Open Enrollment is from November 5 to November 21, 2018

2019

SUMMARY OF EMPLOYEE BENEFITS

children’s home & aid

SUMMARY OF EMPLOYEE BENEFITS
Employees play a vital role partnering with children, youth and families whose potential is at risk to create hope, opportunity and bright futures. Recognizing the diverse needs of our employees and their own families, Children’s Home + Aid is committed to offering high-quality, comprehensive benefits, with wide ranging options, at reasonable rates.

Annual Open Enrollment is your opportunity to review the benefits available and select the ones that are right for you and your family. Please take time to carefully read this summary and log into Ultipro – Benefits – Open Enrollment to select your benefits for 2019.

ELIGIBILITY FOR EMPLOYEE BENEFITS

Employees who work at least 30 hours per week in a full-time, regular position are eligible to participate in agency benefit programs.
KEY ITEMS TO REMEMBER

- Open Enrollment for all employees is November 5-21, 2018.
- All employees must log into Ultipro Open Enrollment to complete the open enrollment session to select your benefits for 2019. This includes enrolling in the Flexible Spending Plan (i.e., Healthcare reimbursement, dependent care, or transit) as well.
- Open Enrollment is your chance to select and confirm your benefit elections for 2019. You can only change your benefits if you experience a qualifying life status change at some point during the year.

New Medical and Rx carrier! Please review the following pages carefully to learn more about the 2019 medical plans and premiums including enhanced wellness rates.

New Pet Insurance through Nationwide is available to you! See page 15 for more details.

OPEN ENROLLMENT MEETINGS

<table>
<thead>
<tr>
<th>2019 BENEFITS INFORMATION SESSIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BLOOMINGTON</strong></td>
</tr>
<tr>
<td>Tuesday, Oct 30th – 10:30am</td>
</tr>
<tr>
<td><strong>GRANITE CITY</strong></td>
</tr>
<tr>
<td>Thursday, Nov 1st – 10:00am</td>
</tr>
<tr>
<td><strong>ROCKFORD</strong></td>
</tr>
<tr>
<td>Friday, Nov 2nd – 10:00am</td>
</tr>
<tr>
<td><strong>MITZI FREIDHEIM CENTER</strong></td>
</tr>
<tr>
<td>Monday, Nov 5th - TBD</td>
</tr>
<tr>
<td><strong>HOME OFFICE (WACKER)</strong></td>
</tr>
<tr>
<td>Wednesday, Nov 7th – 10:00am</td>
</tr>
<tr>
<td><strong>PALATINE</strong></td>
</tr>
<tr>
<td>Wednesday, Nov 14th – 4:30pm</td>
</tr>
<tr>
<td><strong>CARPENTERSVILLE</strong></td>
</tr>
<tr>
<td>Friday, Nov 16th – 5:30pm</td>
</tr>
</tbody>
</table>
Welcome to Continental Benefits! Continental Benefits is your NEW claims administrator for your Medical Benefits Plan. Continental Benefits will process your medical claims and be your first point of contact for all your medical Customer Service needs. **Cigna** is the name of the new PPO Network. (More information is on the following page on how to find a doctor.)

Employees will now have two options for health insurance coverage, both are PPO plans with prescription drug coverage, as well as dental and vision benefits. The Agency covers a majority of the monthly premiums for health and dental coverage, and participants make pre-tax premium contributions for themselves or eligible dependents. (See next page.) Spousal coverage is available to married spouses, domestic partners and civil unions (same or opposite gender) and dependent children may be covered up to age 26.

