

*Nourishing what's next™*  
**BEGINS WITH YOU!**

# U.S. Benefits Open Enrollment **2018**

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November 9, 2017

(312) 757-1164

Access Code: 27661762

# Before we get started...

- ▷ If possible, please mute your phone or eliminate as much background noise as possible.
- ▷ These calls are being conducted at 7pm in each local time zone tonight. If you need to log in to a different call, use the same number.
- ▷ If you are close to a computer and would like to view this presentation, visit [www.ardentmills.com/employee](http://www.ardentmills.com/employee) to follow along with this conference call. It is helpful, but not necessary.
- ▷ Have a pen and paper handy to ensure you write down important dates, deadlines and action items.
- ▷ Once the presentation is complete, we will have a Q&A session. This call will last one hour.
- ▷ For more information, speak with your family member at Ardent Mills or contact us at [HRBenefits@ardentmills.com](mailto:HRBenefits@ardentmills.com).

# A REMINDER OF OUR VISION, VALUES AND MISSION.



*Nourishing what's next.™*

## OUR VISION:

Ardent Mills is the **TRUSTED** partner in nurturing our customers, consumers and communities through innovative and nutritious grain-based solutions.

## OUR VALUES:

We will make a positive impact with our employees, customers, communities and partners by:

- + Working to earn **TRUST** every day, always operating with reliability and integrity.
- + **SERVING** others with understanding, respect and care.
- + Operating with **SIMPLICITY**, clarity and transparency, removing barriers and letting people do what they do best.
- + Ensuring the **SAFETY** of our products and people; doing what's best to create the safest environment now and for the future.

## OUR MISSION:

Enhancing the Quality of Life and Standard of Health

# In the know – key things to know about open enrollment this year...



## **2018 – new year, same great benefits!**

The plans you know are continuing into 2018. You can expect limited plan and rate changes.



## **Active Enrollment**

Benefit elections do not roll over to 2018, so everyone must log into ADP this year.  
**(Yes, this means you!)**



## **NEW medical plan option for 2018!**

There's an exciting new medical plan option for 2018 – the HSA Saver plan.



## **Spouse Eligibility**

If you are a spouse covered under our plan, pull out those marriage certificates – you'll need them this year!



## **New Wellness Competitions**

We want to get Ardent Mills moving! We're excited to announce a new partner and competition.



## **Enroll by November 15<sup>th</sup>!**

Remember everyone must log into ADP this year.  
Elections do not roll over!



# Key Dates

- 📍 Open Enrollment begins November 1<sup>st</sup> and ends November 15<sup>th</sup>, 2017
- 📍 Elections are effective on January 1<sup>st</sup>, 2018

# What is **active** enrollment?



Enrollment this year is **ACTIVE**.

- Medical, dental, vision and FSA/HSA elections from 2017 will not roll over to 2018 automatically!!
- Employees must log into ADP this year to make elections – **even if you want to waive coverage**

**Yes, this means you!**

If your Ardent Mills employee does not log into ADP to enroll, you will be defaulted to:

- HSA Saver Plan at **single** coverage and **Declined** for vision and dental coverage



Remember.

Log into ADP by **November 15<sup>th</sup>** to make your **ACTIVE** elections!

NOVEMBER 2017						
SUN	MON	TUES	WED	THURS	FRI	SAT
			1 ★ ADP Opens! First day of Open Enrollment	2	3	4
5	6	7	8	9	10	11
12	13	14	15 Final day of Open Enrollment! ADP closes today!	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

# Action **required** to cover a spouse on the plan!

We're happy to cover family members on our benefit plans. In order to continue to offer these benefits and keep costs down, we will need to confirm eligibility of all spouses on the plan.



If you are a covered spouse or domestic partner on our plans, your Ardent Mills employee will need to submit a marriage license, a tax return or an affidavit of domestic partnership in order to continue your coverage.



## How to send this to us:

1. Email a copy to [HRBenefits@ardentmills.com](mailto:HRBenefits@ardentmills.com)
2. If you recently enrolled your spouse, check with us and we can confirm if we have your supporting document on file.



