



for your total wellbeing

Welcome to 2020 Annual Enrollment

October 28 - November 15, 2019



Committed to your total wellbeing

At BI, we strive to offer comprehensive, competitive total rewards. Our benefits are an essential component of that package – and a significant investment in you. In fact, BI's contribution to your benefits adds approximately 28% to your pay.

We've heard from you that while you value your BI benefits, you may not know exactly what's offered. Here is a snapshot of all our benefits, aligned under the four categories of wellbeing.

Visit the **Total Rewards Portal** to learn more and explore what's available to you.



Personal Wellbeing

- Paid Time Off & Holidays
- Employee Assistance Program (EAP)
- Short & Long-Term Disability
- Maternity Leave
- Family Medical Leave (FMLA)
- Employee Life Insurance
- Dependent Life Insurance
- Accidental Death & Dismemberment
- Milk Stork
- Paid Parental Leave
- Adoption & Surrogacy Assistance
- Back Up Child Care
- Group Legal
- Auto & Home Insurance
- Accident Insurance
- Business Travel Accident Insurance
- Pet Care Discounts
- Pet Care Rebates
- Merchandise & Service Discounts
- Vehicle Discount Programs
- Tax-Free Commuter Assistance
- Concierge Services
- Travel Assistance Services



Professional Wellbeing

- Reach Program
- Service Anniversary Recognition
- Retirement Gifts



Financial Wellbeing

- Retirement Savings Plan/401(k)
- Retirement Pension Plan
- Retiree Medical
- Retiree Life Insurance
- Health Savings Account (HSA)
- Health Care FSA
- Dependent Care FSA



Physical Wellbeing

- Medical/Rx
- Expert Medical Opinion
- Dental
- Vision
- Telemedicine
- Healthy Lifestyle Programs & Events
- Wellness Screenings
- Flu Shots
- Fitness Center Discounts

To see how you and BI share the cost of each benefit plan, [click here](#).





In this guide

Learn about the benefits and resources available for 2020. You'll see what's new, what's changing and why. Annual Enrollment is about plans and programs that support your Physical, Financial and Personal Wellbeing and help you:

- Achieve and maintain a healthy lifestyle
- Balance responsibilities at work and at home
- Plan for financial wellbeing now and in retirement

For information on your **Professional Wellbeing** – including career development, job opportunities and recognition programs – visit the **Total Rewards Portal**.

How to navigate this guide

- Use the menu at the top of each page to go to any topic or section.
- Turn pages with the arrows on the side of each page.
- Click **green text** for definitions of key terms.
- Click links to access websites and/or attachments.

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Helpful resources

All employees

- [Annual Enrollment Checklist](#)
- [2020 Benefits Information Sheet](#)
- [Enrollment Instructions](#)

Connecticut-based employees only

- [Aetna Whole HealthSM CT HSA Plan Overview](#)
- [2020 Benefits Information Sheet - HSA plans](#)

 We know that you're focused on your financial wellbeing – and BI wants to help. Watch for cost-saving tips throughout this guide. See how you can spend smart and save.





2020 Annual Enrollment



Mark your calendar

Monday, October 28 – Friday,
November 15 (11:59 p.m. CT)



Use this guide

Know your benefit options. See
what's new, what's changing and why.

Click here for a
handy enrollment
checklist you can print
and complete as you
review this guide.



Enroll

- This year, you will access **BI Benefits Direct**, a Quick Link on the [Total Rewards Portal](#), to make all your benefit elections.
- For dependent eligibility information, [click here](#).



Elect FSA(s) and/or enter HSA contribution amount

- Flexible Spending Account (FSA) elections do not carry over from year to year. To participate in 2020, you must actively elect a Health Care and/or Dependent Care FSA.
- Use the FSA calculator to help you estimate expenses to set your contribution amount for 2020. Visit [payflex.com](#) and click Individuals > Calculate Your Savings.
- If you will participate in a medical plan with a Health Savings Account (HSA) and wish to contribute to the HSA in 2020, you must elect your contribution amount.



After enrollment

You'll receive a Confirmation Statement to keep for your files. It displays your 2020 elections along with total cost of your benefits – what BI pays and the amount you contribute.





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What's new for 2020

Each year, we review our benefit offerings. We consider industry benchmarks, regulatory changes, cost trends and your feedback, and make changes to ensure that our total rewards continue to meet your evolving needs while supporting the company's strategic and financial goals.

For 2020, we are making the following updates and changes to BI's benefit plans and programs.

Enhanced Resources for Living EAP services. We know you have a lot to juggle both at work and at home, so we are introducing enhanced EAP services, providing additional support for you and your family, and making it easier to access. The program features a wellbeing partner, who can identify and connect you with the right resources based on your specific needs. In addition, for those enrolled in a BI medical plan with Aetna, the program will coordinate and manage both EAP and behavioral health resources to provide comprehensive, coordinated care.

