



2021

Temporary Contingent Employee Benefits Guide

**Your Benefits –  
You Drive!**

**KIDisc****very**<sup>TM</sup>

# Taking the Driver Seat In your Health

Please take time to review this 2021 Benefits Summary for Temporary Contingent Employees.



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# Eligibility

## Who is Eligible

- Temporary Contingent Employees measuring an average of 30 hours or more per week under the Affordable Care Act guidelines. Benefits will be offered for the duration of the employees identified stability period.
- Dependent children less than 26 years of age.
- Stepchildren who reside with you, the employee, and are primarily dependent upon you for support are also 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 (see list below). Election changes must be consistent with your status change. Please contact the Human Resources Department no later than 31 days after the event for detailed discussion of the event and related enrollment possibilities. You will be required to provide proof of change, such as a marriage certificate or record of birth.

## Qualifying Events

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility status (i.e. a dependent child exceeding the maximum age for coverage)
- A significant change in the cost or coverage of your spouse's benefits

## Benefits Assistance Center

Learn more about your benefits and how to enroll on the Benefits Assistance Center.

Visit [www.BenefitsAssistanceCenter.com](http://www.BenefitsAssistanceCenter.com) to find:

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

## Premium Repayment

If you anticipate not working on a particular project by the end of the current month resulting in no take home pay, it is important to cover your health (and Hospital Indemnity if applicable) premiums to maintain active health coverage. To ensure your coverage remains active while not on a project, please send a check or money order in the amount of your monthly Health premium and Hospital Indemnity premium (if applicable) (payable to KLDDiscovery) to the Benefits Department at 8201 Greensboro Dr., St. 300, Mclean, VA 22102, by the 30th of the month.

# Medical and Prescription Drug Benefits

KLDiscovery is committed to providing quality health coverage to you and your dependents. Health insurance and prescription drug coverage is offered through Cigna. The medical plan option available in 2021 is a High Deductible Health Plan (HDHP).

## Medical/Rx Monthly Employee Pretax Payroll Contributions

	Choice Fund Open Access Plus HDHP HSA 2000
Employee	\$228.85
Employee + Child(ren)	\$928.68

## Your Cigna Health Plan

Medical	Choice Fund Open Access Plus HDHP HSA 2000	
	In-Network	Out-of-Network <sup>B</sup>
Lifetime Maximum	Unlimited	Unlimited
Coinsurance (your plan pays)	80%	60%
Deductible		
Employee only	\$2,000	\$4,000
Family Coverage <sup>A</sup>	\$4,000	\$8,000
Out-of-pocket maximum		
Employee only	\$6,000	\$12,000
Family Coverage	\$12,000	\$24,000
Services	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 AD	\$20 copay AD
Tier 2—Preferred	\$35 copay AD	\$70 copay AD
Tier 3—Nonpreferred	\$60 copay AD	\$120 copay AD



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.

<sup>A</sup> Choice Fund Open Access Plus HSA HDHP 2000 Plans: All eligible family members contribute towards the family plan deductible. Once the family deductible has been met, the plan will pay each eligible family member's covered expenses based on the coinsurance level specified by the plan.

<sup>B</sup> Out-of-network reimbursement is based on the lesser of 1) the provider's nominal charge for a similar service of supply or 2) 200% of a fee schedule developed by Cigna.

## Cigna Patient Assurance Program

Patient Assurance Program helps certain diabetes medications be more affordable and cost predictable so that members are able to stay on track with their medications. The program allows the member's out-of-pocket maximum of \$25 for a 30-day supply (and \$75 for a 90-day supply) for the medications listed below.

