

ResCare

2018 Benefits Highlights For Part-Time Employees

*Your Guide to What's Changing
and Your Benefits for 2018*



Know how.

Enrollment

Dental/Vision

Supplemental Benefits

And More...

Know What's Changing for 2018

Before You Enroll, Get What's New for 2018

Beginning October 11, you can review your benefit options and enroll in your benefits for 2018 by visiting www.rescarebenefits.com.

Take some time during this year's Annual Enrollment to review your current benefit choices and consider all of the options available to you. If you are happy with your current coverage level, there is no need to re-enroll.

The enrollment period begins October 11 through 25, 2017 for benefits effective January 1, 2018.

Questions?

Call the ResCare Benefits Center at 1-844-340-4808. Representatives are available Monday through Friday, 9 a.m. to 6 p.m., Eastern Time.

Annual Enrollment is October 11 – 25, 2017

If you are happy with your current coverage,
there is no need to re-enroll.

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Enrollment Tips

- To enroll a dependent, be sure to have your dependent's Social Security number available when enrolling for your benefits.
- Logging on to www.rescarebenefits.com and can't remember your user ID or password? Just click *Forgot User ID or Password?* and follow the instructions. Or, call the ResCare Benefits Center at 1-844-340-4808.

What's Changing

Your needs change from year to year. Your benefits change, too. And because of these changes, benefits that worked for you in the past may not work as well in the future. Annual Enrollment is your chance to determine what works best for you.

The following is a summary of some of the major benefit changes that will take effect January 1, 2018. Take time to review these — but know it's possible not **all** changes are listed. During Annual Enrollment, www.rescarebenefits.com will be the best resource for determining the total cost of your benefits and the options available to you.

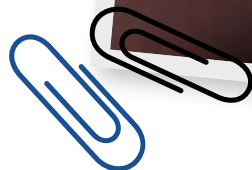
DENTAL

- The name of the Delta Dental Premier option has changed to Delta Dental Enhanced. This eliminates any confusion between the plan name and the Delta Premier Network. There are no coverage changes to the Standard or newly-named Enhanced options.
- Be sure to take a close look at the plans to be sure you are choosing the one that best fits your needs.

Did you know that you can save money by seeing a dentist who participates in Delta Dental's PPO Network or Premier Network? Your costs are generally the lowest with a Delta Dental PPO provider, but the Premier Network will also be lower cost than a non-participating dentist. Visit www.deltadentalky.com to search for participating providers.

BenefitHub Discount Site

Have you visited the BenefitHub yet? You'll find thousands of exclusive discounts on travel, brand-name stores, automobiles, electronics, gym memberships, restaurants, and more. You can also find tickets and offers for sporting events and theme parks. And you can earn cash back on everyday purchases and big-ticket items, from appliances to school supplies. You can find the site at www.rescarebenefits.com.



✓ Know How to Get Help

The ResCare Benefits Center

If you can't find what you need online, you can call the ResCare Benefits Center at 1-844-340-4808. Representatives are available Monday through Friday, from 9 a.m. to 6 p.m., Eastern Time.

What if I have a qualified life event after I enroll in my 2018 benefits and prior to January 1, 2018? Go to www.rescarebenefits.com to change your current coverage or call the ResCare Benefits Center at 1-844-340-4808.

What should I do if I was recently hired? If you are newly eligible for benefits beginning in October 2017 through December 2017, you will have two enrollments to complete. First, you will be asked to complete your enrollment for your newly eligible benefits for 2017. Then, you will need to enroll in your benefit choices for 2018. If you do not enroll in your 2018 coverage after you complete your 2017 newly eligible enrollment, you will default into the same plans as 2017.

✓ Know How to Get Your Rates

Since rates can vary based on plan eligibility, they are not provided in this guide. To obtain the plan rates that apply to you, you can log on to www.rescarebenefits.com beginning October 11, 2017, and click the 2018 Annual Enrollment link to view your plan options and rates.



✓ Know Your Individual Medical Coverage Options

When you log on to the Your Benefits Resources website, you'll find tools and resources to help you find individual medical coverage options offered through public programs.

Online education and information is available for federal and state marketplaces, Medicaid, Medicare, and CHIP for you and/or any dependents you need to cover.

Once you have logged on to www.rescarebenefits.com, click **Health Coverage Resources**. You will be redirected to a separate website where you can:

- Get medical plan information and understand your options.
- Determine if you are eligible for financial assistance.
- Get advice and rate quotes from brand-name insurance carriers.
- Enroll in the plan that best fits your needs.
- Understand what happens if you don't get medical coverage, including tax penalties.

There are federal enrollment period dates for the public health insurance options. These dates are different from ResCare's annual enrollment dates for other benefits coverage. For the ResCare benefits available, Annual Enrollment is October 11 – 25, 2017.

Federal Open Enrollment Dates:

- **November 1, 2017 – December 15, 2017:**
Enrollment period for medical coverage that starts January 1, 2018.
- **December 16, 2017 – January 15, 2018:**
Enrollment period for medical coverage that starts February 1, 2018.
- **January 16, 2018 – January 31, 2018:**
Enrollment period for medical coverage that starts March 1, 2018.

Virtual Doctor Visits:
ResCare partners with LiveHealth Online® to offer a service that lets you see a doctor without appointments, waiting rooms, or high costs – and it's available all day, all night, 365 days a year. You can see a doctor online for cold, flu, allergies, and more through Anthem's LiveHealth Online. Virtual visits are just \$49 with registration. For details, visit www.livehealthonline.com or download the LiveHealth Online Mobile app for your Apple or Android device. Go to the App Store or GooglePlay and search "LiveHealth Online."





