



# WELCOME TO WOODGRAIN BENEFITS

IMPROVING THE HEALTH AND FINANCIAL SECURITY OF WOODGRAIN EMPLOYEES AND THEIR FAMILIES

## employee **benefits** guide

**Health Advantage Plus—Alabama**

**2020**

# Welcome to Benefits Enrollment!

**Elections you make during Open Enrollment will become effective January 1, 2020.**

Woodgrain cares about all of its employees. The company strives to improve the health and financial well-being of all Woodgrain employees. Woodgrain provides generous and comprehensive benefits, some designed to increase health and wellness, others designed to help employees be financially prepared for the future. The company wants to help educate employees on what these generous benefits are and how employees can use these benefits to their advantage. Through its benefits package, Woodgrain shows its commitment to improving employees' health and financial security.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

# Woodgrain Benefits and You

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## Who is Eligible?

If you are a full-time or part-time hourly employee working 30 or more hours per week, coverage will begin on the first day of the month following 59 days of qualified employment (coverage will begin on the first day of the month following date of hire for exempt status employees). You may also enroll your eligible dependents in the same plans you choose for yourself.

Eligible dependents include your legal spouse and your natural, adopted, or step-child(ren). The dependent age limit for children on your healthcare plans is age 26, but may vary for other benefits offered.

## How to Enroll

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualifying life event.

## When to Enroll

Open Enrollment is 100% online through MyTools. Login and get started by tapping on “My Benefits”, then “Now Open! Annual Open Enrollment” (<https://Mytools.woodgrain.com>).

Open Enrollment runs from October 15th to November 15th, 2019. Outside of the annual open enrollment period, the only time you can change your coverage is if you experience a qualifying life event.

New employees should enroll soon after starting work.

## How to Make Changes

Once you enroll in or decline benefits, you will not be able to make any changes to your elections until our next annual open enrollment period, unless you experience a qualifying life event. Qualified life events include, but are not limited to: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or your legal spouse, or a change in spouse's benefits or employment status.

If your qualified life event is due to loss or gain of Medicaid or CHIP coverage, you have 60 days to complete the necessary enrollment forms and return them to us. All other qualified life events must be reported to us within 30 days of the event. It is your responsibility to notify us when you have a qualified life event and would like to make changes to your benefit elections. Please do not miss this important deadline!

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Information for You

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# Benefits Overview

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Making wise decisions about your benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget. The best thing you can do is “shop” for benefits carefully, using the same type of decision-making process you use for other major purchases.

1. **Take advantage of the tools available to you.** That includes this guide, access to plan information, provider directories, and enrollment materials. Learn more at [HR.Woodgrain.com](http://HR.Woodgrain.com).
2. **Be a smart shopper.** If you were buying a car or purchasing a home, you would do a lot of research beforehand. You should do the same with medical costs because the wrong decision could be costly.
3. **Don't miss the deadline and keep record of your enrollment.** Pay attention to the enrollment deadline and be sure to provide us with your benefit elections online through MyTools. It is important to check your Benefits Statement to ensure the accuracy of payroll deductions. Notify us immediately if there are any discrepancies.
4. **Remember: Once the Enrollment Period has ended, you may not make or change your benefit elections, unless you experience a qualified life event.**

## How We Define Medical Benefits Eligibility

We are a large employer according to the Employer Shared Responsibility provisions of the ACA. The enrollment guidelines listed in this guide may vary if you are hired to work less than 30 hours per week (130 hours per month) or your hours worked drop below the threshold. Please contact us for our complete policy on Measurement Methods to determine full-time benefits eligibility status under the Employer Shared Responsibility.

## When Coverage Ends

All benefits coverage will end on the last day of the month in which your regular work schedule is reduced to fewer than 30 hours per week, your employment ends, or you stop paying your share of the coverage. Your dependent(s) coverage ends when your coverage ends, or the last day of the month in which the dependent is no longer eligible. Certain benefits may terminate on the date of event.

## Health Care Reform

For the most up-to-date information regarding the ACA, visit [www.healthcare.gov](http://www.healthcare.gov).

**Summary of Benefits and Coverage (SBC) and Uniform Glossary**—In addition to the plan information in this Benefits Guide, you can also review a Summary of Benefits and Coverage for the medical plan. This requirement of the ACA standardizes health plan information so that you can better understand and compare plan features. We will provide you a copy of the SBC annually during Open Enrollment.

**Plan Document Summary Plan Description**—Contact Human Resources for a copy of the Woodgrain Employee Benefit Plan document.

*This guide provides highlights of our benefits program. A complete description of your benefit plans can be found in the plan documents, Summary Plan Descriptions (SPD), and contracts. While every effort has been made to provide an accurate summary of the plans, the information contained in this guide does not replace or change the meaning of our employer-sponsored benefit(s) plan documents; SPDs and contracts; the plan documents and contracts are controlling in the event of any discrepancy. We reserve the right to terminate or amend these employer-sponsored plans at any time, in whole or in part, for any reason. Any such amendment or termination may apply to current and future participants, covered spouses, beneficiaries, and dependents.*

# Online Benefits Enrollment

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Go to [hr.woodgrain.com](http://hr.woodgrain.com) to learn more about Woodgrain benefits. Use the system to enroll in or change your benefits.

Employees simply follow the steps below to elect or waive coverage for the benefit plan year. Before you begin, you will need to have the following information: You/your dependent(s) names, social security number(s), date(s) of birth and home address.

Step 1—Review your personal data for accuracy.

Step 2—Complete the Enrollment process. Select or waive coverage for each plan. Your selections will not be saved until all plans are checked and you click “Complete Enrollment”.

Step 3—Review that your selections are complete and accurate.

Each benefit plan in which you enroll has a Summary Plan Description (SPD) that describes the key provisions of the plan. Plan Amendments are very important because the Amendment will notify you of any changes to the Plan document. You may request a copy of the Summary Plan Descriptions and related Amendments by contacting your local Human Resources.

## My Benefit Apps



Open Enrollment runs October 15th to November 15th.



New employees at Woodgrain use the “I’m New, Enroll in Benefits” app to make their benefit elections. You have 30 days from your date of hire to complete enrollment.



You have 30 days to change your benefit elections during a Qualifying Life Event.



Change your HSA contribution anytime.



View or print your Benefit Statement.

If you leave the process at any time before confirming your selections, your progress will not be saved and you must start over.

# Woodgrain Employee Benefits

## Open Enrollment for 2020

### Plan Highlights

Woodgrain strives to provide quality coverage while keeping your monthly premiums as low as possible. We are excited about our four Health Advantage Plus plans. The Health Advantage Plus plans are designed to improve the health and financial well-being of all Woodgrain employees and their families. The Health Advantage Plus plans will assist you and your family in becoming better consumers of health care. As Plan participants make wiser choices, we all benefit through low premiums and improved coverage.

#### Health Advantage Plus Plans

The Health Advantage Plus plan deductible for 2020 is \$1,500 for single coverage/\$3,000 for family coverage. The maximum out-of-pocket amount you pay is \$3,000 for single coverage/\$6,000 for family coverage. Pharmacy is included in the medical plan and applies towards the deductible and out-of-pocket maximum. Preventive services are paid at 100%. Telemedicine is an alternative service to see a doctor and receive a prescription. See more details under Medical Benefits—page 10.

#### Health Savings Account (HSA)

HSAs are an easy win in today's complex health care system! See HSA details on page 18. This benefit immediately adds value to the Health Advantage Plus plan by putting dollars in a savings account that you can use to pay for health expenses. Beyond Woodgrain's contribution, you can start contributing to your HSA as soon as you enroll in the health plan. Your pre-tax contributions are deposited to your HSA each pay period and are an excellent way to save for future medical expenses. You own the HSA account. HSA funds used for qualified medical expenses are not taxed.

