Group Auto and Home Insurance

Receive a special group rate for automobile, home or other property and liability insurance through MetLife.

Visit metlife.com/mybenefits.

Commuter Benefits Program

When you enroll in the Commuter Benefits Program at WageWorks, you'll save on taxes on mass-transit passes, parking and other eligible expenses.
Visit wageworks.com.



Pet Insurance

Purchase coverage at a discounted rate for your beloved family pet.

Visit metlife.com/mybenefits.

Learn more at mydiscoverbenefits.com.

Need help?

Don't forget to use these tools and resources to choose the best benefits for you and your family.



Visit ALEX

This enrollment, we're making sure you have the support you need to make your elections. That's why there's ALEX (myalex.com/discover).

ALEX is an interactive plan selection tool that can help you decide which benefits are right for you and your family. ALEX can help you choose which medical, dental and vision plan might be right for you. ALEX can also help you decide how much to contribute to your HSA or FSA and can assist with other benefits such as 401(k), life insurance, supplemental benefits and more.



mydiscoverbenefits.com

This informational site is a great place where you and your family can learn more about the benefits we offer and how to make the most of them.



myHR

Discover's myHR representatives are trained to answer your benefits and enrollment questions.

To enroll online, log on to myHR by clicking on the myHR tile on the **DLife** home page or from home at digital.alight.com/discover. myHR representatives are also available to help you enroll over the phone at **844-DFS-myHR** (844-337-6947) between the hours of 8 a.m.–6 p.m. Central Time, Monday–Friday, except on certain holidays.

Contacts

Contact vendors directly with questions about coverage, network providers, services and claims.

Plan	Benefit Vendor	Contact Information	
General Questions	myHR	844-337-6947	digital.alight.com/discover
Medical	BlueCross BlueShield of Illinois (BCBS)	877-217-7985	bcbsil.com/member
Prescription (BCBS Plans)	CVS Caremark	888-739-7987	caremark.com
Medical and Prescription (SelectHealth Plans)	SelectHealth	800-538-5038	selecthealth.org
HSA, FSA and DCFSA	ConnectYourCare	888-285-9499	connectyourcare.com
Dental	MetLife	800-942-0854	metlife.com/mybenefits
Vision	VSP	800-877-7195	vsp.com
Critical Illness, Accident and Hospital Indemnity	MetLife	844-337-6947	digital.alight.com/discover
Legal Assistance	MetLife Legal Plans	800-821-6400	metlife.com/discover
Group Auto & Home, Pet Insurance	MetLife	800-GET-MET8 800-438-6388	metlife.com/discover
Commuter Benefits	WageWorks	877-WAGEWORKS 877-924-3967	wageworks.com
Live and Work Well	Optum	800-622-7276	liveandworkwell.com



myHR Service Center
P.O. Box 7110
Rantoul, IL 61866-7110

Discover and its affiliates necessarily reserve the right to amend, modify or discontinue the plans at any time. Any inconsistency between the terms of this guide or any verbal representation and the official plan documents will be governed by the plan documents.

2021 Discover Annual Enrollment Guide