



Krol**D**isc**o**very™

2018 Open Enrollment

Agenda

- Lockton and Benefits Team Introduction
- Open Enrollment Dates, Actions and Eligibility
- What's New in 2018?
 - Medical and Rx Benefits
 - Hospital Indemnity
 - Commuter
- Additional Benefits and Perks
- Open Enrollment Reminders

Welcome to Open Enrollment!

- Open Enrollment is your annual opportunity to review your benefit offerings and make elections for the coming year.
- The 2018 Open Enrollment window begins **November 6, 2017 through November 17, 2017.**

Action Required

- Your current elections will NOT roll-over into 2018. You must actively participate and make elections in order to have coverage in 2018.
- 2018 benefit elections must be completed in the Benefits Assistance Center prior to November 17, 2017.
- Enrollments will not be accepted after the Open Enrollment window closes.

Eligibility

➤ Who is Eligible for Benefits?

- Full-time employees working a minimum of 30 hours or more per week.
- Dependent children less than 26 years of age.
 - ◆ Stepchildren who reside with you, the employee, and are primarily dependent upon you for support are considered eligible dependents. Stepchildren are also subject to the age limitations. A child who has a physical or mental disability may be eligible for coverage at any age with proof of disability.

➤ Restrictions on Mid-Year Plan Changes

- Under IRS regulations, after the plan year has started, employees may not change their benefit elections except under certain qualifying events deemed as exceptions.
- Election changes must be consistent with your status change.
- You must contact the Human Resources Department no later than 31 days after the event to discuss enrollment changes and provide proof of change, such as a marriage certificate or record of birth.
- If you wish to have an FSA plan in 2018, you must make this election during Open Enrollment. You may also elect or change your FSA election due to a qualifying event.
- *If you need to make a mid-year plan change due to a qualifying event, please visit the Benefits Assistance Center*

Benefits Assistance Center

➤ Benefits Assistance Center

Learn more about your benefits and how to enroll on the Benefits Assistance Center at www.BenefitsAssistanceCenter.com

- Detailed benefit plan information
- Videos about specific benefit plans offered by KroLLDiscovery
- Helpful educational videos about benefits terms and concepts
- Links to all Regulatory Notices including Summary Plan Descriptions (SPD)
- Information about how to complete your health assessment and biometric screening
- Contact information for all benefit plan providers including website links and phone numbers
- Online chat button to speak with your Benefits Assistance Center Representative



What's New in 2018!

Medical & Rx Benefits

- Health insurance and prescription drug coverage is offered through Cigna

Medical/Rx Monthly Employee Payroll Contributions

	Choice Fund Open Access Plus HSA 2000
Employee	\$310.70
Employee + Child(ren)	\$902.11

Medical & Rx Benefits

Comparing Your Cigna Health Plan Options

Medical	Choice Fund Open Access Plus HSA 2000	
	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited
Coinsurance (your plan pays)	80%	60%
Deductible		
Employee Only	\$2,000	\$4,000
Family Coverage	\$4,000	\$8,000
Out-of-pocket Maximum		
Employee Only	\$6,000	\$12,000
Family Coverage	\$12,000	\$24,000
Service	Plan Pays	
Preventive care	100%	60% AD
Immunizations	100%	60% AD
Office Visit		
Primary Care Physician	80% AD	60% AD
Specialist	80% AD	60% AD
Emergency Room	80% AD	
Urgent Care	80% AD	60% AD
Inpatient Care	80% AD	60% AD
Outpatient Care	80% AD	60% AD
Mental Health		
Inpatient	80% AD	60% AD
Outpatient (Physician's Office)	80% AD	60% AD
Substance Abuse Disorder		
Inpatient	80% AD	60% AD
Outpatient	80% AD	60% AD
Prescription Drugs	Retail (30-day supply)	Mail Order (90-day supply)
	You Pay	You Pay
Tier 1 – Generics	\$10 copay	\$20 copay
Tier 2 – Preferred	\$35 copay	\$70 copay
Tier 3 – Nonpreferred	\$60 copay	\$120 copay

AD = After Deductible

This is not a complete list of covered services. Please see your Summary Plan Description (SPD) for the complete list. This chart is intended for comparison purposes only. If there are discrepancies, the plan document will govern.

Cigna Healthcare Resources

Cigna Telehealth Connection

- Virtual visits are available through Cigna Telehealth Connection.
- Cigna provides access to two telehealth services as a part of your medical plan – Amwell and MDLive.
- Cigna Telehealth Connection connects you with a board-certified doctor via video chat or phone for care and advice on a wide range of minor conditions including:
 - Sore throat
 - Headache
 - Stomachache
 - Fever
 - Cold & Flu
 - Allergies
 - Rash
 - Acne
 - UTIs and more

Cigna One GuideSM Service

- During the enrollment process, call a Cigna One Guide representative to get personalized, useful guidance on topics including:
 - Understanding the basics of health coverage
 - Identifying types of health plans available to you that best meets your needs
 - Checking if your doctors are in-network to help you avoid unnecessary costs
- After you are enrolled, Cigna One Guide representatives can help you:
 - Resolve health care issues
 - Find the right hospitals and other health care providers in your plan's network
 - Get cost estimates
 - Understand your bills
 - Navigate the health care system

myCigna Mobile App

- The myCigna Mobile app makes it easy to access important information about your health coverage, including:
 - Provider directory
 - Coverage details
 - Deductible expenses
 - Account balances
 - Claims information, and more

MotivateMe Incentive Program

You can earn employer-sponsored rewards for participating in healthy actions through Cigna's MotivateMe program.