#### Health Advantage Plus Dental

Participation in the Dental plan is voluntary and claims are processed through Allegiance Benefit Management, Inc. Stay In-Network to take full advantage of the discounts offered through the Cigna Dental PPO Plan. You have access to a Nationwide network of quality dental professionals. No increase to premiums for 2020. To learn more, see details on page 23.

#### Health Advantage Plus Vision

The monthly premiums for 2020 are the same and you will receive the same great coverage and services—page 26.

# Woodgrain Employee Benefits

(Continued)

## Group Term Life Insurance and Accidental Death & Dismemberment

Woodgrain provides all employees Group Term Life Insurance and Accidental Death and Dismemberment Insurance. The benefit is one times your annual salary, rounded up to the nearest \$1,000. You have the option to convert the coverage to an individual life policy if the need arises. For more details, see page 29.

## Supplemental Life Insurance and Accidental Death & Dismemberment

You can enroll for additional Supplemental Life Insurance and Accidental Death & Dismemberment Insurance. The benefit is voluntary. During the 2020 Open Enrollment, if you want to choose more coverage for yourself or your spouse, you are required to complete a "Evidence of Insurability" form. This means The Hartford must approve the additional coverage before it will be effective. You cannot elect more coverage for your spouse than you have for yourself. See page 31-32 for rates and more details.

- Supplemental "Employee" Insurance Guarantee Issue amount - \$200,000.
- Supplemental "Spouse" Insurance Guarantee Issue amount - \$30,000.
- Supplemental "Child" Insurance maximum - \$20,000.

## Long-Term Disability

Woodgrain provides a Long-Term Disability benefit at no cost to you! Supplemental Long-Term Disability (page 34) is a voluntary benefit available to you. Woodgrain encourages all employees to purchase the extended coverage so you can maximize the benefit to you.

## Retirement

Will you have enough money in your 401(k) Account when you retire? Watch our video about saving for your retirement. Go to <http://hr.woodgrain.com> and tap on 401(k) Benefits.

*Premiums are based on 24 payments per year. This means you have two paychecks per year without benefit premiums withheld. We call that a "Benefit Holiday". All benefit coverage extends to the end of the month if your employment terminates anytime during the month.*



# Advantage Plus—Alabama

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# Health Advantage Plus

## Alabama

Medical Benefits Cost Sharing Provisions	Network		Non-Network	
<b><u>Deductible (medical and pharmacy is combined):</u></b>	You Pay		You Pay	
Single coverage:	\$1,500		\$3,000	
Family coverage:	\$3,000		\$9,000	
No one in the Family coverage is eligible for coinsurance until the family deductible is met.				
<b><u>Benefit Percentage:</u></b>	You Pay	WG Pays	You Pay	
Before satisfaction of Out-of-Pocket Maximum.	20%	80%	50% of the allowed amount for most services. Balance billing will apply.	
After satisfaction of Out-of-Pocket Maximum.	0%	100%		
The Benefit Percentage applies after the satisfaction of the applicable Deductible to all eligible expenses, unless specifically stated otherwise in the Plan Document. Eligible expenses will be paid by the Plan according to the applicable Benefit Percentage.				
<b><u>After Deductible:</u></b>	You Pay	WG Pays	You Pay	WG Pays
Telemedicine Consultation (applies to Deductible and OOP Max).	\$40	None		
Primary Care Physician (PCP) Office Visit (Includes General Practitioner, Family Physician, Pediatrician, Gynecologist, Internist).	20%	80%	50% of the allowed amount for most services. Balance billing will apply.	
Specialist Physician Office Visit.				
Urgent Care Facility				
Emergency Services			80% of allowed amount.	
<b><u>Out-of-Pocket Maximum (OOP) (medical &amp; pharmacy):</u></b>	You Pay	WG Pays	You Pay	WG Pays
This protection limits the maximum amount you will have to pay for medical/pharmacy expenses in the plan (or calendar) year.				
Per covered person per benefit period (Employee Only).	\$3,000*		No maximum when using non-network services	
Per Family per benefit period (Employee with Children, Employee plus Spouse and Family Coverage).	\$6,000*			
*Includes the Deductible, any pharmacy co-insurance and eligible expenses in excess of the benefit percentage.				

# 2020 Premiums

*Remember* to “shop” for your healthcare needs and stay In-Network so you can receive the best care for your dollar.

## Alabama Medical/Dental

(Monthly Premiums)

### You Pay

Employee Only . . . . .	\$ 119.51
Employee + Spouse . . . . .	\$ 259.86
Employee + Child(ren) . . . . .	\$ 217.40
Family . . . . .	\$ 376.14

### Woodgrain Pays

Employee Only . . . . .	\$ 306.91
Employee + Spouse . . . . .	\$ 678.38
Employee + Child(ren) . . . . .	\$ 488.09
Family . . . . .	\$ 958.26

*Tobacco User - Additional \$60*

## Your Prescription Drugs

The pharmacy network for the plan is "**Prime Participating Pharmacy Network**". You can take advantage of members-only savings by filling your prescriptions at a pharmacy in the Network. Discover the benefits of the Rx Plan and find participating pharmacies by visiting [AlabamaBlue.com/DrugList](http://AlabamaBlue.com/DrugList). Some drugs require precertification. Members must file claim with the authorization number for reimbursement. Prescription drugs (other than Tier 4 (specialty) drugs) can be dispensed for up to a 90-day supply. There are many commonly used generic prescription drugs offered today, so ask your doctor for a generic drug....it will save you money! You are responsible for the cost of prescription drugs until you meet the calendar year deductible.

Benefit Features	In-Network Pharmacy
Tier 1 Drugs	Covered at 20% of the allowed amount subject to calendar year deductible
Tier 2 Drugs	Covered at 30% of the allowed amount subject to calendar year deductible
Tier 3 Drugs	Covered at 50% of the allowed amount subject to calendar year deductible
Tier 4 (specialty) Drugs	Covered at 50% of the allowed amount subject to calendar year deductible

### Mail Order Pharmacy Benefits:

Up to 90-day supply

Mail Order drugs are available through PrimeMail (Enroll online at [AlabamaBlue.com](http://AlabamaBlue.com) or call 1-800-391-1886)

Maintenance and Non-Maintenance drugs can be purchased through mail order pharmacy

**Tier 1 Drugs:** 80% subject to calendar year deductible

**Tier 2 Drugs:** 80% subject to calendar year deductible

**Tier 3 Drugs:** 80% subject to calendar year deductible

**Tier 4 (specialty) Drugs are not available through mail Order**

**Out-of-Network Pharmacy - Not Covered**

[AlabamaBlue.com/web/pharmacy/drugguide.html](http://AlabamaBlue.com/web/pharmacy/drugguide.html)

# Alabama Blue Network



Woodgrain has teamed with the BlueCross BlueShield of Alabama to provide you with a network of physicians and facilities that aim for better health, lower healthcare costs, and provide better care for their patients. You can find an in-network provider by visiting [AlabamaBlue.com](http://AlabamaBlue.com) or call 1-800-810-2583.

Take a few minutes to learn more about their new and exciting approach to the healthcare needs of Woodgrain employees.

## Know your NETWORK

**You have the power to improve the quality and reduce the cost of your healthcare!**

When you use an in-network doctor or other health care provider, the Woodgrain Plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. If your doctor refers you to another doctor or facility, always ask if you are being referred to an In-Network affiliated provider or facility. When you receive healthcare services within the network, you will receive the most cost savings possible.

