



Supplemental Benefit Plans 2018



Think, Live,
Be Healthy

ENCOMPASS
HEALTH

This booklet includes relevant information regarding supplemental benefits made available to Encompass Health employees by unaffiliated insurance companies.

Encompass Health does not sponsor or otherwise endorse these benefits. If you choose to enroll in any of these benefits, Encompass Health will remit your premiums to the insurer on your behalf.

For more information

Information on the services provided is available on the Encompass Health intranet under the Benefits home page. You may also contact the insurer directly using the contact information provided at the end of this booklet.



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This booklet is intended to be a summary of the supplemental benefit plans. It does not include all provisions, exclusions and limitations of each plan. If there is a discrepancy between this document and the contract or policy issued by the carrier, then the terms of the contract or policy will govern.



HSA Bank[®] —own your health

A Health Savings Account (HSA) is an individually owned, tax-advantaged account that you can use to pay for current or future IRS-qualified medical expenses.

How to enroll

Enrollments are completed through the PeopleSoft self-service portal, <https://psportal.encompasshealth.com>. Once enrollment is processed, HSA Bank will mail a debit card, followed by the welcome kit.

How an HSA works

- You can contribute to your HSA via payroll deduction, online banking transfer, or by sending a personal check to HSA Bank. Your employer or third parties, such as a spouse or parent, may contribute to your account as well.
- You can pay for qualified medical expenses with your health benefits debit card directly to your medical provider or pay out of pocket. You can either choose to reimburse yourself or keep the funds in your HSA to grow your savings.

- Unused funds will roll over year to year. After age 65, funds can be withdrawn for any purpose without penalty (subject to ordinary income taxes).
- Check balances and account information via HSA Bank’s member website or mobile device 24/7.

Are you eligible for an HSA?

If you have a qualified high deductible health plan (HDHP) —either through your employer, spouse or one you’ve purchased on your own—chances are you can open an HSA. Additionally:

- You cannot be covered by any other non-HSA-compatible health plan, including Medicare Parts A & B.
- You cannot be covered by TriCare.
- You cannot be claimed as a dependent on another person’s tax return (unless it’s your spouse).
- You must be covered by the qualified HDHP on the first day of the month.

What are the annual IRS contribution limits?

Contributions made by all parties to an HSA cannot exceed the annual HSA limit set by the Internal Revenue Service (IRS). Anyone can contribute to your HSA, but only the account holder and employer can receive tax deductions on those contributions. Combined annual contributions for the account holder, employer and third parties (i.e., parent, spouse or anyone else) must not exceed these limits.²

2018 Annual HSA Contribution Limits		
Individual	Family	Catch-Up Contributions*
\$3,450	\$6,900	\$1,000

How can you benefit from tax savings?

An HSA provides triple tax savings.³

- Contributions to your HSA can be made with pre-tax dollars and any after-tax contributions that you make to your HSA are tax deductible.
- HSA funds earn interest and investment earnings are tax free.
- When used for IRS-qualified medical expenses, distributions are free from tax.

IRS-qualified medical expenses

You can use your HSA to pay for a wide range of IRS-qualified medical expenses for yourself, your spouse or tax dependents. An IRS-qualified medical expense is defined as an expense that pays for healthcare services, equipment or medications. Funds used to pay for IRS-qualified medical expenses are always tax free. HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. While you do not need to submit any receipts to HSA Bank, you must save your bills and receipts for tax purposes.

Investment accounts are not FDIC insured, may lose value and are not a deposit or other obligation of, or guarantee by the bank. Investment losses which are replaced are subject to the annual contribution limits of the HSA. 2 HSA funds contributed in excess of these limits are subject to penalty and tax unless the excess and earnings are withdrawn prior to the due date, including any extensions for filing Federal Tax returns. Account holders should consult with a qualified tax advisor in connection with excess contribution removal. The Internal Revenue Service requires HSA Bank to report withdrawals that are considered refunds of excess contributions. In order for the withdrawal to be accurately reported, account holders may not withdraw the excess directly. Instead, an excess contribution refund must be requested from HSA Bank and an Excess Contribution Removal Form completed. 3 Federal Tax savings are available no matter where you live and HSAs are taxable in AL, CA and NJ. HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions. 4 This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid Federal Tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses." Publications can be ordered directly from the IRS by calling 1 800 TAXFORM. If tax advice is required, you should seek the services of a professional. 5 Insurance premiums only qualify as an IRS-qualified medical expense: while continuing coverage under Cobra; for qualified long-term care coverage; coverage while receiving unemployment compensation; for any healthcare coverage for those over age 65 including Medicare (except Medicare supplemental coverage).

LifeLock®—identity theft protection

LifeLock can provide identity theft protection for Encompass Health employees through LifeLock® service biweekly payroll deduction.

ID Theft	Command Center*	Ultimate*
\$3.92	\$5.88	\$9.81

How to enroll

Enrollments are completed through the PeopleSoft self-service portal, <https://psportal.encompasshealth.com>. Once enrollment is processed, LifeLock will send a welcome email with membership information.

