



Welcome to Your Benefits 2018-2019

Class: NMD

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Juice Plus+ strives to provide you and your family with a comprehensive and valuable benefits package. To make sure you are getting the most out of the benefits offered, and to help you identify which offerings are best for you and your family, we've put together this Benefits Guide outlining all of the different benefits Juice Plus+ offers.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

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CONTACT INFORMATION

Medical, Dental & Vision

Cigna

Policy #3337885

Phone: 1-800-CIGNA24 (1-800-244-6224)

www.mycigna.com

Life & Disability

Cigna

Life Policy #FLX965876

LTD Policy #LK964057

Phone: 1-800-362-4462

Long Term Care

Unum

Policy #226015

Phone: 1-800-227-4165

www.unuminfo.com/juiceplus/index.aspx

Telemedicine

Healthiest You

Phone: 1-866-703-1259

Member.healthiestyou.com

WHO IS ELIGIBLE?

If you're a NMD at Juice Plus+ and you have met the eligibility requirements for insurance benefits, you're eligible to enroll in the benefits outlined in this guide. In addition, the following family members are eligible for medical, dental and vision coverage: spouse and dependent children up to age 26.

HOW TO ENROLL

Once you have reviewed the benefits information, you will need to complete the enrollment forms provided in your packet and return them to HR within 30 days of your effective date. The decisions you make regarding enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

WHEN TO ENROLL

Initial Enrollment:

NMDs are eligible for enrollment once the initial qualification for benefits has been met.

Open Enrollment:

The annual open enrollment period begins on April 1 and runs through April 30 each year. The benefits you choose during open enrollment will be effective on May 1.

HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you **cannot** make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

MEDICAL INSURANCE

Juice Plus+ offers medical coverage to NMDs through Cigna Healthcare. Cigna provides its members with 24/7/365 access to personal health and benefit information at www.mycigna.com. By registering, you will be able to order ID cards, access health related information and the most current information on participating providers.

We will continue to offer 2 plans to choose from: a \$400 deductible and a \$2,700 High Deductible Health Plan. Below is a summary of each plan. Please refer to your plan documents for full details. Please contact HR to confirm your deductions for either plan.

PPO Plan	In-network - OAP	Out-of-network
Calendar Year Deductible		
- Individual	\$400	\$800
- Family	\$800	\$1,600
Coinsurance	80%	60%
Calendar Year Out-of-pocket Maximum		
- Individual	\$1,250	\$3,750
- Family	\$2,500	\$7,500
Office Visit Copay	Deductible, then 80%	Deductible, then 60%
Emergency Services	Deductible, then 80%	Deductible, then 80%
Inpatient Services	Deductible, then 80%	Deductible, then 60%
Outpatient Surgery	Deductible, then 80%	Deductible, then 60%
Preventative Care	100%	Deductible, then 60%
Prescription Drug Coverage	Tier 1 = \$10 Tier 2 = \$30 Tier 3 = \$50 Tier 4 = \$100	N/A

MEDICAL INSURANCE

HDHP Plan	In-network - OAP	Out-of-network
Calendar Year Deductible		
- Individual	\$2,700	\$5,200
- Family	\$5,400	\$10,400
Coinsurance	100%	60%
Calendar Year Out-of-pocket Maximum		
- Individual	\$2,700	\$7,800
- Family	\$5,400	\$10,400
Office Visit Copay	Deductible, then 100%	Deductible, then 60%
Emergency Services	Deductible, then 100%	Deductible, then 100%
Inpatient Services	Deductible, then 100%	Deductible, then 60%
Outpatient Surgery	Deductible, then 100%	Deductible, then 60%
Preventative Care	100%	Deductible, then 60%
Prescription Drug Coverage	Deductible, then 100%	N/A

Under the HDHP plan, all services will be subject to the annual deductible, with the exception of preventive care services which are covered at 100% in network. Once the deductible is satisfied, the plan will pay 100% of the covered charges in network. This HDHP plan will also be Health Savings Account (HSA) compliant for those that wish to invest in a HSA through their preferred banking partner.

Everyone has different health insurance needs depending on their health care requirements, along with those of their dependents. The chief difference between the plans is that under an HDHP, premium payments are considerably lower but the deductible is considerably higher. Another way to look at this is that a person who does not maintain a significant level of cash reserves available at all times is probably better served not signing up for an HDHP.

Like PPO's, HDHPs cover preventive services at no cost. Preventive care is defined as medical checkups and tests, immunizations, and counseling services used to prevent chronic illnesses from occurring. Preventive care not only keeps you healthy, but it can also monitor and even reduce the risk of developing future, costly health problems.

Please contact HR for more information about your premium payments for these plans.

TELEMEDICINE

Juice Plus+ offers telemedicine through Healthiest You. With Healthiest You, you can connect to a doctor, get treatment, and get prescriptions, 24 hours a day, 7 days a week over the phone or via the mobile app. Using Healthiest You can save you money and no more sitting around in waiting rooms.

