

INTALCO NEGOTIATIONS

Health and Welfare Plans

This information is intended as an overview based provisions applicable as of 03/01/2017.
The Plan Documents and Summary Plan Descriptions govern

Agenda

- Medical Plan Differences 2012 vs. 2015 Design
- Prescription Drug Plan Differences 2012 vs. 2015 Design
 - Tobacco Credits
 - Health Questionnaire vs. Healthy Rewards
 - Other Benefits
 - Current Enrollment Statistics
- Plan Cost Comparison

Medical Coverage Comparison

Intalco Union Medical Coverage (Choices 2012)					
Active H&W Plans	PPO Basic	PPO Comprehensive	HRA	HSavingsAcct	
Deductible	\$1,000/\$2,000	\$250/\$500	\$1,500/\$3,000	\$1,500/\$2,500	
Inpatient Facility Deductible per admission	N/A	N/A	N/A	N/A	
Office Visits	90% with no deductible	90% with no deductible	90% after deductible	90% after deductible	
Plan Coinsurance	70%	80%	90%	90%	
OOP (med and rx)	\$3,000/ \$4,500	\$2,500/ \$3,750	\$3,000/\$6,000	\$3,000/ \$4,500	
Preventive Care (no ded)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	
Choices 2015					
Active H&W Plans	PPO Basic	PPO Comprehensive	HRA	HSavingsAcct	
Deductible	\$1,000/\$2,000	\$500/\$1,000	\$1,500/\$3,000	\$1,500/ \$3,000*	
Inpatient Facility Deductible per admission	\$250	\$250	\$250	N/A	
Office Visits	70% no deductible	80% after deductible	80% after deductible	80% after deductible	
Plan Coinsurance	70%	80%	80%	80%	
OOP (med and rx)	\$3,000/ \$6,000	\$2,500/ \$6,000	\$3,000/\$6,000	\$3,000/ \$6,000*	
Preventive Care (no ded)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	

Prescription Drug Coverage Comparison

Intalco Union Prescription Drug Coverage (Choices 2012)				
Active H&W Plans	PPO Basic	PPO Comprehensive	HRA	HSA
Rx Generic	You pay 10%	You pay 10%	You pay 10%	You pay 10%
Rx Brand with no generic	You pay 20%	You pay 20%	You pay 20%	You pay 20%
Rx Brand with generic equivalent, but you choose brand	You pay 10% plus difference in cost	You pay 10% plus difference in cost	You pay 10% plus difference in cost	You pay 10% plus difference in cost
Rx Brand with appropriate generic alternative	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible
Per fill maximum	\$100	\$100	\$100	
Annual Rx out of pocket max	N/A	N/A	N/A	Included with medical
Rx formulary	Yes	Yes	Yes	Yes
Choices 2015				
Active H&W Plans	PPO Basic	PPO Comprehensive	HRA	HSA
Rx Generic	You pay 10%	You pay 10%	You pay 10%	You pay 10%
Rx Brand with no generic	You pay 20%	You pay 20%	You pay 20%	You pay 20%
Rx Brand with generic equivalent, but you choose brand	You pay 10% plus difference in cost	You pay 10% plus difference in cost	You pay 10% plus difference in cost	You pay 10% plus difference in cost
Rx Brand with appropriate generic alternative	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible	You pay 50% after \$50/\$100 deductible
Per fill maximum	\$100	\$100	\$100	
Annual Rx out of pocket max	\$3,000 Ind/\$6,000 Family	\$3,000 Ind/\$6,000 Family	\$3,000 Ind/\$6,000 Family	Included with medical
Rx formulary	Yes	Yes	Yes	Yes

Tobacco-Free Credits

- Employees who enroll in the Medical and Prescription Drug Plan are eligible for tobacco-free credits to offset the cost of these benefits.

• 2012 Plan Design

- \$780 if the employee is tobacco-free
- \$780 if all dependents are tobacco free

• 2015 Plan Design

- \$880 if the employee is tobacco-free
- \$880 if all dependents are tobacco free

Health Questionnaire

- The 2012 Plan Design offers a \$100 credit towards the cost of healthcare benefits by completing a health questionnaire.
- The 2015 Plan Design does not offer a \$100 credit for completing the health questionnaire. This credit was replaced by the Healthy Rewards Program.

Healthy Rewards Program

- Employees who enroll in a medical plan are eligible to earn a \$300 taxable cash incentive.
- Requirements to receive the \$300
 - Employees must complete a wellness profile.
 - Employees must complete a “know your numbers” screening at the health fair offered at the location (or have a screening with their doctor).
- Complete three other wellness activities offered under the program.

