



**ARCHBOLD**

— 2020 EMPLOYEE GUIDE —

# **OPEN ENROLLMENT**

Look inside to see  
what's new for 2020

# 2020 OPEN ENROLLMENT AT A GLANCE

We know that your time and expertise are valuable, and to help you be at your best and make the most of your employment experience, we offer a comprehensive and generous benefits package that helps you and your family meet the challenges of everyday living. We strive to be a workplace of choice, and from high-quality medical and dental care benefits, to retirement benefits that help build wealth for your future, Archbold is proud to offer our employees one of the best benefits packages in the area.

**During open enrollment, you can make changes to existing benefits or sign up for new benefits including:**

- Health Insurance
- Dental/Vision Insurance
- Medical Flexible Spending Account
- Dependent Care Flexible Spending Account
- Voluntary life insurance for yourself, your spouse, and your children
  - Short-term disability insurance
  - Aflac Accident Insurance
  - Aflac Critical Illness Insurance
  - Aflac Hospital Indemnity Insurance
  - Aflac Permanent Life Insurance



## ARCHBOLD LAB INCENTIVE

Effective January 1, 2019, all Blood Lab Tests must be sent to one of the Archbold Hospital Labs for analysis and billing to receive no or low cost lab services. Physician offices can continue to draw blood, but must send to one of the Archbold Hospital Labs for processing, or visit one of our locations listed below. All labs require a physician order.

### Lab Locations and Hours of Operation

<b>JDA</b>	Monday - Friday	10:00am-2:00pm
<b>ACC</b>	Monday - Friday	7:30am-4:00pm
<b>Health Advocates</b>	Monday - Friday <i>(January-August)</i>	8:30am-12:30pm
<b>MCH</b>	Monday - Friday Saturday	7:00am-5:00pm 8:00am-12:00pm
<b>BCH</b>	Monday - Friday	7:30am-4:00pm
<b>GGH</b>	Monday - Friday Saturday	7:00am-5:00pm 7:00am-12:00pm

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# — LAWSON SYSTEM —

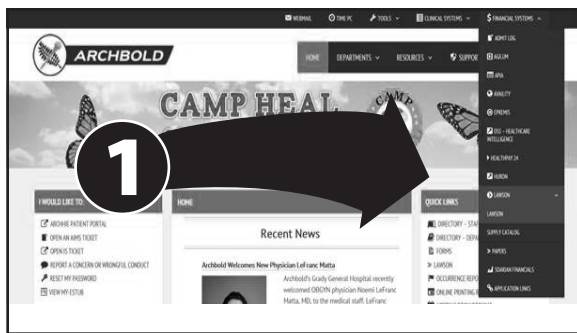
## SELF ENROLLMENT

If you enroll on your own, make sure to send the supporting documents listed below by November 1 to the Benefits Department:

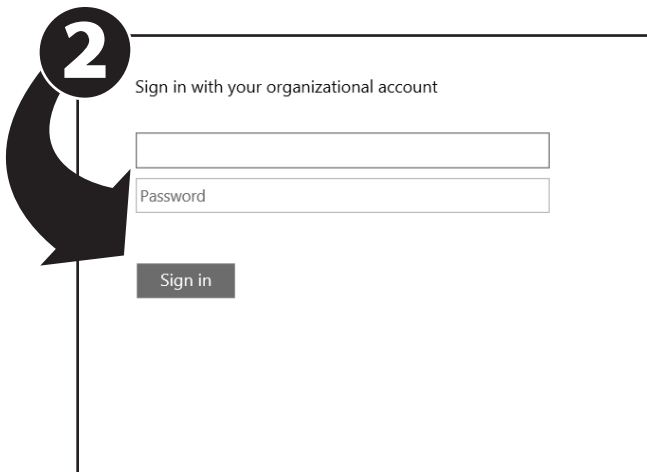
- Spouse affidavit
- Marriage certificate if adding your spouse for the first time
- Birth certificate if adding your child for the first time
- Evidence of insurability for life insurance for yourself and your spouse if you are signing up for new coverage or increasing coverage

### Navigating the Lawson System

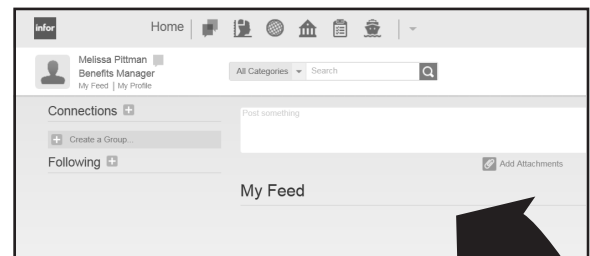
1. On the Archweb home page, click tools in the top header. Scroll down to find the LAWSON button.



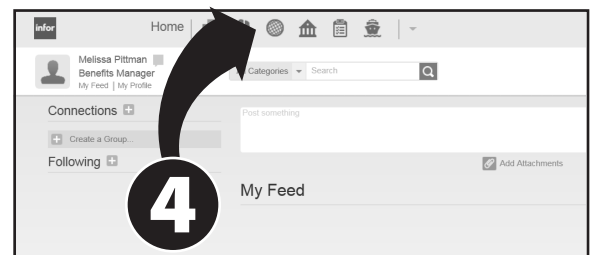
2. Click LAWSON to sign in, your username and password is the same as your network id. Same username and password you use to log into computer or to access API.



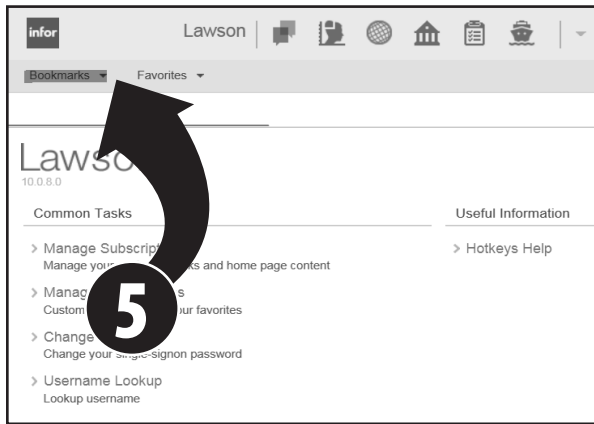
3. Once logged in you will be taken to the Lawson home page, it should look like the image below.