<table>
<thead>
<tr>
<th>Plan</th>
<th>In-Network Summary</th>
<th>Your In-Network Deductible</th>
<th>Your In-Network Annual Out of Pocket</th>
<th>In-Network Co-Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical (Continental Benefits)</td>
<td>Preventive care (routine physicals, well-baby care, immunizations, etc.) paid at 100%. In-network benefits 80% after the deductible.</td>
<td>$750 Single*</td>
<td>$2,250 Single</td>
<td>Office visits/ER services applied to the deductible then paid at 80%</td>
</tr>
<tr>
<td>PPO HRA</td>
<td></td>
<td>$1,500 Family</td>
<td>$4,500 Family</td>
<td></td>
</tr>
<tr>
<td>PPO $500</td>
<td>Preventive care (routine physicals, well-baby care, immunizations, etc) paid at 100%, in network benefits 90% after the deductible.</td>
<td>$500 Single</td>
<td>$1,500 Single</td>
<td>Physician $20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,000 Family</td>
<td>$3,000 Family</td>
<td>Specialist $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Emergency 90%*</td>
</tr>
</tbody>
</table>

*HRA plan deductible is $1,500 Single/ $3,000 Family. Agency pays the first $750/$1,500 of all deductible expenses annually; employee is responsible for the remaining deductible. Then 80% co-insurance applies. Out of pocket reflects Agency HRA contribution.

*An Emergency Room visit will be applied to your deductible. Once your deductible is met, coinsurance will be paid at 90%.

**Prescription Drug Coverage (Included with all medical plan options)**

Express Scripts  
877-819-4037  
www.express-scripts.com

Retail 30-day Supply:  
Generics $10;  
Preferred Brands $40;  
Non-preferred Brands $60

Mail Order 90-day Supply:  
Generics $20;  
Preferred Brands $80;  
Non-preferred Brands $120
### 2019 EMPLOYEE CONTRIBUTIONS

#### PPO HRA

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Per Pay Period</th>
<th>Monthly</th>
<th>Per Pay Period</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$98.02</td>
<td>$212.37</td>
<td>$70.33</td>
<td>$152.37</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$159.93</td>
<td>$346.51</td>
<td>$132.24</td>
<td>$286.51</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$146.00</td>
<td>$316.33</td>
<td>$118.31</td>
<td>$256.33</td>
</tr>
<tr>
<td>Family</td>
<td>$221.06</td>
<td>$478.97</td>
<td>$193.37</td>
<td>$418.97</td>
</tr>
</tbody>
</table>

#### PPO $500

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Per Pay Period</th>
<th>Monthly</th>
<th>Per Pay Period</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$169.91</td>
<td>$368.15</td>
<td>$142.22</td>
<td>$308.15</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$262.56</td>
<td>$568.87</td>
<td>$234.86</td>
<td>$508.87</td>
</tr>
<tr>
<td>EE + Child(ren)</td>
<td>$253.87</td>
<td>$550.06</td>
<td>$226.18</td>
<td>$490.06</td>
</tr>
<tr>
<td>Family</td>
<td>$324.19</td>
<td>$702.40</td>
<td>$296.49</td>
<td>$642.40</td>
</tr>
</tbody>
</table>

2019 Wellness Rates reflect standard contributions with $60/month premium credit for those who participate in the CH+a Wellness Program.

### SPOUSAL SURCHARGE

A surcharge of $50 per pay period will be added to your medical plan premium if your spouse is currently employed and eligible for health coverage through his or her employer, but you elect to cover your spouse on a Children's Home & Aid health plan instead.

In order to enroll, your spouse/domestic partner in the medical plan you will need to complete and return the Spouse Group Coverage Certification.
Health Benefits, simplified.

We've transformed how you manage your healthcare!

Introducing myCBcompass, your round-the-clock health concierge web portal!

Our member portal is a user-friendly tool to help you start living a healthier and more rewarding life.

Need to print or order ID cards? Looking for a provider? No problem. The personalized secure member portal allows you to easily access health plan information online regarding eligibility, accumulators, provider search, claim status and more, anytime.

Your health transformation begins now! Register for access to the member portal with these easy steps:

- Go to: [www.continentalbenefits.com](http://www.continentalbenefits.com)
- Click on Log In/Sign Up on top right corner
- Follow prompt for your company to myCBcompass
- Easily create an account by viewing the member tab and clicking “Create Account”
Registering with Express Scripts

Online access to savings and convenience

Manage your medicines anywhere, any time with express-scripts.com and the Express Scripts mobile app

Register now so you can experience:

- **More savings.**
  Compare prices of medicines at multiple pharmacies. Get free standard shipping* from the Express Scripts Pharmacy™.

