



2021

ANNUAL BENEFITS ENROLLMENT

October 19 – November 9, 2020

REFOCUSING ON YOUR HEALTH

Dear Colleagues,

First, thank you. No one could have anticipated how challenging 2020 would be, especially given the pivotal role Quest is playing in fighting the COVID-19 pandemic. Over this past year, Quest employees have stepped up and are proudly leading the way in providing COVID-19 testing. Unfortunately, for many of us the pandemic has created a barrier to seeking care. Each of us needs to prioritize our own well-being to be able to continue our important work of helping to build a healthier world.

Annual Benefits Enrollment is the time to refocus on your health. For 2021, we've made limited but important changes to our benefits. Medical payroll contributions are going up slightly, but contributions will stay the same as in 2020 for other benefits, like dental, vision, life insurance and disability buy-up. Plus, we've added more opportunities to help reduce how much you spend out of pocket, such as a new prescription program for costly specialty medications. And, we've introduced additional resources to help you address health risks and manage chronic conditions.

Investing in effective well-being programs to support you and your family's health is a top priority at Quest—that's why we are so proud to be the 2020 recipient of the prestigious C. Everett Koop National Health Award in recognition of our employee health program. Take some time to review the enclosed well-being insert, which provides a look at how our programs and resources can help you, now and in the future.

Now's the time to enroll or make changes to your benefits for next year. Be sure to review this guide and think about your needs so you can choose what's best for you and your family.

Thanks for all you do to help Quest lead the way.

In good health,



Jay Wohlgenuth, M.D.

Chief Medical Officer
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What's inside

What's new and changing	2
Medical	6
Dental and vision	8
Supplemental health plans	10
Flexible spending accounts	11
Life and disability insurance	12
How to enroll	14



Take a fresh look at our well-being programs.

Review the insert that came with this guide that describes the 2021 well-being resources, programs and tools Quest offers. Keep it handy to refer to throughout the year.

2021



WHAT'S NEW AND CHANGING

Here's a look at what's coming for the year ahead. Keep these changes in mind when choosing your benefits.

HEALTH AND WELFARE PLAN CONTRIBUTIONS

2021 bi-weekly medical payroll contributions

Payroll contributions are increasing 2% across all plans and coverage tiers. The only exception is Kaiser regional plans, which will remain the same as in 2020. Here are a few examples of how your bi-weekly pre-tax payroll contributions could change in 2021.¹

AETNA CONSUMER CHOICE PLAN	AETNA COPAY SELECT PLAN	AETNA BASIC PLAN
Employee-only coverage 2020 cost: \$60.48 2021 cost: \$61.69	Employee-only coverage 2020 cost: \$47.00 2021 cost: \$47.95	Employee-only coverage 2020 cost: \$20.20 2021 cost: \$20.61
Family coverage 2020 cost: \$190.42 2021 cost: \$194.23	Family coverage 2020 cost: \$154.65 2021 cost: \$157.74	Family coverage 2020 cost: \$128.01 2021 cost: \$130.57

Spousal surcharge

The spousal surcharge will increase from \$910 to \$1,170 per year (\$35 to \$45 per pay period) in 2021. You pay this surcharge if you enroll your spouse/domestic partner in a Quest medical plan when he or she has access to other employer-based coverage.

Other payroll contributions

Dental and vision contributions will remain the same as in 2020. In addition, supplemental health, life and disability buy-up coverages are not increasing, unless you move to a different age bracket.

¹ Examples assume you complete the Blueprint for Wellness screening and earn the full 2021 payroll contribution credit. They do not include the spousal surcharge.



DIABETES SUPPORT

Onduo

Managing an ongoing condition like diabetes can be complicated and overwhelming, which is why we're introducing a NEW diabetes care program. Onduo will replace On.Demand starting in 2021, and takes type 2 diabetes management to the next level with a program customized for you. With the Onduo app you can access tools, experts and care services including: a connected blood glucose meter, unlimited test strips, personal health coaching, medication management, and virtual visits with an endocrinologist (if appropriate), all at no cost to you. This service will be available to Quest medical plan members except Kaiser enrollees. Stay tuned for more information.

MEDICAL COVERAGE

Network changes

The Quest medical plans offered will continue to be the same as in 2020. The only network change is that the Horizon Consumer Choice Plan will now be available to employees in Indiana.

To search providers for all Quest medical plans, visit [QuestHRSC.com](https://www.questhrsc.com) for network names and links, or ask a HealthyQuest Advocate to check for you.

