



Your 2018 A&B Benefits

Open Enrollment is your opportunity to:

- ▶ Evaluate whether the benefits coverage you have *this* year will meet your needs *next* year, and
- ▶ Make a decision about coverage for 2018.

2018

Open Enrollment for the 2018 plan year is scheduled for **OCTOBER 30 - NOVEMBER 13**

▶ How To Enroll

You can enroll on the PlanSource website at: <https://benefits.plansource.com/>

Login Information:

Username: Your first initial of your first name; up to the first six characters of your last name; then the last four numbers of your Social Security Number. (For example, the user name for James Alexander would be jalexan1234).

Password: If you forgot your password, click on the “forgot password” and a temporary password will be emailed to you.

▶ Important Notes

- ▶ Your current health plan and other benefit coverages will carry over into 2018, unless you make changes online during the Open Enrollment period.
- ▶ You **MUST** make new elections online for flexible spending accounts (medical, dependent care) and the transportation benefit.
- ▶ You also have the ability to waive Company-provided medical coverage. If you elect to waive medical coverage, you will receive a \$150 monthly payment from the Company (\$1,800 annually). *These payments are taxable.* You must show proof of approved healthcare coverage and complete the necessary waiver form(s) to receive the payment.

▶ Looking Ahead to 2018...

The benefit plans we have today will continue to be offered in 2018, as outlined on page 3.

More detailed information about the 2018 benefit plans is included in the **Open Enrollment Guide**.

In 2018:

- ▶ A&B will contribute 80% of the premium for both HMSA and Kaiser with your contributions being 20%. See page 4 for a breakdown of premium and semi-monthly contributions.
- ▶ A&B will be enhancing the HMSA plan to emphasize the importance of wellness and health improvement for our employees.

Benefits bulletin

- Effective January 1, 2018, HMSA members will be eligible to participate in HMSA's Active & Fit Wellness program, a comprehensive exercise and fitness program that provides members with discounted fitness club memberships and the self-care tools to take charge of their personal health.
- In addition to the Active & Fit Program, other wellness resources and programs will be available to HMSA members like HMSA's ShareCare program and RealAge test to help manage your health. Stay tuned for additional details.
- ▶ The Kaiser health plan benefits will be changing in 2018; specific changes will be explained in the open enrollment materials to follow but here are some of the major changes:
 - Physician Office Visit copays will be increasing from \$15 to \$20
 - Emergency Room Visit copay will be increasing from \$75 to \$100
 - Hospital Inpatient Care will be changing from a \$75 copay to 10% coinsurance
- ▶ The Metlife employer-paid and employee-paid life insurance coverages will have higher maximums.
 - You may be required to provide a Statement of Health if you would like to increase your current coverage amounts or if you are a new-hire and select a coverage amount above the guarantee issue.
- ▶ Our current Flexible Benefits (Health Care, Dependent Care, Transportation) vendor will be changing effective January 1, 2018 to National Benefit Services (NBS).
 - We encourage you to submit 2017 claims for reimbursement PayFlex by December 15th.
- ▶ We will be announcing an exciting change to our current Long-Term Care (LTC) plan for the 2018 plan year so stay tuned for more information!



Benefits bulletin

BENEFIT	OPTIONS AVAILABLE
Medical (includes prescription drug and vision coverage)	HMSA PPO (HMSA is making standard plan design changes/enhancements; details to follow) HMSA HMO HPH Plus (HMSA is making standard plan design changes/enhancements; details to follow) Kaiser HMO (Kaiser is making standard plan design changes/enhancements; details to follow)
Dental	Delta Dental / HDS Plan (100% Preventive / 70% Restorative)
Long-Term Disability	60% of your monthly base salary up to the \$15,000 maximum
Life Insurance	<p>For You — The Company automatically pays for coverage at 2 x your annual base salary; however you have the option of electing a flat \$50,000 of coverage. You may purchase additional coverage, to the following amounts, up to the plan's maximum:</p> <ul style="list-style-type: none"> ▶ 3 x your annual base salary (2 x your annual base salary paid by the Company and 1 x your annual base salary paid by you) ▶ 4 x your annual base salary (2 x your annual base salary paid by the Company and 2 x your annual base salary paid by you) ▶ 5 x your annual base salary (2 x your annual base salary paid by the Company and 3 x your annual base salary paid by you) <p>Note: Any increases may require a statement of health</p>
Accidental Death and Dismemberment (AD&D) Insurance	<p>For You — The Company automatically pays for coverage at 1 x your annual base salary. You may purchase additional coverage which brings your total coverage up to the following amounts:</p> <ul style="list-style-type: none"> ▶ 2 x your annual base salary (1 x your annual base salary paid by the Company and 1 x your annual base salary paid by you) ▶ 3 x your annual base salary (1 x your annual base salary paid by the Company and 2 x your annual base salary paid by you) ▶ 4 x your annual base salary (1 x your annual base salary paid by the Company and 3 x your annual base salary paid by you) ▶ 5 x your annual base salary (1x your annual base salary paid by the Company and 4 x your annual base salary paid by you)
Dependent Life Insurance	You may choose from two levels of coverage for your spouse and one level of coverage for your dependent children
Health Care and Dependent Care Reimbursement Accounts	Tax-advantaged ways to pay for common types of health care and dependent day care expenses NEW – Administered by National Benefit Service (NBS)
Transportation Benefit	Tax-advantaged ways to pay for your parking and commuting expenses NEW – Administered by National Benefit Service (NBS)
Business Travel Accident Insurance	Business Travel Accident Insurance is coverage while traveling on company business
Long Term Care Insurance	Long Term Care Insurance for you and your family
EAP/Wellness Program	Employee Assistance Program/Wellness Program

Benefits bulletin

PREMIUM AND EMPLOYEE CONTRIBUTIONS				
2018 Group Rates for Salaried Plans				
Tier:	2018	2018 Employer Cost	2018 Employee Monthly @ 20%	2018 Employee Semi-Monthly @20%
HMSA Health Plan Hawaii (HMO)				
Single*	\$478.87	\$383.10	\$95.77	\$47.89
Two-Party	\$957.71	\$766.17	\$191.54	\$95.77
Family	\$1,436.31	\$1,149.05	\$287.26	\$143.63
HMSA Preferred Provider (PPO)				
Single*	\$552.80	\$442.24	\$110.56	\$55.28
Two-Party	\$1,105.53	\$884.42	\$221.11	\$110.55
Family	\$1,658.04	\$1,326.43	\$331.61	\$165.80
Kaiser (includes Vision)				
Single*	\$564.93	\$451.94	\$112.99	\$56.49
Two-Party	\$1,129.85	\$903.88	\$225.97	\$112.99
Family	\$1,694.78	\$1,355.82	\$338.96	\$169.48
VSP (for HMSA HMO & PPO)				
Single	\$11.79			
Two-Party	\$19.00			
Family	\$28.87			
HDS				
Single	\$42.44			
Two-Party	\$84.89			
Family	\$118.58			
*Single Medical premium subject to the Hawaii Prepaid Health Care Law.				

And remember...
 it's not too late to earn the
WELLNESS INCENTIVE for 2018,
 so get started today!



- Employees enrolled in the Company's medical plan earning **15 points by November 30, 2017**, will receive an annual reduction of **\$300 (\$25/month)** in their **employee premiums for 2018**. If an employee's spouse is also enrolled in the Company's medical plan and earns 15 points in the Wellness program, an additional \$300 annual reduction will be applied towards the employee's total medical premiums.



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& BALDWIN