- **More convenience.**
  Get up to 90-day supplies of your long-term medicine sent to your home. Order refills, check order status, and track shipments. Print forms and ID cards, if needed.

- **More confidence.**
  Talk with a pharmacist from the privacy of your home any time, from anywhere. Find the latest information on your medicine, including possible side effects and interactions.

- **More flexibility.**
  Download the Express Scripts mobile app to manage your medicines, find nearby pharmacies and get directions, and use your virtual ID card while on the go.

Get Started Today!

Registering is safe and simple. Your information is secure and confidential. Please have your member ID number or SSN available.

- Go to express-scripts.com, select Register Now or download the Express Scripts Mobile App for free from your mobile device’s app store and select Register Now.
- Complete the information requested, including personal information and member ID number or Social Security Number (SSN), create your user name and password, along with security information in case you ever forget your password.
- Click Register now and you’re registered.
- To set preferences**, select Manage Communications Preferences from the menu under My Account, scroll to Communication and Viewing Preferences. Click Edit preferences. Preferences can only be selected via the member website.

Members who have Apple’s touch ID authentication on their iPhone or iPad devices can enable it to login to their Express Scripts account on the mobile app, if desired.

* Standard shipping costs are included as part of your prescription plan benefit.
** Preferences include the option to share your prescription information with other adult members of your household (aged 18+) covered under your prescription drug plan.
  - All covered adults (aged 18+) in the household need to register separately.
  - When you grant permission to share your prescription information with other registered household members, they can view your information, place orders on your behalf and more.

The Express Scripts mobile app is available for iPhone®, Android™, Windows Phone®, Amazon, and Blackberry® mobile devices.
FLEXIBLE SPENDING ACCOUNTS

The Agency participates in a number of plans that allow employees to pay various qualified expenses with pre-tax earnings, reducing taxable income based on plan contributions.

HEALTH CARE FSA

Employees can designate an annual election of pre-tax dollars up to the annual IRS limit ($2,700 in 2019) to cover eligible out-of-pocket health care expenses, including co-payments, co-insurance, and prescriptions. The annual amount is divided by the number of pay periods in the plan year, and deducted from each paycheck before taxes are calculated. The funds are available on a pre-paid debit card to use throughout the year.

Most debit card transactions for Medical, Dental, and Vision services are automated to provide more ease with FSA substantiation. Each debit card swipe will be automatically validated by the carriers and Discovery to eliminate work on your end. There still may be instances where substantiation will be required and you will need to submit proof of claim to Discovery.

DEPENDENT CARE FSA

Similar to the Health Care FSA plan, employees can designate an annual election of pre-tax dollars up to the IRS limit ($5,000 in 2019) to be used to cover eligible dependent care expenses. Funds are available after each payroll deduction.

TRANSIT AND PARKING FSA

Certain transit and parking expenses can be covered by two separate FSA plans. Eligible mass transit FSA expenses include costs for any fare card, pass, voucher, or ticket to cover commuting costs. Qualified parking expenses include parking near work, or a location where an employee commutes to work. The maximum amounts allowed in 2019 are $260/month for Parking and $260/month for Mass Transit.

CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Participant Services Hours of Operation</th>
<th>6 a.m. to 9 p.m. CST (M-F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant Services Toll-Free Phone Number</td>
<td>866-451-3399</td>
</tr>
<tr>
<td>Toll-Free Fax Number</td>
<td>866-451-3245</td>
</tr>
<tr>
<td>Participant Services Email Address</td>
<td>customerservice@ discoverybenefits.com</td>
</tr>
<tr>
<td>Mailing Address</td>
<td>Discovery Benefits</td>
</tr>
<tr>
<td></td>
<td>PO Box 2926</td>
</tr>
<tr>
<td></td>
<td>Fargo, ND 58108</td>
</tr>
</tbody>
</table>
DENTAL INSURANCE BENEFITS