FLEXIBLE SPENDING ACCOUNTS

Updates on carryover and limits

You can carry over any remaining 2020 Dependent Care FSA balance until March 15, 2021. This is a new feature that will be available annually.

Also, the amount you can contribute to a Health Care FSA will increase from \$2,700 to \$2,750 for 2021. Remember, you can carry over up to \$500 of any remaining Health Care FSA balance to use next year.

2021 WHAT'S NEW AND CHANGING

Check out the latest

PRESCRIPTION DRUG UPDATES

NEW 4TH TIER FOR SPECIALTY DRUGS

Pay nothing with PrudentRx

Effective October 1, 2020¹, a 4th prescription drug tier was added for specialty drugs for members in the **Aetna and UnitedHealthcare Consumer Choice** and **Aetna Copay Select** medical plans.

Specialty drugs—like those for multiple sclerosis, rheumatoid arthritis and cancer—are the most costly type of medication. However, PrudentRx will work with you to fill your specialty drugs under the new 4th tier so that you pay **\$0**. And PrudentRx does all the work. If you take a specialty medication, you will be automatically enrolled with PrudentRx so they can find drug manufacturer coupons to offset your out-of-pocket costs. Even if there is no manufacturer discount program for your specialty medication, Quest will still cover the full cost of the drug so that your responsibility is \$0 for as long as you are enrolled in the PrudentRx program. If your medication is eligible, you should have received a letter in the mail providing information about next steps.

If you have questions, call PrudentRx at **(800) 501-1630**, Monday through Friday, 8 a.m. to 8 p.m. ET.

KNOWLEDGE IS POWER

Learn if a drug is right for you

For select medical plan members, Quest will be piloting an opportunity to improve your medication regimen through insights about your genetic makeup. **Pharmacogenomics** is a method of analyzing your DNA to make sure the medications you are taking are safe and beneficial for you. The testing will be performed by Quest Diagnostics, and the confidential results will be shared with Coriell Life Sciences, a global leader in personalized medicine. Coriell will review results and consult with you and your physician on potential medication optimization. Participation in this pilot program will be limited, so register right away if you get an invitation and are interested. Learn more on **QuestHRSC.com**.


¹ Specialty drugs related to HIV will transition to this new 4th tier on January 1, 2021.



What are specialty drugs?

Specialty medications are certain pharmaceuticals or biological drugs that are dispensed from a specialty pharmacy. They include but are not limited to injectable, infused, inhaled and oral medications. Specialty drugs are used for such conditions as autoimmune diseases, cancer, hepatitis C, multiple sclerosis and HIV. For a full list of specialty drugs covered under the new 4th tier, go to PrudentRx.com/Quest.

2021 Prescription Costs

What you pay	AETNA AND UHC CONSUMER CHOICE	AETNA COPAY SELECT
Tier 1 30-day supply	10% coinsurance \$15 min \$35 max	10% coinsurance \$15 min \$35 max
Tier 2 30-day supply	25% coinsurance \$35 min \$75 max	25% coinsurance \$35 min \$75 max
Tier 3 30-day supply	45% coinsurance \$75 min \$125 max	45% coinsurance \$75 min \$125 max
Tier 4 30-day supply	30% coinsurance no min or max	30% coinsurance no min or max
	Use PrudentRx to pay \$0	Use PrudentRx to pay \$0

PrudentRx will use manufacturers' coupons to reduce your copay to \$0. The UPMC and Horizon Consumer Choice; KC Blue Cross Blue Shield and Kaiser Copay Select; and Aetna Basic plans will maintain the traditional three-tier structure.



Rx Savings Solutions

Rx Savings Solutions will no longer be available for medical plan members effective January 1, 2021.

Hemophilia drugs

Effective October 1, 2020, under the Aetna and UnitedHealthcare plans, hemophilia drugs will need to be filled by the pharmacy of a physician associated with the Hemophilia Treatment Centers, not through CVS Caremark. There will be no out-of-pocket costs associated with the prescription.²

² Aetna Basic Plan members will need to first satisfy the deductible.

2021 PLAN DETAILS

MEDICAL

You have three medical plans to choose from at Quest, and each one is a little different. Think about your healthcare needs for the year ahead and carefully review these options to choose what's best for you.