Healthy Rewards Program

- Examples of some activities employees can complete for Healthy Reward Credits:
 - Work with a Highmark Health Coach
 - Complete an Alcoa Wellness Challenge
 - Have an annual check-up, mammogram or colorectal screening by September 15th
 - Participate in a Highmark Program (tobacco cessation, Drop 10 in 10)
 - Complete the Health Risk Calculator online
 - Register your personal fitness device (Fitbit)
 - Track your weight or physical activity using designated apps.

Healthy Rewards Program

- Existing employees, and new hires who are hired by July 1st are eligible to participate.
- Employees must complete the program by October 31 in order to receive the \$300.
- Employees who complete the program requirements will receive the \$300 taxable cash payment in a December paycheck.

Other Benefits

- **Teledoc**
 - Employees have access 24/7/365 to a doctor through Teledoc.
 - Teledoc provide board-certified primary doctors and pediatricians by phone or online video for you and your dependents.
 - This service should only be used for non-urgent care (such as, sore throat, sinus infection).
 - Doctors can diagnose and prescribe medication.
 - \$8.00 co-pay for employees under the Basic, Comprehensive or HRA plans
 - \$40.00 for employees under the HSA plan until the deductible is met, and then \$8.00 co-pay would apply.

Other Benefits

- There are no differences in the 2012 and 2015 Plan Designs for the following benefits:
 - Dental
 - Vision
 - Flexible Spending Accounts (Healthcare and Dependent Care Funds)
 - Life Insurance
 - AD&D Insurance

2017 Medical Enrollment Stats

February Enrollment	Basic	Comprehensive	HRA	HSA	Opt Out	Totals
EE Only	104	98	6	9		217
Family	17	121	4	3		145
EE + Spouse	11	57	5	1		74
EE+ Children	16	38	1	0		55
Totals	148	314	16	13	14	505

2018

Weekly Price Tags for BNG 302

2015 Choices

	You Only	You & Spouse	You & Child(ren)	You & Family
Basic	\$26.06	\$66.63	\$58.17	\$80.96
Comprehensive	\$42.02	\$102.02	\$90.29	\$124.90
HRA	\$32.40	\$80.19	\$71.44	\$95.58
Health Savings Acct	\$29.33	\$74.04	\$65.19	\$85.77

2019

Weekly Price Tags for BNG 302

2015 Choices

	You Only	You & Spouse	You & Child(ren)	You & Family
Basic	\$26.45	\$67.63	\$59.05	\$82.18
Comprehensive	\$42.65	\$103.55	\$91.64	\$126.78
HRA	\$32.89	\$81.40	\$72.51	\$97.01
Health Savings Acct	\$29.77	\$75.15	\$66.17	\$87.06

2020

Annual Price Tags for BNG 302

2012 Choices

	You Only	You & Spouse	You & Child(ren)	You & Family
Basic	\$26.85	\$68.65	\$59.93	\$83.41
Comprehensive	\$43.29	\$105.10	\$93.02	\$128.68
HRA	\$33.38	\$82.62	\$73.60	\$98.47
Health Savings Acct	\$30.21	\$76.28	\$67.16	\$88.36

2021

Annual Price Tags for BNG 302

2012 Choices

	You Only	You & Spouse	You & Child(ren)	You & Family
Basic	\$27.25	\$69.68	\$60.83	\$84.66
Comprehensive	\$43.94	\$106.68	\$94.41	\$130.61
HRA	\$33.88	\$83.86	\$74.71	\$99.94
Health Savings Acct	\$30.67	\$77.42	\$68.17	\$89.69

WEEKLY RATES

Dental

2018	Basic	Comp
EE only	0.29	2.79
EE & SP	0.38	5.00
EE & CH	0.00	3.75
Family	0.77	7.79

Vision

2018	
EE only	1.15
EE & SP	2.21
EE & CH	1.54
Family	3.37

2019	Basic	Comp
EE only	0.30	2.87
EE & SP	0.39	5.15
EE & CH	0.00	3.86
Family	0.79	8.02

2019	
EE only	1.19
EE & SP	2.28
EE & CH	1.58
Family	3.47

2020	Basic	Comp
EE only	0.31	2.96
EE & SP	0.40	5.30
EE & CH	0.00	3.98
Family	0.82	8.26

2020	
EE only	1.22
EE & SP	2.35
EE & CH	1.63
Family	3.57

2021	Basic	Comp
EE only	0.32	3.05
EE & SP	0.42	5.46
EE & CH	0.00	4.10
Family	0.84	8.51

2021	
EE only	1.26
EE & SP	2.42
EE & CH	1.68
Family	3.68

Attachment #3