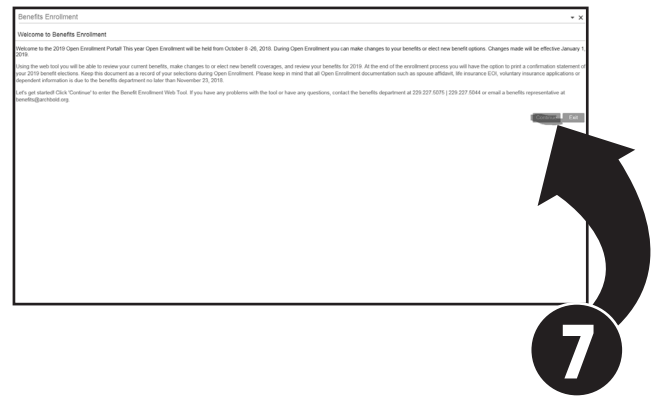
4. Click on the circle button across the top homepage.



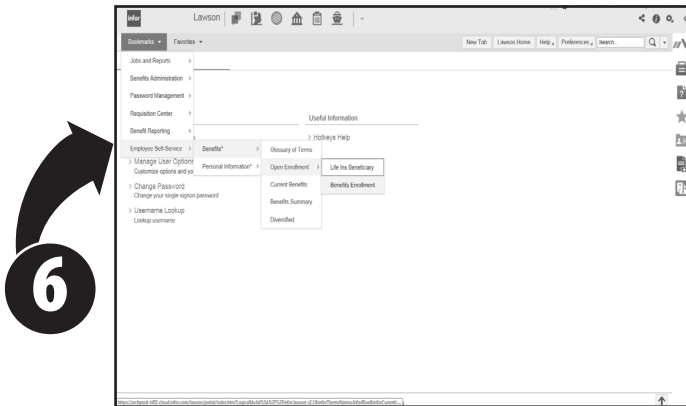
5. Click on bookmarks.



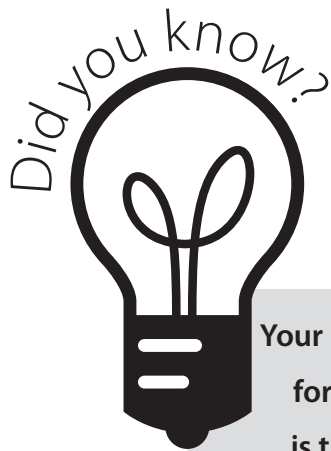
7. Your Benefits Enrollment dialog box will open up and ask you to continue.



6. Hover over Employee Self Service ->Benefits ->Open Enrollment ->Benefits Enrollment



8. From here you will be prompted to go through each screen to complete your enrollments. Please make sure to follow through until the end if you are making changes, click FINISH on the last page.



Your username and password for Open Enrollment portal is the same for logging into network computers or API.

# HOW IT WORKS

# EMPLOYEE BENEFITS PACKAGE

You must enroll within 31 days of your eligibility date. If you do not enroll for benefits within the 31-day eligibility period, you will have to wait for annual open enrollment to apply for benefits. No exceptions can be made to this provision. Eligible employees are full-time employees who are scheduled to work at least 30 hours per week.

## Eligible Dependents for Benefits

If you choose to enroll dependents in your Archbold Medical Center Employee Health Plan and/or other benefits, your dependents must meet the criteria defined in the summary plan document. Proper documentation (marriage certificate/birth certificate/tax forms) will be required for your spouse and/or dependents enrolled in all coverages.

## Qualifying Events

Since life has a way of changing, and some of these changes may affect your need for benefits, you may make a coverage change during the year if you experience a qualifying event. All changes must be made within 31 days of the event, unless otherwise stated. A qualifying event includes:

- Marriage
- Divorce
- Death
- Birth/Adoption of child
- Spouse's change in employment and/or benefits
- Change in your work schedule (FT/PT/PRN)
- Marriage of dependent child
- Loss of dependent status (60 days)
- Loss of eligibility for Medicaid or SCHIP (60 days)
- Eligibility for premium assistance under Medicaid or SCHIP program (60 days)

Contact the Benefits Department to see if you are eligible for a change.

## Employee Status Change

If you have an employment status change from PRN or part-time to full-time, you have 31 days from your status change effective date to enroll in Archbold benefits. No exceptions can be made to this provision. If you do not enroll in benefits during this 31-day window, next year's annual open enrollment period or a qualifying event will be your next opportunity to add coverage.

## Your Pre-Tax Benefits

Our benefits program is tax-effective in ways you may not even realize. For example, the premiums you pay for certain benefits (such as medical coverage) are deducted from your pay on a pre-tax basis. Because of this favorable tax treatment, IRS rules limit changes to your coverage during the year.

## Annual Open Enrollment Time

This is the one time each year that you are allowed to add or change your benefits without a qualifying event—a rule established by government regulations—because you pay for the benefits with pre-tax dollars. Careful attention to this summary will help to ensure that your benefits meet your needs. During annual open enrollment, you may add or drop coverage or add or drop dependents.

**If you want to participate in Flexible Spending Account programs, you must re-enroll each year, even if you want your Flexible Spending Account levels to stay the same.**

# WHO IS ELIGIBLE?

## ELIGIBILITY

	Full-Time (30+ hours/week)	Less than 30 hours per week and PRN
Health Insurance	✓	
Dental/Vision Insurance	✓	
Flexible Spending Accounts	✓	
Basic Life Insurance	✓	
Voluntary Life Insurance	✓	
Short Term Disability	✓	
Long Term Disability	✓	
Voluntary Benefits	✓	
Thrift Savings Plan 403(b)	✓	Refer to page 17
Paid Time Off (PTO) and Extended Illness Bank (EIB)	✓	
Employee Pharmacy	✓	✓
Medical Service Discount	✓	
Employee Discount Program	✓	✓

# — HEALTH — INSURANCE



# — PRESCRIPTION — COVERAGE

Archbold is committed to offering high quality, low cost health insurance to our employees. By using Archbold providers and facilities for your healthcare needs, you are able to keep out of pocket expenses to the lowest level. Archbold shares the cost of the premium for eligible employees and their covered dependents.

