



2018 ANNUAL ENROLLMENT

AMAZING WORKS HERE

NEW MEXICO EMPLOYEE GUIDE

Understand important changes to optimize your benefits

October 23 - November 10, 2017

Choices take effect January 1, 2018

Connected Care on Campus

Your Connected Care team from Presbyterian will be on campus to answer any questions you have about this innovative offering from Intel. You're welcome to bring family members (you will be responsible for guest badging and escorting).

- Oct. 24, 11 a.m.-1 p.m. – RR5 Café

[JUMP TO COMPARISON CHARTS](#)





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2018 ANNUAL ENROLLMENT FOR NEW MEXICO

It's time to review your healthcare plan choices and make your Annual Enrollment decisions for 2018. We are proud to offer you and your family amazing benefits and options to help you be your best. In this guide, we share what's changing, what decisions you need to make, and provide plan features and cost comparison charts to help you make the most of your choices. If you want more information, we outline the best resources to get you the help you need. My Health Benefits and other resources will be available to you starting on October 23, 2017. Take advantage of all the available resources to help you prepare.

For the last few years, we have held costs flat or passed on low single-digit increases by focusing on innovative plan designs and making targeted changes to encourage cost-efficient care. For our Connected Care options, that positive cost trend continues with no increases for 2018. For the remainder of your health options, where costs are not managed as effectively, we will pass on a 6.8% increase through paycheck deductions, deductibles, and out-of-pocket expenses depending on the type of plan you choose. This increase is in line with the expected 5–8% healthcare cost increases for large U.S. employers.

See additional details on changes from 2017 to 2018 outlined in this guide and shown in the comparison charts.

MAKE YOUR ELECTIONS OCT. 23 – NOV. 10, 2017

Your choices take effect January 1, 2018

2018 ANNUAL ENROLLMENT CHANGES

Cost Increases to Non-Connected Care Plan Options

- For the Anthem Blue Cross High Deductible Health Plan (HDHP), your paycheck deductions remain at zero. However, your 2018 deductibles and out-of-pocket (OOP) maximums will increase:

Anthem Blue Cross HDHP	Employee Only	Employee & Child(ren)	Employee & Spouse/Family
2018 Deductible	\$1,495	\$3,000	\$3,755
2017 Deductible	\$1,400	\$2,810	\$3,515
2018 OOP Max	\$2,245	\$4,485	\$5,555
2017 OOP Max	\$2,100	\$4,200	\$5,200

- Detailed paycheck deduction increases from 2017 to 2018 for additional options are shown in the comparison charts.

Dental and Vision Plans

- Delta Dental and Assurant paycheck deductions will increase \$1–12 per year depending on the number of dependents covered. Employee-only coverage for both plans will remain at no cost.
- Delta Dental standard coverage will change from two routine exams by your dentist to one per calendar year; a second exam is available if conditions such as pregnancy, periodontal disease, or recent history of dental risk (restorative fillings or crowns) exist. Note that there are no changes to the number of cleanings you may receive during the year with your hygienist, which typically is two per year, but varies depending on your age or other special medical considerations.
- VSP Vision Plus Plan paycheck deductions will increase \$6–20 per year depending on the number of dependents covered.

Health Savings and Flexible Spending Accounts (HSAs* and FSAs)

- 2018 HSA maximum contributions will increase from \$3,400 to \$3,450 for employee-only coverage and from \$6,750 to \$6,900 for family coverage, thus enabling you to maximize your pre-tax dollars and build your savings for future healthcare expenses. The catch-up rule allows those employees ages 55 and older the ability to contribute an additional \$1,000 per year above the maximum.
- Health FSAs and Limited Use Health FSAs (for those enrolled in an HDHP) will have a new annual maximum contribution of \$2,600.

Other Benefit Changes

- For Anthem and Connected Care plans, you have an annual in- and out-of-network combined wig allowance of \$3,000; coverage is for hair loss resulting from disease or treatment of certain medical conditions.
- Anthem reimbursement for out-of-network facilities will be paid at the Maximum Allowed Amount. For those who use out-of-network facilities, your out-of-pocket costs may increase in 2018.

**LEARN MORE ABOUT ALL YOUR
AMAZING BENEFITS FROM CIRCUIT,
GOTO/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 My Health Benefits:
<http://goto.intel.com/myhealthbenefits> when
logged on at Intel and at intel.com/go/myben
for access from home.

Circuit:
Employees can select Annual Enrollment
under Popular Links or simply type in
goto/annualenrollment for additional
resources including Ask Ivy, Ask Vote
Answer, and Inside Blue.

WHAT DO I NEED TO DO?