Business Travel Accident Insurance. BI employees located in the U.S. will be added to BI's Global Business Travel Accident program. The plan will continue to provide a benefit of three times your annual salary for accidental death or disability incurred while traveling on company business. New for 2020, the plan will also provide medical coverage for care received outside the U.S. as well as lost luggage and lost wallet protection. Visit the [Total Rewards Portal](#) for more information.

An increase in HSA plan deductibles. In accordance with regulations, the Employee + One and Family deductibles will increase for the Aetna HealthFund HSA Plan and the Aetna Whole Health CT HSA Plan. [Click here](#) to see 2020 deductible amounts.

An increase in medical plan payroll contributions. As health care costs have increased over the past several years, BI has assumed the majority of the increase, and payroll contributions for most employees have not increased since 2017. For 2020, BI and employees will share equally in the increase, and BI will continue to cover 83% of the total health plan cost.

To learn more about the full value of your benefits package, refer to your Total Rewards Statement on the **Total Rewards Portal** > Retirement.

The Health Advocate Program will be discontinued. This service provided a resource when you had questions about a medical condition, test result, recommended procedures, claims and bills. Because similar services are available through BI's health plans, very few employees used Health Advocate. Therefore we are discontinuing this program for 2020.

The Aetna member website has been refreshed, and will offer a new, simpler health assessment, along with wellness information, tools, reminders and actions tailored to your specific needs and goals.





Physical Wellbeing

Medical plans, programs and resources

You have a choice of medical plans

The **Aetna Choice POS II Plan** pays benefits for in-network and out-of-network care once you meet the **deductible**.

The **Aetna HealthFund Health Reimbursement Account (HRA) Plan** combines medical and prescription benefits with an account (the HRA) that pays covered expenses until account funds are depleted. Your HRA is funded by an annual contribution from BI.

The **Aetna HealthFund Health Savings Account (HSA) Plan** combines medical and prescription benefits with a tax-favored account (the HSA) that you own and can use to pay qualified medical expenses. Your HSA is funded by an annual contribution from BI as well as any contributions you make on your own.

The **Aetna Whole HealthSM CT Health Savings Account (HSA) Plan*** gives you and your family access to a coordinated, connected care team led by your network PCP. The plan features the Value Care Alliance & Trinity Health Of New England network, with doctors, hospitals and other providers close to where you live and work. Your HSA is funded by an annual contribution from BI as well as any contributions you make on your own. [Learn more](#).

Choose the plan that's right for you

Here are additional resources to help you decide:

- The [Benefits Information Sheet](#) provides a detailed plan comparison chart.
- **Ask Emma**, your interactive virtual benefits advisor, can help you understand each plan and figure out which option is best for you and your family. Ask Emma is available at **BI Benefits Direct**.



Get the app!



Show your ID card, find a network provider, get costs, check on a claim and much more - with the Aetna Health app. Be sure to download the app on your smart device(s) if you're enrolled in a BI medical plan with Aetna.

Preventive care

Preventive care services - routine checkups, screenings and shots - are covered at 100% when you use in-network providers. Take advantage and schedule your preventive visits early in the year.

Preventive exams and screenings can identify risks and possibly avoid greater problems.





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Medical plan comparison chart

The chart below compares the key features of your medical plan options.

2020 Medical Plan Comparison Chart

Medical Plan	Aetna POS II		Aetna HealthFund HRA		Aetna HealthFund HSA		Aetna Whole Health CTHSA	
	In network	Out of network	In network	Out of network	In network	Out of network	In network	Out of network
Deductible								
Single	\$600	\$1,200		\$1,250		\$1,450	\$1,450	\$2,900
Employee + One*	\$825	\$1,650		\$2,000		\$2,800	\$2,800	\$5,600
Family*	\$1,000	\$2,000		\$2,500		\$3,200	\$3,200	\$6,400
BI HealthFund Contribution								
Single	NA	NA		\$400		\$250		\$250
Employee + One	NA	NA		\$850		\$600		\$600
Family	NA	NA		\$1,000		\$750		\$750
Coinsurance								
PCP, specialist, inpatient, outpatient, ER	90%	70%	90%	70%	90%	70%	90%	50%
Preventive care	100%	70%	100%	70%	100%	70%	100%	50%
Out-of-Pocket Maximum (includes deductible)								
Single		\$3,500		\$3,500		\$3,500	\$3,500	\$6,000
Employee + One**		\$5,250		\$5,250		\$5,250	\$5,250	\$9,000
Family**		\$6,850		\$6,850		\$6,850	\$6,850	\$12,000

The [Benefits Information Sheet](#) provides a more detailed plan comparison.

