

# YOUR ALLIANCE COAL BENEFITS

## WHAT'S CHANGING FOR 2019

Alliance Coal regularly reviews the benefits we provide for you and your family. We aim to continue providing strong health and financial benefits that support your wellbeing now and in the future. For 2019, we're making a few changes to your retirement and health care benefits.

### “Bump It” More for Retirement

The Alliance Profit Sharing and Savings Plan (“401(k) Plan”) helps you prepare for financial security in retirement. While you're thinking about your health care benefits and life insurance during Open Enrollment, it's also a good time to consider whether you are saving and investing appropriately.

Currently, the “Bump It” program automatically increases the 401(k) contributions you make to your account by 1% each January — up to 15% of your pay. Many people find this is a convenient way to help ensure they are saving well for retirement.

However, many financial planners recommend that people in certain situations save even more than 15% toward retirement. That's why, starting with the first paycheck in 2019, **Alliance Coal is removing the 15% cap and will continue to increase your contributions by 1% each year**, until you elect to stop Bump It.

You can stop Bump It automatic increases anytime. Complete an updated enrollment form, available from your local HR representative or at [CoalBenefits.com/nestegg](http://CoalBenefits.com/nestegg), or call NestEgg U Customer Service at **866.412.9026**.



Starting January 1, 2019, all newly hired employees will be automatically enrolled in the 401(k) Plan with a 5% pre-tax contribution, and Bump It for them will begin the following January 1.

### Health Plan Changes

We are pleased to announce the following two additional Centers of Expertise for cardiothoracic and spinal procedures. For more information about Centers of Expertise, see [CoalBenefits.com/coe](http://CoalBenefits.com/coe).

- ✓ West Virginia University (WVU) Health System
- ✓ Oklahoma Heart Hospital

In addition, some minor changes and clarifications will apply to the Health Plan effective January 1, 2019, such as the following. All changes will be described in the 2019 version of the SPD.

- + Preauthorization is required for bone stimulators
- + Stem-cell therapy for treatment of joint disease is not covered

- + The following services will now be covered (within certain limits):
  - Audiology screening/testing, up to once a year, regardless of age or diagnosis
  - Office visits to licensed providers for obesity counseling and discussion of obesity treatment options (as a reminder, the Plan does not cover weight loss treatment, bariatric surgery, inpatient/outpatient programs, foods/supplements, equipment, etc.)
  - Pharmaceutical treatment of obesity, with coverage for any given drug depending on its benefit level as indicated in the Plan's Coverage Tiers (Formulary) available on [CoalBenefits.com](http://CoalBenefits.com).

#### QUESTIONS?

See your HR representative, or call Member Services toll-free at **855.979.5192**.

*This summary of material modifications (SMM) describes changes to the Alliance Coal Health Plan and the Alliance Coal, LLC and Affiliates Profit Sharing and Savings Plan (“401(k) Plan”). These changes take effect January 1, 2019. This SMM supplements the summary plan descriptions (SPDs) contained in the benefits handbook at [www.CoalBenefits.com](http://www.CoalBenefits.com). You can also request a paper copy of the SPD from your local Human Resources representative at no charge. Alliance plans to publish updated SPDs reflecting all changes in early 2019.*

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