



# 2018 SNAPSHOT OF BENEFITS

Live Well Incentive Program	
	<p><b>“Live Well” is Crowley’s branded wellness program that offers tools and resources supplementing your Crowley Benefits to keep you and your family’s health and well-being a priority.</b></p>
<p><b>What is the Live Well Incentive Program?</b></p>	<p>The <i>optional</i> incentive program is available to full-time eligible employees and spouses/domestic partners covered under Crowley's self-insured health plans. The program is based on points within a tier system to earn discounts on medical coverage. There are several ways to accumulate points.</p>
<p><b>Who is Interactive Health?</b></p>	<p>You will receive mailers from Crowley and also from Crowley’s partner, Interactive Health about participating in the Live Well Incentive Program.</p> <p>Crowley has selected Interactive Health (IH) to be our wellness partner to ensure your confidentiality, measure our current state of health and assist you in reaching personal health goals.</p>
<p><b>What do I have to do?</b></p>	<p><b>First Year Participation (no points earned):</b></p> <p>Your first year participating in the Live Well program is called the “<i>baseline year</i>”. This means employees and spouses/domestic partners who participate for the first time qualify simply by completing the health evaluation (a two-part general health check). You will then receive a Personal Health Score and Goal to work towards. Sign up at <a href="http://www.myinteractivehealth.com">www.myinteractivehealth.com</a> using sponsor code <b>UH63W</b>.</p> <p><b>Participation after baseline year (start to earn points):</b></p> <p>If you would like to participate in the program, you must:</p> <ol style="list-style-type: none"> <li>1) Complete the 2-part health evaluation which consists of the online health questionnaire and fasting blood draw (100 points),</li> <li>2) Submit blood draw results to your doctor (100 points),</li> <li>3) Complete the annual preventive exam (100 points), AND</li> <li>4) Reach your Personal Health Goal established by IH (500 points)</li> </ol> <p>Optional additional ways to accumulate points:</p> <ol style="list-style-type: none"> <li>1) Online wellness challenges throughout the year (50 points)</li> <li>5) Health Coaching programs (through IH or UHC) (50 points)</li> </ol>
<p><b>When is the deadline?</b></p>	<p>The deadline for completion each year is <b>August 6</b> and discounts will apply to the following plan year.</p> <p><i>*Employees/spouses/domestic partners effective on the medical plan on or after 7/1/18 automatically receive the maximum discount and baseline moves to the following year.</i></p>
<p><b>How many points do I have?</b></p>	<p>Go to <a href="http://www.mywellsite.com/ip/crowley">www.mywellsite.com/ip/crowley</a> to view your ‘wellness score’ points, your spouse’s points and participate in the online challenges.</p>

