

# 2019 ANNUAL ENROLLMENT

AMAZING WORKS HERE



## NORTHERN CALIFORNIA EMPLOYEE GUIDE

Understand changes to optimize your healthcare and voluntary benefits  
October 15 – November 2, 2018

Choices take effect January 1, 2019

### Connected Care on Campus

Your Connected Care team from Connected Care California will be onsite at Intel cafés to answer your questions about this innovative, high-quality healthcare solution from Intel. You are welcome to bring family members, and will be responsible for guest badging and escorting.

#### Folsom

- Oct. 16, 11 a.m.–1 p.m. – FM7
- Oct. 24, 7:30 a.m.–1 p.m. – FM5
- Oct. 25, 7:30 a.m.–2 p.m. – FM7

#### Santa Clara

- Oct. 16, 11 a.m.–1 p.m. – SJ13
- Oct. 22, 7:30 a.m.–1 p.m. – RNB
- Oct. 23, 7:30 a.m.–2 p.m. – SC12

[JUMP TO COMPARISON CHARTS](#)



# AMAZING WORKS HERE

## 2019 ANNUAL ENROLLMENT FOR NORTHERN CALIFORNIA



It's time to review your health benefit choices and voluntary benefits—from critical illness and life insurance, to daycare and health spending accounts—to make your Annual Enrollment decisions for 2019. Intel is proud to offer you and your family amazing benefits to help you achieve your personal best. In this guide, we share what's changing, plan features, cost comparison charts, and resources available during Annual Enrollment. Your decisions become effective January 1, 2019.

U.S. healthcare costs continue to rise, and Intel is actively managing the cost increases to lessen the impact on you and your family. For 2019, the national medical trend projects a cost increase of 5-8%, consistent with the last five years. At Intel, we are tackling rising healthcare costs by curbing the trend through our innovative Connected Care health plan options with leading providers. For the fifth year in a row, Connected Care will see no cost increase! The Cigna and Anthem plans will see a 5% increase in deductibles and maximum out-of-pocket (OOP) expenses or paycheck deductions. For those who choose the Kaiser Permanente HMO,<sup>†</sup> increases are higher at 7% due to cost changes imposed by Kaiser.

As shared last year during 2018 Annual Enrollment, the Cigna Primary Care Plus plan is no longer an option for 2019. If you are a current enrollee, please review the options provided to make an election for 2019 by November 2, 2018.

See additional details on changes from 2018 to 2019 outlined in this guide and shown in the comparison charts.

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**MAKE YOUR ELECTIONS OCT. 15 – NOV. 2, 2018**

Your choices take effect January 1, 2019

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# 2019 ANNUAL ENROLLMENT CHANGES

## Cost Increases to Health Plan Options (other than Connected Care)

- For the Anthem Blue Cross and Cigna High Deductible Health Plan (HDHP) options, your paycheck deductions remain at zero. However, your 2019 deductibles and out-of-pocket (OOP) maximums increase:

Anthem/Cigna HDHPs	Employee Only	Employee & Child(ren)	Employee & Spouse/Family
2019 Deductible	\$1,570	\$3,150	\$3,940
2018 Deductible	\$1,495	\$3,000	\$3,755
2019 OOP Max	\$2,355	\$4,710	\$5,830
2018 OOP Max	\$2,245	\$4,485	\$5,555

- Detailed paycheck deduction increases from 2018 to 2019 for Kaiser Permanente HMO\* are shown in the Paycheck Deductions chart.

## New and Important Benefit Changes

- Cigna Primary Care Plus is no longer an option for 2019.
- Domestic partners, and their children, are now eligible for Intel health benefits. Domestic partners are two non-related adults, in a committed relationship, who have resided together for more than a year. Employees are typically taxed on the value of the domestic partner's coverage. For details visit My Health Benefits or call 1-877-GoMyBen.
- VSP Vision Plus Plan annual paycheck deductions increase 2%.
- New this year is MetLife's enhanced critical illness insurance. Critical illness insurance provides you with a lump-sum payment when you are diagnosed with a covered condition that you can use any way you want, from everyday expenses like household bills, mortgage, and childcare to out-of-pocket medical costs.
- Improved protocols adopted around opioid-based prescription drugs in line with the industry and national trends.

