

About This Guide

This guide describes the benefit plans and policies available to you as an employee of PBS. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your *Summary Plan Description* (as required by ERISA). Your *Summary Plan Descriptions* are contained in your Employee Benefits Manual.

If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of PBS. Benefits may vary for union employees.

Your Benefits Program

Medical Insurance

Dental Insurance

Vision Insurance

Life & Accident Insurance

Disability Insurance

Flexible Spending Accounts

Retirement Plan

Tuition Program

Employee Assistance

Leave

Important Contact Information



Your Benefits Guide

Be more



PBS.

Your Benefits Program

Public Broadcasting Service (PBS) offers a comprehensive benefits package—one that protects you and your family. PBS pays the full cost of several benefits for employees. We can help you pay healthcare expenses, build capital for the future, and provide financial security for your family. These benefits are an important element of your total company compensation.



Benefit	Who Pays The Cost	When Your Benefits Begin	When Your Benefits End
Medical Insurance	You and PBS	The first day of the month following your date of hire	Last day of the month following last day of work
Dental Insurance	You and PBS	The first day of the month following your date of hire	Last day of the month following last day of work
Vision Insurance	You and PBS	The first day of the month following your date of hire	Last day of the month following last day of work
Life Insurance	PBS	The first day of the month following your date of hire	Last day of employment
Accidental Death & Dismemberment Insurance (AD&D)	PBS	The first day of the month following your date of hire	Last day of employment
Leave (Personal, Sick and Other)	PBS	Begins accruing on your date of hire	Last day of employment
Short-Term Disability (STD)	PBS	Date of hire	Last day of employment
Long-Term Disability (LTD)	You and PBS	The first day of the month following your date of hire	Last day of employment
Long-Term Care	You	Date of hire	Coverage is portable at termination of employment
Health & Dependent Care Flexible Spending Accounts (FSAs)	You	The first day of the month following your date of hire	Last day of the month following last day of work
Pre-Tax Transit/Commuter Benefits	You	Varies based on processing deadlines	Last day of employment
PBS Retirement Plan (PBS Contributions)	PBS	After 1 year of employment	Contributions end with your last paycheck
PBS Retirement Plan (Voluntary Contributions)	You	Date of hire; contributions begin the first paycheck of the month following enrollment	Contributions end with your last paycheck
Employee Assistance Plan (EAP)	PBS	Date of hire	Last day of employment

Choosing Your Benefits

Some benefits—like basic life insurance—are automatic. You don't have to choose them because PBS pays the entire cost. But you must actively choose any benefit that you pay all or part of the premium for. Your part of the cost is automatically taken out of your paycheck on a pre-tax basis.

Making Changes

Generally, you can only change your benefits choices during the annual benefits enrollment period. However, you can change your applicable PBS benefit plans midyear if you have a family status change. Family status changes are explained more on the next page.

Your Medical Coverage

Medical Benefits

For most people, medical insurance is no longer a “want”—it’s a need. We’ve all seen the cost of medical care skyrocket over the years, so we need insurance to help protect not only our physical health, but our financial health as well.

That’s why PBS offers two Medical Plan choices:

- Cigna Choice Fund Plan HDHP with HSA
- Cigna 90/70 PPO Plan

The chart shown below illustrates what you pay for certain services and also the percentage of coverage the plan provides.

What is an HSA?

An HSA combines a high deductible health plan (HDHP), such as Cigna’s Choice Fund Plan, with a personal savings account (HSA) where you can make voluntary tax-deferred contributions via payroll deduction. In addition, PBS will make a contribution to your HSA account as indicated in the chart below. You can use these HSA funds tax-free to help pay qualified medical expenses not covered by your health insurance plan, including copays and deductibles.

Withdrawals from your HSA for qualified medical expenses can be made at any time without penalties. Whatever money you do not use will roll over from year to year and remains available to you, even if you leave PBS.