Lifelock ID protection

Protect your personal information and defend against attacks with 24/7, proactive identity theft protection from LifeLock. Choose your LifeLock plan and enroll today!

Identity Theft Protection™	LifeLock Command Center™	LifeLock Ultimate™
Identity threat detection and alerts†	All the protection of LifeLock® standard service plus:	All the protection of LifeLock® standard service and LifeLock Command Center™ plus:
Reduced pre-approved credit offers	Data breach detection	Checking and savings account alerts†
Advanced internet threat detection	Public database monitoring to include:	Credit alerts†
Address change verification	Payday loan records	Public records monitoring
Lost wallet protection	Public records	Annual credit reports and monthly score
24-hour member support	Alias records	24/7 priority status
\$1 million total Service Guarantee*	Court records	
	Sex offender registry	
	Online identity threat reports	

*Network does not cover all transactions and scope may vary. *The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee, LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary, please see the actual policy for applicable terms and restrictions at www.LifeLock.com. All identity theft protection services are provided by LifeLock, Inc., and are subject to terms and restrictions set forth in the Membership Terms and Conditions Agreement at www.LifeLock.com. These services are not insurance and will not prevent or protect against all types of identity theft. ©2012 LifeLock. LifeLock and LifeLock Logo are registered trademarks owned by LifeLock, Inc.

MetLife[®]—auto and home insurance

The search is over for special savings on your auto and home insurance. MetLife Auto and Home's group insurance program is available to you as a voluntary benefit made available by your employer.

How to enroll

For rates and enrollments, simply call 1 800 438-6388. You can also visit our website any time at www.metlife.com/mybenefits.

Metlife auto and home insurance

MetLife's Auto and Home product offers special group discount rates for various combinations of plans that can be payroll deducted. As part of the program, you have access to unique savings on auto and home insurance services, as well as a variety of other insurance policies. Even if you don't own your home, you should still protect it. MetLife Auto and Home's Renters Insurance provides coverage for theft and damage. You can save money when you choose us for your renters and auto coverage. Services offered are listed below. These plans can be customized/individualized to your needs.

- Renter's insurance
- Condo insurance
- Mobile home
- Motorcycle
- Auto insurance
- Home insurance
- Boat insurance
- Recreational vehicle (RV)
- Electronics
- Personal excess liability
- Luxury items
- Recreational/sports equipment
- Musical instruments

Note that certain services vary by state

*** The Deductible Savings Benefit is not available in all states. In New York State, drivers must pay a state-required minimum deductible before using this benefit. † Not available in all states, such as MA. ‡ Identity Theft Resolution Service is not available in NC, nor to auto customers in NH, and is not available in all policy forms. MetLife Auto and Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify.

MetLaw[®] – Smart. Simple. Affordable.

Hyatt Legal offers a legal service benefit made available by Encompass Health to its employees. Want to learn more about the legal plan, prior to enrolling? Call our Client Service Center at 1 800 821-6400 or visit Hyatt Legal Plans' website, www.info.legalplans.com (Access Code 1500288).

How to enroll

To enroll in the legal plan, complete your benefit selections through the PeopleSoft self-service portal <https://psportal.encompasshealth.com>.

MetLaw/Hyatt legal

MetLaw, administered by Hyatt Legal Plans, is a legal services plan that provides legal representation for you, your spouse (or domestic partner) and dependent children up to age 26 at an affordable rate of \$15.75/month—automatically deducted from your paycheck. MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. With MetLaw, you can receive legal advice and fully covered legal services for a wide range of personal legal matters including:

- Wills and estate planning
- Real estate matters
- Debt collection/ID theft defense
- Traffic tickets

- Family law
- Consumer protection
- Document preparation
- Advice and consultation
- Immigration assistance

Group Legal Plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Group Legal Plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the company, MetLife and affiliates, and Plan Attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord; 6) patent, trademark and copyright matters; 7) costs or fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation. *Not available in all states. **For Family Matters, different terms and exclusions apply. L0816475543[exp1017][All States][DC]

Purchasing Power[®]

Life is about more than just making ends meet. The purchase program gives you convenient buying options—so you can make great financial choices and get the most out of life.

How to enroll

To enroll log onto <https://www.purchasingpower.com> (Group number HSO2248) or contact 1 866 670-3479.

Purchasing power

Welcome to payments you can live with and products you can't live without. Welcome to giving better circumstances to your finances. Welcome to Purchasing Power, a purchase program sponsored by your employer that makes it easy to get the products you need and pay for them over time. Zero interest. No credit check. No hidden fees. To participate in Purchasing Power, you must meet a few eligibility requirements including minimum age of 18,

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salary of \$16,000 per year and a six-month tenure.

CollegeBound 529—Invesco[®]

Your employer currently makes available CollegeBound 529 at work as a convenient way to save for college. You will be on your way to setting up a regular college savings program for yourself, a child or a grandchild.