## BlueCross BlueShield of AL is here to assist you

Finding your way around in the healthcare delivery system is often times very confusing and time consuming. "**Customer Care**" is available to help you. Call them at **(800) 810-2583** to help answer your questions and steer you in the right direction for the best healthcare that can be provided to you as a Woodgrain employee. They are available to help you, Monday-Friday or visit online to look for in-network providers and facilities.

### SEARCH Our Network of Healthcare Providers



**1 SELECT** a healthcare provider type

**2 ENTER** a search location



*We cover what matters.*

# Your Health System

## Know where to go for CARE



When you're sick or injured, deciding where to get care is the last thing you want to worry about. Understanding your options now will make decisions easier when you need care.

**Telemedicine** - Providers access to U.S. board certified physicians and pediatricians via phone or video at any time (24/7/365). The service is secure, confidential and compliant with all medical privacy regulations. Telemedicine is a less expensive alternative to in-office doctor or urgent care visits. For routine illnesses such as the cold & flu, ear infections, allergies and more, this is a great option. For non-emergency situations and times when your primary physician is not available, consider Telemedicine.

**Primary Care** - A primary care doctor plays a very important part in your long term health. The doctor knows your medical history and the conditions you've suffered from and has access to your medical records. That means the doctor can come to more educated conclusions when you come in with symptoms. Just as importantly, the doctor is your home base for illness or chronic condition management and can advise you on the next step based on everything you've already tried. Crucial consistency is not something you can get at urgent care centers.

**Urgent Care** - If you are unable to see your primary care doctor during regular office hours, an urgent care center may be used as a supplement. Urgent care centers support patients going through urgent medical conditions. Office hours are extended into the evening and through the weekend. There is usually a medical doctor on call but you may receive services from a nurse practitioner or physician assistant. The cost for urgent care may be twice as much as a doctor's office. Remember, urgent care is not a substitute for a primary care physician.

**EMERGENCY** - Emergency rooms are the best place for treating severe and life-threatening conditions. They're open 24 hours, seven days a week. Specialized care is available but also makes it the most expensive type of care.

Get the help you need. Did you know you can get personalized benefit information, claims information and more! Visit [AlabamaBlue.com](http://AlabamaBlue.com) today!

The important thing is, use your best judgment when choosing where to get care.

# Frequently Asked Questions

**Q: How do I find out if my provider is In-Network?**

**A:** There are Network links available online to look up a physician and/or healthcare facility. Always refer to your Provider Directory for a listing of Participating Physicians, Hospitals, and other Providers. Services will cost less for you and the plan. Go to [AlabamaBlue.com](http://AlabamaBlue.com) or call 1-800-810-2583 to find a provider for the Alabama Health Advantage Plus Plan.

**Q: My son/daughter is attending an out-of-state college. Will his/her health care claims be processed out-of-network?**

**A:** No. Your dependents who are full-time college students living outside the service area can still be covered. In other words, benefits will be paid as if they lived in the service area. You must contact BlueCross BlueShield of Alabama 1-800-810-2583. Your dependent's file will be flagged for all claims to process in-network. Your dependent can find a provider by accessing the Network by visiting [AlabamaBlue.com](http://AlabamaBlue.com). But remember, other family members who live in the service area must continue to use the providers in their Network.

**Q: What is the difference between going to the Urgent Care Facility and the ER Department at the hospital?**

**A:** An urgent care visit is substantially lower in cost than the emergency room and can also serve as a same-day supplement for primary care because of the extended hours and additional locations. Going to the Urgent Care facility is an effective and convenient option for people to seek treatment for minor to moderate conditions, particularly when care is needed quickly and the symptoms don't appear to be life-threatening. If you feel you may be experiencing a life-threatening situation, always call 9-1-1.

**Q: My child is entering Kindergarten this coming year. Are immunizations considered preventive care?**

**A:** Yes, immunizations (and even flu shots) are part of the preventive care services and are covered at 100%. You can view a list of preventive care benefits at Healthcare.gov. <https://www.healthcare.gov/preventive-care-benefits/>. Some immunizations are also covered by In-Network Pharmacies that participate in the Pharmacy Vaccine Network.

**Q: If I enroll a dependent in the Health Advantage Plus plan, does the entire family deductible requirement need to be met before the coinsurance pays? Or is each individual required to meet an individual deductible amount?**

**A:** The full family deductible must be met before coinsurance will help pay on claims. The full family out-of-pocket maximum must also be met before the Plan pays 100% of the cost of approved services.

**Q: What does it mean if my family reaches the out-of-pocket maximum?**

**A:** It means you have reached the most you will pay for your family's health care services during the policy period (the calendar year). After you have reached the out-of-pocket maximum, the Plan begins to pay 100% of the allowed amount for healthcare services. This limit never includes your premiums, balance-billed charges or health care the Plan doesn't cover.

# Telemedicine

## All Health Advantage Plans

Medical Plan Enhancement—Woodgrain added the Telemedicine feature to all our Health Advantage Plus Plans as a convenient option to the traditional doctor's office visit. Telemedicine is a less expensive alternative to in-office doctor or urgent care visits. Telemedicine provides 24/7/365 access to board-certified primary-care doctors and pediatricians. Whether you are at home, traveling, or you simply want the most convenient way to see a doctor, telemedicine is easy to use and available on your schedule anytime, anywhere. The service is secure, confidential, and compliant with all medical privacy regulations.

### When should I use Telemedicine?

- If you're considering the ER or urgent care for a non-emergency medical issue
- Your primary care physician is not available.
- At home, traveling or at work
- 24/7/365, even holidays!

### What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Ear Aches
- Joint Aches
- Respiratory Infections
- Sinus Infections
- And More!

### Who are the Telemedicine doctors?

Practitioners are Board Certified doctors that practice primary care, pediatrics, family and emergency medicine. The doctors have incorporated Telemedicine into their normal practice to provide convenient access to quality care.

## Frequently Asked Questions

### **Q: When can I use Telemedicine consultations?**

**A:** Woodgrain employees can access the services provided by the Telemedicine providers anytime. Remember to register your account first.

### **Q: Will my medical insurance be billed for the consultation fee?**

**A:** No. You are responsible to pay the consultation fee up front but the cost will be applied to your annual deductible and the annual out-of-pocket maximum.

### **Q: How do I pay the consultation fee?**

**A:** When you request a consultation, you will be asked to pay. The representative will tell you the payment options. Most often, a debit card is used for payment. Don't forget...you can use your **Health Equity HSA debit card** to pay for your consultation.

### **Q: Why did Woodgrain add Telemedicine to the medical insurance plan?**

**A:** Woodgrain understands the value of your time and money. Telemedicine consultations are a great alternative to visiting the doctor's office and is a very cost effective alternative to an office visit, an urgent care visit, or a late night trip to the ER for a non-emergency medical issue.

# Telemedicine



OFFERED  
THROUGH



BlueCross BlueShield  
of Alabama

## Get Started!

1

### Register online or by phone

Register online anytime by visiting [Teladoc.com/Alabama](https://teladoc.com/Alabama) or call [\(855\) 477-4549](tel:(855)477-4549). You will need to enter your First Name, Last Name, Gender, Date of Birth and the Group ID#.

2

### Complete medical history

The first time you register you will be asked about your medical history. Just complete your medical history during registration. Then, request a [Teladoc](#) consultation.