Benefits Plan	Cigna Choice Fund Plan HDHP with HSA		Cigna 90/70 PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
■ Individual	\$1,500	\$3,000	\$400	\$750
■ Family	\$3,000	\$6,000	\$800	\$1,500
Out-of-Pocket Maximum				
■ Individual	\$3,000	\$4,000	\$2,500	\$3,750
■ Family	\$6,000	\$8,000	\$5,000	\$7,500
Employer HSA Contribution				
■ Individual	\$700		N/A	
■ Family	\$1,400		N/A	
Office Visits				
■ Primary Care Physician (PCP)	90%*	70%*	\$25 copay	70%*
■ Specialist			\$50 copay	
X-rays, lab work, etc.	90%*	70%*	90%*	70%*
Well-Child Care (Office visits and immunizations)				
■ Under Age 6	No charge	No charge	No charge	No charge
■ Over Age 6	No charge	80%*	No charge	70%*
Adult Preventive Care (Routine physicals, GYN exams, prostate exams, mammograms)				
	No charge	70%*	No charge	70%*
Hospital Care**				
	90%*	70%*	90%*	70%*
Emergency Treatment				
■ Emergency room	90%*	90%*	\$100 copay	\$100 copay
■ Ambulance service	90%*	90%*	90%*	90%*
Mental Health				
■ Inpatient	90%*	70%*	90%*	70%*
■ Outpatient (Includes Individual, Group therapy and Intensive outpatient services)	90%*	70%*	\$50 copay/visit	70%*
Substance Abuse				
■ Inpatient	90%*	70%*	90%*	70%*
■ Outpatient (Includes Individual, Group therapy and Intensive outpatient services)	90%*	70%*	\$50 copay/visit	70%*
Physical/Speech and Occupational Therapies				
	90%*	70%*	\$50 copay/visit	70%*
Maximum Benefits One Person Can Receive in a Lifetime				
	Unlimited	Unlimited	Unlimited	Unlimited

*After deductible. Out-of-network claims are also subject to Reasonable and Customary charges. **All overnight stays and some outpatient procedures must be approved before you check into the hospital. This is not a complete list of covered services. Please see your *Summary Plan Description (SPD)* for a complete list.

Your Prescription, Dental, Vision,

Prescription Drug Benefits

PBS also offers employees two Prescription Drug options as part of its Medical Plans.

Benefits Plan	Cigna Choice Fund Plan HDHP with HSA		Cigna 90/70 PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail Prescription Drugs (30-day supply)				
■ Generic	10%**	70%	\$10	70%
■ Brand Name Preferred	20%**		\$30	
■ Brand Name Non-Preferred	30%**		\$40	
Mail-Order Prescription Drugs (90-day supply)*				
■ Generic	10%**	Not covered	\$20	Not covered
■ Brand Name Preferred	20%**		\$60	
■ Brand Name Non-Preferred	30%**		\$80	

This is not a complete list of covered services. Please see your *Summary Plan Description (SPD)* for a complete list. *Cigna Home Delivery Pharmacy may save you money. Consider using the Rx Drug Price quote tool on myCigna.com. **Prescription drugs in the Cigna Choice Fund Plan HDHP with HSA are subject to the medical plan deductible and out-of-pocket maximums. However, preventive medications used to prevent any of the following medical conditions are not subject to the individual and/or family deductible: hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, and prenatal nutrient deficiency, prescription vitamins.

Dental Benefits

PBS offers employees a choice between two MetLife Dental plans a PPO and a copay plan. These plans cover a full range of services, including orthodontia. When you enroll you can go to any dentist you choose. Choosing a dentist who does not participate in the MetLife network may result in additional out-of-pocket expense. Eligible employees may choose employee only, employee + spouse, employee + child(ren) or family coverage. You may also elect to waive coverage. Make the choice that keeps you smiling.

Benefit	PDP PPO (Traditional) Plan	Copay Plan
Annual Deductible		
■ Individual	\$25	\$25 (out-of-network only)
■ Family	\$50	\$50 (out-of-network only)
Preventive and Diagnostic Care	\$0 with no deductible	Based on Copay Schedule
Basic Treatment	90% after deductible	Based on Copay Schedule
Major Treatment	60% after deductible	Based on Copay Schedule
Orthodontia Treatment	50% with no deductible	50% of Reasonable and Customary
Annual Max Benefit	\$2,000	\$2,000
Lifetime Orthodontia Benefit	\$1,500 (Adults and Children up to age 23)	\$1,000 (Children up to age 23 only)

This chart shows what you pay for certain services and also the percentage of coverage that the plan provides. However, keep in mind that if your dentist charges more than the "reasonable-and-customary" charge for a particular service, you will have to pay the extra amount.

Vision Benefits

Vision benefits, administered by UnitedHealthcare Vision, are available on a voluntary basis for benefit eligible employees and their dependents. Visit www.myuhcvision.com for Provider Locator Service and plan details.

