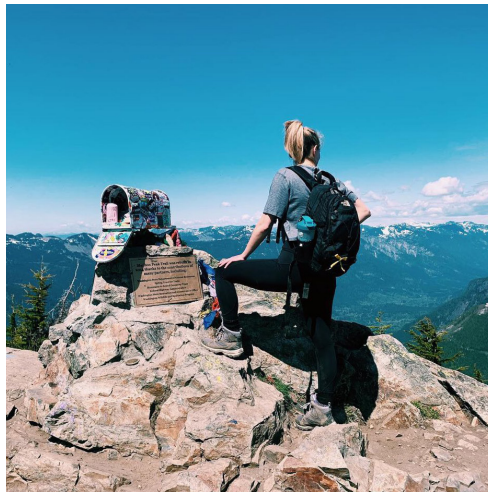




Traveler Benefits Enrollment Guide



"We Got You Covered"

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This book contains brief descriptions of TNAA's benefit plans. For detailed information, please see the certificate of coverage or summary posted on EMB.

TNAA Open Enrollment 2020

November 14-25, 2019

Requirements

2020 Open Enrollment is PASSIVE, which means you do not have to make elections. If an employee does not make an election during open enrollment, they will be enrolled for 2020 with the same benefits as they have in place for 2019. Please review the guide carefully as medical plans and contributions have changed.

How to Enroll

Self-Serve

- Visit EMB's online Enrollment Portal at www.tnaa-travelerbenefits.com click "Login to your Benefits System"
- Download EMB's Mobile App - Explain My Benefits and enter Company Code: TravelerTNAA

Get Assistance

- Reach out to TNAA at HRTrav@tnaa.com and ask to speak with your Dedicated Benefits Specialist or call 800.240.2526

Other Opportunities to Enroll Throughout the Year - Qualifying Life Event

A change in your situation may allow you to make changes to your pre-taxed benefits outside of the annual Open Enrollment timeframe. Below are some examples, but not the FULL list of qualifying life events.

- Losing existing health coverage, including job-based, individual, and student plans
- Losing eligibility for Medicare, Medicaid, or CHIP
- Turning 26 and losing coverage through a parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death of dependent or current policy holder

If you feel that you may have a Qualifying Event but aren't sure, feel free to reach out to your Benefits team to determine qualifications

Medical

Cigna Medical

Website: www.cigna.com

Phone: 800.401.4041

We chose Cigna because they offer a nationwide network of doctors and pharmacies providing our employees, wherever you may be, the access to quality care that you deserve. We offer FOUR medical plans to ensure you have the option to choose a plan that best suits you and your dependents.

High Deductible Plan Options		
	HDHP (High Deductible Health Plan)	HSA (Health Savings Account)
Preventative	Covered at 100%	Covered at 100%
Deductible Individual Family	\$7,250 \$14,500	\$3,000 \$6,000
Out of Pocket Max Individual Family	\$8,150 \$16,300	\$6,900 \$13,800
Primary Care	Deductible; then 30%	Deductible; then 30%
Specialist Visit	Deductible; then 30%	Deductible; then 30%
Urgent Care Care	Deductible; then 30%	Deductible; then 30%
Co-Insurance Plan Pays You Pay	70% 30%	70% 30%
RX Retail Generic Preferred Brand Non Preferred Brand Specialty	Deductible; then 30% Deductible; then 30% Deductible; then 30% Deductible; then 30%	Deductible; then 30% Deductible; then 30% Deductible; then 30% Deductible; then 30%
Weekly Premiums	HDHP	HSA
EE Only EE +1 EE +2 Or More	\$47.87 \$112.26 \$193.44	\$57.34 \$128.32 \$217.81