Between Oct. 23–Nov.10, 2017

- Log on to **My Health Benefits** (<http://goto.intel.com/myhealthbenefits> when logged on at Intel)—from Circuit, find in Popular Links in left navigation or search for My Health Benefits; from the Internet, go to intel.com/go/myben—then:

– **Re-elect pre-tax savings plans and choose contribution amounts for:**

- Health Savings Account (HSA)
- Health Flexible Spending Account (Health FSA)
- Limited Use Health Flexible Spending Account (Limited Use Health FSA)
- Dependent Care Assistance Program (DCAP)

In addition, you may:

- **Add or drop** dependents from your coverage.
- **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 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.
- Visit the **MetLife website** mybenefits.metlife.com to enroll in voluntary benefits such as critical illness insurance, auto, and home coverage.

- 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 during Annual Enrollment?

While it is important for you to review the plan information and make your decisions for 2018, if you don't make any changes during the annual enrollment period, the following will occur:

- The health, dental, and vision plan you and your dependents are currently enrolled in will remain the same for 2018; the same is true for your life insurance, AD&D, voluntary benefits, and short-term disability coverage.
- Your HSA, Health FSA, Limited Use Health FSA, and DCAP contributions will stop at the end of 2017.

CONSIDER CONNECTED CARE FOR YOUR HEALTHCARE NEEDS

Connected Care is available in New Mexico, Arizona, Northern California and Oregon and provides healthcare to more than 30% of our employees and their families with 91% satisfaction. Here are some of the wins experienced by employees enrolled in Connected Care:

- High touch, concierge-style services and care coordination that translates to less stress and time spent navigating your healthcare experience
- Lower deductibles and out-of-pocket maximums compared to other plans
- Increased use of primary care focused on preventive care and keeping you well
- Improved management of chronic conditions and depression with certain medications covered at no cost
- Dedicated teams focused on keeping you and your family healthy and happy
- Quicker access to care and more than 90% enrolled staying in Connected Care
- Continuous improvements to the healthcare model and services

This is our sixth year offering Connected Care plans through Presbyterian. The best way to see if your providers are “in network” with Connected Care is to call the Connected Care Concierge Center at **505-923-8000** or **855-780-7737** or to visit presintel.org.

We are confident the Connected Care commitment will continue to be realized, including cost savings. If you are currently enrolled in the Presbyterian HMO plan you can save even more while keeping many or all of your current providers. The average savings is about one month's worth of your premium to change to Connected Care Copay. If you change from the HMO to Connected Care HDHP, you could see savings of **\$350 per year for employee only** and **more than \$1,500 annual savings for family coverage**.

> **30%**
ENROLLED IN
CONNECTED CARE

91%
SATISFACTION
RATE

HEALTH PLAN COMPARISONS FOR NEW MEXICO

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

	High Deductible Health Plan (HDHP)	Copay Plan	Health Maintenance Organization (HMO)
<p>Provider choice: Receive the highest level of coverage when using providers who are part of the network.</p>	<ul style="list-style-type: none"> • Connected Care HDHP <i>Administered through Presbyterian</i> • Anthem Blue Cross HDHP 	<ul style="list-style-type: none"> • Connected Care Copay <i>Administered through Presbyterian</i> 	<ul style="list-style-type: none"> • Presbyterian Health Plan HMO
<p>What you pay: For each plan 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>For HDHPs: First you pay a deductible. Once you have met your deductible, you pay coinsurance for services and prescriptions.</p>	<p>CONNECTED CARE HDHP</p> <p>Annual deductible:</p> <ul style="list-style-type: none"> • Employee only: \$1,350 • Employee & child(ren): \$2,700 • Employee & spouse: \$3,375 • Employee & spouse & child(ren): \$3,375 <p>Coinsurance:</p> <ul style="list-style-type: none"> • In-network: 5% • Out-of-network: 40%; reimbursement limits apply <p>Other:</p> <ul style="list-style-type: none"> • Prescription drugs covered at 100% for certain conditions <hr/> <p>ANTHEM BLUE CROSS HDHP</p> <p>Annual deductible:</p> <ul style="list-style-type: none"> • Employee only: \$1,495 • Employee & child(ren): \$3,000 • Employee & spouse: \$3,755 • Employee & spouse & child(ren): \$3,755 <p>Coinsurance:</p> <ul style="list-style-type: none"> • In-network: 10% • Out-of-network: 40%; reimbursement limits apply 	<p>CONNECTED CARE COPAY</p> <p>In-network care copayments:</p> <ul style="list-style-type: none"> • \$10 per primary provider visit • \$25 per specialist visit • \$100 per emergency room visit • \$250 per hospital stay • Prescription drugs: \$10 generic, \$20 preferred, \$35 non-preferred <p>Out-of-network requires a deductible:</p> <ul style="list-style-type: none"> • Employee only: \$250 • Family: \$750 <p>Coinsurance:</p> <ul style="list-style-type: none"> • Out-of-network: 40%; reimbursement limits apply <p>Other:</p> <ul style="list-style-type: none"> • Prescription drugs covered at 100% for certain conditions 	<p>PRESBYTERIAN HEALTH PLAN HMO</p> <p>In-network care copayments:</p> <ul style="list-style-type: none"> • \$15 per primary provider visit • \$35 per specialist visit • \$100 per emergency room visit • \$250 per hospital stay • Prescription drug: \$10 generic, \$20 preferred, \$35 non-preferred. Specialty drugs 15% coinsurance capped at \$250 per prescription and \$1,500 per year. <p>Out-of-network:</p> <ul style="list-style-type: none"> • Emergency coverage only
<p>You're protected by: 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>CONNECTED CARE HDHP</p> <ul style="list-style-type: none"> • Employee only: \$2,100 • Employee & child(ren): \$4,200 • Employee & spouse: \$5,000 • Employee & spouse & child(ren): \$5,000 <hr/> <p>ANTHEM BLUE CROSS HDHP</p> <ul style="list-style-type: none"> • Employee only: \$2,245 • Employee & child(ren): \$4,485 • Employee & spouse: \$5,555 • Employee & spouse & child(ren): \$5,555 	<p>CONNECTED CARE COPAY</p> <ul style="list-style-type: none"> • Employee only: \$1,500 • Family: \$3,000 	<p>PRESBYTERIAN HEALTH PLAN HMO</p> <ul style="list-style-type: none"> • 2x Annual Premium
<p>Health accounts: 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>Health Savings Account (HSA)*: 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>Annual contribution limits are:</p> <ul style="list-style-type: none"> • Employee only: \$3,450 • Family: \$6,900 • Age 55+ can contribute an additional \$1,000 <p>Limited Use Health FSA: Those enrolled in an HDHP and with an HSA can use funds to pay for your eligible out-of-pocket dental and vision expenses only. Up to \$500 will carry over for use in the following year. Any unused amounts over \$500 will be forfeited.</p> <p>Annual contribution limit is: \$2,600</p>	<p>Health FSA: 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>Annual contribution limit is: \$2,600</p>	

