



Open Enrollment Highlights Newsletter

# YOUR 2020 BENEFITS

## Open Enrollment for your 2020 CKE benefits is November 4-15.

We're making a number of changes to our benefit plans, including some enhancements that may impact the election choices you make for the coming year.

This newsletter is a great place to start to get an overview of what's changing, effective January 1, 2020. When you're ready to dig into the details and learn the steps you need to take before the November 15 deadline, see your 2020 Benefits eGuide on [ckebenefits.com](http://ckebenefits.com).

## Questions?

Have questions about your benefits? Need help logging on or enrolling? Contact Health Advocate at **866-695-8622**. Learn more about the free assistance Health Advocate can provide on the next page.



## Enrollment is mandatory!

*Your CKE benefits do NOT automatically continue in 2020. You must re-elect all your benefits during Open Enrollment, or your coverage will end December 31, 2019.*



**LEARN WHAT'S NEW FOR 2020!**  
See inside.



# WHAT'S NEW FOR 2020?

## MEDICAL/DENTAL/VISION

### New administrator

UHC will be administrator of our medical, dental and vision plans, replacing Aetna, Cigna and VSP, respectively. Keep reading to learn more about this change.

## MEDICAL

### Broader provider network

With a change in plan administrators, there will be some network differences. In general, you can expect a much broader network than we had with Aetna; many providers who were out-of-network with Aetna are in the UHC network. To see whether your current provider is in the UHC network, visit [welcometouhc.com](http://welcometouhc.com), click "Find a Doctor" and select the Choice Plus network.

### Medical benefit changes

With the switch to UHC, there will be some changes to medical plan benefits. For example:

- » All medical plans will offer out-of-network benefits.
- » There will be an HSA-eligible high-deductible health plan (HDHP) and two traditional PPO plans. Compare the plans in your 2020 Benefits eGuide.

### Prescription benefit changes

- » Walgreens will be an in-network pharmacy under all medical plans.
- » There may be some differences in how some prescription drugs are covered.
- » If you take medication for an ongoing condition, check UHC's formulary (**drug list**) to see how your medications are covered and get some helpful tips.

## Choose your medical plan wisely!

You owe it to yourself to get to know all your medical options. After all, the goal is to choose a plan that results in the lowest out-of-pocket cost for you. That means there's more to consider than just the deductible! In fact, if you've always chosen the plan with the lowest deductible, you may be spending more than necessary.

Your 2020 Benefits eGuide has some eye-opening examples to help you compare your options. And Health Advocate is a new, free service that gives you live, personal help choosing the best plan for you. See below.



## HEALTH ADVOCATE

You will have confidential, unlimited access to Personal Health Advocates who can help you find the right doctors and hospitals, schedule tests, explain your coverage, research the latest treatments, estimate costs for health care services, resolve claims issues, connect you with an Employee Assistance Program, and more! Visit [HealthAdvocate.com/members](http://HealthAdvocate.com/members) or call **866-695-8622**.





## SUPPLEMENTAL INSURANCE PLANS

### New accident and critical illness plans available January 1

Starting January 1, low-cost accident and critical illness plans will be offered through Lincoln Financial. See your 2020 Benefits eGuide.

### All other supplemental plans eliminated effective December 31

In order to streamline our supplemental insurance offerings, the following plans will be terminated December 31, 2019:

The following plans will terminate at year-end:	If you have this coverage:
<ul style="list-style-type: none"> <li>» MetLife auto, home and pet insurance</li> <li>» Hyatt legal coverage</li> </ul>	You may continue coverage through direct bill with MetLife. Call 800-438-6388 to make a request.
<ul style="list-style-type: none"> <li>» Aetna accident</li> <li>» Aetna hospital indemnity</li> </ul>	You may continue coverage on a direct bill basis. Call Aetna at 800-607-3366 for details.
<ul style="list-style-type: none"> <li>» Reliance Standard critical illness</li> </ul>	You may continue coverage on a direct bill basis. Call Reliance at 800-351-7500 for details.
<ul style="list-style-type: none"> <li>» Reliance Standard medical plan*</li> <li>» EyeMed vision*</li> <li>» Guardian dental*</li> <li>» Voluntary short-term disability*</li> </ul>	Coverage will end on December 31.
<ul style="list-style-type: none"> <li>» Voluntary universal life*</li> </ul>	You will receive a direct bill notice in January. Follow the notice instructions if you wish to continue this coverage.
<ul style="list-style-type: none"> <li>» Sonic Boom wellness platform</li> </ul>	You will receive your 2020 wellness incentive if you earned it in 2019. Wellness platform and activities will not be offered in 2020.

\* For part-time employees

## DENTAL

- » Two dental options will be offered. One option covers orthodontia for your children and has a higher annual benefit maximum and higher premiums; the second option has a lower annual benefit maximum and lower premiums.
- » To search for UHC network dentists, visit [myuhcdental.com](http://myuhcdental.com).

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are no changes to the FSAs for 2020, but you must re-enroll to keep participating in 2020.

## HEALTH SAVINGS ACCOUNT

- » There are no changes to the health spending account (HSA) for 2020, except contribution limits are increasing to \$3,550/person or \$7,100/family.
- » If you enroll in the new high-deductible health plan, you must enroll/re-enroll in the HSA for 2020. CKE will continue to match your HSA contributions, up to \$500 (this match counts toward the annual limit).

## LIFE/AD&D

- » Life and AD&D coverage will be provided through Lincoln Financial.
- » During this Open Enrollment only, you may increase your coverage (up to the guarantee issue amount) without answering health questions.

## DISABILITY

- » Disability coverage will be provided through Lincoln Financial.
- » During this Open Enrollment only, you may increase your long-term disability coverage to 60% without answering health questions.

If you need help, call  
**866-695-8622**



**Open Enrollment is Nov. 4-15**



## Your enrollment checklist

- ✓ **Learn what's new for 2020.** Plans that worked for you in the past may have changed! So review all plan information and ask questions.
- ✓ **Get to know your benefit options.** They're changing a lot this year! You owe it to yourself to make informed choices. That's why we created a Benefits eGuide to give you the details you need, including some examples to help you compare plans.
- ✓ **Prepare to enroll.** Collect dependent birthdates and Social Security numbers, and make sure you can access **Employee Navigator** (you must create an account if a first-time user).
- ✓ **Enroll by the deadline.** It's mandatory that you go online and enroll. Otherwise, you will not have benefits in 2020 (except for any Company-paid benefits).
- ✓ **Make sure you're set.** After enrollment, look for your 2020 medical, dental and vision ID cards to arrive in the mail. If you enroll in an FSA or the HSA for the first time, you will receive a debit card. If you already have one, you will only receive a new one if yours is expiring or you request a replacement from PayFlex.
- ✓ **Check your payroll deductions on your January 3, 2020 paycheck.** Make sure you are enrolled in the benefits options you selected.

## How to enroll

1. Go to the Benefits homepage at [www.ckebenefits.com](http://www.ckebenefits.com).
2. Click 2020 Open Enrollment.
3. At the Employee Navigator screen, either:
  - Log in with your username and password
  - OR
  - Click "Register as a new user" (Company Identifier: CKE) and follow the prompts to create a username and password.
4. Once logged on to Employee Navigator, click the Start Enrollment button.



If you need help, call  
**866-695-8622**