Medical

Base & Buy-Up Options		
	PPO Base	PPO Buy-Up
Preventative	Covered at 100%	Covered at 100%
Deductible Individual Family	\$3,500 \$10,500	\$1,500 \$3,000
Out of Pocket Max <small>(deductible included)</small> Individual Family	\$8,150 \$16,300	\$6,000 \$12,000
Primary Care	\$40.00 Copay	\$25.00 Copay
Specialist Visit	\$60.00 Copay	\$50.00 Copay
Urgent Care Care	\$75.00 Copay	\$75.00 Copay
Co-Insurance Plan Pays You Pay	70% 30%	80% 20%
RX Retail Generic Preferred Brand Non Preferred Brand Specialty	\$10.00 \$40.00 \$75.00 Deductible; then 20%	\$10.00 \$40.00 \$75.00 Deductible; then 20%
Weekly Premiums	PPO Base	PPO Buy-Up
EE Only EE +1 EE +2 Or More	\$73.90 \$156.28 \$260.15	\$86.26 \$177.08 \$291.60

Health Savings Account

What is an HSA?

A Health Savings Account (HSA) is a special type of tax deductible account that you can use to save money for medical expenses when you are enrolled in a qualified high deductible health care plan. Health Savings Accounts have many benefits and can double as a savings vessel for you if you do not use the money in the plan for medical expenses.

A Health Saving Account will help you pay for medical expenses that the insurance policy will not pay because they fall under the deductible.

What are the advantages of an HSA?

Health savings accounts are interesting options to save money on health insurance and possibly long term. Here are five advantages of an HSA that make it worth considering as a tool to save money on health insurance plan costs, as well as a strategy to save money.



Who gets to have an HSA?

To take advantage of the savings and conveniences of an HSA, you'll have to be:

- Enrolled in a qualified high-deductible health insurance plan, or HDHP
- Not covered under other health insurance
- Not enrolled in Medicare; and not a dependent on someone else's tax returns.

An HSA works alongside a Qualified High Deductible Health Plan (QHDHP), so you must enroll in a QHDHP to open an HSA.

*May use as a tax deduction when filing annual tax return.

*To be eligible to open an HSA on TNAA's medical plans, you must enroll in the \$3,000 Individual deductible plan we are referring to as the HSA; This plan is a QHDHP and is HSA eligible. The HDHP plan with a \$7,250 Individual deductible is not a qualified HDHP therefore you cannot open an HSA alongside the plan.

Health Savings Account

Where do I go to get an HSA?

Starting a Health Savings Account is not difficult. You can set up your account with:

- Banks
- Credit Unions

Banks and credit unions will only have their own specified plans to offer you. It might be a good idea to ask your bank about their plans. Use the tips for choosing a good HSA below to evaluate which HSA will be best for you. In the end doing a little bit of research may help you earn more money in interest, spend less in fees and give you more control of your account.

Tips for choosing a good HSA account

Because HSA accounts are not only used to reimburse medical expenses to yourself but can also act as savings vessels for your future if you do not use them, then it is important to think of this as an investment type of account.

- Beware of high administrative charges or fees.
- Is the administrative fee waived when you have a specific minimum balance?
- Ask if you will be able to manage your account online
- Will you have a debit card?
- Find out what the process is when you need to withdraw money for a medical claim or get reimbursed for qualified expenses. Do they make the process easy? Are there delays?
- What are your investment options?

Lowest fees for HSA's

Although you do not need to have a minimum balance or amount of money in the account to have an HSA, some administrators (the bank, credit union or insurance company who manages your HSA) may waive fees once you have hit the minimum balance. Obviously, a plan with a lower minimum balance may save you a lot of money in fees when you are just starting out with your HSA.

Learning about the fees your HSA administrator charges you may result in huge cost savings, and should definitely be an important question when choosing the best place to open your HSA.

How do I set up an HSA account?

Your HSA account will need to be set-up through your bank. TNAA will be unable to do this for you. You typically will need identifying information, for example, your social security card, birth certificate, etc. to open an HSA at your bank. As well, as proof of insurance (i.e. health ID card and possibly even a Summary of Benefits document).

