



DATE: Oct. 25, 2016
TO: Benefits-Eligible Employees
FROM: Chris Klyse *Chris Klyse*
Director, Compensation and Benefits
SUBJECT: Open Enrollment for 2017 Benefits

Open Enrollment for 2017 benefits coverage begins Tuesday, Nov. 1 and runs through Friday, Nov. 11. Open Enrollment must be completed to continue covering a spouse or domestic partner or to enroll in a Flexible Spending Account (FSA) for 2017. Most other 2016 benefits plans will continue into 2017 unless changes are made during Open Enrollment.

We are excited to let you know that employee premiums in 2017 for medical, supplemental life and long-term disability (LTD) insurance will not increase. Our dental insurance premiums will increase by a modest 3.7% and our vision insurance premiums will decrease by about 5%. In addition, we can offer these great renewal rates without changing the insurance plan designs, such as deductibles, copayments or coinsurance levels.

We do have one important change to announce. For 2017, our prescription drug coverage will be managed through a new company, CVS/caremark. This does not mean that you can only use CVS/caremark pharmacies. You will be able choose from more than 68,000 pharmacies nationwide, including independent pharmacies, chain pharmacies such as Walmart, Walgreens and Rite Aid, as well as CVS/pharmacy locations. If you enroll in medical coverage for 2017, you will receive a CVS Welcome Kit and a new ID card by mid-December. More information on this change can be found in the enclosed 2017 Open Enrollment Highlights.

If you are wondering which medical plan is best for you, our interactive tool called Alex can help you make the decision based on your personal health and financial situation. Even if you are not contemplating a change in your health care coverage, we encourage you to review the information, tools and resources available on the LiveWell website to make sure you are getting the most out of your health benefits.

We have added a new process this year to send Open Enrollment benefit election confirmations to your work email, if applicable. You will also be able to enter up to two personal email addresses for benefit communications. If you do not have a business email account, you will receive a paper copy of your confirmation after Open Enrollment ends.

You can access the enrollment system from our LiveWell website, www.mcclatchylivewell.com. The following resources are included in this packet to help you complete your 2017 Open Enrollment:

1. 2017 Open Enrollment Highlights
2. 2017 Medical Plan Designs
3. 2017 Healthcare Premium Rates
4. Legally Required Notices

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