# Tips and deadline for collecting documents for spouse eligibility:



## Deadline:

Submit your documents by **November 30, 2017!**

## Tips for submitting your documents:

- ☐ Take a picture of your documents with your phone
- ☐ Bring to your office or plant to scan – keep your originals!
- ☐ Make a copy of your tax return and black out personal or financial details you want to keep private
- ☐ Work with your Admin Manager at the plant if you need assistance
- ☐ Email to [hrlenefits@ardentmills.com](mailto:hrlenefits@ardentmills.com)





# Remember, eligible dependents include:



**Same or Opposite Sex  
Legal Spouse**



**Same or Opposite Sex  
Domestic Partner**



**Children, under age 26**  
*Your dependent children  
and/or those of your covered  
spouse/domestic partner up  
to age 26*



**Disabled children over age 26**  
*Your dependent children and/or those  
of your covered spouse/domestic  
partner age 26 and older who are  
disabled*

*Documentation is required to add any of the dependents listed above.*

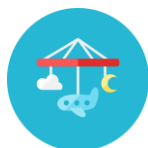
# When can changes be made to benefits?



Change in marital status  
(marriage, divorce,  
domestic partner)



Court order



Birth or adoption  
of a child



Over-age dependent  
(over age 26)



Loss of coverage  
under another plan



Acquiring coverage  
under another plan (i.e.  
spouses coverage, etc.)



You only have **30 calendar days** from your qualified life event to make your benefit election changes & submit the appropriate documentation to [HRbenefits@ardentmills.com](mailto:HRbenefits@ardentmills.com).



# Medical

***Now let's dive into the details  
of our spending accounts and  
medical plan options...***

# More choices for medical in 2018



*New option this year –  
the **HSA Saver plan***



*Both HSA plans provide  
Medical & Rx Insurance  
plans with a **Health  
Savings Account***



*Medical & Rx Insurance plan  
with a **Health Reimbursement  
Account***

*All three plans include:*

***100% covered in-network  
preventive care***

***100% covered in-network  
preventive generic  
prescription drugs***

***The same network of doctors,  
covered procedures, etc.***

# Introducing – the **HSA Saver** Plan



## What is the HSA Saver?

- ✓ Lower premiums out of your check
- ✓ Higher deductible
- ✓ Higher out of pocket maximum

## What are we providing this new option?

- ✓ Creating choice
- ✓ An affordable option for those with low to moderate medical expenses

# **HSA Saver** and **HSA**

## How are they the same?

**Both plans are High Deductible Health Plans and can be combined with a **Health Savings Account****

- ✓ **Health Savings Accounts** are a great way to save for health care expenses, tax free!

**No taxes on:**

- contributions
- qualified withdrawals
- interest earned

- ✓ **HSA's** are yours to keep forever and roll over from year to year

**2018 IRS contribution limits:**

**Individual: \$3,450**

*(includes \$750 from Ardent Mills)*

**Family: \$6,900**

*(includes \$1,500 from Ardent Mills)*



# How do the **HSA** plans compare?

<i>In-Network Benefit Levels</i>	<b>HSA Saver</b>	<b>HSA</b>
Premiums (Bi-weekly, non-tobacco)	<b>Lower premiums</b>	<b>Higher premiums</b>
Total Annual Deductible	<b>Higher deductible</b> \$2,850 for single or \$5,700 for family	<b>Lower deductible</b> \$1,500 for single or \$3,000 for family
Co-Insurance (after deductible is met)	<b>Less paid by the plan</b> (70% after deductible)	<b>More paid by the plan</b> (80% after deductible)
Total Out-of-Pocket Maximums (Deductible + Co-Insurance)	<b>Higher OOPM</b> \$6,550 for single or \$13,100 for family	<b>Lower OOPM</b> \$3,000 for single or \$6,000 for family
Ardent Mills HSA Contribution	<b>This is the same for both!</b> \$750 for single or \$1,500 for family	<b>This is the same for both!</b> \$750 for single or \$1,500 for family

# The Health Reimbursement Account (**HRA**)

## **Plan Basics.**

The HRA is a High Deductible Health Plan with the lowest deductible and the highest premium. You receive a company-funded HRA with this plan.

## **Funding.**

The HRA is employer funded. Team members cannot contribute. Ardent Mills contributions are made at the beginning of the year. *The HRA can be used in conjunction with an FSA.*

## **Ownership.**

The HRA is not a personal account and will not be available to you after you make a plan change or leave the organization.

## **Rollover.**

There will be a limit on funds that will roll over into the new plan year beginning in 2018.

## **2018 Premium Increase**

The HRA Plan premiums increase by 5% in 2018.