*Under the Employee + One and Family coverage tiers, the full deductible must be met before the plan pays benefits. Any one individual, or any combination of covered family members can satisfy the full deductible amount.

**Under the Employee + One and Family coverage tiers, if any covered family member meets the single out-of-pocket maximum, the plan will begin to pay 100% of eligible covered expenses for that individual. Once the Employee + One or Family maximum is met the plan will begin to pay 100% of covered expenses for all covered individuals.





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New! Enhancements to the Aetna member website

Coming in January 2020, employees enrolled in a BI medical plan with Aetna will see new features added to the member website at aetna.com. These include a new Health Assessment for the Healthy Actions program and other features that include:

- Health-decision support tools
- Digital wellness coaching support
- A records section that organizes your health data
- And much more

Whether you want to eat better, be more active, manage a health condition or achieve other wellness goals, the tools and resources on your member website can help make it happen.

Healthy Actions program

If you're enrolled in a BI medical plan with Aetna, you can take part in the 2020 Healthy Actions program and earn a \$500 incentive credit. To earn your credit, you must take BOTH of these healthy actions:

1. Get a [Metabolic Syndrome Screening](#) by September 30, 2020. Watch for information about 2020 onsite screenings with Quest Diagnostics. You also may visit a Quest location for your screening.
2. Complete the new [Health Assessment](#) by December 31, 2020, on your Aetna member website in the Stay Healthy section.

Note: Employees who are not enrolled in a BI medical plan may still get screened to learn more about their health, but will not earn the incentive credit.

Your covered spouse/domestic partner can participate

He or she can earn \$200 by completing the Metabolic Syndrome Screening by September 30, 2020.

Earning your program incentives

Your incentive credit is available the month after you've earned it, and:

- **Applied to your medical expenses** if you are an Aetna Choice POS II or Aetna HealthFund HRA member. Any credits remaining at year end will roll over if you stay in the same plan.
- **Deposited to your HSA** if you are an Aetna HealthFund HSA Plan or Aetna Whole Health CT HSA Plan member. You keep any credits remaining at year end, even if you change plans.

Your privacy is protected

Any health and/or personal information you share with Aetna, Quest or other BI health partners is kept strictly confidential. BI sees only aggregate data from the Health Assessment and Metabolic Syndrome Screening, not your personal data or results.





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Help to manage health conditions (for Aetna members)

Your medical plan includes a free, confidential program that offers nurse support to manage chronic health conditions, such as asthma or diabetes. If you could benefit from the program, an Aetna program nurse will reach out to provide personal, phone-based support.



Telemedicine (for Aetna members)

Telemedicine is one of the newest trends in health care. It lets people connect with medical advice and treatment on their own terms – something we know is important to BI employees. To give you and your family another option for non-emergency care, your Aetna medical plan includes Teladoc.

Teladoc is a convenient way to fit a doctor “visit” into your busy life. Once you set up your account, you can call or go online to talk with a doctor who can diagnose, treat and call in a prescription, if needed. Teladoc offers four types of services:

- **Primary care:** Consult with a primary care doctor 24/7 for help with non-emergency health issues such as colds/flu, allergies, infections, migraines and more.
- **Dermatology:** Get diagnosed and treated for skin conditions.
- **Counseling:** Talk with a licensed psychiatrist, psychologist, counselor or social worker from the comfort of home, seven days a week.
- **Caregiver support:** Add a loved one to your account if you are a caregiver, and have group consults with your Teladoc doctor.

Get started: To set up your Teladoc account and request phone or video consults, visit teladoc.com/aetna or call **1.855.835.2362**. To learn more about counseling services, visit teladoc.com/aetna-therapy.