	CONSUMER CHOICE	COPAY SELECT	BASIC
Pre-tax payroll contributions	\$\$\$	\$\$	\$
Plan account	Quest-funded Health Reimbursement Account (HRA) ¹	None	Self-funded Health Savings Account (HSA) (not administered through Quest)
Health Care FSA	Eligible to fund	Eligible to fund	Not eligible to fund
Annual deductible	\$1,500/person \$3,000/family Use HRA and/or FSA dollars to offset deductible	\$750/person \$1,500/family Use FSA dollars to offset deductible	\$2,000/employee only \$4,000/other tiers Use any HSA dollars you fund to offset deductible
Copay does not count toward deductible	N/A	\$25 primary care \$50 specialist	N/A
Coinsurance percentage you pay	20% after deductible	20% after deductible	25% after deductible
In-network preventive care	100% covered	100% covered	100% covered
Out-of-pocket maximum (in-network)	\$4,500/person \$9,000/family	\$4,500/person \$9,000/family	\$6,350/employee only \$12,700/other tiers ²
Out-of-network coverage	Yes	No	No

¹ HRA funding amounts are the same as in 2020. Funds rolled over are capped at two times your current-year annual funding amount. HRA funds are based on your salary as of 10/1/2020. See QuestHRSC.com for details.

² No more than \$6,850 for any one family member.

Aetna is the national provider of Quest medical plans.

There are additional regional providers available, so see the online enrollment guide on [QuestHRSC.com](https://www.questhrsc.com) to check what's offered in your area. Verify that your providers are in-network for your chosen plan for 2021—use [AetnaDocFind.com/Quest](https://www.aetna.com/docfind) for Aetna plans or visit [QuestHRSC.com](https://www.questhrsc.com).



MENTAL HEALTH SUPPORT through Optum

Your emotional well-being is part of being healthy. Remember, Optum manages mental health and substance use disorder coverage for Aetna and UnitedHealthcare medical plan members using the Optum provider network. (Members of plans with other carriers have access to mental well-being resources through their medical plans.)

High-quality care

Optum Behavioral Health's broad provider network includes over 145,000 licensed and certified professionals, counselors, psychiatrists and social workers, and more than 3,500 treatment facilities around the country.

Virtual visits

Connect with a licensed therapist or psychiatrist via video chat for treatment of common conditions like depression or anxiety, and even get prescriptions.

Employee Assistance Program

For all Quest employees and members of their household (even if not enrolled in a Quest medical plan), the Employee Assistance Program (EAP) with Optum can help you manage life's challenges—like financial struggles, relationship problems and child/elder care issues—and maintain a healthy work/life balance. Plus, you and your dependents get six confidential visits with a licensed professional per issue per year at no cost.

Visit [LiveandWorkWell.com](https://www.liveandworkwell.com) (access code: Quest) anytime to search for in-network providers, view your mental health benefits, access helpful tools and articles, review claims and more.



2021 PLAN DETAILS

DENTAL

Both dental plans offer coverage for a wide range of treatments. The plans are different, so be sure to review both options before choosing one.

The DMO plan has a narrower network of providers, requires you to select an in-network primary care dentist for each enrolled family member before the plan pays benefits, and isn't offered in every state. Go to [QuestHRSC.com](https://www.questhrsc.com) for details.

	DMO	PPO
Pre-tax payroll contributions	\$	\$\$
Annual deductible	\$0	\$75/person \$150/family
Preventive care	100% covered after \$5 copay	100% covered no deductible
Basic services	100% covered after \$5 copay	80% covered after deductible
Major services	60% covered after \$5 copay	50% covered after deductible
Orthodontia	100% covered after \$2,000 copay	50% covered, no deductible, \$1,000 lifetime max
Annual maximum Maximum amount the plan will pay	Unlimited	\$1,500 excluding orthodontia
Out-of-network coverage	No	Yes



DMO eligibility update

The DMO dental plan will no longer be offered in Arkansas in 2021, but it will be newly available in Idaho, Iowa and Vermont. This plan will show as a choice on your Self Service enrollment page if it is available in your ZIP code.

VISION



The Aetna EyeMed Vision Plan covers basic vision materials, such as lenses, frames and contacts.

	IN-NETWORK	OUT-OF-NETWORK
Eye exams	Covered by the Quest medical plan as an office visit. Discounts available if not in a Quest medical plan	Not covered
Standard contact lenses exam	Discounts available	Not covered
Frames	Plan pays up to \$150 , then you pay 80%	Plan pays \$75
Standard lenses¹	<p>\$75 copay for standard progressive</p> <p>\$10 copay for other lens types</p>	<p>Plan pays \$25 single vision</p> <p>\$40 bifocal and progressive</p> <p>\$64 trifocal and lenticular</p>
Contact lenses¹ instead of frames	Plan pays up to \$150 , then you pay 85% for conventional or 100% for disposable	Plan pays \$120



¹ Use your lens coverage once every rolling 12 months to purchase either one pair of eyeglass lenses OR one order of contact lenses.