3

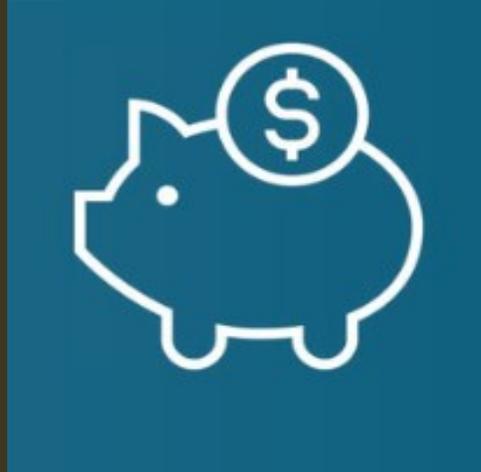
### Request a consultation

You can pay using any major credit or debit card, including your HSA debit card. Pay the \$40 consultation fee. The cost will be applied to our deductible and out-of-pocket maximum.

[Teladoc](#) staff is available 24/7/365 by video streaming.

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[Teladoc.com/Alabama](https://teladoc.com/Alabama)



# Health Savings Account

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HealthEquity

# Health Savings Account (HSA)

The perfect complement to the Woodgrain Health Advantage Plus Plans

A Health Savings Account (HSA) can be used to save and pay for qualified healthcare expenses—tax-free. You are automatically enrolled in the HSA plan when you enroll in the Woodgrain Health Advantage Plus plan. You can begin bi-weekly payroll contributions immediately upon enrollment and you can increase your contribution anytime at MyTools.Woodgrain.com. You can grow your HSA and plan for future medical expenses.

## Why an HSA?

### Save up to 30% more for healthcare

An HSA isn't just any bank account—it's a tax-advantage account. That means you don't pay taxes on the money you put in, take out, or earn in an HSA, helping you save up to 30% more.

### The money never expires

Unlike a Flexible Spending Account (FSA), the money saved in your HSA is yours and carries over from year-to-year. Even if you change jobs, switch health plans, or retire—you own your HSA and all the money in it.

### Use it for your family

You can use your HSA to pay for your qualified expenses, for those of your spouse, and for qualified health expenses of your tax dependents, even if they're not covered by your health plan.

### It's more than a spending account

Even if you don't spend much on healthcare, an HSA can still be very useful. Save or invest your HSA funds so the money is there when you need it—now or 30 years from now!



Discovering the **power** of health savings accounts

## What expenses are qualified?

Here are some examples:

- Doctor, hospital, and surgery costs
- Prescription medicines
- Dental care and braces
- Eye exams and surgery
- Glasses and contacts
- Mental health care
- Acupuncture, chiropractic, and physical therapy
- Medical supplies
- Fertility treatment
- Nursing home care
- And More!

## Ways to Save



Pre-tax payroll deductions  
One-time contribution  
Anytime contributions

## Ways to Pay

1. Health Equity HSA Debit Card
2. Online Bill Pay
3. You pay now and reimburse yourself later



(More on HSAs on the next page.)

# Health Savings Account (HSA)

(Continued)

## Employer

## Contribution

### Annual Contribution

Single member \$520

Two or more members \$1,040

Family \$1,560

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## Direct Deposit to HSA schedule:

*Every bi-weekly pay day!*

*Single member—\$20*

*Two or more members—\$40*

*Family coverage—\$60*

## Build Your Savings

- Pre-tax payroll deductions
- One-time Contribution
- Change your contribution anytime thru MyTools

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## Log On

Sign in to the member portal by visiting [www.myHealthEquity.com](http://www.myHealthEquity.com). For the first-time, select "Begin Now" and follow the step-by-step process to verify your account.

- Add a beneficiary
- Elect to receive e-statements (no monthly charge for statements).
- Navigate through the portal and familiarize yourself with the features and capabilities.

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## Know how to Calculate Your HSA Contribution

1. Know your IRS Annual Limit.
2. Know how much Woodgrain will contribute to your account.
3. Know if you are eligible for the catch-up contribution.
4. Know when you need to re-calculate your contribution.

To Calculate:

Your Annual IRS Limit for Single or Family Coverage **minus** the Woodgrain Annual Employer Contribution **minus** any other Contributions put in your HSA account and **divide** by the remaining Pay Dates in the calendar year. This **equals** the amount you can contribute each pay check.

# Explore! HealthEquity Online



Access your account at <https://my.healthequity.com>

## Your Account Dashboard

**Account Balances**

HSA Available to Spend	\$12,795.23
HSA Contributions YTD	\$7,000.00
HSA Distributions YTD	\$2,563.12
Vanguard Retirement Plan (s)	\$503,338.70

**Quick Links**

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Investments >

**Resources**

- Vanguard** >
- HSA Education >
- Qualified Medical Expenses >
- Medical Journal >

**To Do**

- Unlinked Receipts/Docs 0

**Overall Account Optimization**

92%  
Overall Account Optimization  
Optimize Your HSA

**CONGRATS!**  
You can now begin investing & increase your earning potential.  
INVEST NOW

**Your Vanguard Balance**

So far, you have saved  
**\$503,338.70**  
Balance as of 10/8/19  
[VIEW BALANCE DETAILS](#)

**CHANGE HOW MUCH YOU SAVE** →

**New! Toggle to Your Vanguard account without logging in again.**

# HSA—Frequently Asked Questions

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**Q: Will Woodgrain contribute to my HSA in 2020?**

**A:** Yes. Woodgrain will contribute to the HSAs in 2020. Employee Only Coverage—\$520. Employee plus Spouse coverage or Employee plus Children coverage—\$1,040. Family coverage—\$1,560. The contribution is only for active employees on the Woodgrain Health Advantage Plus plan. The IRS prohibits an HSA for anyone participating on Medicare.

**Q: Does my dental and vision costs apply towards my health plan deductible and out-of-pocket maximums?**

**A:** Dental and Vision costs can be paid through the HSA, but they do not count towards your health plan deductible or out-of-pocket maximum.

**Q: My spouse is enrolled in a traditional PPO plan at his/her employer and I am enrolled in Woodgrain's Health Advantage Plus plan. Can our children be covered on both plans?**

**A:** No. The children can only be enrolled in one or the other plan. If the children are enrolled in the Woodgrain Health Advantage Plus plan, they cannot be claimed on someone else's taxes.

**Q: If my spouse and I enroll in separate plans, can the HSA funds be used for the spouse enrolled in the traditional PPO plan?**

**A:** Yes. Your spouse and dependents do not need to be covered by the Woodgrain Health Advantage Plus plan to use your HSA funds to pay their out-of-pocket medical expenses. Your spouse and children must be claimed on your taxes to qualify for the HSA funds to be used for their expenses.

**Q: If I have accumulated over \$2,000 in the HSA account and elect to invest those funds over the \$2,000, what happens if my account goes below \$2,000 because I have used funds to pay qualified expenses?**

**A:** You would have to liquidate some of the money invested in order to get back to the \$2,000 level.

**Q: If I have a claim in February for \$1,000 but only have \$250 in my HSA, can I pay the entire claim through the HSA?**

**A:** No, you cannot exceed the balance in your account as it is a debit card and would decline. Your available balance will always show on the HealthEquity web portal. You are allowed to change your pre-tax payroll contribution at anytime through MyTools.Woodgrain.com.

**Q: Can I contribute a check to HealthEquity mid-year if I realize I did not set my payroll contributions high enough to take care of the expenses I have incurred?**

**A:** Yes, as long as you stay below the IRS annual limit. Don't forget to include the employer contribution in your total annual limit. You will not realize the tax savings until you file your taxes the next year.

**Q: Is there a maximum balance I can have in my HSA?**

**A:** No. You can grow it to any sum...well into your retirement.

**Q: Are there limits to the amount I can contribute to my HSA?**

**A:** Yes. The IRS limits the amount you are allowed to contribute to your HAS. 2020 limits are: Single—\$3,550; Family—\$7,100 and Catch-up (age 55 and over) \$1,000.