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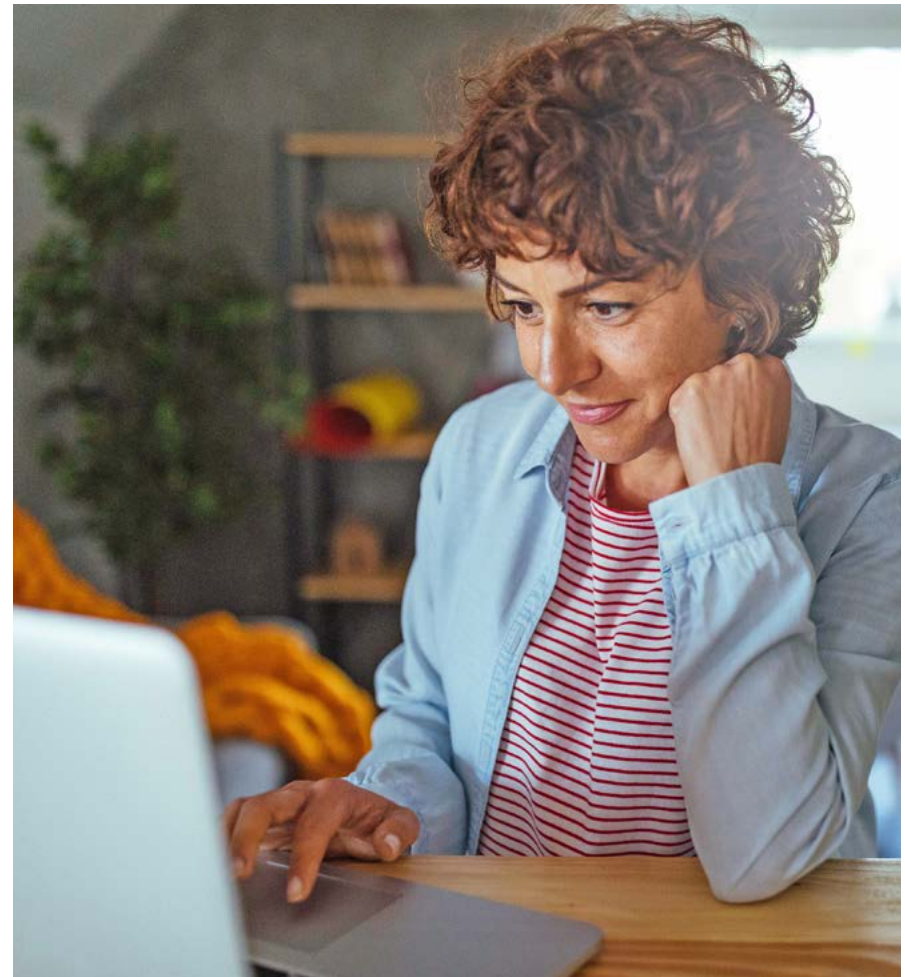
Get an expert medical opinion (available to all employees)

Best Doctors gives you access to a team of more than 50,000 world-renowned specialists in 450 specialties and subspecialties, at no cost to you. Reach out to get answers to your questions, request a second opinion and gain confidence to make informed decisions about your health. When you contact Best Doctors online or by phone, you can:

- Get help to understand a medical diagnosis and decide on a treatment option.
- Get a leading expert's advice on your medical questions and concerns.
- Find a local expert specializing in your condition.
- Receive expert guidance on your care when you're in the hospital.

Best Doctors will work with your existing physician to finalize a clear diagnosis and treatment plan that's right for you.

Get started: Visit bestdoctors.com or call 1.866.904.0910.





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Prescription Drug Plan

All BI medical plans with Aetna include prescription drug coverage administered by CVS Caremark®.

- **For short-term prescriptions** (up to a 30-day supply), you can fill those at any participating network pharmacy. [Find a participating pharmacy here.](#)
- **For long-term (maintenance) prescriptions** (up to a 90-day supply), you can use the CVS Caremark Mail Service Pharmacy and pay just \$30 for a generic or brand-name medication.* You can choose home delivery or pick up your medication at a CVS Pharmacy. [Learn more about mail order here.](#)

As an incentive to use the mail-order service, if you fill a prescription for maintenance medication at a retail pharmacy more than 2 times, you will pay 40% coinsurance/ \$20 minimum starting at your third refill. You will be notified by CVS Caremark if your medication qualifies.

Manage your prescriptions at [caremark.com](https://www.caremark.com)

The features and tools make it easy to place mail orders, get refills, find drug costs, view your prescription history, access the Preventive Drug Therapy list and more. Register at [caremark.com](https://www.caremark.com) to take advantage of all the site has to offer.

Get the app!



You can download the CVS Caremark app on your mobile device to manage your prescriptions on the go. See recent orders, submit a new prescription, request refills, check drug costs and more.

*If you're enrolled in an HSA plan, you must first meet the medical deductible, then pay the applicable copay or coinsurance.

Preventive medications

Your Prescription Drug Plan covers certain preventive medications at 100%, including blood pressure, cholesterol and osteoporosis medications, among others. A complete list is available on the CVS Caremark website.

2020 Prescription Drug Plan – CVS		
	POS II and HRA Plans	HSA Plans
Short-term prescriptions filled at a participating pharmacy (up to a 30-day supply)		
Coinsurance	20% (\$10 minimum per prescription)	20% (\$10 minimum per prescription)**
BI drugs	\$0 copay	\$0 copay**
Long-term prescriptions filled using CVS Caremark Mail Service Pharmacy or CVS Pharmacy (up to a 90-day supply)		
Copay	\$30 per mail-in prescription	\$30 per mail-in prescription**
BI drugs	\$0 copay	\$0 copay**
Specialty drugs (up to a 30-day supply)		
Copay	\$30 copay	\$30 copay
BI drugs	\$0	\$0
Preventive medications on the Preventive Drug Therapy list		
	\$0	\$0 (cost does not apply to deductible)
Out-of-pocket maximum		
	\$1,250 per person	N/A

**Only after the deductible has been satisfied, unless the drug is on the preventive drug list





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Dental Plan

BI offers dental coverage through Delta Dental. You can choose a dentist from either the Delta Dental Premier or Delta Dental PPO network. Both offer negotiated rates, with the PPO option providing deeper discounts.

