



2019 Open Enrollment Highlights

Open Enrollment is Oct. 22 – Nov. 2

Most of your 2018 benefits choices will continue into 2019. However, you must take action if:

- you want to continue covering a spouse or domestic partner, or
- you want to contribute to an FSA in 2019

Below is a brief summary of McClatchy's benefit plan options. For plan comparisons, Summary of Benefits and Coverage documents and premium rates, go to mcclatchylivewell.com.

1. Medical Coverage

- Your Aetna medical coverage choices are the Savings Advantage or Classic Care plans. The Savings Advantage plan has higher deductibles, but lower employee payroll contributions than the Classic Care plan. Additionally, the Savings Advantage plan includes a Health Savings Account (HSA).
- Do you want help choosing a medical plan? ALEX is an easy-to-use interactive tool that can help you decide which medical plan makes the most sense for you. A link for Alex is available on the LiveWell website.
- Adult children can be covered up to age 26 regardless of their financial dependency, residency, student status, marital status, or other health coverage available from their employer.
- You will receive a new Aetna identification card if you change medical plans. If you do change plans, you should destroy your old card and present your new ID card at your first doctor visit in 2019.

2. Dental Coverage

- Your Cigna dental plan options for 2019 are the Basic and Comprehensive plans. The Basic plan generally covers preventive care only, such as cleanings and exams. The Comprehensive plan covers preventive care and many restorative services, such as fillings, root canals and crowns.
- Children over age 18 are not eligible to be covered under the dental plans. Once children reach the age of 19, they are dropped from the plan and offered COBRA to continue coverage.

3. Vision Coverage

- Your VSP vision plan options for 2019 are the Basic and Comprehensive plans. The Basic plan generally only covers eye exams. The Comprehensive plan covers eye exams and has an allowance for prescription glasses or contact lenses.
- Children over age 18 are not eligible to be covered under the vision plans. Once children reach the age of 19, they are dropped from the plan and offered COBRA to continue coverage.

4. *Health Savings Account (HSA)*

- If you enroll in the Savings Advantage plan, you may be eligible for an HSA. An HSA allows you to set aside pre-tax funds to pay for qualified medical, dental or vision expenses. The HSA contribution limits for 2019 are \$3,500 for employee only coverage and \$7,000 for family coverage. In addition, you can contribute another \$1,000 as a catch-up contribution if you are over the age of 55. The HSA is administered by PayFlex.
- You must be enrolled in the Savings Advantage plan to be eligible for an HSA. Also, you cannot enroll in an HSA if any of the following apply:
 - » You are covered by another medical plan, unless the other medical plan is an HSA-eligible high deductible health plan. For this requirement, McClatchy's new Critical Illness Plan and Accident Plan are not considered medical plans.
 - » You are enrolled in Medicare, Medicaid, or Tricare (health coverage for people in the military).
 - » You are claimed as someone else's tax dependent.
 - » You or your spouse is enrolled in a health Flexible Spending Account (FSA) or Health Reimbursement Account.
- McClatchy will make a contribution to your HSA in January and July. The total company contribution for the year will range from \$500-\$1,000, depending on your Savings Advantage coverage tier. Detailed contribution amounts are listed on the LiveWell website. To receive the contribution, you must be enrolled in the Savings Advantage plan, have a McClatchy HSA, and be an active employee eligible to contribute to an HSA at the time the Company contribution is made.

5. *Flexible Spending Accounts (FSA)*

- The Health Care Reimbursement Plan (HCRP) FSA allows you to pay for qualified health care expenses with before-tax earnings. If you are enrolled in the Savings Advantage plan, you are not eligible for the HCRP. Under this plan, you can contribute up to \$2,650 of before-tax earnings to pay for qualified health care expenses. Claims must be incurred between Jan. 1, 2019 and Dec. 31, 2019 and must be submitted for reimbursement by March 31, 2019.
- You can enroll in the Dependent Care Assistance Plan (DCAP) FSA to pay for daycare expenses for qualified dependents. You can contribute up to \$5,000 of before-tax earnings (or \$2,500 if your spouse participates in a different DCAP program) to the DCAP. Claims must be incurred between Jan. 1, 2019 and Dec. 31, 2019 and must be submitted for reimbursement by March 31, 2019.
- **Enrollment in an FSA plan does not automatically carry over from year to year.** You must enroll during Open Enrollment in order to contribute to an FSA next year.
- PayFlex is the third party administrator for the FSA. You can reach PayFlex at 888-678-8242.
- More information about the PayFlex debit card and a complete list of health care expenses eligible for reimbursement can be found on the PayFlex website at <https://www.payflex.com/>.
- **The IRS requires that any unclaimed funds at the end of the reimbursement deadline be forfeited. You should be conservative when determining how much to contribute to the FSA plans.**