**New! Domestic partners and their children** are now eligible for Intel health benefits. To learn more and determine eligibility, visit My Health Benefits. <http://goto.intel.com/myhealthbenefits>

**New! Enhanced Critical Illness insurance from MetLife** that provides you with a lump-sum payout when you are diagnosed with a covered condition. To learn more, visit My Health Benefits. <http://goto.intel.com/annualenrollment>

**New! Delta Dental SmileWay® Wellness Benefit** offers expanded coverage for those diagnosed with diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, or stroke. To opt in or learn more, log in to [Delta Dental online services](#) account under optional benefits.

## GET THE HELP YOU NEED

### Call the Intel Health Benefits Center:

877-GoMyBen (466-9236), Monday–Friday, 6 a.m.–6 p.m. Pacific Time.

### Visit Online Resources:

<http://goto.intel.com/myhealthbenefits> is the site where you can make your elections when logged on at Intel.

[intel.com/go/myben](http://intel.com/go/myben) is an external portal for family members to access from home.

<http://goto.intel.com/annualenrollment> is your source for all information about Annual Enrollment changes.

### Additional Resources:

Employees can access information through Ask Ivy and My Health Benefits, or visit a Connected Care table in a site café.

**MAKE YOUR ELECTIONS OCT. 15 – NOV. 2, 2018**



# WHAT DO I NEED TO DO?

## By November 2, 2018, please:

1. **Log on to My Health Benefits** <http://goto.intel.com/myhealthbenefits> when logged on at Intel. Or go to [intel.com/go/myben](http://intel.com/go/myben) for access from home.
2. **Re-elect pre-tax savings plans** which will be discontinued at the end of 2018 if you don't take action. Choose contribution amounts for:
  - Health Savings Account\* (HSA)
  - Health Flexible Spending Account (Health FSA)
  - Limited Use Health Flexible Spending Account (FSA)
  - Dependent Care Assistance Program (DCAP)
3. **Make other voluntary decisions** or update important information:
  - **Add or drop** dependents from your coverage; all enrolled eligible dependents may be subject to verification.
  - **Make changes** to your health, dental, vision, life insurance, accidental death and dismemberment (AD&D), short-term disability, and Hyatt Legal Plan.
  - **Enroll** in the new MetLife critical illness insurance plan.
  - **Enroll** in the Pre-tax Commuter Benefit Program where you can withhold up to \$255 per month for mass transit and up to \$255 per month for parking. You can enroll at any time during the year.
  - **Validate or update** life insurance beneficiary information for all of your life insurance plans including Basic Life, Supplemental Life, AD&D, Supplemental AD&D, and Business Travel.



## What if I don't make any changes now?

If you don't make any changes during Annual Enrollment, here's what happens:

- **Contributions will stop** for HSA, Health FSA, Limited Use Health FSA, and DCAP at the end of 2018.
- **Coverage remains the same and carries over in 2019** for the health, dental, and vision plan option you are currently enrolled in—**except** for the discontinued Cigna PCP plan members, which will default to Cigna HDHP.
- **Coverage remains the same and carries over in 2019** for your life insurance, AD&D, voluntary benefits, and short-term disability coverage.