Benefit	In-Network	Out-of-Network
Eye Exam (Every 12 months with Dilation as Needed)	\$10 copay Exam is covered in full	\$40 Optometrist or Ophthalmologist
Eyeglass Frames (One pair in 24 months)	\$25 materials copay. Select frames covered in full; \$50 allowance for private practice providers; \$130 retail frame allowance	\$45
Lenses (Every 12 months)		
■ Single Vision	Covered in full if prescribed	\$40
■ Bifocal		\$60
■ Trifocal		\$80
■ Lenticular		\$80
Extra Lens Options		
■ Scratch-resistant coating	Covered in full Not covered by plan, but, may be purchased at a discount	Varies per retail location
■ Progressive, poly-carbonate and high index lenses		
■ Tints, UV and anti-reflective coating		
Contact Lenses (In lieu of glasses, Every 12 months)	Select contacts covered in full; \$105 allowance for outside of covered selections (ex. toric, bifocal, gas permeable, etc.)	\$105 Elective \$210 Necessary
Refractive Eye Surgery	Discounted services when using preferred provider	Not covered

Life, Accident & Disability

Life Insurance

To paraphrase a television ad, “life insurance isn’t for you; it’s for the ones you leave behind.” Life and accident insurance do their work in the background. You probably won’t even notice until, of course, you need it. Life insurance works for you if other people depend on you for support. Life insurance can be used to pay off your debts—like credit cards and your mortgage—and for other expenses.

That’s Why PBS Provides:

- Basic life insurance for you at no cost
- Basic accident insurance for you at no cost
- Business travel accident insurance at no cost – additional insurance for times when you travel on company business

Basic Life and Accident Insurance

PBS provides the following insurance policies to all benefit eligible employees:

- Basic life insurance for you—Three times your annual base salary (maximum of \$1,500,000—additional underwriting may be required)
- Accident insurance for you—Three times your annual base salary (maximum of \$1,500,000—additional underwriting may be required) in addition to Basic life insurance

In addition, if you are injured in an accident while wearing your seat belt, you may receive an additional benefit from the Accident insurance plan.

Accident Insurance

What is Accidental Death & Dismemberment (AD&D) Insurance?

Accidental Death and Dismemberment Insurance is similar to regular life insurance. If you die in an accident (for example: an automobile accident), your beneficiary will receive the amount of your AD&D coverage in addition to your life insurance benefit. AD&D Insurance also pays a benefit if you are seriously injured in an accident. Part of your benefit may be paid to you if you lose a limb (like your arm) or the ability to see, hear or talk, or become physically disabled (for example: if you are paraplegic).

For more information about Accident Insurance, please see your *Summary Plan Description*.

Business Travel Accident Insurance

Business Travel Accident (BTA) Insurance is extra insurance coverage for you whenever you travel on company business. If you die while traveling, your beneficiary will receive payment from the BTA plan. You will receive a payment from the plan if you are seriously injured (for example: if you lose an arm or your hearing). The amount of the payment depends on:

- Your job at PBS
- The extent of your injuries

For BTA coverage, a business trip begins when you leave your office or home. It ends when you return to your office or home, whichever comes first. Normal commuting to and from work is not considered a business trip.

Disability Insurance

PBS’s disability plans work together to help you receive income if you become disabled and cannot work. PBS provides benefit-eligible employees with both Short-Term and Long-Term Disability benefits.

Short-Term Disability (STD) Insurance

If you become disabled for more than 10 business days, you are eligible for Short-Term Disability benefits.

Details	PBS Benefit
Percent of your salary you will receive	60% (no weekly minimum); benefit is taxable
When your benefits start	11th business day after the illness began or injury occurred
How long you may receive benefits	Up to 90 days

Long-Term Disability (LTD) Insurance

If your disability lasts longer than 90 days (the length of coverage you have under Short-Term Disability) then you may be eligible to receive Long-Term Disability benefits.