6. *Critical Illness Plan*

- Allstate Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. Some of the illnesses covered are heart attacks, strokes, certain forms of cancer, or end stage renal failure. You choose the coverage level and if diagnosed with a covered critical illness, you will receive a cash benefit from Allstate payable in a single lump sum.
- There are two available options. 1) High Plan – benefits up to \$20,000 per qualified diagnosis, and 2) Low Plan – benefits up to \$10,000 per qualified diagnosis.
- You can enroll yourself, a spouse or domestic partner, and your children up to age 26. Benefit payouts for dependents are 50% of the payout for an employee for the same critical illness.
 - » You and any enrolled family member must be covered by major medical insurance to be eligible for the Critical Illness Plan. McClatchy’s medical plans, as do most other comprehensive medical plans, qualify as major medical insurance.
- Premium rates for Critical Illness are based on 1) the employee’s age as of Dec. 31, 2018, and 2) tobacco status, which is determined by whether any individual (age 19+) to be covered under the plan has used tobacco in the last 12 months.
- More detailed information and premium rates can be found on the LiveWell website [Voluntary Benefits](#) header.

7. *Accident Plan*

- Allstate Accident Plan coverage pays you cash benefits if you have a qualified accident that results in medical treatment such as hospital confinement, intensive care, emergency room visit, x-rays, and more. Your cash benefit is determined based on which plan you choose and the details of your accident.
- There are two available options. 1) High Plan – pays greater cash benefits and has higher premium costs, and 2) Low Plan – pays less lesser cash benefits and has lower premium costs.
- You can enroll yourself, a spouse or domestic partner, and children up to age 26. Benefit payouts for dependents are equal to the payouts for an employee for the same accident and treatment.
- More detailed information and premium rates can be found on the LiveWell website under the [Voluntary Benefits](#) header.

8. *Identity Theft*

- The InfoArmor Identity Theft plan provides comprehensive identity protection coverage, including:
 - » Identity and Credit Monitoring
 - » Threshold Monitoring
 - » Social Media Reputation Monitoring
 - » Digital Exposure Report
 - » \$1,000,000 Identity Theft Insurance Policy
 - » Credit Scores and Reports
 - » Financial Transaction Monitoring
 - » Wallet Protection
 - » Privacy Advocate® Remediation
 - » Solicitation Reduction and IdentityMD
- You can cover any individual who is supported by you financially or who lives under your roof.
- There are two coverage options. 1) Individual coverage –covers only you, and 2) Family coverage – covers you and one or more other individual(s).

- If you choose Identity Theft coverage, you will receive login information from InfoArmor in early January. You will need to login to their website to designate which individuals you wish to include in your Family coverage.
- More detailed information and premium rates can be found on the LiveWell website under the [Voluntary Benefits](#) header.

9. Life Insurance

- There are no changes in the life insurance premiums for 2019. However, your premium may increase if you have moved into a new age bracket. Your 2019 rates are based on your age as of Dec. 31, 2018.
- You can increase or decrease supplemental life insurance coverage.
 - » Employee Supplemental Life – Evidence of Insurability (EOI) will be required if you currently do not have supplemental life insurance and want to add coverage. EOI will also be required for increases of more than \$50,000 or requests for total life insurance in excess of \$250,000. You must designate a beneficiary for your employee supplemental life coverage.
 - » Spouse/Domestic Partner Supplemental Life – Any increase in coverage will require EOI. You are automatically designated as the beneficiary for this life insurance coverage.
 - » Child Supplemental Life – No EOI is required and you are automatically designated as the beneficiary for this life insurance coverage. Child Supplemental Life coverage continues until the child is age 26, regardless of student status.
- If you are on a leave of absence, any approved increase in supplemental life insurance will not become effective until you have returned to work.

10. Long-Term Disability (LTD)

- The company provides eligible employees with a 50% LTD benefit.
- Eligible employees may purchase an additional 10% of buy-up coverage (for a total LTD benefit of 60%). New requests to enroll in the LTD buy-up coverage will require EOI.

11. Dependent Verification

- If you enroll or re-enroll a dependent in a McClatchy medical, dental or vision plan, you may be asked to verify their eligibility for coverage after Open Enrollment. Budco, our third-party dependent eligibility administrator, will send you a packet after Open Enrollment if you are required to verify dependent eligibility. If you do not send the requested documents to Budco by the deadline, your dependent will not have health care coverage in 2019.

12. Questions?

- Visit mcclatchylivewell.com, contact your People team (HR), or send an e-mail to livewell@mcclatchy.com.

This document is only a summary of the benefits program and rules; the official plan document will govern in case of any omission or conflict between this document and the official plan text. Benefits are subject to collective bargaining. Some benefits may not be available to certain union members based on their collective bargaining agreement.