- Bi-weekly premiums include coverage for health and prescription drugs and are on a pre-tax basis.
- You can earn a \$30 per pay period incentive for taking your annual Employee Physical and participating in the Health Advocates program if you have an identified medical condition (See Archbold Health Advocates on page 17).
- If you have an Employee Physical and have no identified conditions, you will meet the requirements to receive the \$30 per pay period wellness incentive.
- If you are a tobacco user, a \$50 per pay period penalty will be applied. If you enroll in and complete the Archbold Health Advocates Tobacco Cessation Program, you will receive a full refund of the \$50 per pay period penalty.

## Your Medical Plan Choices

Archbold Medical Center Employee Health Plan is a self-insured medical plan that offers three tiers of coverage.

- Tier One— in-network services performed at Archbold by Archbold providers.
- Tier Two—in-network services not performed at Archbold by non-Archbold providers.
- Tier Three—all services are performed out of network.

Deductible per Calendar Year	Tier I	Tier II	Tier III
Employee	\$850	\$1,350	\$2,850
Family	\$1700	\$2,700	\$5,700
Out-of-Pocket Maximum	Tier I	Tier II	Tier III
Employee	\$4,500	\$4,950	—NA—
Family	\$9,000	\$9,900	—NA—
Percentage Paid per Service	Tier I	Tier II	Tier III
Inpatient Hospital Services	80%	70%	50%
Office Visits	80%	80%	50%
Outpatient Surgery	80%	70%	50%
Urgent Care Center	80%	80%	70%
Emergency Room—\$100 copay per visit	80%	70%	70%

## Health Insurance and Prescription Coverage Bi-weekly Rates

	EE Only	EE + SP	EE + Child(ren)	Family
With Wellness Incentive	\$30.00	\$535.00	\$200.00	\$245.00
No Wellness Incentive	\$60.00	\$565.00	\$230.00	\$275.00
With Nicotine Penalty	\$80.00	\$585.00	\$250.00	\$295.00
With Nicotine Penalty and no Wellness Inc.	\$110.00	\$615.00	\$280.00	\$325.00



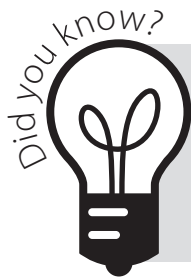
## Prescription Coverage

As a participant in Archbold Medical Center Employee Health Plan, you must use the employee pharmacy to fill prescriptions.

Archbold Medical Center Employee Health Plan participants can take advantage of \$6 minimum co-pay on prescriptions and convenient 90-day supply service for maintenance drugs.

### PRESCRIPTION DRUG BENEFITS

<b>Prescription Drugs</b> (\$6 minimum co-pay)	
<b>Out-of-Pocket Maximum</b> per Calendar Year	
- Individual	\$1,600
- Family	\$1,600
Generics	80%
Brand name with no generic alternative	80%
Brand name with generic alternative	50%
Non-formulary drugs	



Should you ever receive a prescription after pharmacy hours that must be filled immediately, ask your provider for a 3 day prescription that can be filled at your local pharmacy. Make sure to send a copy of the prescription to the claims department with a note that you received after hours care.

## FAQs

### Health and Prescription Plan Coverage Frequently Asked Questions

**Q: Is there a certain time I should enroll in the Archbold Medical Center Employee Health Plan or make changes to my benefits?**

**A:** Open enrollment is held every year in the fall. During this time you can enroll or make changes to your benefits. All changes to Archbold Medical Center Employee Health Plan coverage must be made during open enrollment, unless a qualifying event occurs during the course of the year.

**Q: Is my spouse covered under the Archbold Medical Center Employee Health Plan?**

**A:** Your spouse can participate in the Archbold Medical Center Employee Health Plan only if they are not offered coverage through another source—with the exception of Medicare. If you opt to insure your spouse under the Archbold Medical Center Employee Health Plan, you must complete a spouse affidavit and provide supporting documentation on an annual basis.

**Q: When can I enroll dependents in the Archbold Medical Center Employee Health Plan?**

**A:** Dependents must be enrolled in the Archbold Medical Center Employee Health Plan during the open enrollment period. Dependents may be enrolled during the course of the year if a qualifying event occurs.

# — OVERVIEW —

## DENTAL + VISION

Dental and vision care is an important part of your overall health. Archbold's dental and vision plans are bundled together and do not include a mandatory network of providers. You can choose the providers you prefer to use for dental and vision services.

### Dental Schedule of Benefits

Coverage	Annual Deductible	Waiting Period	Plan Pays Reasonable/ Customary Charges	Calendar Year Max	Type of Service
Routine	None	None	100%	\$1500 per person	<ul style="list-style-type: none"> <li>Dental Exam</li> <li>Cleaning (1 per 6 months)</li> <li>X-rays (limits may apply)</li> </ul>
Basic	\$50	None	80%		<ul style="list-style-type: none"> <li>X-rays</li> <li>Oral Surgery (extractions, impactions)</li> <li>Space Maintainers</li> <li>Fillings</li> </ul>
Major Dental Services	\$100	6 months	50%		<ul style="list-style-type: none"> <li>Endodontics</li> <li>Periodontics</li> <li>Major Restorative Services (crowns, inlays)</li> <li>Prosthetics (bridges, dentures)</li> </ul>
Orthodontic	None	6 months	50%	\$500	<ul style="list-style-type: none"> <li>Treatment for proper alignment of teeth</li> <li>Dependent children under the age of 19</li> <li>\$1500 lifetime maximum benefit</li> </ul>

### Vision Schedule of Benefits

Coverage	Annual Deductible	Waiting Period	Plan Pays Reasonable and Customary Charges	Calendar Year Max	Type of Service
Basic	None	None	100%	\$250 per person	<ul style="list-style-type: none"> <li>Vision exam once every 12 months</li> </ul>
Lenses, Frames or Contacts	None	6 months	50%		<ul style="list-style-type: none"> <li>Lenses—1 per 12 months</li> <li>Frames—1 per 24 months</li> <li>OR</li> <li>Contact Lenses—4 boxes per 12 months</li> </ul>

### Dental and Vision Bi-Weekly Rates

	Employee Only	Employee + 1	Family
Bi-weekly Rates	\$16	\$26	\$37

# ACCIDENT

## — INSURANCE —

Designed to supplement employer-sponsored health coverage, Accident insurance pays specific benefit amounts for expenses resulting from non-work-related injuries or accidents. Hospitalization, physical therapy, intensive care, transportation, and lodging are some of the out-of-pocket expenses that this Accident insurance could cover. Coverage is available for you, your spouse, and your child(ren). You may also buy additional coverage for hospital confinement due to a covered sickness.