Dental

Delta Dental of Arkansas

Website: www.deltadentalar.com

Phone: 800.462.5410

Being the largest dental provider in the nation, Delta Dental provides care to TNAA's employees, regardless of location. Multiple plan options also ensure that you are able to provide yourself, or your dependents with free routine dental care, and affordable coverage on any other services you may need.

	Base	Buy Up
Annual Benefit Max (per person)	\$1,000	\$2,000
Annual Deductible Individual Family	\$75.00 \$225.00	\$50.00 \$150.00
Diagnostic & Preventative Routine Care	Covered at 100%	Covered at 100%
Basic Services Fillings & Spacers	Deductible; then 20%	Deductible; then 20%
Crowns, Bridges, & Implants	Deductible; then 50%	Deductible; then 50%
Endodontics Oral Surgery & Periodontics	Deductible; then 50%	Deductible; then 20%
Orthodontic Services Children under 19	N/A	Covered at 50% to \$2,000
Weekly Premiums	Base	Buy Up
EE Only	\$4.62	\$8.08
EE +1	\$10.38	\$17.54
EE +2 Or More	\$19.15	\$32.54

Carryover benefit is included. See the "Delta Dental Know the Difference" flyer on the portal for more details.

Vision

Delta Superior Vision

Website: www.deltadentalar.com

Phone: 800.504.3800

With the same nationwide network as Delta Dental, DeltaVision offers you a combined resource for all your vision care needs.

Benefits	In Network	Frequency
Eye Exam	\$10.00 Copay	Every 12 months
Eyeglass Frames One pair of eyeglass frames	\$150.00 retail allowance	Every 24 Months
Eyeglass Lenses Single, Bifocal, Trifocal, Lenticular Progressive Lens Upgrade (subject to copay)	\$25.00 Copay Covered up to the cost of lined trifocal; insured pays balance	Every 12 months
Contact Lens Fitting Exam (subject to copay) Standard CFL Exam Specialty CFL Exam Contact Lenses (instead of glasses) Elective (Conventional or Disposable) Medically Necessary	Covered in full \$50.00 retail allowance \$150.00 retail allowance Covered in full	Every 12 months In lieu of glasses
Weekly Premiums		
EE Only	\$1.30	
EE +1	\$2.46	
EE +2 Or More	\$3.23	

Voluntary Life Insurance

Lincoln Financial Group Website: www.lincolnfinancial.com Phone: 800.423.2765

In addition to your \$25,000.00, Life insurance policy provided by TNAA, you have the option to buy up on Life Insurance on a voluntary basis, for yourself, spouse, and children. Take the advantage of the opportunity to enroll or increase your existing benefit with no medical questions asked - \$20,000 of coverage for an employee and \$10,000 of coverage for a spouse.

Employee & Spouse* Monthly Rates			
Age	Rate per \$1,000	Age	Rate per \$1,000
<35	\$0.085	55-59	\$0.655
35-39	\$0.115	60-64	\$0.685
40-44	\$0.175	65-69	\$1.255
45-49	\$0.255	70-74	\$2.855
50-54	\$0.445	75+	\$8.145

*Spouse rates based on employee's age.

Example: 36 year old female wants to purchase \$50,000 of term life insurance				
\$0.115	X	50	=	\$5.75
Rate per \$1,000		# of units/\$1,000		Monthly Premium

Coverage Options

Employee age <70

- \$10,000 increments to a maximum of \$250,000

Employee age >70

- \$10,000 increments to a maximum of \$50,000

Spouse Coverage Options

- 50% of your elected amount in \$5,000 increments up to \$50,000

Infant Children (14 days - 6 months)

- \$250

Children ages 6 months - 26 years

- \$10,000 (Child coverage is \$2.00 per month. One rate applies to all children, no matter how many)

*Employee must enroll in order to elect spouse and/or child coverage & age reduction schedule applies.

Disability

Lincoln Financial Group Website: www.lincolnfinancial.com

Phone: 800.423.2765

Short-Term Disability (STD)

Insurance that helps protect/replace a portion of your income for a short duration, in the event that you become disabled and unable to work.