### Patient Assurance Program Drug List

#### Diabetes

- Farxiga
- Jardiance
- Synjardy XR
- Xigduo XR
- Glyxambi
- Synjardy
- Trulicity

#### Diabetes - Insulins

- Basaglar
- Humalog Mix
- Levermier
- Humalog
- Humulin

*Please note: Drugs will continue to be added to Cigna's Patient Assurance Program Drug List.*

## Cigna's ESI Pharmacy Platform

- You will receive a new Cigna ID to use effective January 1, 2021.
- Initial access to the online tools for home delivery will be asked to acknowledge updated terms and conditions.
- New refill logic will look back 180 days to determine quantity that a member has on hand to prevent stockpiling of medication.
  - Members filling at a retail pharmacy who may have excess supply on hand will be notified of the refill date change.
- Update payment information online or by phone with Cigna representative during the first fill of a prescription through Express Script Pharmacy.
- Cigna Home Delivery Pharmacy's automatic refill program will discontinue - impacted members will be notified to enroll in the Express Script Pharmacy automatic refill program.
- Members requesting brand drug pays the brand drug cost share plus the cost difference between the brand drug and generic drugs up to the cost of the brand drug (prior was up to the cost of the generic drug) (unless physician indicates "Dispense as Written").

## Express Scripts Pharmacy Home Delivery

### Two easy ways to place an order:

1. Electronically - Provider can send to Express Scripts Home Delivery, NCPDP 2623735
2. By Fax - Provider can call 888.327.9791 for a Fax Order Form.



# Healthcare Resources

## Cigna Telehealth Connection

Virtual Visits are available through Cigna Telehealth Connection. Cigna provides access to telehealth services as part of your medical plan - through MDLive. Cigna Telehealth Connection lets you get the care you need - including most prescriptions - for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office.

Register today so you'll be ready to use a telehealth service when and where you need it.

### MDLive

MDLIVEforCigna.com  
888-726-3171

## Cigna One Guide<sup>SM</sup> Service

### How Cigna One Guide can assist during the enrollment process:

Choose a plan with confidence with help from the Cigna One Guide service. Call a Cigna One Guide representative during the enrollment process to get personalized, useful guidance.

Your personal guide will help you:

- Easily understand the basics of health coverage.
- Identify the types of health plans available to you that best meet the needs of you and your family.
- Check if your doctors are in-network to help you avoid unnecessary costs.
- Get answers on any other questions you may have about the plans or provider networks available to you.

### How Cigna One Guide can help after you are enrolled:

After enrollment, the support continues for Cigna customers. Cigna's One Guide service provides personal assistance to 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

### Now with 1-touch access

The myCigna Mobile App makes it easy to check if a doctor is in your plan's network, so you can avoid out-of-network costs. And myCigna has fingerprint access, so you're always just 1 touch away from your:

- Provider directory
- Account balances
- Coverage details
- Claims information, and more
- Deductible expenses



## Need Health Advice in a Hurry?

With a virtual visit through Cigna Telehealth Connection, you can receive medical advice from board-certified doctors on a wide range of minor conditions:

- ❖ Sore throat
- ❖ Headache
- ❖ Stomachache
- ❖ Fever
- ❖ Cold and flu
- ❖ Allergies
- ❖ Rash
- ❖ Acne
- ❖ UTIs
- ❖ And more



## Contact Cigna One Guide

Access the Cigna One Guide support tool by downloading the myCigna App or calling 800.244.6224 to speak with a One Guide representative today.



## Download the myCigna App





## 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.

You own and administer your HSA. You determine how much you will contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

HSAs offer you the following advantages:

- ▶ **Tax savings:** HSAs provide triple 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:** You can use the money in your HSA to pay for eligible medical expenses and prescriptions. The HSA funds you use can help you satisfy your plan's annual deductible.
- ▶ **A long-term investment that stays with you:** Unused account dollars are yours to keep even if you retire or leave the company. Additionally, you can invest your HSA funds, so your available healthcare dollars can grow over time.
- ▶ **The opportunity for long-term savings:** Save unused HSA funds from year to year—you can use this money to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

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.