# CRITICAL ILLNESS

## — INSURANCE —

Critical Illness insurance can help supplement major medical coverage by helping you pay the direct and indirect costs associated with a critical illness or event. Conditions covered under this program can include heart attack, stroke, major organ transplant (for recipient), kidney failure, and paralysis. The coverage also includes an annual health screening benefit. Coverage is available for you, your spouse, and your child(ren). Benefits are paid tax-free in a lump sum ranging from to be used at the claimant's discretion.

# HOSPITAL INDEMNITY

## — INSURANCE —

Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a benefit due to hospitalization. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to the employee, based on the amount of coverage listed, regardless of the actual cost of treatment. The option of electing spouse and/or dependent coverage is also available.

# PERMANENT LIFE

## — INSURANCE —

In addition to providing death benefits to your designated beneficiaries, this Life insurance builds cash value that can be utilized while you are still living. At an affordable premium, you can have the added financial protection that you and your family may need during times of uncertainty. As long as your premium continues to be paid, your rate is guaranteed never to increase, and your benefit can never decrease! Coverage is available for you, your spouse, your child(ren), and your grandchild(ren).

\*An Aflac representative will be on site to discuss pricing and to answer questions.

# HEALTHCARE

# FLEXIBLE SPENDING ACCOUNTS

	Full-Time (30+ hours/week)	Less than 30 hours per week and PRN
Health Insurance	✓	
Dental/Vision Insurance	✓	

## FAQs

### Healthcare Flexible Spending Accounts Frequently Asked Questions

**Q: Do I have to enroll in Flexible Spending every year?**

A: Participation in either of the flexible spending accounts does not continue automatically from year to year. You must reelect the coverage during each open enrollment period to participate the following plan year.

**Q: Can I use Health FSA money for dependents, too?**

A: Health FSA allows you to set aside money on a pre-tax basis to pay for eligible medical expenses for you and your dependents.

**Q: When can I make changes to my Flexible Spending Account?**

A: During the open enrollment period, you may make a new annual contribution election for the next plan year or choose not to enroll. If you have a mid-year qualifying event, you may be eligible to adjust your HFSA election.

**Q: What expenses can I use my Flexible Spending Account for?**

A: You must use the money in your Health FSA for IRS eligible expenses that are incurred in the same year you contribute it and while you are a participant. You cannot be reimbursed for expenses incurred before your participation begins or after your participation ends.

**Q: Does the money in my Health FSA roll-over?**

A: You are able to roll over \$500 of unused Health FSA money into the following plan year.

**Q: How much money should I deposit into my Health FSA?**

A: Use the worksheet below to help you add up the expenses you expect to have during 2020. This will help you decide how much to deposit into your Medical FSA.



	2019 Expense	2020 Projected Expense
Medical Deductible	\$	\$
Medical Coinsurance	\$	\$
Dental expense not covered by plan	\$	\$
Vision expense not covered by plan	\$	\$
Orthodontic care not covered by plan	\$	\$
Annual Total	\$	\$

# DEPENDENT CARE

# FLEXIBLE SPENDING ACCOUNTS

The Dependent Care Flexible Spending Account allows you to set aside money on a before-tax basis to pay for eligible day care expenses associated with caring for your children under the age of 13 and elderly or disabled dependents whom you claim as tax dependents. Your decision to participate in this voluntary account should be based on your needs and personal situation.

## FAQs

### Dependent Care FSA Frequently Asked Questions

**Q: Can I use Dependent Care FSA for health-related expenses?**

A: It is important for you to understand that the Dependent Care FSA cannot be used for healthcare expenses including medical, dental and vision expenses.

**Q: What expenses can I use Dependent Care FSA money for?**

A: The Dependent Care FSA can reimburse you for eligible daycare expenses that are incurred to enable you (and your spouse if you are married) to be gainfully employed or to look for work.

**Q: How much can I contribute to the Dependent Care FSA?**

A: You are able to contribute \$5,000 on an annual basis.

**Q: Do Dependent Care FSA funds rollover?**

A: Any unused funds at the end of the year will be lost.

**Q: How much money should I contribute to the Dependent Care FSA each year?**

A: Use the below worksheet to help you add up the expenses you expect to have during 2020. This should help you decide how much to deposit into your Dependent Care FSA.

	2019 Expense	2020 Projected Expense
Day Care/Nursery School/ Pre-School Expense	\$	\$
After- school Expense	\$	\$
Camp Expense	\$	\$
Adult Day Care Expense	\$	\$
Annual Total	\$	\$



# PAID

# LIFE INSURANCE

Your need for life insurance will vary with your age and responsibilities. The amount of insurance you buy should depend on the amount you wish to guarantee your dependents. Life insurance helps bridge the gap between the financial needs of your dependents and the amount of income and assets available from other sources.

## Archbold Paid Life Insurance

If you are a full time employee scheduled to work 30 or more hours per week, Archbold provides you life insurance. This policy also includes accidental death and dismemberment coverage.

Archbold will also provide \$5,000 of life insurance, at no cost to you, for your spouse and children. To ensure your dependents are enrolled, make sure the Benefits Department has copies of your marriage certificate and your children's birth certificates.

## FAQs

### Paid Life Insurance Frequently Asked Questions

**Q: As an Archbold employee, do I automatically get life insurance?**

A: If you are a full-time employee working more than 30 hours per week, Archbold provides you life insurance at no cost.

**Q: Do my spouse and children qualify for life insurance through Archbold, too?**

A: If you are a full-time employee working more than 30 hours per week, in addition to the life insurance Archbold provides you, we also provide \$5,000 worth of life insurance for your spouse and dependents. For information on documentation needed to ensure your spouse and dependents are able to take advantage of this benefit, see info above on Archbold paid life insurance.