# How do benefit premiums work?



## *How do things like deductibles impact what I pay out of my paycheck?*

- The lower the deductible, the less risk on you and the higher the premium
- The higher the deductible, the more risk on you and the lower the premium
- Detailed premiums are in the benefits booklet

## *2018 Medical Premiums:*

### *HSA Saver – New for 2018!*

Lowest premium, highest deductible

### *HSA*

Medium premium, medium deductible

### *HRA*

Highest premium, lowest deductible  
Premiums going up 5% overall in 2018

# Medical Plan Comparison

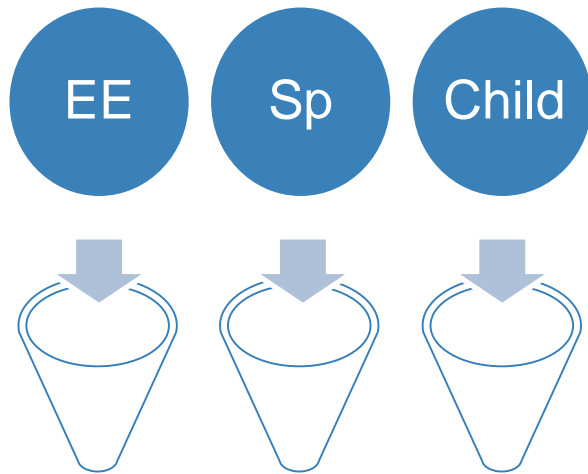
<i>In-Network Benefit Levels</i>	HSA Saver	HSA	HRA
Premium	Lowest Premium	Higher Premium	Highest Premium
Total Annual Deductible	\$2,850: Employee** \$5,700: EE + SP or CH** \$5,700: Family**	\$1,500: Employee \$3,000: EE + SP or CH \$3,000: Family	\$1,000: Employee** \$1,500: EE + SP or CH** \$2,000: Family**
Co-Insurance (after deductible is met)	30%: Employee Paid 70%: Company Paid	20%: Employee Paid 80%: Company Paid	20%: Employee Paid 80%: Company Paid
Total Out-of-Pocket Maximums (Deductible + Co-Insurance)	\$6,550: EE \$13,100: EE + SP or CH \$13,100: Family	\$3,000: EE \$6,000: EE + SP or CH \$6,000: Family	\$3,000: EE \$4,500: EE + SP or CH \$6,000: Family
Ardent Mills HRA Funding/HSA Contribution	\$750: EE \$1,500: EE + SP or CH \$1,500: Family	\$750: EE \$1,500: EE + SP or CH \$1,500: Family	\$250: EE \$500: EE + SP or CH \$750: Family

\*\*Embedded Deductible

# A note on deductibles for Children and Family Coverage

## Embedded (HSA Saver Plan)

\$2,850 and \$5,700 Deductible Plans



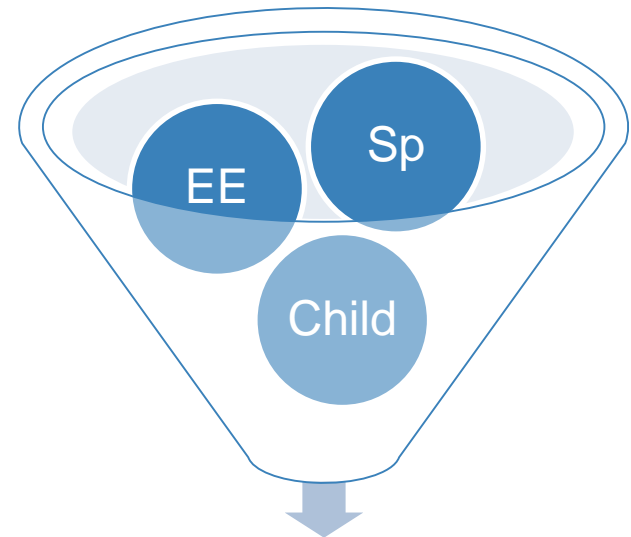
Individual 'Buckets'

Deductible: \$2,850 or \$5,700

OOP Max: \$6,550 or \$13,100

## True Family (HSA Plan)

\$3,000 Deductible Plan



One Family 'Bucket'

Deductible: \$3,000

OOP Max: \$6,000

# Flexible Spending Accounts (FSA)

## Health Care FSA

The Health Care FSA is available only to those with the HRA plan or for those in a traditional PPO-type medical plan. It is a great way to set aside pre-tax money for known healthcare expenses.