**Remember, any employer contributions you receive from Woodgrain count toward the IRS limit.**

Please keep in mind you can change your HSA allocation at any time during the plan year through MyTools.

*If you have more questions, call HealthEquity at 866-346-5800 or visit [www.HealthEquity.com/HSAlearn](http://www.HealthEquity.com/HSAlearn).*



# Dental

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BCBS of Alabama Preferred Dental

# Your Dental

BlueCross BlueShield of Alabama's Dental Network is a statewide dental network. This managed care program is designed to promote quality and cost effective dental care.

Currently, more than 1,750 dentists have joined this program. 89% of all dentists in Alabama!

Payments for covered services provided by out-of-network dentists in Alabama will be made according to the dental network fee

schedule. You may be responsible for the difference. Be sure to only use in-network dentists to receive the lowest cost to you! To find a network dentist, go to [bcbsal.org](http://bcbsal.org) and click on "Find a Health Provider/Healthcare Provider or Facility". Then select "Dentist" from healthcare provider type and enter a search location.

Remember you can use HSA funds to pay for dental services.



## Preferred Dental

### Dental Coverage

- Preventative dental services, like routine cleanings, tooth sealants and fluoride treatments and, are covered 80%.
- Deductible per covered Person is \$50 per calendar year.
- The deductible is waived for preventive dental services.
- Basic dental services such as fillings and simple tooth extractions are paid at 80%, after deductible.
- Major Restorative services such as crowns, implants, bridges and dentures are paid at 50%, after deductible.
- Maximum Benefit for the plan year is \$1,250 per person per calendar year.

### Orthodontic Treatment

- 50% of orthodontic treatment is paid after the annual deductible is paid.
- Maximum Lifetime Benefit of \$1,250. Dependent children less than nineteen (19) years of age qualify for orthodontic treatment.

### Oral Surgery and Anesthesia

- Oral surgery for tooth extractions and impacted teeth are covered at 80%, after deductible.
- General anesthesia injected or inhaled are covered at 80%, after deductible.
- Analgesics anesthesia is not covered on the Dental Plan.

Dental premiums are include in the Advantage Plus- Alabama medical premium.

All Benefits payable under this plan are subject to the applicable plan exclusions, the maximum eligible expense (MEE) or procedure based limit.



# Vision

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## EyeMed

# Your Vision

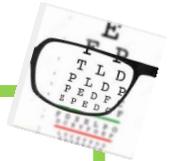
As part of your comprehensive benefit coverage, we are pleased to offer EyeMed Vision Care. EyeMed offers valuable vision protection! Remember, enrollment is optional because the coverage is voluntary.

Vision Premiums	
You Pay	
Employee Only .....	\$ 5.35
Employee + Spouse .....	\$ 10.16
Employee + Child(ren) .....	\$ 10.69
Family .....	\$ 15.71

*Monthly Rate*

No rate change  
in 2020!

Member Registration and Provider Lookup. Go to: [Eyemedvisioncare.com/member](http://Eyemedvisioncare.com/member). Enter your zip code. The Plans is—[Insight H](#).



Welcome [Redacted] [Manage Profile](#) [Log Out](#)  
[Nondiscrimination Notice and Language Assistance](#)

- Home
- View Your Benefits
- Special Offers
- Locate a Provider
- Help and Resources
- Know Before You Go

You won't have to go far to find an EyeMed provider.

Find a provider ▶



**Your claims**  
 Get status details for all your EyeMed claims and access a printable Explanation of Benefits document for each. [See My Claims](#)

**Find a provider**  
 EyeMed has a nationwide network of thousands of independent and retail providers. [Find a provider](#)

**Got questions?**  
 How do I use my benefits? How can I get a new ID card? [Get answers here](#) or watch our video tutorial for more personalized help.

Need Assistance?



Visit our [Help & Resources](#) page.



[Contact Us](#)  
 Mon-Sat 7:30AM to 11:00PM ET  
 Sun 11:00AM to 8:00PM ET

# Using Your Vision Benefit & FAQs

## Q. How do I use my benefit?

A. Using your vision benefit at a network provider is easy.

Locate a provider that services your plan by using the Enhanced Provider Search on EyeMed's website. Call the eyewear provider to confirm he or she accepts our plan (The plan name is – Insight H). Schedule an appointment. Show your EyeMed Member ID card at the time of service. *Don't have your ID card?* No worries! You don't need one to receive services. Simply show your driver's license or pull up your digital card on the **EyeMed Members App**.

The provider's staff will do the rest! You pay for any copays indicated, as well as any applicable amounts over the allowances. Your provider will supply you with these amounts.

## Q. As a subscriber, why do I not see benefits or claims information for my dependent?

A. Due to privacy guidelines, we only show family members who are under the age of 18 under the subscriber's account. Anyone 18 or older will need to register for his or her own account.

# The EyeMed Provider Network

## Q. How do I find a provider who accepts my EyeMed plan?

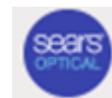
A. EyeMed makes it easy to find an eye doctor and schedule an exam online. Visit the enhanced provider search on the website to choose from more than 95,000 in-network providers. You can even filter your search by your frame preferences, provider hours and much more.

## Q. Can I use my benefits online?

A. Absolutely! You can utilize your in-network EyeMed benefits online by visiting [www.contactsdirect.com](http://www.contactsdirect.com), [www.lenscrafterscontacts.com](http://www.lenscrafterscontacts.com) or [Target Optical](http://Target Optical) to purchase contact lenses online. To purchase glasses online visit [www.glasses.com](http://www.glasses.com) or [Target Optical](http://Target Optical).

## Q. I can't find a provider near my home or office, who can I see?

A. You can visit an out-of-network provider and access your in-network level of benefits when you cannot schedule an appointment within two-weeks because there is no in-network provider available without excessive travel or delay. You must submit a claim form to EyeMed for reimbursement. Complete the OON claim form, which includes additional information and requirements. See more details online at [Eyemedvisioncare.com/member](http://Eyemedvisioncare.com/member).



**Know Before You Go**—An online tool to help you estimate the cost of a new pair of glasses. Login to your account at [eyemedvisioncare.com/member](https://eyemedvisioncare.com/member).

Home View Your Benefits Special Offers Locate a Provider Help and Resources **Know Before You Go**

## Know Before You Go out-of-pocket cost estimator

Understanding vision benefits can be confusing. That's why we make it easy for you to estimate your out-of-pocket costs ahead of time. See a list of services and products, choose your preferences and we'll estimate your savings and out-of-pocket costs based on your specific plan. It's a simple and smart tool for savvy shoppers.

[Let's get started ▶](#)



We've done the math, and here's the good news.

You will have estimated savings of **\$189.50** thanks to your Woodgrain Millwork, Inc vision Insurance!

#### Your selections

- ✔ Vision products without exam Glasses
- ✔ Basic Frame
- ✔ Single Vision
- ✔ Polycarbonate
- ✔ Scratch Resistant

Retail Price	\$330
Woodgrain Millwork, Inc Vision Plan Savings	-\$189.50
<b>Estimated out of pocket cost</b>	<b>\$140.50</b>

There's so much more to your vision benefits than copays and coverage. With members-only savings and discounts, simplified paperwork and access to a vast network of leading retailers and independent providers, you're in good hands.