➤ Health Assessment

- Log into myCigna.com or use the myCigna mobile app to complete the health assessment questionnaire
- There is no cost for you to complete the health assessment, and the information you provide is not shared with your employer.

➤ Biometric Screening

- You may complete a biometric screening at a Quest Diagnostic Center, LabCorp or at your doctor's office.

➤ Incentives

Activity	Dollar Amount Earned for Activity Completion	Incentive
Health Assessment Completion	\$200 for employee-only coverage \$400 for employee + one or more coverage	Health Savings Account (HSA) contribution by KroLDiscovery
Biometric Screening Completion	\$200 for employee-only coverage \$400 for employee + one or more coverage	Health Savings Account (HSA) contribution by KroLDiscovery

➤ Incentives

- To earn incentives in 2018, you must complete the health assessment and biometric screening activities by November 30, 2018.

Health Savings Account (HSA)

A health savings account (HSA) is a personal healthcare bank account you can use to pay out-of-pocket medical expenses with pre-tax dollars. An HSA is offered to all employees alongside the High Deductible Health Plan, which helps protect you from large healthcare expenses

Advantages of an HSA

- **Tax Savings:** Contributions are tax free, the account grows tax free and spending is tax free (as long as it is on qualified medical costs)
- **Reduced out-of-pocket costs:** HSA funds can be used to pay for medical expenses and prescriptions, and can help you satisfy you plan's annual deductible
- **Long-Term Investment:** Unused account dollars are yours to keep even if you retire or leave the company. You can also invest your HSA funds, so your available healthcare dollars grow over time.
- **Long-Term Savings:** You can save unused HSA funds from year to year to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

Health Savings Account (HSA)

To be eligible to open and fund an HSA:

- You must be enrolled in a Cigna Choice Fund HSA plan.
- You cannot have any other health coverage, including your spouse's health plan, FSA or HRA
- You cannot be enrolled in Medicare, Medicaid, TRICARE or TRICARE for Life
- You cannot have received Veterans Administration (VA) benefits during the prior three calendar months
- You cannot claim yourself as a dependent on someone else's tax return.

2018 Contribution limits *(Includes amount contributed to your account by KrollDiscovery)*

- Under age 55 (and not enrolled in Medicare):
 - Up to \$3,450 for individual coverage
 - Up to \$6,900 for family coverage
- Age 55 or older (and not enrolled in Medicare):
 - The maximum contribution increases by \$1,000 (considered a "catch-up" contribution)
 - Up to \$4,450 for individual coverage
 - Up to \$7,900 for family coverage

Making Contributions to your HSA

- Once your account has been opened, you can access it via www.hsabank.com
- You will set up your payroll contributions during Open Enrollment
- You can also make contribution changes at any time during the year

Health Savings Account Roll-Over

LDiscovery Population

This slide is only applicable to those individuals in the LDiscovery population who are currently enrolled in an HDHP with HSA plan and wish to enroll in an HDHP with HSA plan again in 2018.

If you are in an HDHP with HSA plan now and enroll in one in 2018 via Cigna HSA Bank, you have three options on how to handle your HSA Funds with Optum-

- **Keep your Optum HSA account** (you are able to have multiple HSA accounts). You can spend down this amount first in 2018. Note a monthly administration fee will apply.
- **Participate in the transfer process** KrollLDiscovery will be communicating after open enrollment. All transfer forms will be due to HR at the end of December and a \$20 charge will apply. Note a 4-6 week 'blackout' period will apply where you won't be able to use the funds that are transferred.
- **Rollover the funds on your own** at a later date. Note there are timing and tax implications with this approach. Note a 4-6 week 'blackout' period will apply where you won't be able to use the funds that are transferred.

Note that funds cannot be rolled over until the HSA bank account is established
1/1/2018

Health Savings Account Roll-Over

Kroll Ontrack Population

This slide is only applicable to those individuals in the Kroll Ontrack population who are currently enrolled in an HDHP with HSA plan and wish to enroll in an HDHP with HSA plan again in 2018.