***You asked, we listened!** You can now use your FSA card at any location for eligible purchases. Make sure to keep your receipts – you will need them!*

**The annual maximum contribution is \$2,650.**

The elected amount is available immediately and must be used in the calendar year.

## Dependent Care FSA




Typically used for known child care (or elder care) expenses.

Funds can only be used as they are contributed to the account.

**The annual maximum contribution is \$5,000 per family.**

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### What is the same about these accounts?

-  Contributions are pre-tax
-  Usually for known expenses
-  Both are “use-it or lose-it”

# HSA Bank Change and Spending Account Inactive Period

# HSA



***There is an HSA bank change happening behind the scenes with Blue Cross Blue Shield right now.***

## ***What you need to know:***

- ✓ No action is required by you
- ✓ We are currently in a blackout period for all spending accounts (HSA, FSA, Dependent Care) – November 6<sup>th</sup> to November 14<sup>th</sup>, 2017
- ✓ You can still incur claims during this time, you will just need to wait to reimburse yourself until after the inactive period
- ✓ You will get a welcome kit and new HSA card from Acclaris
- ✓ Look for more detailed information in the mail from BCBS and Acclaris

# What to know about your Pharmacy Benefits

# Rx

**New!**

**New Rx benefits added** – you'll pay less for prescriptions for certain chronic conditions starting in 2018. That means more money in your pocket!

## Generic v. Brand-Name

Yes, the name and how they look are different, but not how they work. *The money saved by using generic is in your favor.*

Did you know that the average savings when using generic drugs is 65%?

## Are generics safe and effective?

Yes, the FDA makes sure of it. The FDA tests generics to ensure they are exactly like their brand-name equivalent.



Average  
Generic

\$14.57



Non-  
Preferred

\$231.61

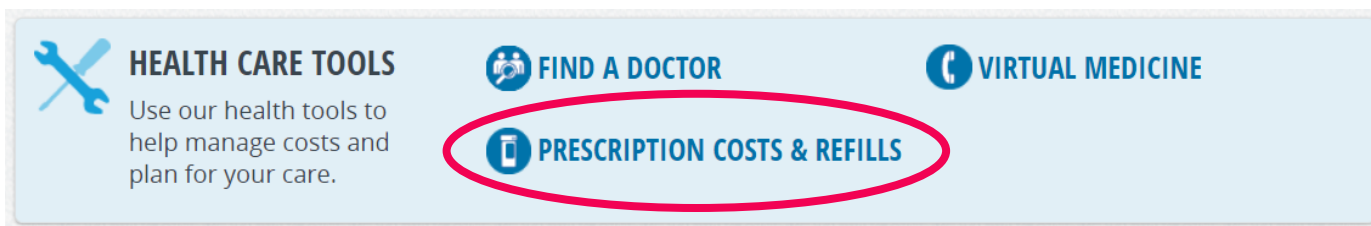
# What to know about your Pharmacy Benefits



Remember, most prescriptions (aside from covered generic preventive medications), aren't covered until your deductible is met, so here are some ways to help you save!

Use [mybenefitshome.com](https://mybenefitshome.com) to sign up for mail order and compare Rx costs for the best price:

Go to [mybenefitshome.com](https://mybenefitshome.com), click on "Prescription Costs & Refills". From there you can transfer prescriptions to mail order, compare prices for prescriptions at different pharmacies, and more!