*\* HSA is not an Intel-sponsored benefit; eligibility requirements apply, and contribution limits are set by the IRS.*

# CONSIDER CONNECTED CARE FOR YOUR HEALTHCARE NEEDS

Connected Care is available in Oregon, Arizona, New Mexico, and Northern California and provides quality healthcare to more than 38,000 employees and their enrolled dependents. This represents 32% of our U.S. employees and their families with 94% satisfaction. Much like Anthem and Cigna, extensive coverage and care is available locally and across the country. We know this is important when you want peace of mind while traveling or have dependents living away from home. Here are some of the top benefits:

- High loyalty and cost effectiveness with more than 94% of enrolled employees choosing to remain with Connected Care.
- High-touch, concierge-style services and care coordination translating into less stress and time spent navigating your healthcare experience.
- Lower deductibles and out-of-pocket maximums compared to other plan options.
- Increased use of primary care focused on preventive care and wellness.
- Improved management of chronic conditions and depression with certain medications covered at no cost.
- Better control of chronic conditions for hypertension and diabetes, with a positive trend of 87% for diabetics and 78% for hypertensive members.
- Dedicated teams within the network making healthcare more convenient and more quickly accessible for you and your family's diverse needs.

**Celebrating three years of Connected Care California in Northern California.** Through this Dignity Health and Stanford Health Care Alliance collaboration, you have access to more than 5,500 providers and an extensive selection of hospitals, primary care clinics, express care clinics, and urgent care centers close to Intel and your home, plus broad access to in-network care when you travel. The list of providers is long. Here are some you may recognize: Stanford Primary Care in Santa Clara, Stanford Express Care San Jose, Mercy Medical Group, Hill Physicians Medical Group, and Woodland Clinic locations throughout Folsom, Sacramento, Elk Grove, Roseville, Rocklin, Davis, Woodland, and West Sacramento. Local hospitals include Stanford Health Care (Stanford Hospital), Lucile Packard Children's Hospital at Stanford, Stanford Health Care – ValleyCare, El Camino Hospital, Mercy Hospital of Folsom, Mercy General Hospital, Methodist Hospital of Sacramento, Mercy San Juan Medical Center, and Woodland Memorial Hospital.

To see if your providers are "in network" with Connected Care, call the Connected Care Concierge Center at 800-971-4153, Monday–Friday, 8 a.m.–6 p.m., or visit [connectedcarehealth.com/ca](http://connectedcarehealth.com/ca).

We will offer the financial incentive to give Connected Care a try for the last time in 2019! If you newly enroll in the Connected Care California HDHP for 2019\*\*, a one-time contribution of **\$250 for employee-only coverage** or **\$500 for family coverage** will be made into a Health Savings Account for you with HealthEquity by January 31, 2019. This amount applies to your annual maximum Health Savings Account (HSA) contribution.

*\*\* You only qualify for the incentive if you make your election during the Annual Enrollment window, Oct. 15–Nov. 2, 2018, and if you have not been part of any previous Connected Care HDHPs offered by Intel. You must be an active employee on January 31, 2019 to receive the incentive.*

# HEALTH PLAN COMPARISONS FOR NORTHERN CALIFORNIA

This table summarizes categories and plans, including the main features and amounts you would pay.

