

It's All You...

What's new for 2015

We've heard your feedback—when it comes to benefits, you asked us to, **"Make it about me—help me get the most value from my Fidelity benefits."**

To help, we've designed this guide—making it easier for you to understand your benefits. You'll find the key updates to your health and insurance programs for 2015, which are designed to provide more flexibility to meet your unique needs, and help you get the coverage you want.

It's all part of Fidelity's commitment to be Invested in you.

New in 2015

Learn more about these changes, and how they may impact you and your family:

- **Medical/Dental:** New coverage rates for associates enrolling themselves along with a child(ren), and no other adults.
- **Prescription Drugs:** CVS/caremark will replace Express Scripts as our prescription drug administrator, with changes to the preferred drug list and additional conveniences in filling your prescriptions.
- **Life Insurance:** Prudential will replace Minnesota Life as our life insurance carrier, with changes to employee-paid coverage options, along with a one-time opportunity to easily increase your life insurance coverage.

**Make your benefits elections during
Annual Enrollment, October 1–22.**



Answer the questions in the left-hand column to determine which changes you need to know about. If you answer “no” to a question, you can skip that row of information entirely.

What’s New for 2015—HEALTH CARE

ASK YOURSELF:	▶ IF SO, HERE’S WHAT’S CHANGING: ▶	▶ WHAT IT MAY MEAN FOR YOU: ▶	▶ FOLLOW THESE STEPS:
<p>Will you enroll in medical or dental?</p>	<p>We’re introducing new coverage categories that are more closely aligned with your family makeup and who you cover:</p> <ul style="list-style-type: none"> • Individual • Individual + spouse/domestic partner • Individual + child(ren) • Individual + family 	<ul style="list-style-type: none"> • You’ll automatically be mapped to a coverage category on NetBenefits® based on who you currently cover for medical and dental. 	<p>Beginning September 29, visit fmrbenefits.com to view the Health Coverage Comparison Chart, which shows:</p> <ul style="list-style-type: none"> • Contribution rates • How changes might affect your costs
<p>Will you and your covered dependents need prescriptions?</p>	<ul style="list-style-type: none"> • CVS/caremark is replacing Express Scripts as our prescription drug program administrator. • You can now get a 90-day supply of your long-term medications through a CVS/pharmacy store. • CVS/caremark and Express Scripts have slightly different preferred drug lists; therefore, certain medications will be covered differently. 	<ul style="list-style-type: none"> • Prescription coverage will continue to be provided when you enroll in a Fidelity medical plan option. • Most of your current prescriptions/refills will automatically transfer from Express Scripts; if a new prescription is required, CVS/caremark will contact you in December. • You’ll pay the same price for your 90-day supply of long-term medications when you fill them at a CVS/pharmacy store or through mail service. 	<p>Beginning September 29, visit the CVS/caremark pre-enrollment website to:</p> <ul style="list-style-type: none"> • See how you can conveniently fill a 90-day supply of your long-term and specialty medications by mail OR at your local CVS/pharmacy store. • Check the CVS/caremark Drug Coverage & Cost Tool to confirm your medication’s status (preferred/non-preferred).
<p>Are you enrolled in the HealthFlex PPO or HMO?</p>	<ul style="list-style-type: none"> • For the HealthFlex PPO, annual out-of-pocket limits for medical and prescription expenses will now be <i>combined</i>. • For HMOs, there is a new and <i>combined</i> annual out-of-pocket limit for medical and prescription expenses, as well as a new copay for each hospital stay. 	<p>For both HealthFlex PPO and HMOs:</p> <ul style="list-style-type: none"> • Your out-of-pocket maximum is increasing, but both medical costs and prescription drug costs will now count toward a single out-of-pocket maximum. <p>For HealthFlex PPO:</p> <ul style="list-style-type: none"> • There will be an increase in the out-of-pocket limit to \$1,500 (\$3,000 family). <p>For HMOs:</p> <ul style="list-style-type: none"> • There will be a new \$300 copay for each inpatient hospital admission. • There will be an increase in the out-of-pocket limit to \$2,000 (\$4,000 family). 	<ul style="list-style-type: none"> • See how the changes might affect your costs with the Medical Cost Comparison Tool, available on fmrbenefits.com beginning September 29.