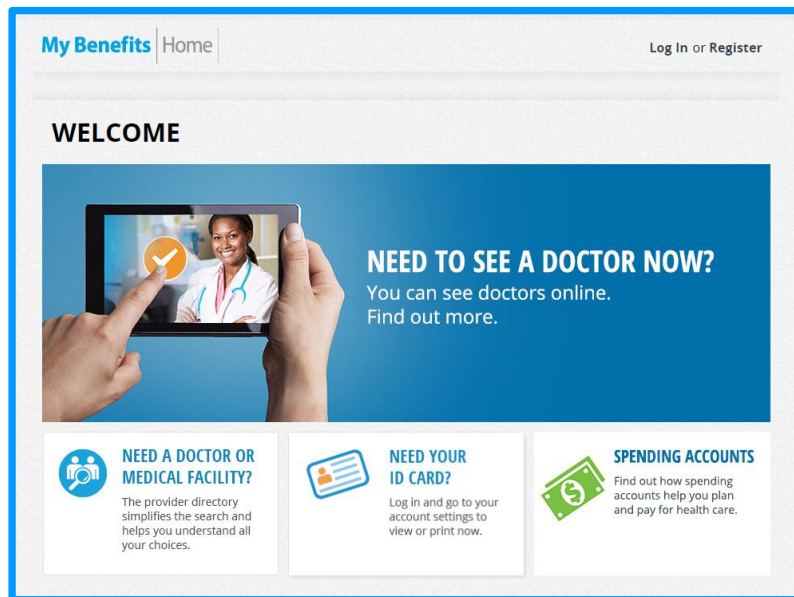


# Resources

***Now let's look at the resources and programs available to you regardless of which medical plan you choose...***



# BCBS resources at your disposal.



## New Medical ID Cards

Look for a new medical ID card to arrive in the mail!

*Make sure to use the new card and destroy the old one, as group numbers are being updated*

Check out [www.mybenefitshome.com](http://www.mybenefitshome.com), your one-stop-shop for:

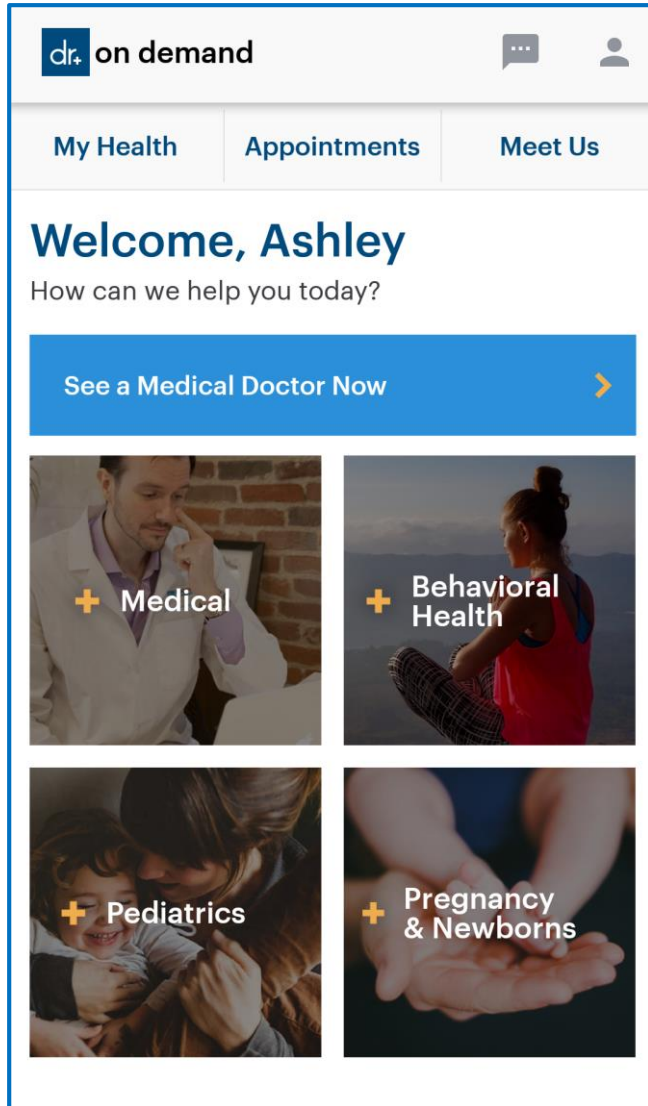
- ✓ Spending account and claim information
- ✓ Finding a doctor in your area
- ✓ Prescription information
- ✓ Wellness tips and resources
- ✓ And more!

MEMBER NAME		DEPENDENT	
FIRSTNAME M		FIRSTNAME M	
LASTNAME		LASTNAME	
MEMBER ID			
ZPN 109465762001			
Group	01234567	OV	\$xx
BC/BS Plan	443/943	SP	\$xx
RxGroup	HMBCBSWV1	ER	\$xx

# Choosing a care center can be hard.

Care Center type	What type of care do you need?	Average cost per visit
Doctor on Demand <i>Video and phone consultation from a physician</i>	Minor illnesses like sore throat, rash, UTI, sinus infection, etc.	\$40
Convenience care clinic <i>Walk in clinic in a grocery store or pharmacy</i>	Common infections Flu shots Minor injuries or skin conditions	\$78
Doctor's office	Routine check ups Immunizations Preventive Services General health management	\$120 <i>(except preventive care visits, which are 100% covered)</i>
Urgent Care Center <i>If you need care quickly, but not an emergency</i>	Strains/Sprains Minor broken bones Minor infections/burns X-rays	\$150
Emergency Room / 911 <i>Immediate treatment of a very serious or critical condition</i>	Heavy bleeding/open wounds Chest pain Weakness or trouble talking Head injuries Trouble breathing	\$1,500