It's easy to find a network dentist at deltadentalnj.com. Click "Find a Dentist" then select a network. Enter your city, state and ZIP code, then select the distance you're willing to travel.

Additional cleanings

If you or a covered family member has any of the following health conditions (in any combination), the plan will provide two additional periodontal cleanings per calendar year, up to a maximum of four cleanings. The additional cleanings are covered at 100%.

- Periodontal disease
- Pregnancy
- Cardiovascular disease
- Diabetes
- Certain oral cancers

Carry over your unused annual benefits maximum

With BI's dental plan, you can carry over a portion of your unused benefit dollars to use for more expensive procedures in the future, such as bridges, crowns and root canals. To qualify, you must have at least one cleaning or exam during the plan year and use less than half of the standard annual maximum. Then, you can carry over 25% of the unused portion, up to \$500. For example, if your standard annual maximum is \$1,000, and you use \$200, you can carry over \$200 ($\$800 \times 25\% = \200).

[Learn more](#) about Carryover Max and your other Dental Plan benefits.

Get the app!



You can download the Delta Dental app and use the "Find a Dentist" feature to search for dentists in your area. The app also lets you schedule an appointment, check insurance information, estimate costs and more.

2020 Dental Plan Benefits Summary – Delta Dental

Calendar-year deductible	
• Individual (per person)	\$50
• Family maximum (aggregate)	\$150
Preventive and diagnostic services (no deductible and excluded from calendar-year maximum)	100%
Basic care (after deductible)	80%
Crowns and prosthodontic (after deductible)	60%
Calendar-year maximum benefit (per person)	\$1,250
Implants (separate calendar-year maximum benefit)	\$1,250
Orthodontia (adult and dependent children)	
• Coinsurance	60%
• Lifetime maximum benefit (child)	\$3,000
• Lifetime maximum benefit (adult)	\$1,000





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Vision Plan

With EyeMed, you and your family can save on in-network vision care services and eyewear through a broad range of providers. These include LensCrafters, Target Optical, OptiCare, Sears Optical, JCPenney Optical, most Pearle Vision Centers and many others. Use the provider locator at eyemed.com to find EyeMed providers near you.

You have the option to use out-of-network vision care providers, but you'll generally pay more out of your own pocket.

EyeMed and your Aetna medical plan work together for you:

- EyeMed helps with the cost of routine vision exams and eyewear.
- Your Aetna medical plan helps with the cost of services and procedures related to eye diseases and disorders (cataract surgery, for example).

[Click here](#) or visit eyemed.com to learn more about your vision benefits.



Vision Plan – EyeMed

Benefit	In network	Out-of-network reimbursement
Annual exam (once every calendar year)	\$15 copay	\$50
Lenses (annually)	Single Lens copay \$15 • Bifocal copay = \$36 • Trifocal copay = \$53	Single vision = \$20
Frames (every two years)	\$130 allowance 20% off balance over \$130	\$30
Contacts (annually; instead of lenses and frames)	\$105 allowance	\$105
Additional discounts	<ul style="list-style-type: none"> • Laser vision correction • Replacement contacts • Lens treatments (scratch coat, tints, etc.) • Additional eyeglasses or conventional contacts 	N/A





Financial Wellbeing

Flexible Spending Accounts (FSAs)

Administered by PayFlex®, FSAs let you set aside pre-tax funds to pay eligible health care and/or dependent care expenses. When you enroll in an FSA, you decide on a contribution amount for the year to be deducted from your pay in equal amounts.

Health Care FSA

A Health Care FSA reimburses you for out-of-pocket medical, dental, vision and prescription expenses.

2020 contribution limit = \$2,700

Here's how your Healthcare FSA works with your medical plan:

- If you are enrolled in the Aetna Choice POS II Plan, your account automatically reimburses you for eligible health care expenses.
- If you are enrolled in the Aetna HealthFund HRA Plan, your HealthFund HRA will pay eligible medical expenses automatically until your HRA is depleted. Your FSA will reimburse you automatically for any additional eligible expenses.
- If you are not enrolled in a BI medical plan, you may still enroll in a Health Care FSA. Your medical expenses, however, are not automatically reimbursed. You need to use file a claim with PayFlex.