What's New for 2015—HEALTH CARE (Continued)

ASK YOURSELF:	IF SO, HERE'S WHAT'S CHANGING:	WHAT IT MAY MEAN FOR YOU:	FOLLOW THESE STEPS:
Do you have a dependent diagnosed with autism spectrum disorder (ASD)?	<ul style="list-style-type: none"> Applied behavior analysis (ABA) therapy will be covered under all Fidelity medical plan options (subject to approval) beginning January 1, 2015. 	<ul style="list-style-type: none"> ABA therapy will be treated as any other covered expense by your plan. 	<ul style="list-style-type: none"> If your provider recommends ABA therapy, contact your plan about the required pre-certification process.

What's New for 2015—LIFE INSURANCE

ASK YOURSELF:	IF SO, HERE'S WHAT'S CHANGING:	WHAT IT MAY MEAN FOR YOU:	FOLLOW THESE STEPS:
Do you want to know what's happening with Fidelity's life insurance program?	<ul style="list-style-type: none"> The current program through Minnesota Life is being replaced by a new life insurance program administered by Prudential. Rates are lower. 	<ul style="list-style-type: none"> You'll be automatically enrolled for the same amount of life insurance that you have now. During Annual Enrollment, you have a one-time opportunity to increase your life insurance up to \$1 million without needing to provide proof of good health. 	<ul style="list-style-type: none"> Visit Prudential's pre-enrollment website beginning September 29 to use an interactive tool, <i>Talk to Pete</i>, which can help you decide how much coverage you might need and walk you through the details of our new life program.
Do you have a variable investment account (or a "side account") through Minnesota Life that has a balance?	<ul style="list-style-type: none"> This account feature will be discontinued on December 31, 2014. Payroll deductions to your Variable Investment Account will discontinue with your final paycheck in 2014. 	<p>Your full account balance will be paid to you in January 2015, unless you take action before January 1, 2015.</p> <ul style="list-style-type: none"> Applicable taxes on investment gains may apply. 	<ul style="list-style-type: none"> You will be contacted directly about actions you may want to take, account payment, and any taxes that may apply.
Do you want life insurance for your spouse/domestic partner and kids?	<ul style="list-style-type: none"> The current dependent life insurance program ends on December 31, 2014. You will need to elect coverage on NetBenefits during Annual Enrollment. Spouse Life Insurance and Child Life Insurance coverage are available at group rates through Prudential. 	<ul style="list-style-type: none"> You can elect up to \$500,000 for your spouse/domestic partner. You can elect the Child Life Insurance benefit of \$10,000. This single election covers all dependent children up to age 26 for a single, flat rate. Your cost will be based on the option(s) you elect. 	<ul style="list-style-type: none"> If you want your dependents to have life insurance, you must actively elect coverage on NetBenefits by the October 22 Annual Enrollment deadline.

What's New for 2015—LIFE INSURANCE (Continued)

ASK YOURSELF:	IF SO, HERE'S WHAT'S CHANGING:	WHAT IT MAY MEAN FOR YOU:	FOLLOW THESE STEPS:
<p>Do you want to pay the lowest life insurance rates for you and your spouse/ domestic partner?</p>	<ul style="list-style-type: none"> Your current employee tobacco-use status will transfer from Minnesota Life to NetBenefits, and your rates will be based on this information. If you elect life insurance for your spouse/domestic partner, you will need to update his or her tobacco-use status on NetBenefits when you enroll; otherwise, you will be charged the tobacco-user rate for this coverage. 	<ul style="list-style-type: none"> Life insurance rates are higher for those who use tobacco or choose not to report their tobacco-use status. You'll have an opportunity to confirm your status during enrollment, and can update it at any time during the year. 	<ul style="list-style-type: none"> During enrollment, confirm your tobacco-use status and complete your spouse's/ domestic partner's status on NetBenefits to ensure that you pay the correct rates beginning January 1, 2015.
<p>Do you want to increase your life insurance?</p>	<p>Proof of good health is not required if you enroll for or increase life insurance coverage during Annual Enrollment, up to:</p> <ul style="list-style-type: none"> \$1 million in coverage for employees \$50,000 in coverage for your spouse/domestic partner 	<p>If you complete your enrollment by October 22, you won't have to answer questions about your health or take a medical exam if you want to:</p> <ul style="list-style-type: none"> Get the same amount of basic and supplemental coverage that you have now—regardless of the amount. Elect or increase your combined Employee Basic and Supplemental coverage up to \$1 million. Elect \$50,000 for your spouse/domestic partner. 	<ul style="list-style-type: none"> Enroll by October 22 on NetBenefits.

Visit fmrbenefits.com for all the details.

Have a question? Give us a call at 800-835-5099, prompt 1, and say, "Health and Insurance."