**Q: Should I sign up for additional life insurance during open enrollment?**

A: If you have others who depend on you financially, you may want to consider purchasing additional life insurance. Archbold's voluntary term life insurance policy through CIGNA may be a good fit for you. For more information on this option, see page 16 of this booklet or talk with one of our benefits specialists during open enrollment.

# VOLUNTARY LIFE INSURANCE

## Voluntary Life Insurance

Voluntary term life insurance is offered by CIGNA. This policy also includes an Accidental Death and Dismemberment policy. You can sign up for the lesser of 5 times your annual earnings or \$500,000. Your rates are based on your age as of January 1st.

**You must complete the Evidence of Insurability paperwork if:**

- You are enrolling for the first time during open enrollment.
- You are increasing over coverage over \$200,000
- Or you are trying to increase your coverage by an amount greater than \$10,000.

Voluntary Life	Bi-Weekly rate per \$10,000 of coverage
<25	\$0.3047
20-24	\$0.3047
25-29	\$0.3047
30-34	\$0.3536
35-39	\$0.5257
40-44	\$0.7067
45-49	\$1.1839
50-54	\$1.8065
55-59	\$2.9064
60-64	\$4.9824
65-69	\$7.1954
70+	\$17.7517

## Voluntary Spouse Life Insurance

Spouse term life insurance is offered by CIGNA. This policy also includes an Accidental Death and Dismemberment policy. You can sign up for the lesser of 5 times your annual earnings or \$150,000. Your rates are based on your age as of January 1st.

**You must complete the Evidence of Insurability paperwork if:**

- You are enrolling for the first time during open enrollment.
- You are increasing coverage over \$20,000
- Or you are trying to increase your coverage by an amount greater than \$10,000.

## Voluntary Child Life Insurance

CIGNA offers 4 levels of term life insurance for your children. Coverage is guaranteed issue.

Child(ren) Life	Bi-Weekly deduction
\$2,500	\$0.1400
\$5,000	\$0.2600
\$7,500	\$0.4000
\$10,000	\$0.5400

## How to Calculate New Rates

Current Voluntary Life Insurance Amount:	\$
Additional Voluntary Life being applied for:	\$
Total:	\$
Divide by 10,000	
Enter rate based on your age ( <i>as of Jan. 1</i> )	x
Multiply for your Bi-weekly post tax deduction	\$

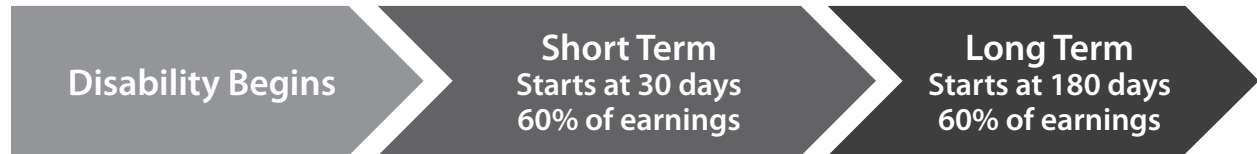
**Calculation Example Below:** *If you are 42 years old and currently have \$50,000 of voluntary life insurance, and want to apply for an additional \$30,000 of coverage.*

Current Voluntary Life Insurance Amount:	\$ 50,000
Additional Voluntary Life being applied for:	\$ 30,000
Total:	\$ 80,000
Divide by 10,000	8
Enter rate based on your age ( <i>as of Jan. 1</i> )	x \$0.7067
Multiply for your Bi-weekly post tax deduction	\$ 5.65

# DISABILITY

## — INSURANCE —

Archbold Medical Center partners with CIGNA to structure a disability insurance plan that takes care of employees in the event of sickness or a non-work related injury. Disability coverage can help you meet financial obligations if you are unable to work due to non-work related illness or injury.



### Long Term Disability

Archbold pays for long-term disability insurance for all employees scheduled to work 30 or more hours per week. On this plan, covered employees will receive 60% of base pay once they have satisfied the 180 day elimination period.

### Short Term Disability

Short Term Disability is an employee paid coverage that helps bridge the gap from the first day you miss due to a long-term illness or non-work related injury until Long Term Disability coverage can begin.

- Short-term disability coverage pays 60% of your base pay once you have satisfied the 30-day elimination period.
- If you are enrolling in short term disability, you will need to complete an evidence of insurability form.

### How to Calculate Tax Deduction

How to calculate your bi-weekly post tax deduction for short-term disability:

Hourly pay rate: \$ \_\_\_\_\_ x 80 hours x 0.01057 = \$ \_\_\_\_\_

Hourly pay rate: \$ 9.54 x 80 hours x 0.01057 = \$ 8.07

## FAQs

### Disability Insurance Frequently Asked Questions

Q: When and how can I sign-up for short-term disability benefits?

A: You can sign-up for short-term disability during open enrollment.

There are two ways to make changes:

1. Use the self-service through the Lawson system. See page 4 and 5 of this booklet for instructions.
2. Meet with an Archbold Human Resources representative during an open enrollment session.



# — OVERVIEW —

## OTHER BENEFITS

### PTO and EIB

Full Time and Part Time Employees budgeted 30 hours per week receive PTO (Paid Time Off). PTO is accrued every pay period based on your tenure with Archbold:

Tenure	Accrual Rate
<3 years	22 days/year
3–9 years	24 days/year
10+ years	28 days/year

You can accumulate up to 30 days or 240 hours of PTO. Once you reach the maximum PTO accumulation you have two options:

- Opt to receive up to 5 days paid out in cash
- Roll the excess into your EIB

Your Extended Illness Bank (EIB) can accumulate up to 60 days or 480 hours. You trigger the use of your EIB when you have been out for more than 40 hours due to a personal illness or you are hospitalized overnight.

### Retirement

Archbold partners with TNB Financial and Transamerica to offer you a way to save for retirement. All Archbold employees are eligible to participate in the traditional or Roth 403(b) plan and depending on hours worked, you may also qualify for an Employer match of 50% of the first 4% of pay deferred.

The maximum voluntary contribution is \$19,000 and employees over age 50 may make additional “catch-up” contributions of up to \$6,000. Rates are subject to change based on IRS guidelines.