Benefits of Healthiest You:

- Available 24/7/365
- Service is unlimited
- If you are enrolled in the PPO medical plan, there will be no copay for consults
- If you are enrolled in the HDHP and contribute to a H.S.A., there will be a \$40 copay for each consultation with Healthiest You until your annual deductible is satisfied
- Connect with board certified, US based, and licensed physicians that can diagnose, treat and prescribe for acute illness (ex. Flu, allergies, earache, and more)
- Physicians can handle over 70% of your typical doctor's office or urgent care visits
- Easy to use via phone or through the mobile app

Step 1: Setup your member portal at member.healthiestyou.com

Step 2: Download the app. Search "HealthiestYou" or "HY" in the app store or GooglePlay!

Step 3: Setup the app

*Please note that telemedicine is currently not available to access while in the state of Arkansas due to Arkansas medical regulations.

DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the dental benefits we offer through Cigna. For more information please visit www.mycigna.com. Please refer to your plan documents for full details.

Type of Service	Benefit
Reimbursement Level	In-Network providers paid on Contracted Fee Out-of-Network providers paid at 90 th percentile
Calendar Year Deductible - Individual - Family	\$50 per person \$150 max per family
Calendar Year Maximum Benefit (Applies to Class I, II & III)	\$1,500 per person
Class I - Preventive Services	100% covered
Class II - Basic Services	80% covered
Class III - Major Services	50% covered
Class IV – Orthodontia (Applies to Dependent Children up to age 19)	50% covered
Class IV Ortho Lifetime Maximum	\$1,000 per person

VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Juice Plus+'s vision insurance entitles you to specific eye care benefits. Our policy with Cigna covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. For more information please visit www.mycigna.com. Please refer to your plan documents for full details.

Benefits	In-network	Out-of-network
Frequency of service: <ul style="list-style-type: none"> - Exam - Lenses - Frames - Contacts 	12 months 12 months 24 months 12 months	12 months 12 months 24 months 12 months
Copayment <ul style="list-style-type: none"> - Exam - Materials 	\$20 Copay \$0 Copay	N/A N/A
Benefits <ul style="list-style-type: none"> - Eye exam - Single vision lenses - Bifocal lenses - Trifocal - Frames - Contact lenses – therapeutic - Contact lenses – elective 	100% after copay 100% after copay 100% after copay 100% after copay Up to \$80 allowance 100% Up to \$150 allowance	Up to \$45 allowance Up to \$32 allowance Up to \$55 allowance Up to \$65 allowance Up to \$44 allowance Up to \$210 allowance Up to \$120 allowance

DISABILITY BENEFITS

Juice Plus+ provides NMDs with long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

At Juice Plus+, we want to do everything we can to protect you and your family. That's why Juice Plus+ pays for the full cost of long-term disability insurance—meaning that you owe nothing out of pocket.

In the event that you become disabled from a non-work-related injury or sickness AND have a loss of income, disability income benefits will provide a partial replacement of lost income.

	Long-term Disability
Benefit Amount	60%
Maximum Benefit	\$5,000 per month
Elimination Period	90 days
Maximum Benefit Duration	To SSNRA

GROUP TERM LIFE & AD&D

Life insurance can help provide for your loved ones if something were to happen to you. Juice Plus+ provides NMDs with **\$70,000** in group term life and accidental death and dismemberment (AD&D) insurance. We also provide \$2,500 for your spouse and \$1,500 for dependent children.

Juice Plus+ pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact HR if you would like to update your beneficiary information.

GROUP VOLUNTARY TERM LIFE INSURANCE

While Juice Plus+ offers basic life insurance, some may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary term life insurance, you are responsible for paying the full cost of coverage through monthly deductions. You must complete a new Cigna application to enroll. Please note that the Guarantee Issue amounts will only be available during your initial enrollment period. Amounts over the Guarantee Issue and amounts applied for after your new hire initial enrollment period will be subject to approval from Cigna based on Evidence of Insurability.

NMD Voluntary Life Benefit	Units of \$10,000 up to \$500,000
NMD Guarantee Issue Amount (available only during initial enrollment period)	\$150,000
NMD Benefit Reduction	65% at age 65, 50% at age 70
Dependent Eligibility	Employee must participate in order to enroll dependents
Spouse Life Benefit	Units of \$5,000 to the lesser of \$250,000 or 50% of the Employee's Voluntary Life amount Coverage ends at age 70
Spouse Guarantee Issue Amount (available only during initial enrollment period)	\$30,000
Infant/Child Life Benefit	Birth to 6 months: \$500 6 months to 26 years: Units of \$1,000 to \$10,000

Cost for NMD or Spouse Per Month			
Age	Rate per \$1,000	Age	Rate per \$1,000
<20	\$0.066	65-69	\$1.804
20-34	\$0.103	70-74	\$3.422
35-39	\$0.126	75-79	\$6.463
40-44	\$0.180	80-84	\$12.056
45-49	\$0.272	85-89	\$20.949
50-54	\$0.431	90-94	\$34.181
55-59	\$0.694	95-99	\$51.885
60-64	\$1.064	Child rate per \$1,000	\$0.257

LONG-TERM CARE

Long-term Care is designed to help pay for long term medical and non-medical services that would otherwise be paid out of pocket. Similar to home, health and auto insurance, long-term care insurance is available to help protect you, your family and your assets. If you eventually need long-term care services the financial burden for your family may be steep.