In addition to your vision benefits, you can also grab extra discounts just for being a member:

- ▶ 40% off your second pair of complete prescription eyeglasses
- ▶ 20% off non-prescription sunglasses
- ▶ Reduced out-of-pocket on balances over your frame allowance
- ▶ Discount on balances over your conventional contact lens allowance
- ▶ Access to special offers and coupons that are always updated in your Member Portal account

Find an eye doctor and make your eye exam appointment online today:

[Find a provider and  
make an  
appointment](#)



# Life and AD&D Insurance

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The Hartford

# Group Term Life Insurance and Accidental



Your basic benefits package includes Group Term Life (GTL) Insurance for you at no additional cost.

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## What do I get?

The amount of your coverage depends on your annual base salary. Your coverage is equal to one times your annual salary, rounded up to the nearest \$1,000. The maximum amount of coverage is \$125,000.

## Accidental Death & Dismemberment

Your benefits package also includes accidental death and dismemberment insurance if you are involved in an accident and killed or lose a limb. The amount of insurance depends on the severity of your injuries. Please read your plan summary for more information.

## What does it cost?

Again, your monthly cost, or premium, is paid for by Woodgrain 100%. There is no cost to you for basic Group Term Life insurance.

## Can I buy additional life insurance?

Yes, Supplemental Life Insurance is available. See the Supplemental Group Term Life and AD&D section of this packet.

## Benefit Reduction

Benefits will reduce 35% at age 70 and an additional 23% of the remaining amount at age 75.

Example: \$100,000 benefit.

Reduces by 35% at age 70:  $\$100,000 - \$35,000 = \$65,000$

Reduces by 23.08% of the remaining amount at age 75:  $\$65,000 - \$15,000 = \$50,000$

## Beneficiaries

It is important to designate who should receive this benefit. You can designate your primary and contingent beneficiaries online through MyTools.

# Supplemental Term Life Insurance and



In addition to your company-paid GTL benefit, you have the opportunity to buy additional term life insurance for yourself and your loved ones.

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Woodgrain offers the opportunity to purchase supplemental life insurance through The Hartford. The Hartford is considered one of the most trusted names in insurance. What makes them The Hartford; their commitment to customers. Everyday they help people prevail through life's challenges. Woodgrain is happy to partner with The Hartford to help our employees plan their financial futures and protect their loved ones.

## **Open Enrollment**

If you do not want to change your current coverage, you can simply re-enroll the amount you have now. If you want more coverage, you are required to complete a "Evidence of Insurability" form and return it to your local HR Department. The Hartford must approve the additional coverage before it will be effective. You must elect coverage for yourself before electing coverage for your loved ones and the coverage amount can not exceed the amount of insurance coverage for yourself. An "Evidence of Insurability" is required if you want to increase the amount of coverage for your spouse or dependent child.

## **What does Guarantee Issue mean to me?**

Guarantee Issue is available to new Woodgrain employees. Guarantee Issue means if you enroll within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above the guarantee issue, for late enrollees or increases in insurance coverage. Guarantee Issue for Employee Supplemental Life Insurance is \$200,000. Coverage is elected in \$10,000 increments. Guarantee Issue for Spouse Supplemental Life Insurance is \$30,000. Coverage is elected in \$5,000 increments.

## **Evidence of Insurability**

A statement of medical history and related information, which is used to determine whether an applicant will be approved for coverage. It will be your responsibility and expense to visit your doctor in order to have the Evidence of Insurability completed.

## **What about coverage for my spouse and children?**

Supplemental Life Insurance is available for your spouse and children to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis. Coverage for children is available in \$2,000 increments up to \$20,000. The premium covers all dependent children regardless of the number of children.

## **Beneficiaries**

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at anytime during the plan year. Simply go online through MyTools.

# Supplemental Term Life Insurance (Continued)

## Supplemental Life/ADD Insurance

Age	Vol. Life Rate	AD&D Rate	Combined Rate
Under 25	0.05	0.03	<b>0.08</b>
25-29	0.06	0.03	<b>0.09</b>
30-34	0.08	0.03	<b>0.11</b>
35-39	0.09	0.03	<b>0.12</b>
40-44	0.15	0.03	<b>0.18</b>
45-49	0.26	0.03	<b>0.29</b>
50-54	0.37	0.03	<b>0.40</b>
55-59	0.65	0.03	<b>0.68</b>
60-64	1.12	0.03	<b>1.15</b>
65-69	1.71	0.03	<b>1.74</b>
70-74	3.44	0.03	<b>3.47</b>
75-79	7.04	0.03	<b>7.07</b>
80-99	7.04	0.03	<b>7.07</b>

*Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary / effective date.*

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

### Example for premium calculation:

**Employee is 33 years old and requests \$200,000 of Supplemental Life Coverage. The AD&D coverage is included in the combined rate.**

Age	Requested Amount
33	200,000

Age	Age Rate	Divide Coverage Amount by 1,000	Monthly Premium	Bi-Monthly Premium
33	\$ 0.1100	200	\$ 22.00	\$ 11.00

## Child

Units	Coverage Amount	Rate
2	\$2,000	\$0.274
4	\$4,000	\$0.548
6	\$6,000	\$0.822
8	\$8,000	\$1.096
10	\$10,000	\$1.370
12	\$12,000	\$1.644
14	\$14,000	\$1.918
16	\$16,000	\$2.192
18	\$18,000	\$2.466
20	\$20,000	\$2.740

*The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.*

Example: Units X Rate		
\$20,000	\$2.740	\$1.37
Coverage	Monthly Rate from Above Chart	Times 12, Divided by 24. Equals Payroll Deduction



# Disability Insurance

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The Hartford

# Long-Term Disability



Long-term disability is intended to protect your income for a long duration after you have depleted short-term disability offered by Woodgrain.

Woodgrain covers the cost of the Core Long –Term Disability Insurance Plan.

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## **What does the Core Plan cover?**

If, for whatever reason, you are hurt and cannot work for an extended period of time, the Core Long-Term Disability Insurance benefit will pay you 40% of your monthly salary up to \$1,500 per month. Woodgrain covers the cost of this benefit.

## **What is the Buy-Up Option and why do I need to enroll?**

Your benefits package also includes a Supplemental Buy-Up Option. You can buy coverage of up to 60% of your monthly salary, up to a maximum of \$10,000 per month, at a minimal cost to you. When you elect the Buy-Up Option, you are making a sound decision for future peace-of-mind.

## **What does it cost?**

The monthly premium for the Core Plan is paid for by Woodgrain 100%.

The monthly premium for the Buy-Up Option is \$0.345 per \$100 of your salary.

## **If I am disabled, how do I receive this benefit?**

You must apply for Long-Term Disability through your Human Resources Department. There is a 90-day waiting period from the time you become disabled before your long-term disability benefit begins.

## **Do I need a health examination to sign up for Long-term Disability Insurance?**

To continue the coverage you have now, simply re-enroll in the Long-Term Disability insurance plan. If you waived coverage before but would like to enroll in Long-Term Disability during Open Enrollment, you will be required to provide a health examination, at your own expense. See your local Human Resources for the form you need to complete and return the completed form when you are finished. The Hartford must approve the coverage before it will be effective. Now is the time to enroll so you can receive up to 60% of your monthly salary in case of total or partial disability.

***New Hires are Automatically Enrolled in Supplemental Disability.***

*You must "Waive" coverage if you do not want to participate.*



# Employee Assistance Program

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The Hartford

# Helping Employees Balance Work and Personal Life

Employee Assistance Programs (EAP) Provided Through The Hartford



Woodgrain cares about you and your family members. Woodgrain offers employee assistance programs through The Hartford. These programs provide outside counselors, resources, and referrals to assist you and your loved ones. The assistance you and/or your family members receive remains confidential; Woodgrain has no insight into your specific use of the services.