Delta Dental of IL Group #10921
800-323-1743
www.deltadentalil.com

<table>
<thead>
<tr>
<th>Annual Maximum</th>
<th>Delta Dental PPO</th>
<th>Delta Dental Premier</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500 per person</td>
<td>PPO Network Dentists agree to discounted fees and may not charge you in excess of these fees</td>
<td>Premier Network dentists agree not to charge in excess of the maximum plan allowance, and may not charge you in excess of this amount.</td>
<td>Non-network dentists are reimbursed at 90th percentile and may balance bill you in excess of Delta’s reimbursement rate.</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$50 per person/$150 per family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime Orthodontics Maximum</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Network Options:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Delta Dental PPO</th>
<th>Delta Dental Premier</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>Preventive Diagnostics:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Oral evaluations (2 per year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ X-rays (bitewings 2 per year; full mouth—every 3 years)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Cleanings (2 per year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Fluoride treatment (once per year, children under 19)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Space maintainers</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Sealants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80%</td>
<td>Basic Services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Fillings, oral surgery, periodontics, endodontics, general anesthesia (oral surgery)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td>Major Services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ Crowns, jackets, cast restorations, bridges, dentures, implants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50% subject to lifetime max</td>
<td>Orthodontia:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▶ For dependent children under age 19</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Cost Per Pay Period

<table>
<thead>
<tr>
<th></th>
<th>EE Only:</th>
<th>Family:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$7.84</td>
<td>$15.70</td>
</tr>
</tbody>
</table>

Delta does not issue insurance cards for your dental coverage. Instead, visit www.deltadentalil.com to register your plan, review your coverage and find network providers.

Get the most from your Delta Dental plan by using a Delta Dental PPO provider!
# VISION INSURANCE BENEFITS

VSP
800-877-7195
www.vsp.com
VSP Provider Network: VSP Choice

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Coverage with a VSP Provider</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WellVision Exam</td>
<td>Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every calendar year</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td></td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$130 allowance for a wide selection of frames</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$150 allowance for featured frame brands</td>
<td>Included in Prescription Glasses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20% savings on the amount over your allowance</td>
<td>High Option: Every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Option: Every other year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single vision, lined bifocal, and lined trifocal lenses</td>
<td>Included in Prescription Glasses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Polycarbonate lenses for dependent children</td>
<td>Every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lens Enhancements</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard progressive lenses</td>
<td>$55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium progressive lenses</td>
<td>$95–$105</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Custom progressive lenses</td>
<td>$150–$175</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average savings of 20-25% on other lens enhancements</td>
<td>Every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td></td>
<td>Up to $60</td>
<td>High Option: Every calendar year</td>
</tr>
<tr>
<td>Contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
<td>Low Option: Every calendar year</td>
</tr>
<tr>
<td><strong>Extra Savings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glasses and Sunglasses</td>
<td>Extra $20 to spend on featured frame brands. Go to vsp.com/special offers for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retinal Screening</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Laser Vision Correction</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Your Coverage with Out-of-Network Providers</strong></td>
<td>Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>up to $45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>up to $30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lined Trifocal Lenses</td>
<td>up to $65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts</td>
<td>up to $105</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>up to $70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lined Bifocal Lenses</td>
<td>up to $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td>up to $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Your Cost Per Pay Period</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Option</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE Only:</td>
<td>$3.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family:</td>
<td>$8.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Option</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE Only:</td>
<td>$2.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family:</td>
<td>$5.87</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
LIFE INSURANCE BENEFITS

LIFE AND AD&D COVERAGE

All benefit eligible employees are provided group life and accidental death & dismemberment insurance at no cost. The Agency pays for coverage equal to two times (2x) the employee’s annual base salary. In addition, employees have the option to purchase additional Life and/or AD&D insurance for themselves, a spouse, or eligible dependents. Rates are determined individually based on each employee’s age and salary. You can review your specific costs for voluntary/supplemental life insurance for you and your family members within the Ultipro Benefits Enrollment system.