Long-term care benefits cover care for those who require assistance performing activities of daily life (ADLs) or need assistance due to cognitive impairment from accident, illness or advanced age. Care may be provided in the home, assisted living or skilled nursing facilities.

Juice Plus+ provides a base policy through Unum for all NMDs. Eligible NMDs may also purchase additional benefits via monthly deductions. For additional information regarding the long-term care plan, please visit www.unum.com or call 800-227-4164.

	Juice Plus+ Base Plan	NMD Paid Buy-Up
LTC Monthly Facility Benefit	\$1,000	\$1,000 up to \$9,000 in increments of \$1,000
Professional Home & Community Care Benefit	50% of Facility Benefit	50% of Facility Benefit
Elimination Period	90 days	90 days
Benefit Duration	3 years	Choice A: 3 years Choice B: 6 years Choice C: Lifetime

Health Advocate

Health Advocate, Inc. is the nation's leading independent healthcare advocacy and assistance company. Their Core Advocacy service features highly experienced experts who personally help employees and their families navigate the healthcare and insurance systems. This service is available to you, your spouse, and your dependent children at no cost, 24/7/365.

You will have access to a team of Personal Health Advocates to assist with clinical, administrative and insurance-related issues. They will serve as your liaison with healthcare providers, insurance plans and health-related community services. Personal Health Advocates are typically registered nurses and they are supported by medical directors and benefits and claims specialists.

Things your Personal Health Advocate can help you with include:

- Find qualified doctors, hospitals and providers nationwide
- Identify top medical institutions and clinical trials
- Locate providers for second opinions
- Schedule appointments with hard-to-reach specialists
- Clarify complex conditions, research treatment options
- Resolve insurance claims, uncover billing errors, negotiate payment arrangements
- Answer questions about test results, treatments and medications
- Address eldercare issues, clarify Medicare, locate adult day care and assisted living options
- Assist with special needs, caregiver support, in-home care
- Negotiate pre-and post-claim fees for medical cost savings

If you have an issue that you need assistance with contact Health Advocate at:

866-385-8033 or send an email to info@healthadvocate.com

ADDITIONAL BENEFITS

In addition to our core benefits, Cigna also provides the following:

Employee Assistance Program (EAP). The EAP is available 24/7/365 for you and your household family members. Services include phone consultations, up to 3 face-to-face sessions, legal assistance, financial consultations and resources for child care, elder care, pet care and more!

EAP Website: www.cignabehavioral.com (Employer ID: juiceplus)

EAP Phone: 1-877-622-4327

Healthy Rewards. This program offers a wide variety of discounts on health programs and services like aerobic classes, massage, tobacco cessation, alternative medicines and more!

Healthy Rewards Website: www.cigna.com/rewards (password: savings)

Healthy Rewards Phone: 800-258-3312

Will Prep. The Cigna Will Center can assist with preparation of a living will, last will and testament, power of attorney and funeral planning resources. www.cignawillcenter.com

Secure Travel. This program is available 24/7/365 in an emergency when you travel over 100 miles from home on company business or vacation. Call 888-226-4567 for more information.

Identity Theft. Cigna provides unlimited access to case managers to help report a theft, get replacement documents, access credit reports and more! If you suspect that you've been a victim of identity theft call 888-226-4567.

EDUCATIONAL SCHOLARSHIP PROGRAM

The Educational Scholarship Program has been established by the Juice Plus+ Company to help enable NMDs, spouses and dependent children to reach their personal education goals.

Juice Plus+ may pay scholarships up to \$875 per semester (\$1,750 yearly maximum) of your eligible out of pocket college expenses.

To be considered for an Educational Scholarship you must meet the following:

- Attend a qualified educational organization as defined by IRS code
- Maintain a 2.0 grade point average

In the event that you meet the qualification for the scholarship program, upon submission of proof of payment and a copy of the transcript, Juice Plus+ will make the scholarship payment directly to you or will pay the school directly.

All documents must be submitted to HR.

QUESTIONS & ANSWERS

WHAT FORMS MUST BE COMPLETED?

- Cigna Enrollment/Change form for medical, dental and vision
- Cigna voluntary life election form
- Cigna beneficiary form for life insurance
- Unum enrollment form for long term care

IF I WANT TO MAKE CHANGES, WHAT FORMS MUST BE COMPLETED?

- Cigna Enrollment/Change form

WHERE DO I FIND THESE FORMS?

- Contact HR for these forms.

WHEN ARE THE FORMS DUE AND WHERE DO I RETURN THEM?

- All forms are due within 30 days of your effective date and must be returned to HR.

OTHER INFORMATION:

- Once enrolled you will only be able to make changes during open enrollment, or if you experience a qualifying life event as listed on page 4.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.