

ALLIANCE COAL STRONG

Stay Plugged In to Powerful 2019 Benefits

ENROLL BY FRIDAY, NOVEMBER 16, 2018

Open Enrollment Checklist

Open Enrollment is your annual opportunity to make changes to your health care and insurance benefits.

- ✓ Review this brochure to see what's important to know for 2019. For more details, visit **CoalBenefits.com** or call Member Services at **855.979.5192**.
- ✓ Think about your current benefits and if there are any changes or Flexible Spending Account (FSA) elections you need to make for 2019. See "Have You Thought About This?" inside.
- ✓ Submit the Spousal Health Care Affidavit form (including a copy of your spouse's medical insurance card).
- ✓ If you need to make a change:
 - Get the enrollment form from your local HR representative or download it from CoalBenefits.com/oe.
 - Submit the form to your HR representative by November 16, 2018.
- ✓ Review the confirmation statement you receive in January. Contact your HR representative or Member Services to report any corrections no later than January 18, 2019.

One of the best health care benefits packages in the industry — helping keep you and your family healthy and strong!

- + You pay nothing from your paycheck to cover you or your family — **no employee premium**.
- + Your health care benefit level depends on the provider you choose:
 - **Alliance Coal Direct:** 100% benefit and no deductible for eligible expenses (except emergency room*)
 - **Non-Direct:** 80% of Allowable Charges after the deductible
- + If you need assistance, such as finding a Direct provider or understanding a bill from a provider, our dedicated **Member Services** staff is available at **855.979.5192**.
- + **On-site Health Centers** at most Alliance locations provide everything from routine care to treatment for chronic conditions — at no cost for you and your eligible dependents.

* A copay and/or coinsurance are still applicable for emergency room services, even if you use an Alliance Coal Direct provider.

As you review your benefits for Open Enrollment, please be sure to take advantage of two Health Plan features:

- + **Member Services** department, with a single toll-free number (855.979.5192) where you can talk to real people dedicated solely to the benefit needs of Alliance Coal employees and families.
- + **Alliance Coal Direct Opt-In**, an easy way for your doctor or outpatient facility to sign up so you can get our 100% benefit. (Find a doctor at CoalBenefits.com/health)

This Open Enrollment, we are making a few changes that will take effect on January 1, 2019. See the "What's Changing" document inside this packet.

Please take a moment to review your benefits, check your beneficiaries, consider enrolling in a Health Care and/or Dependent Care Flexible Spending Account, and/or change your life insurance coverage. Remember you can always call Member Services with any questions.

What You Need to Know for 2019

Start with Member Services – Call 855.979.5192

Call Member Services anytime you need help with navigating your options, maximizing your benefits, understanding health care bills, and much more. See the Member Services brochure inside this Open Enrollment packet for more details.

CARE NAVIGATION

We can help you get the Plan's 100% benefit whenever possible. We may be able to identify Direct Providers near you. Or if your doctor or outpatient facility is currently Non-Direct, we can help them sign up for our Direct *Opt-In* program.

CARE COORDINATION

If you have a complex or chronic condition, we can work with you and your physician to coordinate all of your specialists, pharmacists, hospitals, and other providers. We can help you receive a better health care experience — and avoid complications or gaps in care.

PREAUTHORIZATION

Make sure your treatment or test is medically necessary under the Plan's rules before you incur the expense. For a list of services and products that require preauthorization to avoid a benefit penalty, see CoalBenefits.com/appendix-c.

What to Do if You Get a Medical Bill

- 1 CHECK:** Is it a Direct or Non-Direct Provider? You should not receive any bills from Direct Providers for eligible expenses (except for ER). After your deductible is met for the year, bills from Non-Direct Providers should not be more than 20% of the total Allowable Charges.
- 2 ASK:** Has your provider submitted their claim to the Plan? You may receive a bill while the claim is being processed and you don't need to pay yet.
- 3 REVIEW:** When your provider submits the claim, the Plan will mail you an Explanation of Benefits (EOB) that shows the amount you're responsible for paying.
- 4 CALL:** Contact Member Services if you are billed for more than what the EOB states is your responsibility. Contact Member Services at 855.979.5192.

Routine exams, sports physicals, and more at on-site Health Centers

Located right where you work, on-site Health Centers are staffed by a doctor, nurse, or Nurse Practitioner who can serve your whole family. No appointment needed, and all services are covered at 100%, including, but not limited to:

- + Routine exams and first aid for minor injuries
- + School and sports physical exams (covered only at the on-site Health Center)
- + Lab tests
- + Telehealth video-conferencing (including mental health support)

To learn more, visit wellspsc.com/health-centers

Have You Thought About This?



You can use tax-free money to pay for health care and child care — for example, expenses not paid by the Alliance Health Plan, such as deductibles or coinsurance, or day care for your kids under age 13. If you enroll in the Health Care FSA and/or Dependent Care FSA, depending on your tax bracket, you can save up to 30% on every dollar you spend on eligible expenses. Even if you were enrolled in 2018, you need to make a new FSA election for each year you wish to participate. Get the enrollment form from your HR representative or at CoalBenefits.com/oe.



If your spouse has access to other medical coverage from his/her employer, he/she must enroll for at least single coverage under that plan to also be covered by the Alliance Coal Health Plan. Submit the Spousal Health Care Affidavit form in your enrollment packet to your HR representative — even if you're not married, or your spouse does not plan to use the Alliance Coal Health Plan.



Children are eligible for Alliance Coal Health Plan coverage until they reach age 26. Child Life Insurance coverage ends at age 21.



The Provider Directory at CoalBenefits.com/health is where you can search year-round for Alliance Coal Direct doctors and hospitals, so you can take full advantage of the 100% Direct benefit.



Life insurance protects your family's finances in the event of a death.

To apply for or increase Optional Employee or Spouse Life Insurance, submit the Statement of Health form to your HR representative. 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.



Save for a comfortable retirement with the Profit Sharing and Savings Plan ("PSSP" or "401(k) Plan"). Consult a retirement professional from NestEgg U by calling 866.412.9026.



Check your beneficiaries. Changes in your family, such as a birth, death, marriage, or divorce, often require a change of beneficiary. To change your designations for the 401(k) or life insurance, complete and submit the forms (available from your HR representative or from CoalBenefits.com/oe).



Enroll by Friday, November 16, 2018.

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

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 2019.



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 HR representative or Member Services (855.979.5192) 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 time frame 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 Member Services at 855.979.5192. 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.