Know Your Dental and Vision Benefits

Know Your Dental Benefits

Through Delta Dental, you have a choice of dental options that cover preventive, diagnostic, basic, and major services — as well as orthodontia. You pay less for most services when you use network providers, but you have a choice each time you seek care.

At-a-Glance: Dental Benefits

KEY FEATURES	DELTA DENTAL STANDARD	DELTA DENTAL ENHANCED
Annual Maximum Benefit	\$1,000	\$2,000
Deductible		
Individual	\$75	\$50
Family	\$225	\$150
Preventive Services	Plan pays 100%*	Plan pays 100%*
Basic Services	Plan pays 50%	Plan pays 80%
Major Services (12-month waiting period***)	Plan pays 50%	Plan pays 50%
Orthodontia (12-month waiting period***)	Not covered	Plan pays 50%
Orthodontia Maximum Lifetime	Not covered	\$1,500**
* Deductible does not apply. ** Orthodontia coverage available for eligible children and adults. *** There is no waiting period for employees currently covered by Delta Dental or MetLife, or for new employees who can show proof of continuous dental coverage for the last 12 months.		

Save Money by Staying In-Network

No matter if you choose Delta Dental Standard or Delta Dental Enhanced, you'll pay lower out-of-pocket costs by visiting a dentist in the Delta Dental PPO or Delta Dental Premier network. Additionally, network dentists will not balance bill you, and will file your claim with Delta Dental directly. To save the most money, you'll want to choose a Delta Dental PPO dentist. Either way, both networks offer greater savings than selecting an out-of-network dentist.

To find a network dentist near you, visit www.deltadentalky.com or call 1-800-955-2030.

Cost Savings Example

Staying in-network can help you save on out-of-pocket costs.

ILLUSTRATIVE SERVICE EXAMPLE	DELTA DENTAL PPO NETWORK	DELTA DENTAL PREMIER NETWORK	OUT-OF-NETWORK
Submitted Fee	\$176	\$176	\$176
Maximum Allowed Fee	\$124	\$144	\$144
Coverage Level	80%	80%	80%
Amount Delta Dental Pays	\$99.20	\$115.20	\$115.20
AMOUNT YOU PAY	\$24.80	\$28.80	\$60.80

Know Your Vision Benefits

Our vision care plan, administered by Anthem, covers eye examinations, lenses and frames, and/or contact lenses. You pay less for most services when you use network providers, but you have a choice each time you seek care.

You'll find more details about your dental and vision benefits when you log on to www.rescarebenefits.com.

At-a-Glance: Vision Benefits

KEY FEATURES	YOU PAY (IN-NETWORK)	FREQUENCY
Exam	\$10	1 per 12 months
Lenses	\$10	1 per 12 months
Contact Lens Fitting	Not to exceed \$60	1 per 12 months
	RETAIL ALLOWANCE	FREQUENCY
Frames	Up to \$175; 20% off any amount over this amount	1 per 12 months
Contact Lenses (in lieu of frames and lenses)	Up to \$175	1 per 12 months





Know Your Additional Benefits

Other benefits support your well-being and help you manage your life away from work. You can find all of the plan details when you enroll at www.rescarebenefits.com.

Supplemental Medical Insurance

Supplemental medical insurance can help protect you from significant or unexpected out-of-pocket expenses. Electing one of these low-cost programs is an affordable way to supplement your medical coverage. These plans are not a replacement for medical coverage.

- **Accident Insurance (administered by Voya).** Accident insurance can pay you directly for medical costs that result from an accidental injury. This may include emergency treatment, hospital stays, medical exams, and other expenses you may face, such as transportation and lodging needs. Coverage is guaranteed regardless of health.
- **Hospital Indemnity Insurance (administered by MetLife).** Hospital indemnity insurance pays cash benefits directly to you in the event you or a covered family member is hospitalized. The plan pays a benefit for the first day of being admitted into the hospital and a daily benefit up to the plan maximum. Coverage is also included for maternity stays.
- **Critical Illness Insurance (administered by MetLife).** Critical illness insurance can provide you with extra cash when you need it most — if you or a covered family member is treated for a major medical event or diagnosed with an eligible critical illness. Critical illness insurance can help protect members' finances by paying cash benefits directly to a member diagnosed with a covered condition. Members can use the money for medical expenses or to pay for everyday expenses like mortgage payments, daycare, or utility bills. Benefits are payable separately from medical coverage.

Group Legal

Legal insurance provides coverage for legal issues employees regularly face. Enrolling in legal coverage through MetLife Hyatt Legal Plans will provide coverage for many legal matters, both routine and complex. Coverage is provided for many common personal and family legal service needs, such as wills, financial documents, home purchases, traffic violations, small claims court, property and consumer disputes, and more. You pay for this coverage through after-tax paycheck deductions.

Identity Theft Protection

Did you know that every two seconds an identity is stolen? Identity theft protection provides monitoring throughout the internet, public records, credit and financial activity, social network activity, and more. Fully managed restoration services are provided to members if an identity theft occurs. Identity theft protection services from InfoArmor can help you assess your risk, deter theft attempts, detect fraud, and help manage the process in the event of an identity theft. You will be offered an annual credit report, monthly credit scores, and monitoring of your TransUnion credit file.

Auto and Home Insurance

It is always a good idea to compare auto and home insurance rates to ensure you are getting a competitive rate and the protection you expect. MetLife gives you access to a variety of personal insurance policies, including home, rental property, condo, mobile home, recreational vehicle, boat, and personal excess liability.



About This Guide

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. ResCare reserves the right to make changes at any time to the benefits, costs, and other provisions relative to benefits.