<p>Ability Assist Counseling</p>	<p>Life presents complex challenges. If the unexpected happens, you want to know that you and your family have simple solutions to help you cope with the stress and life changes that may result.</p>
<p>Beneficiary Assist Counseling</p>	<p>Beneficiary Assist provides you, your eligible beneficiaries and immediate family members with unlimited 24/7 phone access that includes legal advice, financial planning and emotional counseling for up to one year from the date the a claim is filed and/or five face-to-face sessions with a professional.</p>
<p>Estate Guidance</p>	<p>Whether your assets are few or many, it's important to have a will. It's the only way to ensure that your intentions will be honored in the event of your death. A will states your wishes about who will manage your estate. Without a will, those decisions may be left to others.</p>
<p>Funeral Planning</p>	<p>A death of a loved one is one of life's most stressful situations. Quick, and often costly decisions must be made while emotions are at their peak. Yet, how many people know how to plan a funeral?</p>
<p>Travel Assistance—Theft Protection Services</p>	<p>Even the best planned trips can be full of surprises, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance.</p>

*Check with your benefits manager for more information on these services.*



# Retirement Planning

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Vanguard

# Retirement



## Woodgrain Millwork Employee Savings Plan and Trust

### Watch Your Retirement Account Grow!

Woodgrain's retirement savings plan is a great way to save for your future. If you don't save, you won't be ready for retirement. Save enough to receive your employer's full match, and increase your savings every year! Below are just a few ways you can grow your retirement account or at any time, you can manage your account online and have total control over your financial future.

Either way, dedicate yourself to saving for retirement.

#### **When am I eligible to participate in the Retirement Savings Plan?**

You are eligible to participate on the first day you are employed with Woodgrain if you are at least 21 years old and live in the United States. If you are new to Woodgrain, ask Human Resources how you can get started now.

#### **How will Woodgrain help me reach my retirement goals?**

You will be enrolled automatically 30 days after your hire date for a pre-tax contribution rate of 6% of your pay. If you do not want to be enrolled, you must contact Vanguard within 30 days of your hire date.

To help you save more, Vanguard's annual One Step program automatically increases your pre-tax payroll contribution rate by one percentage point annually in April or whatever month you choose. These annual increases will continue until your contributions reach 14% of your pay or the annual IRS limit, whichever is less.

#### **How do I make sure I'm receiving the full employer match?**

You must contribute 6% of your pay to receive the full 3% of employer match. Woodgrain wants to help you save for retirement. The company matches 3% on 6% of your earnings. This means for every \$1 you contribute (up to 6% of your pay), Woodgrain will contribute \$0.50 to your 401(k) account.

#### **Do I need to designate a Beneficiary for my Retirement Account?**

Yes. Properly designating beneficiaries ensures that when you die, your hard-earned savings are distributed according to your wishes. To name beneficiaries, follow simple steps at [www.vanguard.com/retirementplans](http://www.vanguard.com/retirementplans).

- ✓ Save
- ✓ Save Now
- ✓ Save More

For more information on saving for retirement, to check your balance, or increase your election, go to: **Vanguard.com**.

# Checkout Your “New” Vanguard Dashboard Login 24/7 from any device

EMPLOYER PLANS ▾ INVEST OUTSIDE YOUR PLAN FORMS HELP CENTER LOG OFF



MENU 

Email: [REDACTED] [Edit](#) Last logon: [Tuesday, October 08, 2019 11:16 AM ET](#) ::

## HI [REDACTED], HERE'S YOUR STORY...

### What you have

So far, you have saved

**\$ 503,338.70**

Balance as of 10/9/19

[VIEW BALANCE DETAILS](#) ::

 [CHANGE HOW MUCH YOU SAVE](#) →

### How you're doing

You could have **\$3,396** per month in retirement income

How your estimate is created ::

We think you need **\$2,219** more per month

[SEE HOW WE GOT THERE](#) →

### Consider this next

Pay yourself first! Gradually increasing your savings rate can pay off big time come retirement.

[FIND OUT WHY](#)



[SIGN UP TODAY](#) →

 MESSAGES  YOUR PERFORMANCE  MANAGE MY MONEY  STATEMENTS & TAXES  GET ADVICE

**New!** See your HealthEquity HSA Balance. Click on **“VIEW BALANCE DETAILS”**.

	Balance as of 10/08/2019
Provided by	
<a href="#">HealthEquity</a>	
HSA available to spend*	\$12,795.23
HSA invested*	\$12,127.75

# Contact Information

January 1, 2020—December 31, 2020

## Woodgrain

### If you have questions regarding...

	Contact	Call	Click
Plan brochures, enrollment materials, general benefits information	Roberta Rane Corporate Benefits Manager	(208) 452-8350	<a href="mailto:rrane@woodgrain.com">rrane@woodgrain.com</a>
	Jackie Wilty Corporate HR	(208) 452-8382	<a href="mailto:jwilty@woodgrain.com">jwilty@woodgrain.com</a>
Medical and Dental	BlueCross BlueShield of Alabama	(800) 810-2583	<a href="http://AlabamaBlue.com">AlabamaBlue.com</a>
Pharmacy	Alabama Blue	(800) 391-1886	<a href="http://AlabamaBlue.com">AlabamaBlue.com</a>
Telemedicine	Teladoc	(855) 477-4549	<a href="http://Teladoc.com/Alabama">Teladoc.com/Alabama</a>
HSA Account	Health Equity	(866) 346-5800	<a href="http://www.Healthequity.com">www.Healthequity.com</a>
Vision	EyeMed	(866) 800-5457	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
Life and AD&D Disability	The Hartford	(800) 523-2233	<a href="http://www.TheHartford.com">www.TheHartford.com</a>
Retirement	Vanguard (Plan #093555)	(800) 523-1188	<a href="http://www.vanguard.com/retirementplans">www.vanguard.com/retirementplans</a>

If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. We reserve the right to change any benefit plan without notice. Benefits are not a guarantee of employment.



# Annual Notices

## **Newborn's and Mothers' Health Protection Act**

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborns' attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **Women's Health and Cancer Rights Act of 1998 (WHCRA)**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas. This plan is in compliance with the (WHCRA).

## **Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium programs.

If you or your dependents are already enroll in Medicaid or CHIP, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact our State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekindsnow.gov](http://www.insurekindsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or by calling toll-free **1-866-444-EBSA (3272)**.

For State Specific contact information, please go to: [www.dol.gov/ebsa/chipmodelnotice.doc](http://www.dol.gov/ebsa/chipmodelnotice.doc)

# Medicare Part D Creditable Coverage Notice

## Creditable Drug Coverage Notice

**Date:** September 30, 2019  
**Company:** Woodgrain Millwork  
**Plan Name:** Blue Cross Blue Shield of Alabama  
**Contact:** Roberta Rane  
**Address:** 300 NW 16<sup>th</sup> Street, Fruitland, ID 83619  
**Phone:** 208-452-8350

### Important Notice about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Woodgrain and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Your employer has determined that the prescription drug coverage offered by the Woodgrain Rx Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current employer group coverage **will not** be affected. For example, you and your dependents **will** be able to keep your current employer coverage if you join a Medicare drug plan.

If you do decide to join a Medicare drug plan and drop your current employer group coverage, be aware that you and your dependents **will** be able to get this coverage back.

**Please contact us at the address and/or telephone number at the top of this notice for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.**

## **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with your employer and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the person listed at the top of this notice for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through your employer changes. You also may request a copy of this notice at any time.

