

Changing Your Coverage **After** Open Enrollment

Open Enrollment is your once-a-year opportunity to change your benefit coverages. The choices you make in Open Enrollment stay in effect for all of 2018.

If you have a *qualified change in status*, you may change some of your benefit coverages during the year. Examples of qualified changes in status include births, deaths, marriages, divorces, and other changes in eligibility. This may include a loss of medical coverage under another plan.

When you have a qualified change in status, you have 31 days to notify your local HR representative or the Corporate Benefits Department (877.262.5471) to perform a benefit change. See your benefits handbook at CoalBenefits.com for more details.

Please note: If you miss this 31-day deadline, most benefit changes cannot be made until the next Open Enrollment period. If you fail to notify us within this timeframe and the Alliance Coal Health Plan pays health claims for anyone who is no longer eligible for coverage, you will be responsible for repaying those amounts. The Health Plan may reduce your future benefits to collect this reimbursement.

This flier supplements the summary plan description (SPD) contained in the benefits handbook at www.CoalBenefits.com. If you have questions, refer to your SPD, contact your local Human Resources representative, or call Corporate Benefits at 877.262.5471.

If there are any differences between the information in this flier and the official plan documents, the plan documents govern. Plans may change or end at any time. Nothing in this flier provides an offer or guarantee of continued employment.

CHARTING A COURSE TO CONTINUE GREAT BENEFITS

LAST DAY to update your benefits for 2018 is Friday, **December 15, 2017.**



Open Enrollment for 2018 Benefits

Your annual opportunity to make changes to your health insurance benefits happens during the Open Enrollment period. Your **last day** to update your benefits for 2018 is **Friday, December 15, 2017**. The changes you elect during this Open Enrollment take effect on January 1, 2018.

“Bump It” helps your retirement account grow larger and faster with an automatic 1% increase in your savings rate — unless you decline the increase or you have already reached your Bump It maximum. See the Personal Fact Sheet in this packet to see your current 401(k) contribution rate before the bump takes place. Changes can be made at any time during the year to your 401(k) contributions.

If you have questions about any of your benefits, or if you need a form to make changes, please see your local HR representative or online at CoalBenefits.com/oe before Open Enrollment ends on December 15. As you’ll read about in this flier and in your Open Enrollment materials, this year everyone must submit a Spousal Health Care Affidavit form, even if you are not married.

Detailed information about your benefits is online at CoalBenefits.com. Or call the Corporate Benefits Department toll free at **877.262.5471**.

To make benefit coverage changes for 2018:

- ✓ **Review your 2018 benefits information** in this Open Enrollment packet.
- ✓ **If you need forms, see your local HR representative** or visit CoalBenefits.com/oe.
- ✓ **Submit the forms** to your local HR representative by Friday, December 15 — the last day of Open Enrollment.
- ✓ **Review the confirmation statement you receive in January.** It will list your 2018 benefits, covered dependents, and beneficiaries. Report any corrections to Corporate Benefits no later than **January 19, 2018**.

»» Open Enrollment Nov. 15 – Dec. 15



Life Insurance Rate Increases for Optional Employee, Spouse, and Child Life Insurance

Effective January 1, 2018, life insurance rates will increase for Optional Employee, Spouse, and Child Life Insurance. These new rates are guaranteed for four years. Accidental Death & Dismemberment (AD&D) rates will remain the same. Please use the enclosed Optional Life Insurance Worksheet to calculate the cost of your current life insurance coverage, or for any new coverage you elect in 2018. Contact your local HR representative or Corporate Benefits at 877.262.5471 with any questions.

Important Reminders for 2018

Call **Care Navigation** to get the most out of your health benefits.

Care Navigation can help locate In-Network *Plus* doctors and facilities that may be near you. With In-Network *Plus* providers, you don't pay a deductible or coinsurance — the Medical Plan pays 100% of your eligible expenses (except for emergency room visits). To learn more, visit CoalBenefits.com and hover over **Health Care**, then **Medical**, then click **Benefit Summary**.

We frequently update the In-Network *Plus* provider list online. To see the current list, visit <https://directory.coalbenefits.com>. Before you make an appointment with a health care provider, or plan an inpatient or outpatient procedure, call **Care Navigation** at **855.979.5192**. They can guide you toward In-Network *Plus* providers, which may lower your medical costs.

About the Annual Deductible

If you used a PPO or Out-of-Network provider in 2017, you paid a deductible before the Plan paid any benefit. An annual deductible and coinsurance remains part of the Medical Plan's PPO benefit in 2018. To learn more, visit CoalBenefits.com and hover over **Health Care**, then **Medical**, then click **Annual Deductible**.

When Using Your Dental or Vision Plans, No Network Required

Unlike our Health Plan, our Dental and Vision Plans do not have networks to use when getting care. Your benefits are the same no matter which provider you choose. To see detailed benefits descriptions for the Dental and Vision Plans, visit CoalBenefits.com and hover over **Health Care**, then **Dental**, then click **Highlights of the Plan**. Or visit CoalBenefits.com and hover over **Health Care**, then **Vision**, then click **Highlights of the Plan**.



Don't Forget to Enroll by Dec. 15!

You must enroll by **Friday, December 15, 2017** to make any changes to your benefit coverages for 2018!

Enroll by Friday,
December 15, 2017.

All forms are available from
CoalBenefits.com/oe and from
your local HR representative.

Will you have the benefits you need for 2018? **Use this checklist to find out:**

- Do you want to save on taxes when you spend money on health care or dependent care?** Choose the Health Care Spending Account and/or the Dependent Care Spending Account. The money you contribute to these accounts avoids taxes, saving you 25% or more on your qualifying expenses. If you choose one or both of these accounts, you must complete a Flexible Spending Account (FSA) enrollment form, also known as a Salary Redirection Agreement (SRA) form, which is available online at CoalBenefits.com/oe.
- Do you want to have a comfortable retirement?** Be sure you are saving enough in the Profit Sharing and Savings Plan ("PSSP"), and that you are making wise investment choices. Consult with a retirement professional from NestEgg U by calling 866.412.9026.
- Does your spouse have access to other medical coverage from his or her employer?** If so, your spouse **must enroll** for at least single coverage under that employer's other plan in order to also be covered by the Alliance Coal Health Plan. Please complete and return the Spousal Health Care Affidavit form in your enrollment packet to your local HR representative — even if you are not married.
- Do your children meet the eligibility rules?** The Alliance Coal Health Plan and Child Life Insurance have different requirements to be eligible for coverage. Child Life Insurance coverage ends at age 21, while Alliance Coal Health Plan coverage ends at 26.
- Do you have enough life insurance?** Think about your family's day-to-day expenses. How will they be paid if you or your spouse die? Life Insurance and AD&D Insurance puts money into your family's pockets when they need it most. To apply for or increase Optional Employee or Dependent Life Insurance, you must give your local HR representative a completed Statement of Health form. MetLife will notify you about your application, and they may request additional information before starting any new coverage. See the Optional Life Insurance Worksheet in your enrollment packet to calculate your rates.
- Do you know who will receive the benefits from your life insurance and 401(k)?** Open Enrollment is a good time to check your beneficiary designations. Changes in your family — such as a birth, death, marriage, or divorce — often require a change of beneficiary. To change any of your designations, complete the necessary forms and give them to your local HR representative.

*All forms are available from your HR representative or online at CoalBenefits.com/oe.