Health Care	
 People Who Know <sup>®</sup>	<b>Crowley proudly offers a comprehensive benefits program with choice and flexibility in mind.</b>
Medical	
<b>OPTION #1</b> <b>UnitedHealthcare (UHC) Preferred Provider Organization (PPO)</b> <i>Use with the Health Flexible Spending Account (FSA)</i>	<ul style="list-style-type: none"> <li>• \$300 individual / \$900 family network deductible</li> <li>• Plan pays 100% network annual preventive care, no deductible</li> <li>• Plan pays 90% network / 70% non-network for hospitalization/surgery/labs</li> <li>• \$25 copay for network doctor visits, including specialists</li> <li>• Retail prescription drug copays are \$10 / \$25 / \$40</li> <li>• Mail Order drug copays (90-day supply) are \$20 / \$50 / \$80</li> </ul>
<b>OPTION #2</b> <b>UnitedHealthcare (UHC) High Deductible Health Plan (HDHP)</b> <i>Use with the Health Savings Account (HSA)</i>	<ul style="list-style-type: none"> <li>• \$1,500 individual / \$3,000 family network deductible</li> <li>• \$3,000 individual / \$6,000 family out of network deductible</li> <li>• 100% network annual preventive exam, no deductible</li> <li>• Plan pays 90% network for hospitalization/surgery, labs, doctor visits, prescriptions (retail &amp; mail order), after deductible</li> <li>• 70% non-network for hospitalization/surgery, doctor visits, after deductible</li> </ul>
<b>UnitedHealthcare (UHC) Out of Area Health Plans</b>	<p>If you are enrolled in the UHC PPO or UHC HDHP Out of Area plan then your coverage is slightly different since you do not have network access.</p> <ul style="list-style-type: none"> <li>• Plan pays 100% annual preventive care, no deductible</li> <li>• Plan pays 90% after the deductible for most other services (hospital/surgery/labs/office visit)</li> <li>• Retail prescription drug copays are \$10 / \$25 / \$40 at network pharmacy</li> <li>• Mail Order drug copays (90-day supply) are \$20 / \$50 / \$80</li> </ul>
Dental	
<b>Delta Dental of GA</b>	<ul style="list-style-type: none"> <li>• \$25 per individual / \$75 per family calendar year deductible</li> <li>• \$1,500 per calendar year maximum benefit per covered individual</li> <li>• Plan pays 100% for network preventive care</li> <li>• Plan pays 90% for basic services (fillings/crowns/root canals)</li> <li>• Plan pays 60% for major services (dentures/partials/implants)</li> <li>• Plan pays 50% orthodontia for children up to age 19 with a lifetime maximum of \$1,500 per person</li> </ul>
Vision	
<b>Vision Service Plan (VSP)</b>	<ul style="list-style-type: none"> <li>• Plan pays 100% network for annual eye exam</li> <li>• 100% network coverage for prescription lenses once every calendar year</li> <li>• \$180 maximum allowance for frames every 2 years</li> <li>• \$180 maximum allowance for contact lenses (in lieu of lenses and frames)</li> </ul>
Flexible Spending Account	
<b>UnitedHealthcare (UHC) Healthcare or Dependent Care FSA</b>	UnitedHealthcare / Group # 708757 <ul style="list-style-type: none"> <li>• Health Care up to \$2,600 (<i>eligible if electing PPO Medical or waiving medical</i>)</li> <li>• Dependent Care up to \$5,000 (\$2,500 if married filing separately)</li> <li>• MasterCard<sup>®</sup> issued for convenience</li> <li>• Automatic FSA reimbursement for medical and pharmacy claims (UHC members only)</li> </ul>

## Health Savings Account

<b>OptumBank Health Savings Account (HSA) – only compatible with the HDHP Medical plan</b>	<p>By selecting the UHC HDHP medical plan you may be eligible to enroll in the HSA. For the 2018 plan year, Crowley will fund 50% of the annual deductible amount and contribute \$750 (single) or \$1,500 (1 or more dependents) to your HSA.</p> <p>You may also make additional contributions via payroll deduction up to the applicable IRS maximum.</p>
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## Employee Assistance Program (EAP)

<b>Health Advocate</b>	<ul style="list-style-type: none"> <li>Free and confidential counseling and referral to Crowley employees and their families</li> <li>Assists with wide range of issues such as emotional, legal and/or financial difficulties, and alcoholism and drug abuse or addiction</li> </ul>
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## Carrier Contact Sheet

Carrier Name	Carrier Plan	Group Number	Member Services	Website
UnitedHealthcare (UHC)	Medical	170160	866.873.3900	<a href="http://www.myuhc.com" style="color: red;">www.myuhc.com</a>
Delta Dental	Dental	16796	800.521.2651	<a href="http://www.deltadentalins.com" style="color: blue;">www.deltadentalins.com</a>
Vision Service Plan	Vision	12145922	800.877.7195	<a href="http://www.vsp.com" style="color: red;">www.vsp.com</a>
TriStar	Family Medical Leave (FMLA)	Crowley	800.468.0005	<a href="http://www.icsleavelink.com/selfserviceics" style="color: blue;">www.icsleavelink.com/selfserviceics</a>
Fidelity	Retirement (401k/ESOP)		800.421.3844	<a href="http://www.401k.com" style="color: red;">www.401k.com</a>
Live Well	Wellness Challenge website			<a href="http://www.mywellsite.com/ip/crowley" style="color: red;">www.mywellsite.com/ip/crowley</a>
Interactive Health (Health Evaluations)	Wellness Vendor	Crowley	800.840.6100	<a href="http://www.myinteractivehealth.com" style="color: blue;">www.myinteractivehealth.com</a>
Health Advocate	Employee Assistance Program (EAP)	Crowley	877.240.6863	<a href="http://www.crowley-eap.com" style="color: red;">www.crowley-eap.com</a>

## Crowley Contact Info

Please use the following email addresses if you have additional questions not addressed here. When contacting a member of the Crowley team, please provide the name of your spouse so we can better assist you. Thank you!

Live Well: [wellness@crowley.com](mailto:wellness@crowley.com)  
 Benefits: [compandben@crowley.com](mailto:compandben@crowley.com)