LONG-TERM DISABILITY (LTD) INSURANCE

If an employee is unable to work due to becoming fully or partially disabled, The Agency’s group long-term disability plan provides income replacement in the amount of 60% of annual base salary, up to a maximum of $10,000 per month. LTD benefits are offered at no cost to employees and take effect after 90 days of disability.

LEGAL SERVICES

Hyatt Legal Plans offer affordable and convenient access to attorneys and full coverage for most commonly needed legal services. This optional benefit is available for a small employee contribution.

PAID TIME OFF BENEFITS

All benefit eligible employees receive paid time off benefits, which begin accruing from the start of employment.

PAID LEAVE

Employees accrue a generous paid leave bank for vacations, personal time, and general rest and relaxation, according to their years of service (see schedule below). When the maximum accrual is reached, employees are encouraged to use paid leave before additional time can be accrued.

PAID LEAVE BANK

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days per Year</th>
<th>Maximum Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–2</td>
<td>10</td>
<td>7 days</td>
</tr>
<tr>
<td>2–3</td>
<td>15</td>
<td>14 days</td>
</tr>
<tr>
<td>3–4</td>
<td>20</td>
<td>18 days</td>
</tr>
<tr>
<td>4–5+</td>
<td>27</td>
<td>24 days</td>
</tr>
</tbody>
</table>

Employees in the Metro Early Childhood Program are paid for three weeks of scheduled closure each year, and additionally accrue up to 12 paid leave days based on years of service.

SICK LEAVE (DISABILITY LEAVE)

Employees accrue 10 sick days per year, up to a maximum accrual of 90 days, to be used for absences due to the employee’s own illness or emergency, or that of an immediate family member.

OBSERVED HOLIDAYS

The Agency recognizes 11 paid holidays throughout the year when most offices are closed in honor of national holidays. In addition, eligible employees receive two floating holidays, used at the discretion of the employee, with approval from a manager.

OTHER PAID TIME OFF

The Agency grants up to five working days of bereavement leave in the event of the death of an employee’s immediate family member, as defined in the employee handbook, and also allows paid time off for Jury duty. Unpaid time off for parenting leave, personal leave and other special cases may also be available as described and defined in the Employee Handbook.
Wellness Program

Step into wellness this year with your new 2018-2019 Wellness Program! All Children's Home & Aid employees will have the opportunity to earn a 2019 Wellness Premium Discount (full year). Complete a Biometric Screening with Lab Work and the Know Your Number Assessment by December 15, 2018 in order to qualify for the Wellness Premium Discount.

Complete the two (2) simple steps below by December 15, 2018 to be eligible for the Wellness Discount.

✓ STEP 1—Complete the Annual Biometric Screening with lab work
✓ STEP 2—Complete the Know Your Number Health Assessment

STEP 1: BIOMETRIC SCREENING WITH LAB WORK

You must complete the Biometric Screening with Lab Work and the Know Your Number Assessment by December 15, 2019, you will be eligible for a 2018 full year Wellness Discount.

► Onsite Biometric Screening in November-December 2018 (varies by location)
► LabCorp Voucher – If you are unable to attend the Onsite Biometric Screening event, you will have the option to receive the free screening at a local LabCorp facility. To schedule an appointment, call LabCorp at 1-888-522-2677 or follow these instructions below:
  1. Go to [www.labcorp.com](http://www.labcorp.com) and enter your Zip Code to access a list of local labs
  2. Choose your preferred location and click Schedule an Appointment

  ▶ Reason For Testing—Employee Wellness with Body Measurement
  ▶ Will you be fasting?—Yes
  ▶ Select a Date and Time

  3. Bring the LabCorp Voucher (attached) and photo ID with you to your appointment
  4. You DO NOT need to give LabCorp your insurance information; they will bill the LabCorp account number on the form

► Annual Physical exam with your Primary Care Physician – Print out the Physician Results Form located on the Wellness Portal and take it to your doctor. Your Physician must fill in all of the required screening results and submit the form to Wellworks For You for it to count toward your Wellness Program.