Details	PBS Benefit
Percent of your salary you will receive	66 2/3% (no monthly minimum); benefit premium is taxable
Maximum monthly benefits you can receive	Class 1: \$22,500 Class 2: \$11,000 Class 3: \$3,000 Classes 1 & 2: Continuously unable to perform the material and substantial duties of your regular occupation; Class 3: Own occupation – 60 months and any occupation after 60 months

Your Flexible Spending & Retirement Plans

Flexible Spending Accounts

Through the Flexible Spending Accounts you may use tax-free dollars to pay for:

- Most medical, dental and vision care expenses (like copayments and deductibles)
- Dependent care expenses (like day care, baby sitters or after-school programs)
- You are not eligible to enroll in the Flexible Spending Account if you are enrolled in the Cigna Choice Fund with Health Savings Account Medical Plan

How the Accounts Work

Each pay period, you simply make a pre-tax contribution to your Health Care Spending Account and Dependent Care Spending Account, just like you would a savings account – when you need money, you take it out.

How to Contribute

There are maximum yearly limits on how much you can contribute to your Flexible Spending Accounts:

- Health Care Maximum—\$2,500
- Dependent Care Maximum—\$5,000

How Much to Contribute

The trick to using Flexible Spending Accounts is figuring out how much to contribute each pay period. If you contribute less than the amount of your actual eligible expenses, you miss out on some tax savings. The “use-it-or-lose-it” rule for Flexible Spending Accounts changed in 2014. Now, instead of losing any unspent money left in your Health Care FSA at the end of the year, you are allowed to rollover up to \$500 of unspent FSA funds into the next year’s FSA.

Accessing Your Funds

WageWorks has been retained to process all flexible spending account claims. There are three ways in which you can access your funds.

- Use your WageWorks Debit Card at the doctors office or for the purchase of qualified items.
- Use the “Pay My Provider” feature and have WageWorks pay your doctor or day care provider directly.
- Submit a paper claim form to receive reimbursement via check or deposited directly into your checking account.

Retirement Benefits

PBS Retirement Plan

At some point, each of us would like to retire and do the things we didn’t have time to do while working. PBS believes that after years of service with the company, you deserve the opportunities retirement provides. That’s why PBS offers the PBS Retirement Plan. Following your one-year anniversary, PBS will contribute 8%* of your base salary to this retirement account for eligible employees.

All eligible employees may also make voluntary contributions to their PBS Retirement Plan. If you elect to participate in this plan, you may:

- Save up to \$17,500 toward your retirement, plus an extra \$5,500 if you are or will be over age 50 during the year.
- Lower your current taxes because your contributions are not taxed when you make them
- Invest your before-tax or Roth contributions in any or all of the plan’s wide variety of professionally managed investment funds

How Contributions Affect Your Taxable Income

Because your contributions are deducted before your taxes are calculated, less of your income is taxed. Because less of your income is taxed, your spendable income may be higher than if you saved money for retirement somewhere else.

Your contributions to the PBS Retirement Plan will be taxable as ordinary income when you withdraw them. However, most people are in a lower tax bracket after retirement, so you may pay less in taxes than you would now. This may save you even more money in the long run.

Roth Contributions

Roth contributions to the PBS Retirement Plan are deducted from your pay after all applicable taxes are withheld. Earnings are exempt from taxes if saved for at least five taxable years and withdrawn when you’re at least 59 ½ (or withdrawn on account of death or total disability).

Effective January 1, 2015, the PBS Plan will allow in-plan conversions of pretax balances to Roth accounts for participants over the age of 59 ½ or have met another distributable event. Refer to plan documents for other details of this feature.

*Subject to change; please refer to the plan document for specific details.

Your EAP, Paid Time Off & Tuition Program Plans

Employee Assistance Plan (EAP)

Sometimes balancing work and family activities creates stress that's hard to handle on your own. To help you through those times, you can receive counseling and referrals through the Employee Assistance Plan (EAP) at no cost to you. You and your immediate family members can use the program. This service is administered by private firms specializing in employee assistance programs. Any help you receive is completely confidential and not shared with PBS.

When to Use the EAP

Counseling is available through the EAP for personal difficulties such as:

- Family or marital problems
- Parenting concerns
- Emotional difficulties like depression, anxiety, and guilt
- Drug and alcohol dependence
- Grief over the death of a loved one or other losses
- Eating disorders like anorexia
- Conflicts at work
- Job stress
- Crisis situations
- Questions about legal or financial concerns
- Questions about child or elder care

Additional EAP services include:

- College planning & private school resources
- Adoption resources
- Pet services
- Health & wellness information
- Relocation center
- Convenience services
- Savings center/employee discount programs
- Online seminars & events
- Child or elder care referral
- Live connection with work life consultants

How to Use the EAP

If you need assistance, you can call and speak to an EAP counselor. For the phone number, see the Important Contact Information section. Sometimes a telephone call is all it takes. But if you want or need additional counseling, you can schedule an appointment with an EAP counselor. PBS will pay for up to eight counseling sessions each year. The EAP can also provide referrals to other providers or community resources if you need additional assistance. If you're referred to a provider outside the EAP, the cost of that treatment is not covered by the EAP. However, the treatment may be covered by the Medical plan. For more information about Medical plan mental health benefits, please see your *Cigna Summary Plan Description*.