What you need to know

STD begins paying after 14 days missed days of work on a qualified claim

Pays 60% of your weekly salary (maximum \$3,000 per week)

STD compensation can last for up to 11 weeks

Pre-existing conditions may effect the final determination of a claim (more details below)

Pre-existing Conditions

You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under this policy until you have been covered under the policy for 6 months.



Rates and Premiums

STD premium rates are based on individual compensation and measured by amount made per week as follows:

Rate per \$10.00 of weekly benefit = \$0.76

Your specific rate will be calculated for you in the electronic enrollment system.

*See the STD FAQ flyer on the benefits portal for more information.

Long-Term Disability (LTD)

When disability keeps an employee out of work for an extended period of time, long-term disability insurance helps protect their finances and provide support as they return to the workplace.

Rate per \$100.00 of weekly benefit = \$0.80

Accident Insurance

Lincoln Financial Group Website: www.lincolnfinancial.com

Phone: 800.423.2765

Accident Insurance offers a cash payout, unrelated to your employment with TNAA, in the event that you suffer a qualified injury due to an accident. Accident insurance is a good way to help ease the pain of medical bills, or time off work from an accident. You determine how to spend any money you receive from an accident claim.

Is accident insurance right for you?

Consider these things in the event of an accident:

Medical costs- deductibles, copayments, and insurance maximums, and decide whether you are comfortable paying them out of your own pocket.

Expenses- routine costs like food and clothing and regular bills such as credit cards, car payments, and mortgages to see how much money is left to pay medical bills.

Savings- investments and other nest eggs, and decide whether you could dip into them to pay costs.

Protect your budget

There are advantages to buying insurance that's offered at work.

Cost- This coverage is available at an affordable rate.

Convenience- Payroll deduction is simple and easy.

Certainty- Guarantee Issue means that you have an opportunity to buy coverage without medical examinations or questionnaires.



	EE Only	EE+ Spouse	EE+ Child(ren)	Family
Weekly Rate	\$4.41	\$6.70	\$7.78	\$10.80

*Dependents up to age 26 can be covered regardless of student status

*See the Accident Insurance Brochure on the benefits portal for more information on covered accidents.

Critical Illness

Lincoln Financial Group Website: www.lincolffinancial.com

Phone: 800.423.2765

Critical Illness Insurance provides a lump-sum cash benefit in the event that you are diagnosed with a covered illness while participating in the plan. Any payout provided by the plan is unrelated to your employment with TNAA and can be used any way you choose.

You also receive \$50 for completing one of the following screenings each year

Low Dose Mammography
Pap Smear
Stress Test
Colonoscopy
Serum Cholesterol
Prostate Specified Antigen
Bone Marrow
Chest X-ray

Rates vary based on employee actual age and tobacco status, and are calculated in the enrollment portal.



Pre-existing Condition

Anything you received: medical treatment, advice or consultation, care or services included diagnostic measures, or had drugs or medicine prescribed or taken in the 12 months prior to your insurance effective date will not be covered for the first 12 months of the policy.

*If you waived this benefit previously or are increasing benefit amounts, you must answer a few health questions to be approved for coverage.

*See the Critical Illness Summary of Benefits on the benefits portal for more details on covered critical illnesses.

Pet Plans

Pet Assure

Website: www.petassure.com/land/tnaa

Phone: 800.891.2565

With the Pet Assure veterinary discount plan, you save on all in-house medical services at participating veterinarians. Receive an instant 25% discount on vet services, and all pets are eligible. There are no exclusions on breed, age or pre-existing and hereditary conditions.