For more information contact Sunny Gay at 229.584.1010 or [sgay@tnbfinancial.com](mailto:sgay@tnbfinancial.com), or Katherine Bannister at 229.227.5036 or [kbannister@archbold.org](mailto:kbannister@archbold.org).

**You are able to change your contribution to the plan at any point during the year.**

### Employee Pharmacy

Employees and their eligible dependents can purchase prescriptions from the hospital pharmacy at a HUGE savings! All prescriptions must be paid for upon receipt. Payroll deduction is available up to 2 pay periods.

### Discounts

Archbold has partnered with area gyms to provide you with discounts on monthly fees:

- YMCA of Thomasville, Bainbridge, and Moultrie
- Factor X Fitness Center  
1314 E. Jackson Street, Thomasville  
229.236.2348
- Camilla Gym and Tan  
66 W. Broad Street, Camilla  
229.336.9951
- Pelham Fitness Center  
450 Barrow Ave., SW, Pelham  
229.294.4558
- Cairo Fitness Center  
171 Martin Luther King Jr. Ave, Cairo  
229.377.9057
- Fitness Life of Cairo  
1022 US 84, Cairo  
229.397.5433

Gym memberships can only be discontinued during the determined enrollment/disenrollment period. For questions about these memberships, contact Sherri Palmer at 229.227.5046.



## Important News Regarding Changes in the Archbold Retirement Plan

Archbold Medical Center is committed to ensuring that plan participants have access to high quality investment options and that administrative fees are reasonable. To achieve this goal, the investment options and fees are monitored regularly. Funds are reviewed based on a number of factors including diversification, investment style, return, risk, risk adjusted return, consistency of return and expenses.

After completing detailed analysis with the help of LCG Associates (an independent, third-party investment consulting firm), Archbold is happy to announce a reduction in administrative fees, several changes to the investment lineup, and to introduce a voluntary managed account service, Managed Advice. We are also changing the way fees are assessed and collected on the plan. These changes are outlined below, and you will receive formal change notices in advance of the effective date of the changes.

### Fee Changes:

Along with the fee reduction, the method in which Plan fees are paid will change in order to provide greater fee transparency for Plan participants. Currently, administrative fees of 0.13% are paid by Plan participants through revenue sharing, whereby a portion of the investment expense ratio is used to pay administrative fees, with excess funds refunded to participants as Plan Service Credits.

Beginning November 1, 2019, the administrative fees for the Plan will be reduced from 0.13% to 0.11% and will be deducted on a pro rata basis across all investment options held in your account on a monthly basis. At the same time, revenue sharing will be eliminated from the investment expense ratios in the Plan. Administrative fees will appear directly on your quarterly statement as a PSF (Pension Service Fee) similar to the illustration below:

### Fee/Credit Details for Statement Period

		Plan Fees	Plan Credits	Total Net Fees/Credits
ABC Fund	Administrative Fee - Pro-Rata	-\$3.09	\$0.00	-\$3.09
DEF Fund	Administrative Fee - Pro-Rata	-\$17.51	\$0.00	-\$17.51
GHI Fund	Administrative Fee - Pro-Rata	-\$1.16	\$0.00	-\$1.16
JKL Fund	Administrative Fee - Pro-Rata	-\$2.42	\$0.00	-\$2.42

To help illustrate the impact of the fee reduction, a 0.13% fee represents \$13 per year for every \$10,000 invested, whereas a 0.11% fee represents \$11 per year for every \$10,000 invested. Similarly, a 0.13% fee represents \$130 per year for every \$100,000 invested, compared to the 0.11% fee which represents \$110 per year for every \$100,000 invested. Over time, lower fees could have a significant impact on your account.

### Investment Changes:

Effective October 31, 2019, there will be 21 share class changes, one fund replacement (Fidelity 500 Index will replace Vanguard 500 Index Adm) and 5 new Index fund offerings which will extend the range of passive investment funds available in the plan across six major asset classes. You will receive a Mapping Notice with additional details thirty days in advance of the changes, with instructions should you wish to make changes to your current balances or future allocations prior to the effective date of 10/31/19. The chart on Attachment A summarizes the changes.

### **Managing Your Investments:**

Managed Advice is a new, optional managed account service that offers you:

- A customized retirement investment strategy designed just for you, based on your unique financial situation and goals
- An easy to use online platform powered by Morningstar®, an industry leader in retirement planning and investment management
- Access to Transamerica Investment Advisor Representatives if you need additional support or guidance

The fee for Managed Advice is 0.45% annually. More information about Managed Advice will be provided to you closer to the effective date 11/01/19. You may elect the service at any time beginning 11/01/19; there is no specific enrollment period.

**PortfolioXpress** will continue to be offered under the Plan, and may be elected at any time. PortfolioXpress is Transamerica's automatic asset allocation and rebalancing service which uses the "core" funds in the plan and the retirement year you choose, to present you with a diversified investment mix for today and a "glide path" of adjustments for tomorrow. There is no additional fee for the service.

PortfolioXpress automatically:

- Rebalances your entire account (if needed) and allocates contributions to reflect your mix
- Rebalances your portfolio each quarter to maintain your mix
- Adjusts your mix to become more conservative over time.

***Note that you may not use PortfolioXpress and Managed Advice at the same time on the same Plan account. Also, Managed Advice may be offered only under the 403(b) Plan; however, assets in a 457(b) plan will be recognized in the advisory process at no additional fee.***

If you have any questions, or would like additional information, please contact Sunny Gay at [sgay@tnbfinancial.com](mailto:sgay@tnbfinancial.com) or Transamerica at 800-755-5801. Transamerica's representatives are available Monday through Friday between the hours of 8am and 9pm ET.

## Attachment A

The “Current Fund” in the chart below will no longer be offered under the Plan. The balance in this fund and ongoing investment allocations will be mapped to the replacement funds as indicated below. In addition, if applicable, these changes will be made to any and all model portfolio services offered under the Plan, such as PortfolioXpress.