Paid Time Off

Vacation

The longer you work at PBS, the more vacation time you can accrue. Below is a summary outlining how much vacation employees accrue per year and per paycheck. Please bear in mind that each day of vacation is equal to eight hours.



Years of Service	Number of Hours per paycheck	Vacation Days
0 – 2	5.67 hours (exempt) 4.00 hours (non-exempt)	17 days (136 hours) 12 days (96 hours)
2 – 5	5.67 hours (both exempt & non-exempt)	17 days (136 hours)
5 – 7	7.33 hours (exempt) 5.67 hours (non-exempt)	22 days (176 hours) 17 days (136 hours)
7 – 15	7.33 hours (both exempt & non-exempt)	22 days (176 hours)
Over 15	7.75 hours (both exempt & non-exempt)	22 days, 10 hours (186 hours)

Sick Leave

All regular full-time and part-time employees begin accruing sick leave immediately upon employment at PBS. For full-time employees, leave is accrued on the basis of 12 days (96 hours) of sick leave per year (four hours for each semi-monthly pay period), beginning with the first pay period. Part-time employees accrue sick leave according to the percentage of time they work.

Sick leave accumulates and is carried over from year to year. Employees may use sick leave for doctors' appointments that cannot be scheduled before or after normal working hours. Employees may use up to five days of sick leave per year to care for ill family members.

Holidays

PBS observes 11 holidays which typically are: New Year's Day, MLK Jr Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving Day (2 days), and Christmas (2 days). The schedule may vary based on the day of the week in which the holidays occur each year.

Tuition Program

PBS encourages employees to look beyond their current job and to take the steps necessary to advance their careers. As a result, PBS offers a tuition reimbursement program. Through this program, you may be reimbursed for, or defer the cost of, expenses for courses related to your job or to progress toward your career goals.

Your Benefits Program



Family status changes consist of:

- Your marriage
- Your divorce or legal separation
- Birth, adoption, or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your or your spouse's work status that affects benefits eligibility
- Residence or work site change that affects your eligibility coverage
- A significant change in your or your spouse's health coverage attributable to your spouse's employment
- A change in your child's eligibility for benefits
- Becoming eligible for Medicare or Medicaid during the year

If you have a family status change, you must notify Human Resources within 31 days of the change. Depending on the type of change, you may need to provide proof of the change. If you do not notify Human Resources within 31 days, you will have to wait until the next annual enrollment period to make benefits changes unless you have another family status change.

Important Contact Information

Plan	Contact	Phone Number	Website
Medical Insurance	Cigna	1-800-244-6224	www.mycigna.com
Dental Insurance	MetLife	1-800-942-0854	www.metlife.com/dental
Vision Insurance	UnitedHealthcare Vision	1-800-638-3120	www.myuhcvision.com
Life/AD&D Insurance	The Hartford	1-888-747-8819	www.thehartford.com
Disability Insurance	The Hartford	1-888-747-8819	www.thehartford.com
Long-Term Care	CNA	1-800-266-2904	www.cna.com
Flexible Spending Accounts (FSAs)	WageWorks	1-877-924-3967	www.wageworks.com
PBS Retirement Plan	Transamerica	1-800-755-5801	https://my.trsurety.com
Employee Assistance Plan (EAP)	INOVA Employee Assistance	1-800-346-0110	www.inova.com/eap

When Coverage Ends

Some benefits end on your last day of employment, while other benefits end on the last day of the month.

Continuing Coverage

Under certain circumstances, you may continue your health, dental, vision, and FSA coverage for yourself and/or dependents when it would otherwise end. This is called COBRA coverage.

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985. COBRA contains provisions giving certain former employees, retirees, spouses, and dependent children the right to temporary continuation of coverage at group rates. However, this coverage is only available in specific instances. Group coverage for COBRA participants is usually more expensive than coverage for active employees, since PBS pays a part of its employees' insurance premium. It is ordinarily less expensive, though, than individual health coverage.