- **You will have two HSA accounts debit cards to start the year which can both be used to fund 2018 claims.**
 - The first card will be the card you currently have through HSA Bank
 - The second card will be the card you receive by electing a 2018 HSA plan with Cigna. All 2018 HSA payroll contributions and wellness incentives will be distributed to this account.
- **After 1/1/2018, your first card (or current card) balance will no longer be shown on mycigna.com. The balance will be shown on www.HSABank.com.**
- **The second card (or 2018 card) balance will be shown on www.mycigna.com**

Transfer Process

- **The balance transfer from the first card to the second card will be initiated on 2/27/2018 and is estimated to be completed by 3/3/2018**
- **In order to not delay the transfer, stop using Kroll Ontrack debit cards by 2/20/2018**
- **A reminder communication will be sent after Open Enrollment**

Hospital Indemnity Insurance

Hospital Indemnity Insurance through MetLife

- Voluntary plan (100% employee paid)
- Hospital Indemnity provides you with payments when you are admitted and when you are confined to a hospital, due to an accident or illness.
- Payments are made directly to you to use as you see fit.

Benefit Type	Low Plan: MetLife Pays You	High Plan: MetLife Pays You
Hospital Coverage (Accident)		
Admission (must occur within 180 days after accident)	\$500 per accident (non-ICU); \$1,000 per accident (ICU)	\$1,000 per accident (non-ICU); \$2,000 per accident (ICU)
Confinement (must occur within 180 days after accident)	\$100 a day (non-ICU) for up to 31 days; \$200 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 31 days; \$400 a day (ICU) for up to 31 days
Inpatient Rehab (stay must occur immediately following hospital confinement and occur within 365 days of accident)	\$100 a day, up to 15 days per accident and 30 days per calendar year	\$100 a day, up to 15 days per accident and 30 days per calendar year
Hospital Coverage (Sickness)		
Admission (Payable 1x per calendar year)	\$500 (non-ICU); \$1,000 (ICU)	\$1,000 (non-ICU); \$2,000 (ICU)
Confinement (Paid per sickness)	\$100 a day (non-ICU) for up to 31 days; \$200 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 31 days; \$400 a day (ICU) for up to 31 days

Bi-Weekly Employee Payroll Contributions

	Low Plan	High Plan
Employee	\$4.20	\$8.39
Employee + Spouse	\$10.45	\$20.89
Employee + Child(ren)	\$7.24	\$14.46
Family	\$13.82	\$27.63

Commuter Benefits

- Commuter Benefits are provided through WageWorks
- The WageWorks Commuter Program allows you to use pre-tax dollars for:
 - Public transit including train, subway, bus, ferry and eligible vanpool as part of your daily commute
 - Parking as part of your daily commute

How it works

- Order what you need for your monthly commute
 - Up to a maximum of \$260 per month for transit and \$260 per month for parking can be deducted from your paycheck on a pre-tax basis to be used towards your order for qualified expenses.
 - Orders over these amounts will be deducted after taxes
- Ways to pay for eligible commuter expenses
 - Reimbursement for eligible commuting expenses you pay out-of-pocket
 - Monthly passes or tickets sent directly to your home
 - Pre-loaded WageWorks Commuter Card



Additional Benefits and Perks

401(k)

- KrollDiscovery employees are eligible to participate in the company's Fidelity 401(k) plan after one year of service and 1,000 hours worked, and can begin contributing on the first of the quarter following eligibility.
- Employees have the option of contributing through payroll to a pre-tax 401(k), a post-tax Roth 401(k), or both
- KrollDiscovery provides a generous company match to those employees who participate:
 - 100% of the first 3% of an employee's contribution
 - 50% of the next 2% of an employee's contribution
 - To a maximum match of 4%
- Employee contributions and employee match amounts are 100% vested immediately

2018 401(k) Plan Limits

- 401(k) Elective Deferrals - \$18,500
- Catch-up Contribution Limit - \$6,000

Additional Benefits & Perks

Company Discounts

- KrollDiscovery employees are eligible for corporate discounts at several large retailers.
- AT&T, Verizon, and Dell each provide our employees with discounts or member exclusive deals on service plans or electronics/accessories when you register with a company discount code or with your KrollDiscovery email address.
- More info on Employee Discounts is available on the Benefits Assistance Center.

Employee Recognition Program

- KrollDiscovery believes in recognizing employees who go above and beyond to achieve results, meet deadlines, and solve critical problems; who make outstanding contributions on short- or long-term projects; or who demonstrate the KrollDiscovery Cultural Values. See Human Resources for recognition program details.

Employee Referrals

- If you know someone who would fit our culture and is ready to join a top global eDiscovery leader, encourage them to apply online and to put your name down as the referring source.
- Employees who refer a full-time candidate will be eligible to receive a bonus from KrollDiscovery. See Human Resources for referral policy.

Open Enrollment Reminders

- Open Enrollment window is November 7th through November 17th
- Your benefits will not roll-over into 2018.
- New enrollments are effective on January 1st
- Medical cards will be mailed to your home within 7-10 days after enrollment
- Check your paystub to ensure deductions are correct
- Use the Benefits Assistance Center to review and enroll in benefits
- Cigna: You will receive ID cards in the mail by January 1st. All employees who enroll will get a new ID card.