Archbold Retirement Plans - Fund & Share Class Changes				
Fund	Current Share Class	Fund Expense Ratio	NEW - Zero Revenue Share Class	Fund Expense Ratio
<b>TIAA-CREF Social Choice</b>	<b>TRSCX</b>	0.42%	<b>TISCX</b>	0.17%
Vanguard S&P 500 Index (Closing; mapping to FXAIX)	VFIAX	0.04%		
Fidelity S&P 500 Index (New Addition, Map VFIAX Assets)			FXAIX	0.01%
<b>Harbor Capital Appreciation Fund</b>	<b>HNACX</b>	<b>0.58%</b>	<b>HNACX</b>	<b>0.58%</b>
<b>Dodge &amp; Cox Stock<sup>1</sup></b>	<b>DODGX</b>	<b>0.52%</b>	<b>DODGX</b>	<b>0.52%</b>
Fidelity Mid-Cap Index (New Addition)			FSMDX	0.03%
<b>TimesSquare Mid-Cap Growth</b>	<b>TMDIX</b>	<b>0.98%</b>	<b>TMDIX</b>	<b>0.98%</b>
<b>Transamerica Mid-Cap Value Opps</b>	<b>TOTFX</b>	<b>0.90%</b>	<b>MVTRX</b>	<b>0.75%</b>
Fidelity Small-Cap Index (New Addition)			FSSNX	0.03%
<b>Conestoga Small-Cap Growth</b>	<b>CCASX</b>	<b>1.10%</b>	<b>CCALX</b>	<b>0.90%</b>
<b>Columbia Small-Cap Value</b>	<b>CRRRX</b>	<b>0.88%</b>	<b>CRRYX</b>	<b>0.83%</b>
Fidelity International Index (New Addition)			FSPSX	0.04%
<b>American Funds EuroPac Growth</b>	<b>REREX</b>	<b>0.83%</b>	<b>RERGX</b>	<b>0.49%</b>
Fidelity Emerging Markets Index (New Addition)			FPADX	0.08%
<b>Parametric Emerging Markets</b>	<b>EIEMX</b>	<b>1.12%</b>	<b>EREMX</b>	<b>1.07%</b>
Fidelity US Bond Index (New Addition)			FXNAX	0.03%
<b>Wells Fargo Core Bond</b>	<b>MBFIX</b>	<b>0.42%</b>	<b>WTRIX</b>	<b>0.37%</b>
<b>Columbia Income Opportunities High Yield</b>	<b>CPPRX</b>	<b>0.79%</b>	<b>CIOYX</b>	<b>0.67%</b>
<b>Transamerica Guaranteed Investment Option</b>		<b>0.00%</b>		<b>0.00%</b>
<b>T. Rowe Retirement 2005</b>	<b>PARGX</b>	<b>0.79%</b>	<b>TRPFY</b>	<b>0.40%</b>
<b>T. Rowe Retirement 2010</b>	<b>PARAX</b>	<b>0.79%</b>	<b>TRPAX</b>	<b>0.39%</b>
<b>T. Rowe Retirement 2015</b>	<b>PARHX</b>	<b>0.82%</b>	<b>TRFGX</b>	<b>0.43%</b>
<b>T. Rowe Retirement 2020</b>	<b>PARBX</b>	<b>0.86%</b>	<b>TRBRX</b>	<b>0.47%</b>
<b>T. Rowe Retirement 2025</b>	<b>PARJX</b>	<b>0.89%</b>	<b>TRPHX</b>	<b>0.50%</b>
<b>T. Rowe Retirement 2030</b>	<b>PARCX</b>	<b>0.92%</b>	<b>TRPCX</b>	<b>0.53%</b>
<b>T. Rowe Retirement 2035</b>	<b>PARKX</b>	<b>0.95%</b>	<b>TRPJX</b>	<b>0.56%</b>
<b>T. Rowe Retirement 2040</b>	<b>PARDX</b>	<b>0.97%</b>	<b>TRPDX</b>	<b>0.58%</b>
<b>T. Rowe Retirement 2045</b>	<b>PARLX</b>	<b>0.97%</b>	<b>TRPKX</b>	<b>0.59%</b>
<b>T. Rowe Retirement 2050</b>	<b>PARFX</b>	<b>0.97%</b>	<b>TRPMX</b>	<b>0.59%</b>
<b>T. Rowe Retirement 2055</b>	<b>PAROX</b>	<b>0.97%</b>	<b>TRPNX</b>	<b>0.59%</b>
<b>T. Rowe Retirement 2060</b>	<b>TRRYX</b>	<b>0.97%</b>	<b>TRPLX</b>	<b>0.59%</b>
<b>T. Rowe Retirement Balanced Fund</b>	<b>PARIX</b>	<b>0.77%</b>	<b>TRPTX</b>	<b>0.38%</b>
<b>Personal Choice Retirement Account<sup>2</sup></b>				
<b>Vanguard Treasury Money Market Investor</b>	<b>VUSSX</b>	<b>0.09%</b>	<b>VUSSX</b>	<b>0.09%</b>

<sup>1</sup> The Dodge & Cox Stock Fund does not have a zero revenue share class. Thus, the revenue share generated would be allocated back to those plan participants who are invested in this fund.

<sup>2</sup> Expense ratios will vary based on fund selection and are paid by the participant.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

Managed Advice® provides a participant with an asset allocation mix of funds available within the plan. The asset allocation mix will be automatically rebalanced and reallocated, managing risk and return as participants' settings and goals change over time. Additional fees and terms and conditions apply to the Managed Advice® service. Participants will continue to bear the fees of the underlying investment options in the Managed Advice® account. Managed Advice® portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks the greater the risk. Managed Advice® utilizes models, algorithms and/or calculations ("Models"), which have inherent risks. Models may incorrectly forecast future behavior or produce unexpected results resulting in losses. The success of using Models depends on numerous factors, including the validity, accuracy and completeness of the Model's development, implementation and maintenance, the Model's assumptions, factors, algorithms and methodologies, and the accuracy and reliability of the supplied historical or other data. If incorrect data is entered into even a well-founded Model, the resulting information will be incorrect. Investments selected with the use of Models may perform differently than expected as a result of the design of the Model, inputs into the Model, or other factors. The principal value of the portfolio is never guaranteed. Investment return and principal value will fluctuate with market conditions, and participants may lose money.

