Jefferson Benefits Plus

MetLife Critical Illness

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 Critical Illness Insurance to Jefferson employees and their eligible family members.

2. **Q. What is Critical Illness Insurance?**
   **Answer:** Critical Illness insurance is coverage that can help cover the extra expenses associated with a serious illness. When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment upon diagnosis. You have the option to choose either $15,000 coverage level or $30,000 coverage level. Payments may be used to help pay for expenses generally not covered by medical and disability income coverage. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

3. **Q. What types of illnesses are covered under this plan?**
   **Answer:** Critical illness insurance provides you with a lump-sum payment upon diagnosis of the following conditions:
   - Cancer
   - Heart Attack
   - Major Organ Transplant
   - Stroke
   - Kidney Failure
   - Alzheimer’s Disease

   For additional conditions, please refer to the MetLife coverage link on the Jefferson Benefits Plus website.

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 critical illness coverage. Eligible spouses, domestic partners and dependent children can also be enrolled in coverage. (Retirees and students are not eligible.)

6. **Q. Why do I need Critical Illness 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. And if you’re out on disability, only a portion of your income may be covered. With the average person spending thousands of dollars during a time of critical illness and recovery, most people will need the means to cover extra medical and daily living expenses for items like groceries, housing expenses, car payments, and more.

7. **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.

8. **Q. Are there any other benefits payable under this critical illness plan?**  
   **Answer:** Yes, this plan provides an annual benefit per calendar year for eligible health screenings/preventive measures. Your health screening benefit amount will be based on the coverage level you select. If you elect the $15,000 coverage level, you will receive a $50 health screening benefit. If you elect the $30,000 coverage level, you will receive a $100 health screening benefit.

9. **Q. How much does the coverage cost?**  
   **Answer:** A rate sheet is available on the HR website, select Benefits Plus, and is based on age and smoker status. Exact rates that apply to you will be available during the enrollment period on the MetLife coverage link on the Jefferson Benefits Plus website.

10. **Q. Are the deductions after-tax or pre-tax?**  
    **Answer:** All voluntary benefits deductions, including critical illness coverage are after-tax.

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

12. **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.
13. 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.