



DATE: Oct. 23, 2017
TO: Benefits-Eligible Employees
FROM: Chris Klyse *Chris Klyse*
Director, Compensation and Benefits
SUBJECT: Open Enrollment for 2018 Benefits

Open Enrollment for 2018 benefits coverage starts Wednesday, Nov. 1 and ends Friday, Nov. 10. You must complete Open Enrollment this year if you want health care coverage in 2018, including medical, dental and vision insurance, as well as FSA and HSA coverage. Your 2017 health care benefits will not automatically continue into 2018.

We are excited to add new voluntary benefit plans for our employees in 2018. During Open Enrollment you will be able to enroll in any or all of the following:

- **Critical Illness** – pays cash benefits if you or an enrolled dependent is diagnosed with a covered illness.
- **Accident** – compensates you if you or a covered dependent is involved in a qualified accident.
- **Identity Theft** – provides employees and their families with identity theft protection, credit monitoring, digital exposure reporting and much more.

We are able to offer these plans with competitive group rates and pre-negotiated contractual terms such as guaranteed issue without medical questionnaires. You'll also have the ability to continue coverage even if you leave McClatchy. Policy details, eligibility information and premium rates are included in this packet and available on the LiveWell website.

Health care costs across America continue to rise. The 2018 premium increases for our medical, dental and vision plans are consistent with national averages. Medical premiums will increase by 6.7%, dental by 2.1% and vision by 1.9%. However, the employee premium rates for supplemental life insurance will not increase in 2018, and the long-term disability rates will decrease by 10%.

We recommend that you take advantage of our interactive tool, Alex, to help you choose the best medical plan based on your personal health and financial situation. Alex, along with other resources and the enrollment system can be accessed on the LiveWell website at www.mcclatchylivewell.com.

The following resources are included in this packet to help with your 2018 Open Enrollment:

- 2018 Open Enrollment Benefits Summary
- 2018 Medical Plan Comparison
- 2018 Healthcare Premium Rates
- Critical Illness Plan Summary
- Accident Plan Summary
- Identity Theft Plan Summary
- Legally Required Notices

If you have any questions about your benefits or Open Enrollment, please contact your human resources department.