Limited Scope Health Care FSA

A Limited Scope Health Care FSA is available only to participants in the Aetna HealthFund HSA Plan or the Aetna Whole Health CT HSA Plan.

2020 contribution limit = \$2,700

In general, you must meet your deductible before your FSA reimburses you for eligible medical, pharmacy and over-the-counter drugs, and health items. If you are enrolled in the BI dental or vision plan, your FSA automatically reimburses you for eligible dental and vision expenses after you meet the deductible.



Be an informed consumer – know what health care costs. Use the cost comparison tool at [aetna.com](https://www.aetna.com) to estimate costs before you receive care. Log in to [aetna.com](https://www.aetna.com) and click See Coverage & Costs>Estimate Costs.

Dependent Care FSA

With a Dependent Care FSA, you set money aside on a pre-tax basis to reimburse costs for dependent care needed because you and your spouse work or your spouse is a full-time student. You file a claim to reimburse yourself for eligible dependent care expenses (such as child and adult day care).

Yearly household maximum contribution = \$5,000 (\$2,500 if you are married and file taxes separately)





Health Savings Account (HSA)

If you enroll in the Aetna HealthFund HSA Plan or Aetna Whole Health CT HSA Plan, you'll have a Health Savings Account (HSA). Your account is funded with:

- A yearly contribution made by BI, plus
- Contributions you make via pre-tax payroll deductions, direct deposits and any Healthy Actions incentive credits you earn. [Click here](#) for more information.

Total contributions are subject to the IRS contribution limits shown below:

Coverage level	BI 2020 contribution	2020 employee contribution limit	Total 2020 contribution limit
Employee Only	\$250	\$3,300	\$3,550
Employee Plus One	\$600	\$6,500	\$7,100
Employee Plus Family	\$750	\$6,350	\$7,100

Catch-up contributions

If you and/or your spouse is age 55 or older, you may each contribute an additional \$1,000 in catch-up contributions in 2020.

Investing

Once your HSA balance reaches \$1,000, you can choose investments with PayFlex, our HSA administrator.

Contribute today, save for tomorrow

Your HSA is there when you need it for current medical expenses. But let it grow and it's an effective retirement planning tool. With a combination of BI's and your contributions, plus investment earnings, your account can grow for future expenses – tax free.

Consider this: If you save \$3,000 a year in an HSA for 20 years, you'll have \$90,000 for qualified medical expenses in retirement.* What's more, unlike the requirement to start withdrawing IRA funds by age 70½, there is no such requirement for an HSA. You can let funds grow until you need them.

💰 A triple tax advantage

1. HSA contributions are tax free.
2. Your account earns interest tax free.
3. Withdrawals for qualified expenses are not taxed.



*Assuming participation in investment options and a 4% return

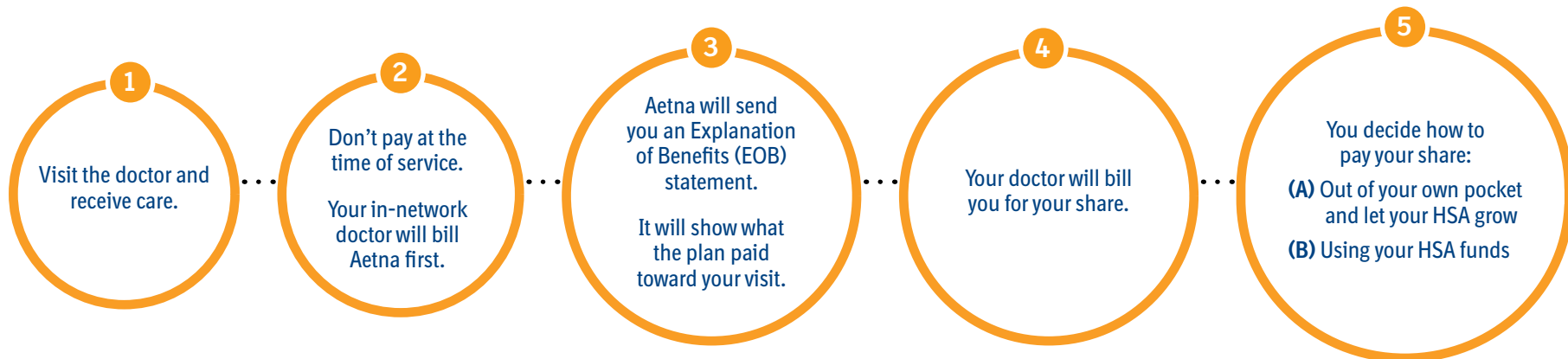


How your HSA and medical plan work together

When it comes to using your Health Savings Account, you have choices. You can pay an eligible expense out of your own pocket, then reimburse yourself from the account. Or you can use your PayFlex debit card to pay an expense directly from your HSA. You also have the option of not using your account at all for current expenses and letting it accumulate for future needs, even those in retirement.