2021 PLAN DETAILS

SUPPLEMENTAL HEALTH PLANS

For an additional layer of financial protection, Quest makes available these optional Supplemental Health Plans that you pay for through after-tax payroll deductions.

ACCIDENT PLAN

Helps you pay for out-of-pocket costs related to an injury or covered accident.

CRITICAL ILLNESS PLAN

Provides coverage related to a critical illness, like a heart attack or stroke.

HOSPITAL PLAN


Offers additional financial protection for a covered inpatient hospital stay.



FLEXIBLE SPENDING ACCOUNTS



Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for qualified out-of-pocket expenses. PayFlex is the administrator for these accounts. You must make a new election if you want to contribute to one or both FSAs for 2021.

	HEALTH CARE FSA ¹	DEPENDENT CARE FSA
Your contributions	Up to \$2,750 (increase from \$2,700 in 2020)	Up to \$5,000 \$2,500 if married and filing taxes separately
Use the funds for	Medical, Rx, dental and vision expenses	Child and elder care expenses
Funds are available	Immediately	As funds accumulate in your account
To access your account dollars	Submit expenses for reimbursement online or use a debit card tied to your account	Submit expenses for reimbursement online
Carryover funds from 2020	Up to \$500 rolls over into 2021; you have until December 31, 2021, to use this money	Your remaining 2020 balance rolls over into 2021; you have until March 15, 2021, to use this money
Submitting 2020 claims	You have until September 15, 2021 , to submit eligible expenses	You have until September 15, 2021 , to submit eligible expenses
Quick example 	If your Health Care FSA has \$1,400 left in the account at the end of 2020, \$500 of unused money will roll over into 2021. That means if you choose to fund this account for 2021, you'll have your new contribution amount + \$500 to use in 2021.	If your Dependent Care FSA has \$2,300 left in the account at the end of 2020, the full \$2,300 will roll over into 2021 and you'll have until Mar. 15, 2021 to use these dollars. This "grace period" will apply for 2020 and future years.

¹ If you are enrolled in the Basic Plan, you cannot participate in a Health Care FSA.

Call the HealthyQuest Advocate
at (800) 432-2574 for help
with your specific situation.



2021 PLAN DETAILS

LIFE INSURANCE

Quest automatically provides you with company-paid life insurance coverage. For extra financial security, you can choose to buy additional coverage for yourself and your dependents.

	EMPLOYEE COMPANY-PROVIDED	EMPLOYEE SUPPLEMENTAL EMPLOYEE-PAID (optional)	DEPENDENT EMPLOYEE-PAID (optional)
Employee	1.5x annual salary	Up to 8x annual salary	N/A
Spouse	N/A	N/A	\$10,000 to \$150,000 in \$10,000 increments
Child(ren)	N/A	N/A	\$2,500, \$5,000 or \$10,000 per child



No rate changes.

There will be no changes to the life and disability rates and benefits for 2021. However, if you reach a new age bracket in 2021, your paycheck will reflect a different deduction than in 2020.



DISABILITY INSURANCE

Quest provides short- and long-term disability coverage to ensure a portion of your paycheck still arrives if you cannot work due to illness or injury. You can choose to purchase additional short-term (hourly employees only) and/or long-term disability coverage.

Short-term disability (STD)	COMPANY-PROVIDED	BUY-UP EMPLOYEE-PAID (optional)
Hourly employees		
Benefit amount	60% pay for up to 26 weeks	10% pay for up to 26 weeks
Eligibility period ¹	Day 91 of service	Day 91 of service
Waiting period ²	7 calendar days	7 calendar days
Salaried employees		
Benefit amount	100% pay for up to 12 weeks, then 70% for weeks 13-26	N/A
Eligibility period ¹	Day 1 of service	N/A
Waiting period ²	7 calendar days	N/A
Long-term disability (LTD)	COMPANY-PROVIDED	BUY-UP EMPLOYEE-PAID (optional)
Benefit amount	50% of monthly base pay up to a maximum of \$15,000 per month	10% of monthly base pay up to a maximum of \$18,000 per month
Eligibility period ¹	Day 1 of service	Day 1 of service
Waiting period ²	26 weeks	26 weeks
Maximum benefit duration	Up to age 65 ³	Up to age 65 ³



Evidence of Insurability is required for any newly elected or increased supplemental life or disability buy-up coverage you purchase. Cigna will contact you to complete this process.

