





BI Benefits Direct Starring You Milk Stork
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Healthy Actions<sup>SM</sup> program In Touch Care
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BI Benefits Direct, our online benefits platform at bibenefitsdirect.bswift.com, provides an easy, more convenient experience for managing your benefits during Annual Enrollment and throughout the year.

With Benefits Direct, you can enroll, make changes and update life insurance beneficiaries — quickly and easily. The site offers:

- **Benefits information**, including plan details and side-by-side comparisons.
- > Ask Emma, the interactive benefits advisor, for help choosing the best plan option. Compare plans, estimate costs, get recommendations and much more.
- **Easy changes.** Go online from work or home to make qualified life event changes, add/drop dependents, update beneficiaries, and more.

Benefits Direct also maintains a call center at 1-877-206-5694 with extended hours Monday through Friday from 8 a.m. to 8 p.m. ET. Call for information about your health care and life insurance plans, and for help enrolling.

To get started: Visit www.bibenefitsdirect.bswift.com and use your BI network ID for your username. For your initial password, you'll use:

- Lowercase first letter of your first name
- > Month of your birth (two digits)
- > First five digits of your Social Security number

After your first login, you'll be prompted to reset your password.

## Starring you!

Now you're the star in your own health plan video from Aetna.

Starring you is a personalized video about your health benefits. It's unique to you, guiding you through plan features, cost sharing and online tools that help you find doctors, manage your health care and more. Your video also explains things you may not even know are included in your plan, like wellness programs and member discounts.

To watch your video:

- > Go to aetnastarringyou.com.
- > Register for your member website and/or sign in.
- > Watch your 2019 health plan video (best viewed in Google Chrome, Firefox, Microsoft Edge or Safari)

This video is only available on your Aetna member website, so be sure to register if you haven't already.











## Milk Stork: Help for traveling moms

Milk Stork provides breastfeeding mothers with a convenient way to send or carry breast milk home while traveling for work.

Learn more: Visit https://www.milkstork.com/boehringeringelheim to learn more about this valuable service and read testimonials from participating mothers.

## **Fitness Options**

Get help to be fit and healthy this year:

- > Employees and their dependents age 18 or older can join the Active&Fit Direct program for discounted rates at over 9,000 fitness centers and YMCAs nationwide. The cost is \$25 a month (plus a \$25 enrollment fee and applicable tax) per person. A three-month commitment is required.
- > Employees in Ridgefield have access to a free, professionally managed on-site fitness center.
- > Employees in Duluth have access to a free on-site fitness room.
- **Employees and family members enrolled in a BI medical plan with Aetna are eligible** for discounted memberships with GlobalFit\*.

Visit MyBI>My Life & Career>Wellness & Fitness>Select Your BU>Fitness Services, to learn more about your fitness options.

## Family-Friendly Benefits

BI is creating a workplace where you can thrive, with:

- > Adoption and Surrogacy subsidy \$10,000 per child.
- > A paid parental leave policy. New parents are eligible for up to two weeks of paid leave to care for a newborn or newly adopted child.











#### Teladoc®

Teladoc lets you consult with a doctor 24/7 for help with non-emergency health issues. With this convenient service, you can:

- Consult with a licensed primary care doctor via phone or video. Once you set up your account you can get diagnosed, treated and have prescriptions called in to your local pharmacy. The service covers colds, flu, allergies, bronchitis, sinus problems and other non-emergency problems.
- > Get help for skin conditions. Use Teladoc to access the services of licensed dermatologists for conditions such as psoriasis, skin infections, suspicious moles and others. You start by uploading images of your condition for review. Within two business days, you'll hear back via secure message and be able to pick up a prescription at your local pharmacy, if needed.
- Add a loved one for whom you are a caregiver to your Teladoc account. Then you can have a group visit with your Teladoc physician, your loved one and you — online or using the Teladoc app.
- > Access licensed therapists for help with issues such as anxiety, eating disorders, depression, parenting problems and more. Through Teladoc you can establish a relationship with a licensed psychiatrist, psychologist, therapist, counselor or social worker. Online video consultations are available 7 days a week, 7 a.m. to 9 p.m. local time. Learn more at Teladoc.com/aetna-therapy.

Get started: Set up your Teladoc account, visit teladoc.com/aetna or call 1-855-835-2362.













When you participate in the Healthy Actions program, you'll earn money to offset medical expenses or add to your HSA. Here's how it works:

#### To earn \$500 in incentive credits:

- Get your Metabolic Syndrome screening by September 30, 2018.
  AND
- > Complete or update the Simple Steps To A Healthier Life® Health Assessment by December 31, 2018.

#### To earn an additional \$200.

> Have your covered spouse/domestic partner complete the Metabolic Syndrome screening by September 30, 2018.