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

HEALTH, DENTAL, AND VISION PLAN ANNUAL PAYCHECK DEDUCTIONS

This table shows how much will be deducted from your paycheck for 2018, depending on your plan and eligible dependents you cover. 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
New Mexico Connected Care Plans – No cost increases for 2018									
Connected Care HDHP	2018	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Connected Care Copay	2018	\$660	\$1,248	\$1,968	\$2,460	\$2,940	\$3,612	\$4,272	\$4,728
Regional Plan (HMO)									
Presbyterian Health Plan HMO	2018	\$768	\$1,464	\$2,316	\$2,892	\$3,468	\$4,248	\$5,028	\$5,568
	2017	\$723	\$1,371	\$2,166	\$2,706	\$3,243	\$3,978	\$4,713	\$5,214
National Plan									
Anthem Blue Cross HDHP	2018	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Global Plan (available only to employees on expatriate assignment)									
Aetna International (AI)	2018	\$408	\$1,176	\$1,560	\$1,932	\$1,920	\$2,604	\$2,928	\$3,216
	2017	\$378	\$1,101	\$1,458	\$1,812	\$1,800	\$2,436	\$2,742	\$3,012
Dental Plans									
Delta Dental (Intel Dental Plan)	2018	\$0	\$122	\$220	\$343	\$245	\$343	\$453	\$600
	2017	\$0	\$120	\$216	\$336	\$240	\$336	\$444	\$588
Assurant	2018	\$0	\$49	\$98	\$135	\$73	\$122	\$171	\$208
	2017	\$0	\$48	\$96	\$132	\$72	\$120	\$168	\$204
Vision Plans									
VSP Basic Vision	2018	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
VSP Vision Plus	2018	\$96	\$120	\$132	\$168	\$180	\$216	\$228	\$252
	2017	\$90	\$110	\$124	\$150	\$170	\$196	\$210	\$236

LEAST/MOST YOU'LL PAY

Medical Plan for 2018	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 HDHP	\$0	\$0	\$0	\$0	\$2,100	\$4,200	\$5,000	\$5,000
Anthem Blue Cross HDHP	\$0	\$0	\$0	\$0	\$2,245	\$4,485	\$5,555	\$5,555
Connected Care Copay	\$660	\$1,248	\$2,940	\$4,728	\$2,160	\$4,248	\$5,940	\$7,728
Presbyterian Health Plan HMO	\$768	\$1,464	\$3,468	\$5,568	\$1,536	\$2,928	\$6,936	\$11,136

2018 ANNUAL ENROLLMENT OCT. 23 – NOV. 10, 2017

This 2018 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 2018 Pay, Stock and Benefits Handbook (PSBH), the 2018 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 2018. Intel reserves the right to modify, change, or discontinue any benefit provided under PSBH, 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.