## How Do I Access/Make Contributions to My HSA?

Once your account has been opened, you can access it via [hsabank.com](https://hsabank.com). You'll set up your payroll contributions during Open Enrollment. You also can make contribution changes at any time during the year. Note that it may take between one and two payroll periods for an HSA change to be processed.

## IMPORTANT! How Much Can Be Deposited Into an HSA in 2021?

- Under age 55 (and not enrolled in Medicare):
  - Up to \$3,600 for individual coverage
  - Up to \$7,200 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 \$4,600 for individual coverage
  - Up to \$8,200 for family coverage

## Note the Following Important Information:

- As a participant in the company-sponsored medical plan, KLDDiscovery will automatically take steps to establish your health savings account with HSA Bank. The HSA Bank account is only available to you if you are a participant in the KLDDiscovery medical plan.
- Due to the US banking system's customer identification process (CIP) requirements, your account cannot be opened until the CIP is completed. If HSA Bank is unable to complete the CIP process, they will make two attempts to contact you by mail before closing the account.
- You will receive a welcome kit from HSA Bank along with a debit card by mail to your physical mailing address when the CIP is completed.
- No employer or employee contributions can be deposited until your account is fully opened through the HSA Bank CIP process.
- If your account is closed, it is your responsibility to contact HSA Bank to process a new banking application and to open another account. Once an account is closed, it cannot be reopened. HSA Bank can be contacted at (855) 731-5227.
- If you do not take the appropriate steps to open an account, any employer contributions that cannot be deposited due to failure to open an account will be forfeited.

## Take the Road to Tax Savings!

For more information, access the HSA Bank customer website guide posted on [hsabank.com](https://hsabank.com).

You can contact them at 855-731-5227.



# Hospital Indemnity Insurance

Hospital indemnity insurance 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
<b>Hospital Coverage (Accident)</b>		
<b>Admission</b> (must occur within 180 days after the accident)	\$500 per accident (non-ICU) \$1,000 per accident (ICU)	\$1,000 per accident (non-ICU) \$2,000 per accident (ICU)
<b>Confinement</b> (must occur within 180 days after the 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
<b>Inpatient Rehab</b> (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	\$200 a day, up to 15 days per accident and 30 days per calendar year
<b>Hospital Coverage (Sickness)</b>		
<b>Admission</b> (Payable 1x per calendar year)	\$500 (non-ICU) \$1,000 (ICU)	\$1,000 (non-ICU) \$2,000 (ICU)
<b>Confinement</b> (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

Coverage Options	Insurance Rates	
	Post-Tax Bi-Weekly Cost to You	
	Low Plan	High Plan
Employee	\$4.20	\$8.39
Employee & Spouse	\$10.45	\$20.89
Employee & Child(ren)	\$7.24	\$14.46
Employee & Family	\$13.82	\$27.63



## Commuter Benefits

The PlanSource Commuter Program is a benefit that allows you to use pre-tax dollars for public transit—including train, subway, bus, ferry and eligible vanpool—and parking as part of your daily commute to work.

### How it works

- Order what you need for your monthly commute. Up to a **maximum of \$270 per month for transit** and **\$270 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.
- You can be reimbursed for eligible commuting expenses you pay out-of-pocket or use the preloaded PlanSource Commuter Card to pay for parking or transit expenses.

## Company Discounts

KLDDiscovery 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 KLDDiscovery email address. Review the Employee Discounts on the Benefits Assistance Center.



# Contacts



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## Medical and Rx Plan

Cigna Member Services	800.244.6224
Website	<a href="http://www.mycigna.com">www.mycigna.com</a>

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## Hospital Indemnity

MetLife	800.GET.MET8
Website	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>

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## Commuter Benefits

PlanSource	844.357.8430
Website	<a href="http://www.plansource.wealthcareportal.com">www.plansource.wealthcareportal.com</a>

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## Employee Benefits

Benefits Assistance Center	1.844.357.8430
Website	<a href="http://www.benefitsassistancecenter.com">www.benefitsassistancecenter.com</a>

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*The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.*