The Managed Advice® service is offered through Transamerica Retirement Advisors, LLC (TRA), an SEC registered investment advisor. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management Associates, LLC®, a wholly-owned subsidiary of Morningstar, is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for the Managed Advice® service. Morningstar is not affiliated with any Transamerica companies. Please see the Managed Advice® agreement for more information on the terms and conditions that apply.

Neither TRA nor the Managed Advice® service provides advice for, recommends allocations of, or manages individual stocks, self-directed brokerage accounts, or employer-directed monies, even if they are available for investment in a plan. Neither TRA nor Morningstar®, as the independent financial expert, selects or endorses any of the particular investment options available in a plan through the Managed Advice® service. Under the Managed Advice® service, the designated plan investment options used within the Managed Advice® service portfolios may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates.

Securities are offered through Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated, but are not affiliated with your employer

**PortfolioXpress: Transamerica's automated allocation and rebalancing service uses your plan's "core" investment options to offer a broadly diversified portfolio (the attached chart illustrates how your mix automatically becomes more conservative over time). PortfolioXpress is a registered service mark of Transamerica Retirement Solutions Corporation (Transamerica). The service presents a series of asset allocation models based on a designated retirement year. You are solely responsible for selecting the retirement year. In implementing the service, you agree to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within the account. You can change your target retirement year, or turn PortfolioXpress off, at any time. The annual fee for PortfolioXpress is 0.1% of your account balance, which is deducted from your account monthly. You will bear the fees of the underlying funds in which your account is invested. You can cancel anytime without penalty. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date.**

# OTHER BENEFITS

— CONTINUED —



The benefits listed on this page are available at no cost to you.

## Archbold Health Advocates

Archbold is committed to improving the health of our employees and Archbold Medical Center Employee Health Plan enrollees by detecting health risks and providing the resources to overcome these risks at no extra cost.

### Covered conditions:

- Diabetes
- Asthma
- Hypertension (with a co-morbid condition)
- High Cholesterol (with a co-morbid condition)
- BMI 40 and up
- Psoriasis
- Crohn's
- Rheumatoid Arthritis

Participants are identified through annual physical exam, self-reporting, or health claim analysis:

- Basic Physical
- Blood work—*Only required for employees enrolled in the Archbold Medical Center Employee Health Plan; otherwise voluntary but required for DM participation/incentive*
- PPD
- Height/Weight—BMI

### Offers:

- Individual Coaching
- Printed educational materials
- Referrals
- Continuous Monitoring
- Free monitoring equipment and supplies
- Medications
- Tobacco Cessation classes

### Free Medications

- DM Formulary
- Basic Copay for non-formulary (employee choice)

### Premium Incentives for participation

- \$30 per pay period for program compliance
  - » Complete employee screening
  - » Have no identified conditions or if identified meet participation requirements

## CIGNA Secure Travel

When you travel over 100 miles from home on company business or vacation, CIGNA Secure Travel is there to help. If you find yourself needing medical assistance, legal referrals, translation assistance, help with emergency travel plans, or more, call 1-888-226-4567 or email [cigna@europassistance-usa.com](mailto:cigna@europassistance-usa.com).

## CIGNA Health and Wellness Discounts

Get big discounts and special offers on products and service you use every day with the CIGNA Health Rewards program. Save on weight management and nutrition, vision and hearing care, fitness clubs, quitting tobacco programs and more. Go to [www.cigna.com/rewards](http://www.cigna.com/rewards) (password: savings).

## CIGNA Will Preparation and Estate Planning

Help protect you and your family's financial future. This simple, online will preparation tool lets you create a customized will built around your state-specific laws. You can also create other legal documents, like a living will and power of attorney document. It's easy, safe and secure. Go to [www.cignawillcenter.com](http://www.cignawillcenter.com).

## CIGNA Identity Threat

User CIGNA's online tips and prevention kit to help stop identity theft before it happens. If your identity is stolen, CIGNA can help. Just call a personal case manager for step-by-step help with everything from identity theft to credit card fraud to emergency travel arrangements. Real-time support is available anytime, from anywhere in the world. Call 1-888-226-4567 to get help. Let your case manager know you're in the CIGNA Identity Theft program, group #57.

# IMPORTANT CONTACTS

## Claims Department Health, Dental, and Vision Insurance

phone.....229.227.5030 • 1.866.565.3560

email..... amc\_claims@archbold.org

## Disability Claims

CIGNA..... 1.800.36.CIGNA

Employee Assistance Program..... 229.228.2210

Employee Pharmacy ..... 229.228.8008

Human Resources..... 229.227.5040

Archbold Health Advocates ..... 229.584.5540

Benefits Manager..... 229.227.5075

Benefits Enrollment Coordinator ..... 229.227.5095

Benefits Leave Coordinator ..... 229.227.5049

Workers Compensation Coordinator ..... 229.227.5076

Benefits email ..... benefits@archbold.org

## Transamerica Retirement Services

phone.....1.800.755.5801

web.....www.trsrretire.com/webportal/retire/index.html

## Voluntary Benefits

Benefit Counselor..... 352.614.0292

web..... www.aflac.com

Aflac Corporate ..... 800.433.3036

# 2020 OPEN ENROLLMENT SCHEDULE

## ACC

September 30 1pm–4pm

## Administrative Services Building

September 24 8am–12pm

October 1 8am–12pm

October 8 8am–12pm

## Archbold Memorial Hospital East Tower Classroom

September 23 7am–7pm

September 26 7am–11am

September 30 7am–12pm

October 2 4pm–8pm

October 7 7am–7pm

October 11 7am–1pm

## Archbold Primary Care

October 8 2pm–5pm

## Brooks County Hospital

October 4 7am–3pm

## Glenn-Mor Nursing Home

September 27 2pm–4pm

## Grady General Hospital

October 10 7am–3pm

## Medical Group of Mitchell County

October 3 3pm–4:30pm

## Mitchell County Hospital

October 3 7am–2pm

## Oncology

September 26 1:30pm–5pm

## Pelham Parkway Nursing Home

October 1 2pm–4:30pm

## SGSA

September 27 9am–12pm

## Urgent Care Center

September 24 2pm–4pm

## Visiting Nurses Association

September 25 8am–11am