	High Deductible Health Plan (HDHP)	Health Maintenance Organization (HMO)
<p><b>Provider choice:</b> Receive the highest level of coverage when using providers who are part of the network.</p>	<ul style="list-style-type: none"> <li>• Connected Care California HDHP</li> <li>• Anthem Blue Cross HDHP</li> <li>• Cigna HDHP</li> </ul>	<ul style="list-style-type: none"> <li>• Kaiser Permanente HMO*</li> </ul>
<p><b>What you pay:</b> For each option, you will be responsible for a deductible, coinsurance, and/or copayment.</p> <p>In-network preventive care is covered at 100% under all plans.</p> <p><b>For HDHPs:</b> First you pay a deductible. Once you have met your deductible, you pay a coinsurance for services and prescriptions.</p>	<p><b>CONNECTED CARE CALIFORNIA HDHP</b></p> <p><b>Annual deductible:</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$1,350</li> <li>• Employee &amp; child(ren): \$2,700</li> <li>• Employee &amp; spouse: \$3,375</li> <li>• Employee &amp; spouse &amp; child(ren): \$3,375</li> </ul> <p><b>Coinsurance:</b></p> <ul style="list-style-type: none"> <li>• <b>In-network:</b> 5%</li> <li>• <b>Out-of-network:</b> 40%; reimbursement limits apply</li> </ul> <p><b>Other:</b></p> <ul style="list-style-type: none"> <li>• Prescription drugs covered at 100% for certain conditions</li> </ul> <hr/> <p><b>ANTHEM BLUE CROSS HDHP/CIGNA HDHP</b></p> <p><b>Annual deductible:</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$1,570</li> <li>• Employee &amp; child(ren): \$3,150</li> <li>• Employee &amp; spouse: \$3,940</li> <li>• Employee &amp; spouse &amp; child(ren): \$3,940</li> </ul> <p><b>Coinsurance:</b></p> <ul style="list-style-type: none"> <li>• <b>In-network:</b> 10%</li> <li>• <b>Out-of-network:</b> 40%; reimbursement limits apply</li> </ul>	<p><b>KAISER PERMANENTE HMO*</b></p> <p><b>In-network care copayments:</b></p> <ul style="list-style-type: none"> <li>• \$15 per primary provider visit</li> <li>• \$35 per specialist visit</li> <li>• \$100 per emergency room visit or outpatient surgery</li> <li>• \$250 per hospital stay</li> <li>• Prescription drugs: \$10 generic and \$20 formulary (30-day supply)</li> </ul> <p><b>Out-of-network:</b></p> <ul style="list-style-type: none"> <li>• Emergency coverage only</li> </ul>
<p><b>You're protected by:</b> The out-of-pocket maximum. This is the maximum annual amount you would pay out-of-pocket for in-network care (does not include paycheck deductions).</p> <p>All plan options pay 100% for all remaining eligible in-network costs you incur.</p>	<p><b>CONNECTED CARE CALIFORNIA HDHP</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$2,100</li> <li>• Employee &amp; child(ren): \$4,200</li> <li>• Employee &amp; spouse: \$5,000</li> <li>• Employee &amp; spouse &amp; child(ren): \$5,000</li> </ul> <hr/> <p><b>ANTHEM BLUE CROSS HDHP/CIGNA HDHP</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$2,355</li> <li>• Employee &amp; child(ren): \$4,710</li> <li>• Employee &amp; spouse: \$5,830</li> <li>• Employee &amp; spouse &amp; child(ren): \$5,830</li> </ul>	<p><b>KAISER PERMANENTE HMO*</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$1,500</li> <li>• Family: \$3,000</li> </ul>
<p><b>Health accounts:</b> You can enroll in these accounts to help pay for your out-of-pocket healthcare expenses with pre-tax dollars (such as deductibles, coinsurance, and copayments).</p>	<p><b>Health Savings Account (HSA)*:</b> Use funds to pay for your eligible out-of-pocket medical, dental, and vision expenses. Unused dollars go with you when you change plans, leave the company, or retire.</p> <p><b>Annual contribution limits are:</b></p> <ul style="list-style-type: none"> <li>• Employee only: \$3,500</li> <li>• Family: \$7,000</li> <li>• Age 55+ can contribute an additional \$1,000</li> </ul> <p>If you enroll in the Connected Care HDHP for the first time during this Annual Enrollment**, you will receive a one-time, \$250 (employee-only coverage) or \$500 (family coverage) contribution into an HSA for you with HealthEquity by January 31, 2019.</p> <p><b>Limited Use Health FSA:</b> Those enrolled in an HDHP and with an HSA can use funds to pay for your eligible out-of-pocket <b>dental</b> and <b>vision</b> expenses only. Up to \$500 will carry over for use in the following year. Any unused amounts over \$500 will be forfeited.</p> <p><b>Annual contribution limit is:</b> \$2,650</p>	<p><b>Health FSA:</b> Use funds to pay for your eligible out-of-pocket medical, dental, or vision expenses. Up to \$500 will carry over for use in the following year. Any unused amounts over \$500 will be forfeited.</p> <p><b>Annual contribution limit is:</b> \$2,650</p>

\* HSA is not an Intel-sponsored benefit; eligibility requirements apply, and contribution limits are set by the IRS.