Office Visits
Vaccinations
Dental Procedures
Emergency Visits

Pet Assure Weekly Payroll Deductions	
One Pet	\$1.85
Unlimited Pets	\$2.54

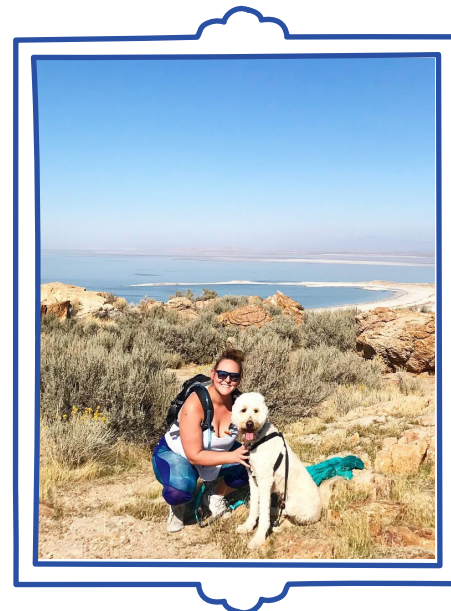


PETplus - a pet savings plan

With PETplus, you will save on brand-name prescriptions and preventatives. You can shop online or on the PETplus app and shipping is always free. Most prescriptions are available for pick-up at Caremark pharmacies nationwide, including CVS, Target and Walmart.

Prescriptions
Flea & Tick Products
Dietary Foods
Heartworm

PETplus Prescription Savings Program Weekly Employee Premium	
One Dog/Cat	\$0.87
Unlimited Dogs/Cats	\$1.73



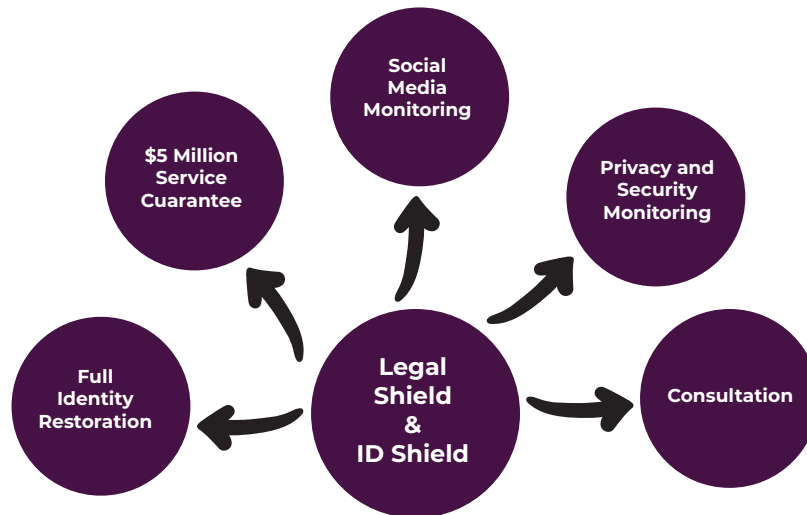
Legal Shield

Legal Shield

Website: www.legalshield.com

Phone: 800.654.7757

Provides legal service and identity theft protection to employees.



Weekly Payroll Deductions	Plan	Individual	Household
	LegalShield	N/A	\$4.37
	IDShield	\$2.07	\$4.37
	LegalShield/IDShield Combo	\$6.44	\$7.82

Vendor Directory

Vendor	Phone	Website
Medical Cigna	800.401.4041	www.mycigna.com
Dental Delta Dental	800.462.5410	www.deltadental.com
Vision DeltaVision	800.507.3800	www.deltadental.com
Basic & Voluntary Term Life Lincoln Financial Group	800.423.2765 Reference ID: SURNU2	www.lincolnfinancial.com
Disability Lincoln Financial Group	800.423.2765 Reference ID: SURNU2	www.lincolnfinancial.com
Worksite Benefits Lincoln Financial Group	800.423.2765 Reference ID: SURNU2	www.lincolnfinancial.com
Worksite Benefits Claim Help Explain My Benefits	888.734.6937 Option 3	service@explainmybenefits.com
EAP Lincoln Financial Group	855.327.4463	www.GuidanceResources.com Web ID: Lincoln
Pet Benefits Solutions	800.891.2565	www.petassure.com/land/tnaa
Legal Shield/ID Shield	800.654.7757	barryroe@conwaycorp.net
TNAAC HR Team	800.240.2526	HRTrav@tnaa.com