Please note: You will only receive points for one of these options once during the Wellness Year, even if you complete more than one option.

STEP 2: KNOW YOUR NUMBER ASSESSMENT

Complete your assessment by December 15, 2018 to earn the 2019 discount. The assessment is located on the Wellness Portal under My Health Assessments>Know Your Number Assessment.

► If you see that your metrics are entered, complete all questions and click Finish to submit your responses.
► If you see that your metrics are not yet entered, complete all other questions and click Save. The assessment will be completed once your metrics are entered by Wellworks For You.

Check out the Children’s Home & Aid Wellness Program Guide or check out the WellWorks For You portal to view program details and learn more about how to get the most out of your Wellness Program.
OTHER VALUABLE BENEFITS

In addition to the insurance options available during Open Enrollment, the Agency offers a variety of benefit programs that you can take advantage of at any time throughout the year.

AFLAC SUPPLEMENTAL BENEFITS

Employees have the option to enroll in a number of supplemental plans—including Short Term Disability, Critical Illness, Maternity, and Accident coverage through AFLAC. These plans are voluntary and are customized to meet individual needs. Policy rates are based on age and level of coverage. To get more information or enroll in AFLAC at any time contact Lisa Loudin at 773-981-1270 or lisa_loudin@us.aflac.com.

EMPLOYEE REFERRAL PROGRAM

Our best candidates for job openings are referred by our employees! Employees who refer a successful candidate may receive up to $500 for full-time positions and up to $250 for part-time positions, according to the Employee Referral Award Program guidelines.

METLIFE AUTO AND HOME INSURANCE

MetLife’s Auto and Home insurance through CH&A offers special group discounts and payroll deduction. Employees can receive a quote by calling 1-800-GET-MET8 or online at metlife.com.

NATIONWIDE PET INSURANCE—NEW!

Nationwide® pet insurance provides coverage for veterinary expenses related to accidents and illnesses. Policies are available for dogs, cats, birds, reptiles and other exotic pets. Optional wellness coverage is also available for dogs and cats, providing reimbursement for the preventive care necessary to keep them healthy year after year. Call 877-738-7874 and include the name of your organization or visit www.petinsurance.com/childrenshome.

The rates given will include your preferred pricing.

RETIREMENT BENEFITS

401(K) RETIREMENT PLAN

Upon hire, employees are eligible to contribute to the 401(k) plan and are automatically enrolled to contribute 2% of eligible earnings, starting the first of the month after the hire date. Employee contributions will increase by 1% each year. Employees can elect how the money is invested, and can change or stop contributions at any time. Annually, employees with 12 months of service and at least 975 hours worked may receive a discretionary Agency contribution based on a percentage of employee deferrals to the plan. Employee contributions are always 100% vested—theirs to keep upon termination—and Agency contributions are 100% vested after 3 years.
Support for everyday issues. Every day.

SupportLinc is the Employee Assistance Program (EAP) for Children’s Home and Aid employees and their immediate family members.

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help. The SupportLinc Employee Assistance Program (EAP) is a company-sponsored resource that helps you deal with life’s challenges and the demands that come with balancing home and work. SupportLinc provides confidential, professional counseling for a wide array of personal and work-related concerns.

SupportLinc provides confidential, professional referrals and up to six (6) face-to-face counseling sessions per presenting issue for a wide array of personal and work-related concerns, such as:

- Stress and Anxiety
- Depression
- Marriage and Relationship Problems
- Grief and Loss
- Substance Abuse
- Legal Services
- Anger Management
- Work-Related Pressures
- Education Guidance
- Child Care Referrals
- Financial Planning
- Elder and Adult Care Referrals
- Family Issues
- Identity Theft Recovery

Confidentiality

SupportLinc upholds strict confidentiality standards. Nobody will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

Technology

eConnect®
- Scheduled Video, Telephonic and Web Chat Counseling Sessions on the SupportLinc Website
- Mobile App for On-The-Go Program Access