For more information about the CollegeBound 529 at work program, contact 877 615-4116 or <https://www.invesco.com/college-bound-529/employerplan?empl=625167>.

Unum[®]— supplemental plans

You work hard for your paycheck. But, it can be difficult to budget for life's unexpected emergencies. That's why Encompass Health is giving you the option to purchase the Unum coverage shown below. It can help protect your finances and give you some comfort when you need it the most.

For our Voluntary Worksite Benefits, you can call 1 800 635-5597 to file your benefit claim, wellness claim or cancel your coverage. You can also visit our website any time at www.unum.com. The mobile app is available on the [App Store](#) and [Google Play](#).

Group accident insurance*

With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for emergency room treatment, stitches, crutches, injury-related surgery and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase coverage for your spouse and dependent children.

Accident Biweekly Rates with Wellness			
Employee	Employee & Spouse	Employee & Children	Family
\$6.04	\$9.94	\$11.43	\$15.32

Group hospital indemnity insurance*

An unexpected hospital stay, even for a routine procedure, could force you to dip into your hard-earned savings. Hospital Indemnity Insurance can pay you a lump-sum benefit to help cover the costs associated with a hospital stay. It can complement your health plan to help with the out-of-pocket expenses medical insurance may not cover, such as coinsurance, copays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children.

Hospital Indemnity Biweekly Rates				
Age	Employee	Employee & Spouse	Employee & Child	Family
17-49	\$14.34	\$26.17	\$22.96	\$34.80
50-59	\$20.04	\$39.60	\$28.66	\$48.22
60-64	\$26.79	\$55.10	\$35.41	\$63.72
65+	\$35.70	\$73.90	\$44.33	\$82.52

Whole life insurance

Whole Life Insurance can pay money to your loved ones if you die. But, it also offers additional value: a "living" benefit. If you are diagnosed with a terminal illness and have a life expectancy of one year or less, you can request some or all of the death benefit while you are living. Whole Life Insurance premiums won't increase with age, and your policy can build cash value over time. You can use the cash value later in life to buy a smaller, "paid-up" policy with no more premiums due.

Whole Life Biweekly Rates Employee & Spouse Volume Purchase				
\$20,000 Benefit				
Age	Non-Tobacco		Tobacco	
	Premium	Cash Value	Premium	Cash Value
30	\$8.24	\$7,530	\$13.60	\$8,548
35	\$10.30	\$7,080	\$16.98	\$8,018
40	\$13.24	\$6,491	\$22.08	\$7,319
45	\$17.28	\$5,712	\$29.26	\$6,394
\$40,000 Benefit				
Age	Non-Tobacco		Tobacco	
	Premium	Cash Value	Premium	Cash Value
30	\$16.46	\$15,060	\$27.20	\$17,096
35	\$20.60	\$14,161	\$33.94	\$16,036
40	\$26.46	\$12,982	\$44.16	\$14,638
45	\$34.54	\$11,424	\$58.54	\$12,788

Group critical illness insurance*

What's a critical illness? Heart attack and stroke are a couple of common examples. This coverage also includes serious conditions like permanent paralysis, and some policies can provide coverage for cancer. Treatment for these conditions can be very expensive, so Critical Illness Insurance can help—by paying a lump sum directly to you at the first diagnosis of a covered condition. You decide how to spend the money, and you can also purchase coverage for your spouse. Dependent children are automatically covered at 25% of your benefit amount.

Critical Illness Biweekly Rates per \$5,000		
Age	Non-Tobacco	Tobacco
<25	\$1.10	\$1.65
25-29	\$1.20	\$2.00
30-34	\$1.55	\$2.80
35-39	\$2.10	\$4.10
40-44	\$3.00	\$6.00
45-49	\$4.15	\$8.35
50-54	\$5.45	\$11.10
55-59	\$7.20	\$14.15
60-64	\$9.25	\$16.95
65-69	\$10.40	\$17.70
70+	\$18.60	\$28.50

Biweekly Wellness Benefit Rate	
Employee & Child	\$0.70
Spouse	\$0.70

* LIMITED BENEFIT POLICY. Group products are underwritten by: Unum Life Insurance Company of America, Portland, Maine

Individual products are underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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Carrier	Contact Number	Mobile App
HSA Bank®	Customer Service 855 731-5520	App Store Google Play 
LifeLock®	Customer Service 800 543-3562	
MetLife® Auto/Home	Customer Service 800 GET-MET8	App Store Google Play 
MetLaw® Hyatt Legal	Customer Service 800 821-6400	App Store Google Play 
Purchasing Power®	Customer Service 866 670-3479	App Store Google Play 
College Savings (529 Plan)	Customer Service 877 615-4116	
Unum® STD and Term Life Insurance	Customer Service 800 723-8500 STD Claims (Group #467565)	App Store Google Play 
Unum® Supplemental	Customer Service 800 635-5597 Enrollments 800 811-3084	App Store Google Play 



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