\*\* You only qualify for the incentive if you make your election during the Annual Enrollment window, Oct. 15–Nov. 2, 2018, and if you have not been part of any previous Connected Care HDHPs offered by Intel. You must be an active employee on January 31, 2019 to receive the incentive.

+ Self-funded.

# HEALTH, DENTAL, AND VISION PLAN ANNUAL PAYCHECK DEDUCTIONS

This table shows how much will be deducted from your paycheck for 2019, depending on your plan option and eligible dependents you enroll. Costs represent your annual cost. To determine your cost per paycheck, divide the annual rate by 24 if you are an exempt employee. Divide by 26 if you are a non-exempt employee.

Plan	Year	You Only	You & 1 Child	You & 2 Children	You & 3 or More Children	You & Spouse	You, Spouse & 1 Child	You, Spouse & 2 Children	You, Spouse & 3 or More Children
<b>California Connected Care Plan – No cost increase for 2019</b>									
Connected Care California HDHP	2019	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>National Plans</b>									
Anthem Blue Cross HDHP	2019	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cigna HDHP	2019	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Regional Plan (HMO)</b>									
Kaiser Permanente HMO*	2019	\$768	\$2,460	\$2,868	\$3,792	\$3,672	\$4,608	\$5,580	\$6,792
	2018*	\$720	\$2,304	\$2,676	\$3,540	\$3,432	\$4,308	\$5,220	\$6,348
<b>Global Plan (available only to employees on expatriate assignment)</b>									
Aetna International (AI)	2019	\$432	\$1,236	\$1,664	\$2,028	\$2,016	\$2,736	\$3,072	\$3,372
	2018*	\$408	\$1,176	\$1,560	\$1,932	\$1,920	\$2,604	\$2,928	\$3,216
<b>Dental Plans – No cost increases for 2019</b>									
Delta Dental (Intel Dental Plan)	2019	\$0	\$122	\$220	\$343	\$245	\$343	\$453	\$600
DeltaCare DHMO (CA)	2019	\$0	\$49	\$110	\$135	\$73	\$135	\$184	\$208
<b>Vision Plans</b>									
VSP Basic Vision	2019	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
VSP Vision Plus	2019	\$98	\$122	\$135	\$171	\$184	\$220	\$233	\$257
	2018*	\$96	\$120	\$132	\$168	\$180	\$216	\$228	\$252

\* 2018 cost comparison only included if there was a change from 2018 to 2019.

## THE LEAST AND MOST YOU WILL PAY

Medical Plan for 2019	The Least You Will Pay assuming you receive 100% of your care in-network (Paycheck Deductions)				The Most You Will Pay assuming you receive 100% of your care in-network (Paycheck Deductions plus OOP Maximum)			
	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children
Connected Care California HDHP	\$0	\$0	\$0	\$0	\$2,100	\$4,200	\$5,000	\$5,000
Anthem Blue Cross HDHP Cigna HDHP	\$0	\$0	\$0	\$0	\$2,355	\$4,710	\$5,830	\$5,830
Kaiser Permanente HMO*	\$768	\$2,460	\$3,671	\$6,792	\$2,268	\$5,460	\$6,671	\$9,762

\* Self-funded.

# HEALTHCARE ANNUAL ENROLLMENT CLOSES NOVEMBER 2, 2018

This 2019 Annual Enrollment Guide is intended to be a Summary of Material Modifications to your benefit plans. The information provided here is a summary of your benefits. In the event of any discrepancy between the information in this guide and the 2019 Pay, Stock and Benefits Handbook (PSBH), the 2019 PSBH will prevail. For a copy of the current PSBH, from Circuit search Pay, Stock and Benefits Handbook. PSBH updates will be available in Q1 2019. Intel reserves the right to modify, change, or discontinue any benefit at its sole discretion. Reproduction, photocopying, and/or electronic storage or transmission of this publication in whole or in part without the written permission of Intel Corporation is strictly prohibited.

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