HEALTH & DENTAL PLAN OPEN ENROLLMENT

This memo is to inform all staff that the health and dental benefits open enrollment period for the plan year July 1, 2019 - June 30, 2020 will be available beginning May 15th and will be continuing through June 21st. All forms should be submitted by the June 21st date. The open enrollment period is an opportunity for you to review your current health and dental plan selections and enroll, decline or make changes to your health insurance plan type and/or level of coverage for the coming year.

If you are not making any changes to your health or dental coverage, you do not need to submit anything, your previous year’s selection will be carried into the new plan year (This excludes the health insurance buyout and Flex plan, see below and on page 2).

If you are making a plan or coverage level change, the form is available on the Forms – Health and Dental Insurance section of Questar’s website or through the Questar III Payroll Department.

The chart below shows the total monthly (based on 12 months) and annual premiums by plan for 2019-2020. The percentage amount each employee pays for their health insurance is determined by your union contract or the Questar Board.

<table>
<thead>
<tr>
<th>HEALTH PLAN NAME</th>
<th>LEVEL OF COVERAGE</th>
<th>MONTHLY PREMIUM</th>
<th>ANNUAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDPHP</td>
<td>Individual</td>
<td>$691.00</td>
<td>$8,292.00</td>
</tr>
<tr>
<td></td>
<td>2P/Family</td>
<td>$1,678.33</td>
<td>$20,139.96</td>
</tr>
<tr>
<td>MVP</td>
<td>Individual</td>
<td>$660.98</td>
<td>$7,931.76</td>
</tr>
<tr>
<td></td>
<td>2P/Family</td>
<td>$1,550.61</td>
<td>$18,607.32</td>
</tr>
<tr>
<td>Blue Shield</td>
<td>Individual</td>
<td>$842.85</td>
<td>$10,114.20</td>
</tr>
<tr>
<td></td>
<td>2 Person</td>
<td>$2,190.57</td>
<td>$26,286.84</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$2,314.99</td>
<td>$27,779.88</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DENTAL PLAN NAME</th>
<th>LEVEL OF COVERAGE</th>
<th>MONTHLY PREMIUM</th>
<th>ANNUAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Shield Dental</td>
<td>Individual</td>
<td>$40.00</td>
<td>$480.00</td>
</tr>
<tr>
<td></td>
<td>2P/Family</td>
<td>$88.20</td>
<td>$1,058.40</td>
</tr>
</tbody>
</table>

10-Month staff please note - Per you bargaining unit agreement, 10-Month staff contributions will be taken over 20 pay periods for a full school year and are calculated as follows:

The annual premium is divided by 10 to arrive at the monthly premium amount, the monthly premium amount is divided by 2 to arrive at the bimonthly premium amount and finally the bimonthly premium amount is multiplied by your contribution percentage.
Contributions from a 10-Month employee who’s employment ends prior to the conclusion of the school year will be prorated according to insurance applicable service time and any balance due will be deducted from their final pay check. (When the final pay check does not fully cover balance due the employee will receive an invoice.)

HEALTH INSURANCE WITHDRAWAL (Buyout)

For those employees who are eligible for, and participate in, a health insurance withdrawal (buyout), you must submit the appropriate form and documentation to get the buyout for the 2019 – 2020 plan year. The withdrawal form is available in the Forms section of Questar's website or from Payroll.

FLEXIBLE SPENDING ACCOUNT PLAN OPEN ENROLLMENT

As health care costs continue to rise, you should be aware that there is a voluntary benefit plan known as the Flexible Spending Account (or Flex Plan) that can help with unreimbursed health expenses, as well as dependent care expenses. This "Flex Plan" is available to Questar III employees who are at least half-time (.50 FTE). Again, this is a voluntary plan which provides you with the choice of converting part of your compensation into a tax-free benefit. Participation in the plan can significantly reduce your state taxes, federal taxes, FICA and Medicare. Flexible Spending Account plan participants may elect to have pre-tax dollars deducted from their bi-weekly salary to cover:

• Unreimbursed expenses for medical, dental or vision care and/or
• Dependent care expenses paid to a dependent care center or provider for care of a dependent child under age 13, or for a dependent who is physically or mentally incapable of caring for themselves.

Please note that the annual maximum is $2,650 for medical reimbursements under the flexible spending account. The annual maximum for dependent care expenses is $5,000 per household.

New for 2019-20 – The Flex Plan now has a ‘Carry-over” provision of up to $500 for the medical reimbursement account. This means that any amounts up to $500 that are not spent during the 2018-19 Flex Plan year, can be carried over into the 2019-20 Flex Plan year. You can still contribute up the maximum allowable amount of $2,650 for 2019-20. (i.e. up to $2,650 and still have a carryover amount from 2018-19)

The "election period" to enroll or to continue participation in the Questar III Flexible Spending Account Plan for 2019-2020 is also the same open period as the health insurance. You must elect to participate each year. This is your only opportunity to enroll or elect continued participation in the Flex plan. Participants for the 2019-2020 plan year (as stated above, which runs from September 1st – August 31st) will have deductions withheld beginning with their first paycheck in September 2019. If you are a 12 month employee the deduction will come out 24 times; for 10 month employees it will come out 20 times, regardless of your pay option.

For ease of use, you can receive a debit card issued by Benetech for payment of expenses eligible under the medical Flex account. In addition, there is also a direct deposit option available for any claims submitted by paper to Benetech. These claims will be processed as usual but the
reimbursement can be direct deposited into a bank account that you designate and notification of the direct deposit is by email only. If you do not designate an email address, it will be your responsibility to check your bank account to verify the claim reimbursement was deposited successfully. Forms are available on our website or from the Payroll Department.

**DENTAL COVERAGE**

All full time (1.0 FTE) employees eligible for benefits can receive individual dental coverage at no employee cost (this is prorated if less than 1.0 FTE). The family dental option employee contribution amount is the cost difference between the individual and family coverage premiums. For the 2019-2020 plan year, the employee cost will be $48.20 per month ($88.20 – $40.00), which is the same as the previous year. If you plan on enrolling in the family dental option, you should use the same enrollment form as the health insurance. As indicated earlier, if you are already enrolled in the family option, this selection will roll over to the 2019 - 2020 plan year.

*In addition, and consistent with our coverage under the health insurance plan, dependent coverage under the family dental coverage is to age 26.*

**SUMMARY PLAN DESCRIPTIONS (SPD’S)**

We have posted all the 2019-20 Summary Plan Descriptions (SPD's outline the Benefits and Coverage for the health insurance and dental plans offered by the agency). These summaries can be found on the Questar website in the Human Resources – Staff Handbook – Employee Compensation and Benefits section.

**INFORMATION AND CONTACTS**

If you need further information about the health insurance plans offered through Questar or if you have other questions regarding your benefits, please do not hesitate to contact us.

Payroll – Brianna Brann, ph. 479-6859  email: brianna.brann@questar.org

Human Resources:

Mike Buono, ph. 479-6808  email: mbuono@questar.org

Seth Stanton, ph. 479-6842  email: sstanton@questar.org

You should call the Questar III / RCG Trust Plan Administrator, Benetech at 1-888-411-4398 regarding specific coverage questions.