#### Credits will be:

- > Applied to your medical expenses if you are enrolled in the Aetna Choice® POS II Plan or Aetna HealthFund® HRA Plan.
- Deposited in your health savings account (HSA) if you are enrolled in the Aetna HealthFund® HSA Plan.

Remember, incentive credits are available the month after you earn them. The sooner you complete the healthy actions, the sooner you will have money for medical expenses or your HSA.

NOTE: You must be enrolled in a BI medical plan with Aetna to earn incentive credits. If you are not, you can still complete the healthy actions to learn about your health status and potential risks, but you won't earn the incentive.

Learn more: For more details about the 2018 Healthy Actions program, visit MyBI>My Life & Career>Benefits & Compensation>Health Benefits>Healthy Actions Program.

## Newtopia: The ultimate personalized weight loss plan

Newtopia can create a weight-loss program just for you. It's a science-based approach that uses your DNA (from a simple saliva test) and information you provide to develop a highly personalized plan.

Your plan will include coaching calls, a cellular scale, activity tracker, the Newtopia app and an online platform for connecting with other participants. Make this your year to lose those extra pounds and enjoy better health, with Newtopia.

Learn more: See success stories at https://www.newtopia.com/b2c/testimonials/.

Get started: If your (or your covered spouse's/domestic partner's) Metabolic Syndrome screening results show you could benefit from Newtopia, you'll get an email with a link to learn more and register.











## In Touch Care<sup>™</sup>, for help with acute and chronic conditions

If you or a covered family member is dealing with a chronic condition (like asthma or diabetes) or an acute (short-term) health challenge, help is available. The Aetna In Touch Care management program is a free, confidential program that offers phone-based, one-on-one nurse support to help you manage your condition or problem and enjoy better health.

If you're eligible for the program, an Aetna nurse will be in touch to invite you to participate. We encourage you to take the time to see how In Touch Care can help you.

#### Health Advocate<sup>™</sup> — Expert help to navigate the health care system

Make the health care system work better for you, with Health Advocate. When you call the toll-free number, you'll talk with a benefits and health care expert who can help with:

- > Medical plan questions
- > Health conditions, screenings and tests, treatments, procedures and costs
- Coordinating complex medical services
- > Claims and billing questions

#### **Contact Health Advocate:**

Phone: 1-866-695-8622, Monday through Friday, 8 a.m. to midnight, ET.

Staff are also available after hours and weekends.

Email: answers@HealthAdvocate.com Web: HealthAdvocate.com/members

#### Best Doctors — Make medical decisions with confidence

Best Doctors is a free service that provides expert advice on medical issues and concerns ranging from minor surgery to cancer and heart disease. Use the service to:

- > Have your case reviewed and receive an expert report
- Get guidance during serious medical events
- > Talk with a Best Doctors clinician about medical conditions and treatments

Most important, it's confidential. Best Doctors complies with all relevant state, national and international privacy laws and regulations.

**Learn more:** Visit **bestdoctors.com** to read real-life stories and learn more about this important service.











#### "Your Retirement Planner" website

Accessed from Retirement One Source Online, "Your Retirement Planner" website offers tools and resources that make retirement planning easier. The site features:

- **Your Retirement Dashboard**, with your Retirement Readiness Index that shows if you're ready for retirement and suggests steps to reach your goals.
- > Reference materials that include electronic brochures, FAQs, tutorials (including a Social Security tutorial), details about the Pension Plan lump-sum payment option, and, for Final Average Pay formula participants, a summary document on making the transition to the Retirement Accumulation Plan.
- > The Retirement Income Modeler, which shows retirement income sources (from BI and other resources) in one place. The tool shows how long your savings may last and any gaps you may need to fill before retirement.
- > The Lump Sum Modeler, to help you make informed decisions about your payment election from the Pension Plan. The modeler compares available lump-sum and monthly annuity payments (if you have a lump-sum option). You can also see interest rate impacts and learn how you can use the lump-sum option to provide yourself a monthly payment.

To find "Your Retirement Planner" website, log on to Retirement One Source Online and select "Retirement Planning" along the top navigation bar.

Get started: Access Retirement One Source Online here.

#### Online retirement education modules

View online retirement tutorials that cover:

- > Building a Foundation
- > Creating and Managing Wealth
- > Setting Up Your Income Stream
- > Making the Most of What You Have

Each module runs about 15 minutes and can be accessed from any computer or mobile device. To view the modules, visit **www.bi-retirementeducation.com**.