Let's see how this works when you have an office visit with a network doctor:





Health Reimbursement Account (HRA)

If you enroll in the Aetna HealthFund HRA Plan, BI will contribute to an HRA that is used to pay eligible out-of-pocket expenses. For 2020, we will contribute:

- \$400 for Employee Only coverage
- \$850 for Employee Plus One coverage
- \$1,000 for Family coverage

As you incur expenses during the year, they are first subject to your deductible. The amount BI contributed to your HRA will be applied to your deductible. You don't have to pay until your expenses exceed the amount BI deposited into your HRA. You then meet the balance of your deductible and pay any coinsurance once your deductible is met, until you reach the [annual out-of-pocket maximum](#).

If you have funds remaining in your HRA at the end of the plan year, they will be added to BI's contribution for the following year. This allows your account to grow for future expenses.





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Retirement Plans

BI makes a significant investment in your future financial wellbeing through our retirement plan benefits. BI's pension and 401(k) plans provide a solid foundation on which you can build to help reach your retirement financial goals.

BI Retirement Plan (Pension Plan)

The BI Retirement Plan is a defined benefit pension plan, providing a future benefit paid for entirely by the company. You do not need to enroll or contribute to the plan – enrollment is automatic once you meet the eligibility requirements, and benefits are 100% paid for by BI.

Retirement Savings Plan (RSP)

The RSP is a 401(k) plan that allows you to take an active role in investing in your financial future. BI provides a dollar-for-dollar match on the first 5% of eligible pay that you contribute to the Retirement Savings Plan (RSP) each pay period. Watch your account grow through your pre-tax and/or after-tax payroll deductions, BI's matching contributions, and any earnings generated by your investment choices.

Total Rewards Statement

Your BI total rewards go well beyond your paycheck. The company offers a wide array of plans and programs designed to support you and your family's health, wealth and wellbeing.

BI's online Total Rewards Statement provides a financial overview of your total BI compensation and benefits. Personalized just for you, the Statement highlights your cash compensation, health and welfare benefits, and retirement plans throughout your career.

Because your statement is online, you have access to this information whenever you need it. Visit the **Total Rewards Portal** under Retirement to learn more.





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Resources for LivingSM EAP

You told us and we heard you. Life can be complicated. But finding your way around the services that can help shouldn't be. In 2020 you'll have a wellbeing partner – a coach and navigator who can connect you with the right resources to meet your needs. Here are just a few examples of how your wellbeing partner can help:

“My daughter is struggling with an eating disorder. She needs the right care, so I turned to my wellbeing partner for help. Not only did we find a great counselor for her, but my wellbeing partner helped me realize that I needed some support, too – and pointed me in the right direction.”

“My wife and I fight about money all the time. We could use a good spending plan, but we should also be working on our relationship. With the help of our wellbeing partner, we've been able to get a handle on our finances and reconnect with each other.”

“I've just been diagnosed with diabetes. I'm getting good medical care, but I really wanted to talk to someone about my depression. So I contacted the EAP and started working with a wellbeing partner. I got help to find counseling right in my town, and I've joined an online program for even more support.”

Your wellbeing partner will be a single point of contact, available to help you navigate health care services, providers and benefits. You'll be able to talk to your wellbeing partner by phone or online live chat, Monday – Friday from 8:00 a.m. to 8 p.m. ET.

Watch for more information on the wellbeing partner and other new EAP services and features. It's a better experience for you and your whole family.

Connect with the EAP

The EAP is available 24/7.
Call 1.888.238.6232.





Life Insurance

Basic Term Life Insurance

BI offers Basic Term Life Insurance in an amount equal to your annual base salary. BI pays the cost of this coverage. You can buy additional life insurance coverage for yourself, as well as for your dependents.

Supplemental Term Life Insurance

During Annual Enrollment, you can purchase additional life insurance equal to 1 to 7 times your annual base salary, up to a maximum of \$2,000,000 when combined with your Basic Term Life Insurance amount.

If you currently have Supplemental Term Life Insurance, you may increase your coverage by one times your salary without [proof of good health](#), as long as:

- You currently have Supplemental Term Life Insurance,
- You have not applied and been denied coverage in the past, and
- Your new amount is no more than \$500,000 or 3 times your salary, whichever is less. For higher amounts, you may be required to provide proof of good health.

Learn more at [BI Benefits Direct](#).

Voluntary Dependent Term Life Insurance

- For your spouse/domestic partner, in the amount of \$15,000, \$25,000 or \$50,000
- For your benefits-eligible children, in the amount of \$5,000 or \$10,000

Proof of good health is required for your spouse/domestic partner, but you do not have to provide this proof for your dependent children.