Additional Web-Based Services
- Thousands of Helpful Articles and Tip Sheets for Personal and Work-Related Topics
- Search Engines and Directories for Child Care, Elder Care, Education, Legal, Financial and Convenience Services
- Discounted Fitness Center Memberships
- Skill Builders: 20-Minute eLearning Modules
- Bilingual Content (English and Spanish)

Refrerrals, Consultation and Other Resources

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you’re likely to need guidance and referrals to expert resources. SupportLinc’s work-life specialists are here to help. The program includes the following work-life services:

- **Legal Assist**: Free Telephonic or Face-to-Face Legal Consultation
- **Financial Assist**: Expert Financial Planning and Consultation
- **Family Assist**: Consultation and Referral Services for Daily Living Issues, Such as Dependent Care, Auto Repair, Pet Care and Home Improvement

1-888-881-LINC (5462)
24 Hours a Day, 365 Days a Year

www.supportlinc.com
Username: childrenshome  Password: linc123
eConnect® mobile app

Bring backup for everyday issues, wherever life takes you.

Support for everyday issues. Every day.

Get live support.
Connect to a licensed SupportLinc counselor via phone or live chat.

Learn more.
Request an EAP consultation, callback or more information.

Mark your calendar.
Schedule video counseling with the new Counselor Connect feature.

Learn and grow.
Get expert content and tip sheets to help navigate life’s difficult issues.
1. Log into Ultipro
2. Hover over MENU, then select MYSELF
3. Select OPEN ENROLLMENT

4. Select 2019 OPEN ENROLLMENT to begin your open enrollment session.

5. Confirm/Update your dependents, then select NEXT ➔ to advance through each page and enter your benefit choices.

6. You must ELECT or DECLINE each benefit option until you reach the end of the enrollment session.

7. When finished, be sure to hit SAVE and SUBMIT. A confirmation of your 2019 Benefit Elections will display.
This summary includes basic information about Children's Home & Aid Employee Benefit plans.

2019 SUMMARY
OF EMPLOYEE BENEFITS

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.

November 5, 2018
November 21, 2018
December 2018
January 1, 2019

Open Enrollment 2019
Begins in Ultipro

All employees must access the Open Enrollment system to COMPLETE THE ENROLLMENT SESSION

Last day to enter benefits elections in Ultipro
Complete and submit Spousal Coverage Certificate if enrolling your spouse on any Children's Home & Aid medical plan

Review your 2019 Benefit Elections and notify Payroll & Benefits of any errors or issues

All employees enrolling in Medical will receive new ID cards from Continental Benefits.

2019 coverage begins for those who enrolled through Open Enrollment

CONTACTS
Medical—Continental Benefits
Vision—VSP
Dental—Delta Dental of IL

CUSTOMER SERVICE:
855-622-8703
www.continentalbenefits.com

CUSTOMER SERVICE:
800-877-7195
www.vsp.com

CUSTOMER SERVICE:
800-323-1743
www.deltadentalil.com

CUSTOMER SERVICE:
877-819-4037
www.express-scripts.com

FSA—Discovery Benefits
EAP—SupportLinc
Auto & Home—MetLife

CUSTOMER SERVICE:
866-451-3399
www.discoverybenefits.com
CUSTOMER SERVICE:
888-881-LINC (5462)
www.supportlinc.com
Username: childrenshome
Password: linc123
CUSTOMER SERVICE:
800-821-6400
www.legalplans.com
Enter password: 570005

Individual Disability—AFLAC
Legal—Hyatt Legal

CONTACT:
Anissa Longfellow
312-424-6853
payrollandbenefits@childrenshomeandaid.org

CONTACT:
Lisa Loudin, Account Manager
773-981-1270
lisa_loudin@us.aflac.com
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Enter password: 570005

Life and Disability

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Customer Service: 800-821-6400
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Express Scripts
Express Scripts, Inc.

Express Scripts
CUSTOMER SERVICE:
877-819-4037
www.express-scripts.com

FSA—Discovery Benefits
EAP—SupportLinc
Auto & Home—MetLife

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Life and Disability

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Express Scripts
Express Scripts, Inc.
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### CONTACTS

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