# Talking to a physician just got easier.

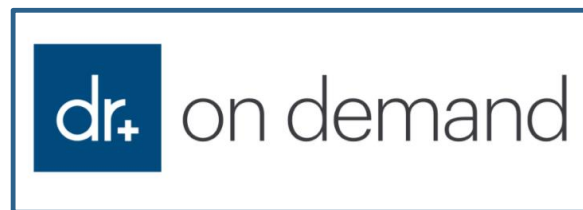


## Visit a Doctor on Demand

The fastest, easiest way to see world-class physicians from the comfort of your home, or anywhere for that matter.

## They provide services for:

- ▷ Urgent Care
- ▷ Sore throat
- ▷ Cold & Flu
- ▷ Sinus Infections
- ▷ Skin irritation
- ▷ Anxiety & Depression





# Benefits

*Let's look at the rest of our  
benefit plan options available  
to you and your family...*

# What to know about your **Dental Benefits**

Regular dentist visits can do more than keep your smile looking its best – they can also tell your dentist a lot about your overall health.

*A healthy smile = A healthy body!*

**New!**

## ***New for 2018***

The cost of your preventive exam does not count against your total benefit maximum

**Schedule your preventive dental check up today – *it's 100% covered!***



## ***Poor oral health is linked to:***

- Heart disease
- Diabetes
- Respiratory issues
- Pregnancy complications

# What to know about your Vision Benefits



**Healthy vision is about more than just eye care.**

Did you know that your eye doctor can often be one of the first to spot issues like diabetes and high blood pressure?

Take advantage of this benefit not only for eye care, but for your overall health!

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Vision benefits through VSP help to cover the cost of:

- ✓ *Exams*
- ✓ *Frames*
- ✓ *Lenses*
- ✓ *Contacts*

See the 2018 benefit booklet for more details!

# Open Enrollment 2018 Checklist



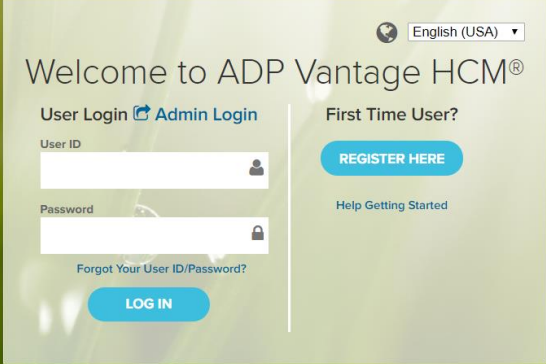
- 📍 Open Enrollment **begins** November 1<sup>st</sup> and **ends** November 15<sup>th</sup>, 2017. Elections are effective Jan. 1, 2018.
- 📍 Enrollment is **ACTIVE!** Use ADP to make your benefit elections or waive benefits, otherwise you'll be defaulted to single coverage for medical (HSA Saver) only.
- 📍 Documentation is required if you plan to cover your spouse – submit your back up to [hrbenefits@ardentmills.com](mailto:hrbenefits@ardentmills.com).
- 📍 All elections must be final by Wednesday, November 15<sup>th</sup> at midnight.

# ENROLL

## Accessing ADP

Log in to ADP :

<https://adpvantage.adp.com>



Use your User ID and Password to log in:

- ✓ If you have not been in the system for a while, your password may have expired and the system may ask you to create a new password. Follow the system prompt.
- ✓ If you have forgotten your User ID or Password click the “Forgot your User ID?” or “Forgot your password?” links on the login page, and follow the system prompts.
- ✓ Still not working? Reach out to your plant admin or [HRPayroll@ardentmills.com](mailto:HRPayroll@ardentmills.com).



**Call Your HR Team at 1-844-843-6658**

Monday-Friday, 8:00 a.m. – 5:00 p.m.

or email [HRbenefits@ardentmills.com](mailto:HRbenefits@ardentmills.com)

*please note Open Enrollment in the subject line of the email*



QUESTIONS?