Learn more at [BI Benefits Direct](#).

Review your beneficiary information

Be sure your life insurance beneficiary designation reflects your wishes by visiting BI Benefits Direct to review and/or update.

Take advantage of group rates

Group rates available to you as a BI employee make extra term life insurance protection affordable. Take advantage to build more financial security for you and your family.





Additional Benefits and Discounts

BI is always looking for ways to save our employees and their families time and money. To add value and meet your varied and evolving needs, we offer a variety of other valuable benefits and discounts including:

- Legal and identify theft insurance, with ARAG UltimateAdvisor® Legal Insurance with Identity Theft Protection
- Savings on pet care, through Pet Assure
- Auto and Home Insurance from MetLife
- Accident Insurance from Allstate

You pay the cost of your elections through payroll deduction.

To enroll

Your current additional benefit elections will automatically continue into 2020. You may enroll in or drop coverage for pet insurance, auto and home insurance, and accident insurance at any time. If you want ARAG Legal Insurance, you must enroll during Annual Enrollment.

You can choose to have contributions for most additional benefits deducted from your paycheck in a single deduction. In some cases, you'll even get a special discount.

Merchandise and service discounts

As part of your total rewards, you get discounts on cars, gym memberships, movie tickets, exercise equipment, wireless services and more! Visit your [Total Rewards Portal](#) under Personal Wellbeing to learn more and get started.

Save on transit and parking costs

The PayFlex Commuter Benefit offers BI employees an opportunity to save taxes on work-related mass transit and parking expenses. If you have expenses related to your commute, you may set up an account with PayFlex that lets you:

- Pay for work-related parking expenses with pre-tax dollars, up to the IRS pre-tax limit of \$260 per month.
- Purchase mass transit passes or vouchers, or load funds onto a fare card. The same \$260 per month pre-tax limit applies.

Because you pay commuting costs with pre-tax dollars (up to IRS limits), you lower your taxable income as well. IRS limits are subject to change each year. For current limits, visit [payflex.com](#) and look under Products & Services for "Commuter Benefits" or "Frequently Asked Questions."

[Click here](#) for information about the PayFlex Commuter Benefit. To set up your account, visit [payflex.com](#) or call **1.888.678.8242**.

Concierge services

Make your life easier with concierge services offered through Circles. Get expert help to arrange travel, dining, entertainment, gifts, pet care and more. Submit requests 24/7 at **1.866.433.8544**.

To learn more, visit [members.circles.com/BI](#) (use Welcome Code: circlesBI) or email circlesconcierge@circles.com.





Committed to your wellbeing
In this guide
2020 Annual Enrollment
What's new, what's changing
Physical Wellbeing
Financial Wellbeing
Personal Wellbeing
Additional information

Additional information

Contacts

Have questions? Help is just a call or click away!

- Visit **BI Benefits Direct** or call **1.877.206.5694**, Monday through Friday from 8:00 a.m. to 8:00 p.m. ET.
- Get the apps: Go to the app store on your mobile device to download the Aetna, CVS Caremark, EyeMed and Delta Dental mobile apps.
- For answers about paychecks, HR policy and procedures, HR technology or leaves of absence, contact HR Direct at **1.800.558.5064** or hrdirect.rdg@boehringer-ingelheim.com, Monday through Friday from 9:00 a.m. to 6:00 p.m. ET.

Helpful resources

All employees

- [Annual Enrollment Checklist](#)
- [2020 Benefits Information Sheet](#)
- [Commuter Benefits](#)
- [Enrollment Instructions](#)

Connecticut-based employees only

- [Aetna Whole HealthSM CT HSA Plan Overview](#)
- [2020 Benefits Information Sheet - HSA plans](#)

This guide applies to employees of:

- Boehringer Ingelheim Corporation
- Boehringer Ingelheim Pharmaceuticals, Inc.
- Boehringer Ingelheim USA Corporation
- Boehringer Ingelheim Animal Health USA Inc.
- Boehringer Ingelheim Fremont, Inc.

Plan Agent for Service of Legal Process

For your convenience, the agent for service of legal process for the Retirement Savings Plan, Retirement Plan, Medical and Dental Plan, and Group Welfare Plan has been centralized and is CT Corporation System, 67 Burnside Avenue, East Hartford, CT 06108. Service also may be made on the Plan Administrator.

This guide provides information about your Boehringer Ingelheim benefit plans effective January 1, 2020. If there is any discrepancy between this guide and the official plan documents, the plan documents will always govern. Although the Company intends to continue these plans, it reserves the right to change, amend, or terminate any of the provisions at any time. This guide is in no way intended to constitute a contract of employment. Please note: If you are a contract worker, please refer to your contract for benefits eligibility.

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