## Pre-retirement counseling from Retirement One Source

As you approach retirement, you may have questions about your BI benefits in retirement – from your pension and savings plan to your health care benefits. A pre-retirement counselor, available through Retirement One Source, can help you understand:

- Your projected pension benefits.
- > When your benefits will begin after retirement, and what options you have to defer commencement.
- > Options for continuing health benefits in retirement.
- > Payment options from the pension plan and RSP.

And much more.

Get started: To schedule a time to speak with a pre-retirement counselor, call Retirement One Source at 1-800-228-1931. Note: This service is available to all employees; however, employees age 55 or older and within one year of retirement will be given priority for assistance from a pre-retirement counselor.

## MetLife workshops

Take advantage of free workshops taught by financial experts from MetLife, featuring a variety of timely topics. Past workshops have included:

- **Estate Planning: A Sensible Approach**, which covered setting goals, navigating today's estate tax landscape and avoiding 10 common planning mistakes.
- Special Needs, which looked at the challenges of financial planning for special needs individuals and covered solutions such as government benefits, a Special Needs Trust, wills and letters of intent.

Watch for announcements about future workshop offerings.









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## Tax-Advantaged Benefits — Flexible Spending Accounts

During Annual Enrollment, you may elect to participate in a Flexible Spending Account (FSA). With an FSA, you can set aside funds on a pre-tax basis for qualified health care and/or dependent care expenses. There are three types of FSAs:

- > Health Care FSA, to use for qualified health care expenses that include your medical deductible, coinsurance and copays, and expenses such as vision and hearing care, dental care and many others. The Health Care FSA is not available to Aetna HealthFund HSA Plan participants.
- Limited Scope Health Care FSA (available only to Aetna HealthFund HSA Plan participants).

The 2018 annual contribution limit for the Health Care FSA or Limited Scope Health Care FSA is \$2,650.

Dependent Care FSA, to use for expenses such as day care or elder care necessary for you and/or your spouse to work. You may contribute up to \$5,000 per year (\$2,500 if you are married and file taxes separately). The maximum household contribution to a Dependent Care FSA is \$5,000.

## YouDecide: Your connection to voluntary benefits and discounts

The YouDecide portal is your year-round voluntary benefits and discount resource. Visit during Annual Enrollment and at any time during the year to:

- Learn more about voluntary benefits available to you, such as life, accident and auto insurance
- > Enroll in or drop coverage (as permitted outside of Annual Enrollment)
- > Check current voluntary benefits payroll deductions
- Get discounts of up to 80 percent on cars, gym memberships, Apple® products, exercise equipment, movie tickets, wireless services, select Dell™ systems and more

To access the portal: Visit www.youdecide.com/boehringer or call 1-877-856-8397 (use client ID BI877).













An accident can result in expenses that are impossible to plan for and can deplete income and savings. Accident Insurance from Allstate offers protection against the unexpected for you and your family. The plan pays cash benefits to help cover expenses related to an accident, on or off the job. These can include:

- > Hospital care
- > Surgery
- > Physical therapy
- > Medical plan deductibles
- > Travel related to care for accidental injuries
- > Rent, mortgage payments, utilities and other living expenses

The base policy covers hospital confinement and intensive care. You may add riders that cover specific types of injuries as well as medical supplies and services related to your care. Coverage is also available for your spouse/domestic partner and child(ren).

You may enroll in the Allstate Accident plan at any time. There are no medical questions to answer and premiums are affordable and payroll-deducted.

Learn more: To learn more and enroll in the plan, visit www.youdecide.com/boehringer.

## Legal services plan

During Annual Enrollment, you may elect to participate in the legal services plan.

ARAG UltimateAdvisor® legal insurance gives you access to services that assist with many legal matters including:

- > Elder law, e.g., the impact of your parents'/grandparents' personal legal matters on you
- > Disputes involving auto and homeowners' insurance
- > Preparation and review of home equity loans for a primary or secondary home
- Minor traffic offenses
- > Purchase and refinancing of primary and secondary homes
- > School administrative hearings regarding disabilities, special education and student policy violations
- > Neighbor and real estate disputes related to your secondary residence











## Circles Concierge — for help with your to-do list

Circles Concierge can help with tasks that stress you out or slow you down. Use the service to make dining reservations, book travel, buy concert tickets, order flowers and gifts, arrange pet care and more.

Don't spend your lunch hour, evenings or weekends waiting on hold to take care of everyday errands. You can submit requests 24 hours a day, seven days a week.

Call **1-866-433-8544** or visit members.circles.com/BI (use Welcome Code: circlesBI). Or email circlesconcierge@circles.com.