## **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

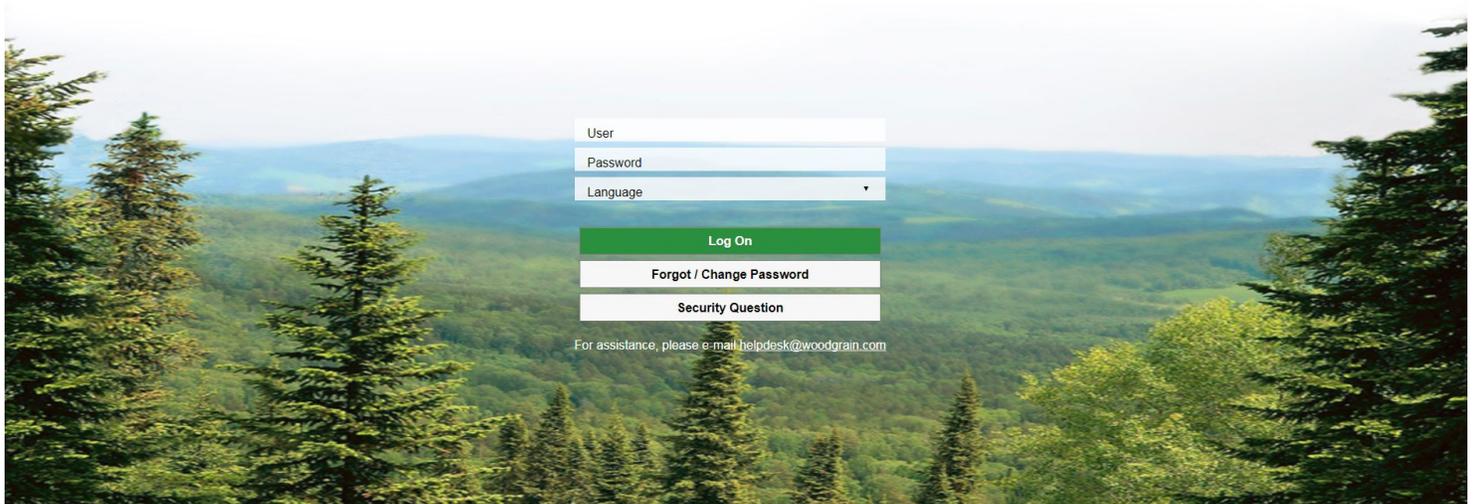
- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# MyTools

mytools.woodgrain.com

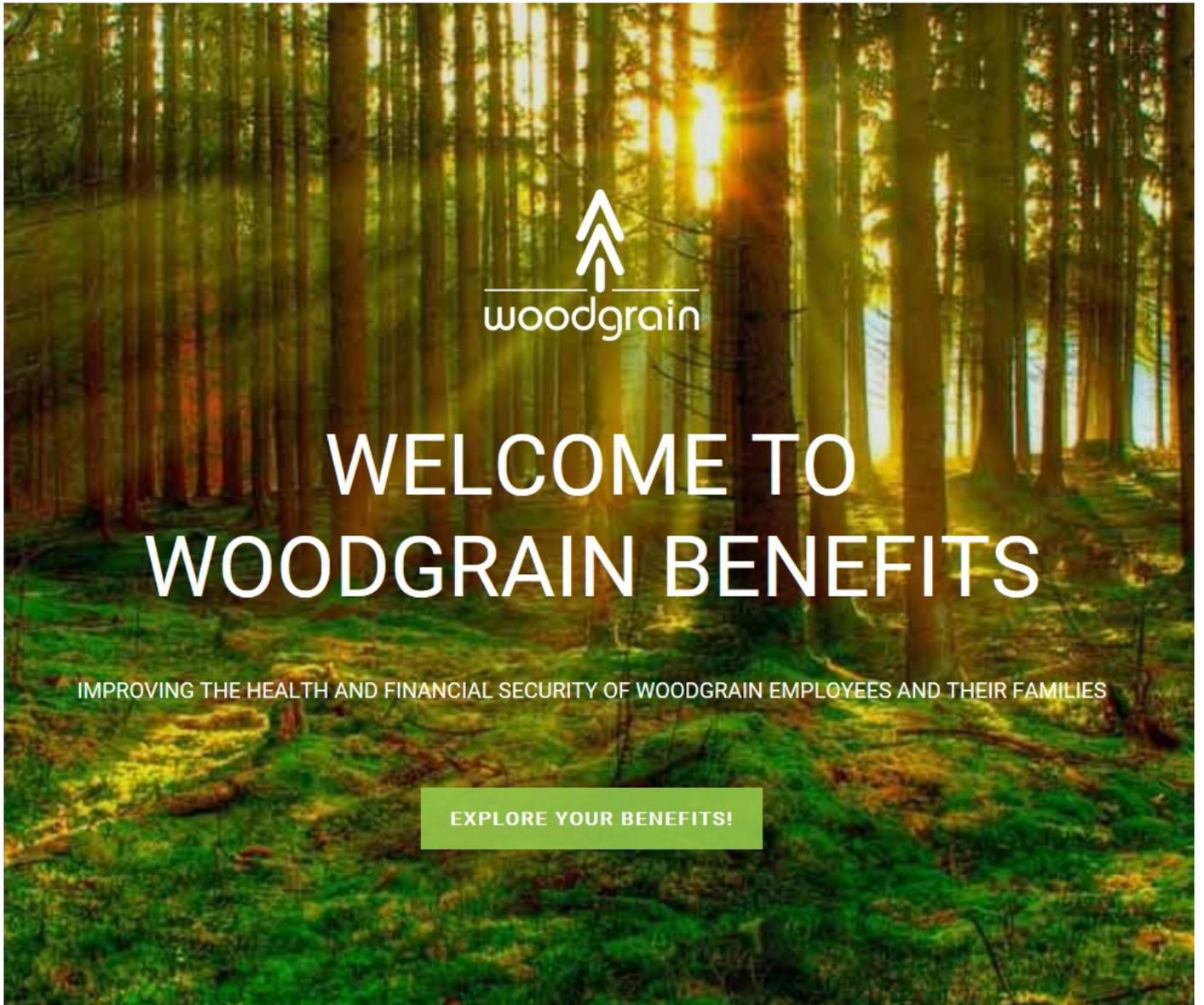


## Logon to “MyTools” using your unique User Name and Password

<b>My Paystubs</b> View my paystubs 	<b>My Profile</b> Update my information 	<b>My Benefits</b> 	<b>WorkForce</b> Time and Attendance  Leave Management	<b>Employee Lookup</b> Search for Employees 
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You have online access to all your information, benefits, notices, educational videos, and so much more!

Click on the tiles for access to: **My Paystubs**—you can view/print your paystub(s). **My Profile**—you can view/change your personal information and address; dependents and beneficiaries information; change your withholdings; and/or banking for payroll direct deposit. **My Benefits**—Four functions. **Now Open! Annual Open Enrollment.** Open Enrollment for the 2019 plan year will be October 15th through November 15th. This is the only time you can change your coverage outside of a qualifying life event. When Open Enrollment ends, you will no longer see this function. **Change HSA Contribution.** Increase your contribution anytime and watch your Health Savings Account grow. **Learn More! Explore My Benefits.** Use the Woodgrain Benefits site to learn how you can save more for retirement, use your health savings account, and much more. *You hold the power to learn about your Woodgrain benefits.* **Benefit Statement.** Review your benefit enrollments. Use the interactive calendar to view or print your benefit statement for current or future benefit enrollments. **Employee Lookup**—you can lookup other Woodgrain employees and managers. Look at your information in the Employee Lookup. The phone numbers you enter in My Profile will populate the phone numbers listed in the Employee Lookup.



Have more questions or looking for more information?

Visit us at [hr.woodgrain.com](https://hr.woodgrain.com) to learn more about all your Woodgrain benefits, get help to MyTools, and so much more!