

2019 ANNUAL ENROLLMENT NEWSLETTER

The Annual Enrollment period will be May 20 – May 31 for coverage effective July 1, 2019.

The modified benefit program consisting of the Aetna Silver Medical Plan and Dental PPO Plan will continue to be offered to eligible team members **who remain active with Wayne Services Legacy, Inc. after June 30, 2019.**

PLEASE NOTE: For team members terminating employment prior to June 30, 2019, active coverage will end the last day of the pay period following the termination date.

COBRA packets will be sent by Wage Works within two weeks after your termination date to elect continuation coverage through July 1, 2019. Wage Works will also send a COBRA Annual Enrollment packet to elect coverage effective July 1, 2019. It has not yet been determined how long COBRA coverage will be available, however you will be given sufficient notice to secure coverage elsewhere.

NO PAYROLL COST FOR COVERAGE:

The Aetna Silver Medical Plan and Aetna Dental PPO Plan will continue to be offered at **no cost** to team members, meaning you will **not** have a medical or dental deduction come out of your paycheck. You will still be subject to plan deductibles and co-insurance.

If you are a tobacco user and/or cover a spouse that has access to health coverage through their employer, you will **not** be subject to a spousal or tobacco surcharge.

WHO MUST TAKE ACTION DURING ANNUAL ENROLLMENT:

You **MUST act between May 20 - May 31** if:

- You are currently enrolled in the Aetna Silver Medical Plan and/or Aetna PPO Dental Plan and wish to drop coverage.
- You are not currently enrolled and wish to elect medical and/or dental coverage.
- You want to add or drop dependents.

ID CARDS:

New ID cards will be mailed and should arrive around July 1. Temporary ID Cards can also be printed directly from the Aetna website www.aetna.com. If you are currently enrolled in an Aetna option, your ID number on your current card starting with the letter "W" will remain the same. This ID number is how Aetna and your provider identify your coverage.

Your current Caremark prescription ID card is also valid. Only new enrollees will receive a new Caremark ID card. Temporary ID cards can be printed from the www.caremark.com site.

TO ENROLL/MAKE CHANGES:

Starting May 20, if you would like to enroll for the first time, make changes or waive coverage for the new plan year, please e-mail Sonia.Esposito@toysrus.com with the change you want to make. If you are adding a dependent, please provide full name, date of birth, relationship to you, and social security number (please do not e-mail SSN – please see Sonia Esposito personally).

As a reminder, **no action is needed if:**

- You have existing Aetna Silver medical plan and/or Aetna Dental PPO plan (at your current tier level) and do not want to make any changes.
- You currently have no coverage and wish to continue to waive coverage.

IMPORTANT LEGAL NOTICES:

The following legally required notices can be found in the Administrative and Legal SPD on RUsBenefits.com

- Women's Health and Cancer Rights
- Newborns' and Mothers' Health Protection Act
- Prescription Drug Coverage and Medicare
- COBRA
- HIPAA
- CHIPRA

In addition, you may find the following on RUsBenefits.com under Contacts, Tools & Resources:

- Summary Plan Descriptions (SPDs)
- Summary Annual Reports (SARs)
- Summary of Benefits and Coverages (SBCs)