1 The eligibility period is the amount of time you must wait to file a disability claim.
 2 The waiting period is the amount of time you must wait before benefit payments begin.
 3 Should an employee become disabled at age 65 or older, maximum benefit duration is based on the age the employee becomes disabled. For full details, please go to QuestHRSC.com.

HOW TO ENROLL

Review your benefits options and log in to Self Service to make elections for 2021. Even if you don't need to make changes, you should still log in to confirm your information is correct for 2021.

4 steps to enroll or make changes

1

GO

to [QuestHRSC.com](https://questhrsc.com)

Log in and click on the Annual Enrollment banner, and then select "Enroll" to make your elections in Self Service.

2

IDENTIFY

who to cover

Decide who you want to cover and enter that information before you select your benefits.

Covering dependents

Dependents (additional family members enrolled in your plan) and Beneficiaries (life insurance designees) are called "Contacts" in the Self Service system.

Once you're in the enrollment system, you'll see "People to Cover," where you must add your Contacts **before you start enrolling**. You'll be able to match your Contacts to the appropriate coverage options as you enroll.

After enrolling

- **You'll need to provide documentation** to verify eligibility of any new dependents you add to your medical, dental and/or vision coverage. Information on how to fulfill this requirement will be sent to you by Alight Solutions in December/January.
- **Look for new ID cards** mailed to you in December if you enrolled in a new plan.



3

CHOOSE your benefits

From the Self Service home page, click the “Make changes” button. Then follow the prompts to choose your benefits for 2021.

4

SAVE your enrollment confirmation

After you submit your 2021 benefits elections, make sure you print and save your Benefits Confirmation Statement for your records.



Need help enrolling?

Guided help is available throughout the enrollment process in Self Service. If you need additional assistance, contact the Quest HR Service Center at **(855) 411-8511**.

See more important enrollment details on page 16.



Important points to keep in mind

- ✔ **Participate in Blueprint for Wellness** by **November 9** to learn valuable information about your health and earn credits to help offset your 2021 Quest medical plan contributions. All employees and their spouse/domestic partner can participate at no cost, even if you are not on a Quest medical plan. Schedule your screening at **My.QuestForHealth.com**.
- ✔ **Get your flu shot**—it's more important than ever this year. Visit **QuestFluShot.com** to download a voucher to get your no-cost flu vaccine at your local CVS or Target Pharmacy.
- ✔ **Use ALEX**—our virtual benefits guide—for an easy way to get help understanding your options. Find him at **QuestHRSC.com**.
- ✔ **Make new Flexible Spending Account (FSA) elections** if you want to participate in one or both FSAs in 2021.
- ✔ **Complete/update your spousal surcharge** attestation when enrolling.



Have questions?

HealthyQuest Advocate

(800) 432-2574

Monday – Friday, 8 a.m. – 8 p.m. and
Saturday, 8 a.m. – 3 p.m. (all time zones)

- Compare your medical plan options.
- See if your provider is in-network.
- Ask questions about what's covered.

QuestHRSC.com

- Find contribution information and plan details.
- Learn about Blueprint for Wellness and 2021 payroll contribution credits.
- Read about the spousal surcharge and dependent verification.

HR Service Center

(855) 411-8511

Monday – Friday, 8 a.m. – 6 p.m. ET

- Get help if you are having difficulty enrolling online.



SUMMARY OF BENEFITS AND COVERAGE (SBC)

Quest Diagnostics provides you with an SBC for each medical plan that includes standard coverage information. You can access your SBC at [QuestHRSC.com](https://www.questhrsc.com).

AFFORDABLE CARE ACT REMINDER

The annual Form 1095-C will be mailed by January 31, 2021. Please note: In order to comply with the Affordable Care Act reporting requirements, all employees covering dependents under a Quest medical plan must provide their covered dependents' Social Security numbers to the HR Service Center at (855) 411-8511.



Our employee health program in the spotlight!

Quest Diagnostics has been selected as the 2020 winner of the **C. Everett Koop National Health Award**. The Koop Award is the most prestigious honor recognizing excellence in workplace health programs.

Annual Benefits Enrollment October 19 – November 9, 2020

This brochure—called a Summary of Material Modifications—updates the Summary Plan Description (SPD) for the Group Welfare Plan for Quest Diagnostics Clinical Laboratories, Inc. You should keep this brochure with your SPD for future reference. Quest Diagnostics reserves the right to change, amend, modify or terminate the plan(s). Quest, Quest Diagnostics, any associated logos and all associated Quest Diagnostics registered or unregistered trademarks are the property of Quest Diagnostics Incorporated. All third-party marks—@ and ™—are the property of their respective owners.

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