## Your Employee Assistance Program (EAP)

Receive up to 6 free counseling sessions

When everyday problems weigh you down, don't forget Aetna Resources for Living – your Employee Assistance Program (EAP). The program's helpful resources are close at hand and include:

- > Free and confidential counseling, face-to-face, by phone or via televideo conferencing (see below). Get help with a wide range of work or personal issues, from anxiety and depression, to grief and loss, to eating disorders and personal relationships, and more.
- ➤ Televideo conferencing, to work with an Employee Assistance Program (EAP) counselor anywhere, anytime without the time and expense involved with traveling to an in-person appointment.

Cost: The program provides up to 6 sessions per issue/per year at no cost to you.

**Get started:** To access the EAP:

- > Visit www.mylifevalues.com and log in with username BIEAP and password Boehringer.
- > Call the EAP 24/7 at 1-888-238-6232.
- > Use the Aetna Resources For Living mobile app.

To access televideo counseling, contact the EAP in one of the above ways, then indicate that you'd like to talk with an EAP counselor via televideo conference. Just use your webcam with any computer or smart device.











## Teladoc® counseling services

For telephone and online video consults

Teladoc goes beyond helping you with medical-related issues. This convenient telephone service offers counseling services that let you talk with a licensed therapist (psychiatrist, psychologist, counselor or social worker) from the comfort of home. Telephone and online video consults are available seven days a week, from 7 a.m. to 9 p.m., local time.

Cost: Each Teladoc consult is submitted to Aetna as a claim. Once you meet your medical plan's deductible, you pay the coinsurance applicable to your plan.

Learn more: Visit teladoc.com/aetna-therapy.

Get started: Visit teladoc.com/aetna.

#### AbleTo

Improve your health and well-being in less than 8 weeks

If you're struggling with a recent medical diagnosis or hospitalization or other life event, AbleTo can help. It offers 18 customized programs that are free, confidential and designed to improve your emotional health and well-being in less than 8 weeks. The programs focus on either:

Health issues, such as heart attack, diabetes, chronic pain OR

**Life changes**, such as postpartum depression, grief and loss, military transitions

When you join the program, you work privately, one-on-one with a professional behavioral coach and a therapist, via the phone or video chat, to learn techniques for setting personal goals and improving your outlook on life.

Cost: Free

Get started: Call Aetna One® at 1-800-784-3992











# Congratulations – BI received these awards and recognitions in 2017 and 2018

#### WELCOA, Well Workplace Award, Silver

For quality and excellence in worksite health promotion.

#### **CEO Cancer Gold Standard Accreditation**

For being fully tobacco-free in every BI workplace in the United States and meeting the Gold Standard's Five Pillars for accreditation.

#### American Heart Association, Workplace Health Solutions Award, Silver

For high scoring on individual and organizational best practices related to workplace heart health.

#### Red Cross Premier Partner of the Decade 2007-2017

An award that recognizes BI's successful blood drives, in which 2,006 pints of blood have been collectively donated in the past ten years.

## Business Council of Fairfield County, The Healthy Workplace Employer Recognition Program, Platinum

For encouraging healthy behaviors, enhancing productivity and ensuring a healthy work environment.

#### **Working Mother Top 100 Companies Award**

Recognizing BI's policies, benefits and HR analytics related to working women, and for our record on women in management, leadership and overall talent development.

#### **National Association of Female Executives**

NAFE has helped pave the way for female leaders since 1972, in part by recognizing companies that make it easier for female executives to flourish.

#### **USBLN Disability Equality Index (DEI)**

A benchmarking tool to measure progress toward accessing our policies and practices for persons with disabilities.

#### Human Rights Campaign — Corporate Equality Index

A national award recognizing corporate policies and practices pertaining to LGBTQ employees.



















## Reach program

Reach is a convenient and effective way to let colleagues and team members know their good work is appreciated. You can:

- > Send an eThanks to say "thanks," "nice job!" or "congratulations."
- > Nominate someone for an Excellence in Action award, to reward outstanding work.

  Nominations accumulate for points that can be used for gift cards, apparel, tech, home goods, sports equipment, charitable donations and other rewards.
- > View your personal Wall of Fame with your own recognition and reward history at the Reach website.

Reach celebrates the values of Agility, Accountability and Intrapreneurship (AAI) in the daily work of BI colleagues and team members. Putting the focus on AAI aligns Reach to BI's global behavioral framework.

Visit Reach by typing the word "reach" in your Internet Explorer browser when connected to the BI network.

Give often, Receive often. Repeat.

#### Helping you thrive every day

BI continually evaluates the programs and services we offer for your health and well-being. Stay tuned and check back often for new ways to thrive.

This communication provides information about your Boehringer Ingelheim benefit plans. If there is any discrepancy between this brochure and the official plan documents, the plan documents will always govern. Although the Company intends to continue these plans and programs, it reserves the right to change, amend, or terminate any of the provisions at any time. Please note: If you are a contract worker, please refer to your contract for benefits eligibility.