Jefferson Benefits Plus

MetLife Accident Insurance

Frequently Asked Questions

1. **Q. Why is Jefferson offering this coverage?**
   
   **Answer:** Jefferson continues to evaluate the Total Rewards benefit plans based on the needs and feedback of our employees. With the Jefferson Benefits Plus platform, additional voluntary benefit plan options will be incorporated to enhance the overall benefit plan offerings. Jefferson Benefits Plus has partnered with MetLife to offer Accident Insurance to Jefferson employees and their eligible family members.

2. **Q. What is Accident Insurance?**
   
   **Answer:** Accident Insurance coverage provides you with a lump sum payment for a covered injury. It also pays if you undergo testing, receive medical services, treatment or care for any one of more than 150 covered events, including hospitalization resulting from an accident and accidental death or dismemberment. Accidents can happen anytime, anywhere, when you least expect them, and they can be costly. You hurt your back while doing home repairs ... your child is injured while on the playground or playing sports ... or your spouse falls or slips on the stairs.

   Payments are made directly to you or your beneficiary to use as you see fit. They can be used to help pay for medical plan deductibles and co-pays, for out-of-network treatments, for your family’s everyday living expenses, or whatever else you need while recuperating from an accident.

3. **Q. Why do I need accident insurance if I have medical insurance?**
   
   **Answer:** In some cases, Jefferson medical plans can leave you with extra expenses to pay. Costs like plan deductibles, co-pays for doctor and emergency room care, testing and supplies, extra costs for out-of-network care to name a few. Having the extra financial support you may need when the time comes means less worry for you and your family.

4. **Q. How do I enroll?**
   
   **Answer:** Enrollment will be completed on the Jefferson Benefits Plus website through June 20, 2014. After the enrollment period ends, the program will only be open to new hires or newly eligible until the next annual enrollment period. If you need assistance, contact a Jefferson Benefits Plus Customer Care representative at (855) 515-5800.

5. **Q. Who is eligible to enroll for this coverage?**
   
   **Answer:** All regular full-time employees and regular part-time employees scheduled to work 20 or more hours per week in job classifications designated as benefit eligible can enroll in the Jefferson Benefits Plus accident insurance. Eligible spouses, domestic
partners and dependent children can also be enrolled in coverage. (Retirees and students are not eligible.)

6. **Q. Can I enroll for this coverage without having to take a medical exam?**
   **Answer:** Yes, provided you are actively at work, your enrollment is guaranteed. There are no medical exams to take and no health questions to answer.

7. **Q. How much will the coverage cost?**
   **Answer:** Here are the per pay costs for accident insurance:

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Per Pay Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$7.80 per pay</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$11.60 per pay</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$14.80 per pay</td>
</tr>
<tr>
<td>Family</td>
<td>$19.06 per pay</td>
</tr>
</tbody>
</table>

8. **Q. Are the deductions after-tax or pre-tax?**
   **Answer:** All voluntary benefits deductions, including accident insurance coverage are after-tax.

9. **Q. I signed up for more than one benefit that is available on the Jefferson Benefits Plus website. Will I see multiple deductions on my earning statement?**
    **Answer:** No. All programs that are available on the Jefferson Benefits Plus website will be paid by one consolidated deduction shown as BenefitPlus on your earnings statement. You will be able to see a breakdown of your deduction on the Benefits Plus website. Please visit the website and select “My Deduction History” under “My Tools” and follow the login instructions.

10. **Q. Are payments made directly to me or my health care provider?**
    **Answer:** Payments will be made directly to you, not to doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

11. **Q. What happens if I go on an unpaid leave of absence or terminate employment?**
    **Answer:** If your leave of absence is unpaid or you terminate employment with Jefferson, any outstanding balance will be converted to direct bill. Please contact customer service at jeffersonbenefitsplus@corestream.com or call (855) 515-5800 to select a different payment method.

    For further questions, please call Benefits Plus Customer Service (855) 515-5800.