

What you need to know and do →



Benefits that empower.

# What's changing for 2020

## Annual Enrollment:

October 21 – November 5, 2019

(until 5 p.m. Central time)

Enroll at

[se-benefitslink.com](https://se-benefitslink.com)

Life Is On

**Schneider**  
Electric

# Benefits that empower.

2020 Annual Enrollment  
**Monday, October 21 –**  
**Tuesday, November 5, 2019**  
[se-benefitslink.com](http://se-benefitslink.com)



The right benefits can empower you to be your best in all aspects of your life — at work, at home and everywhere in between. You have a once-a-year opportunity to choose the options that best meet your and your family's needs. Decide wisely.

**WHAT'S INSIDE:** Before you decide, read on to find out **what's new for 2020**. Then follow the **enrollment checklist** to ensure you have the coverage you want in 2020.

## Benefit changes and what's new for 2020

Effective January 1, 2020, Schneider Electric is making changes that are designed to deliver what employees value and have asked for, while keeping benefits affordable for you and the Company in the long term.

### Medical plan changes

#### Three medical plan options

For 2020 you can choose from three medical plan options\*:

- Core CDHP\*\* + HSA\*\*
- Buy-up CDHP + HSA
- Core PPO\*\*

The Buy-up PPO option will no longer be offered. The remaining options continue to offer choice to meet each employees' diverse needs while being financially sustainable for the Company. If you're currently in the Buy-Up PPO, you will be enrolled automatically in the Core PPO at your current coverage level for 2020 unless you elect a different option.

\* If you're not eligible for an HSA (see page 7), you may enroll in the Buy-up CDHP (without an HSA) or the Core PPO option.

\*\* See page 9 for a glossary of terms.



## Your health advocate: Health Advocacy Solutions

Your Schneider Electric medical coverage will include Health Advocacy Solutions, a new Blue Cross and Blue Shield of Illinois (BCBSIL) concierge service, to help you navigate health care decisions while saving you time and money.

### What does this mean?

The first notable change is **you now have one phone number, 877-557-3417** (as shown on your new medical ID card), to connect with skilled health advocates dedicated to our Schneider Electric medical plans. Whether you are searching for a doctor, have a medical question in the middle of the night or have claims questions, this is the one phone number to call.

Health advocates will:

- **Facilitate prior authorizations** for services under the medical plan. If you require an authorization for certain services (MRIs, CT scans, surgeries, etc.), a health advocate can facilitate the authorization for you. **IMPORTANT:** Typically your provider will take care of this for you, but it is your responsibility to connect with a health advocate before receiving care. If this step is not completed, your procedure may not be covered.
- **Help you compare costs and find high-quality, low-cost providers** for medical tests and procedures, giving you the potential to earn a cash reward (called member rewards).
- **Help coordinate your behavioral health care and benefits** for outpatient care to treat issues like anxiety, depression or addiction.

Other programs and features of Health Advocacy Solutions include:

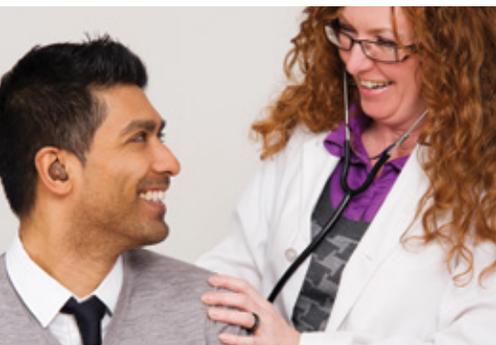
- **Digital Member Health Hub.** A one-stop resource for everything related to your health:
  - Review medical, prescription drug and dental benefits.
  - View claims and benefit coverage details, and receive personalized health reminders.
  - Find information about resources like ConsumerMedical and Naturally Slim.
- **Virtual physical therapy (PT).** If you suffer from chronic back, hip or knee pain, take advantage of this virtual physical therapy program with a live coach from Hinge Health.
- **Oncology Navigator.** If you or a family member is facing cancer, trained navigators will help guide you to the right care and support.
- **Special Beginnings.** Get support for high-risk pregnancies.

## Increased benefits when you use a Blue Distinction® Center of Excellence for bariatric surgery and transplants

- If you are considering bariatric surgery or an organ transplant (for heart, lung, liver, pancreas or bone marrow/stem cell) and **choose a Blue Distinction Center of Excellence, your coinsurance\* will be reduced to 10%** instead of the normal 20% under all medical plan options.
- Blue Distinction Centers within the BCBS national network of providers have demonstrated their commitment to high-quality care, resulting in better overall outcomes for patients and lower cost.
- It's a win-win situation — not only will you receive high-quality care at better prices, you and the plan also save.

\* See page 9 for glossary of terms.





**new** **Hearing care benefits**

All medical plan options will provide benefits for hearing care (exams, evaluations and hearing aids) once every 36 months when you receive the care from a physician, otologist, audiologist or hearing aid dealer. You'll need to meet your deductible\* and pay the coinsurance (either 20% for an in-network provider or 40% for an out-of-network provider) for these benefits.

**new** **Inclusive family planning benefits**

Schneider Electric understands the importance of family, so we have partnered with WinFertility to provide support and guidance in your family planning decisions. No matter where your family planning journey takes you, Schneider Electric's new benefits are there to support you.

Through all medical plan options, you can receive up to \$15,000 (\$30,000 lifetime maximum) in family planning benefits for:

- **Infertility treatment:** 2 cycles (\$10,000 for medical + \$5,000 for prescription drugs per cycle)
- **Fertility support:** 2 cycles (\$10,000 for medical + \$5,000 for prescription drugs per cycle)

To get these benefits, contact WinFertility to be assigned with a nurse case manager.

In addition, you can receive an adoption or surrogacy benefit of up to \$15,000 per child for up to 2 children (\$30,000 lifetime maximum).

**2020 employee costs**

- **Medical coverage:** Medical plan costs will *increase* slightly, reflecting a rise in medical costs nationwide and among our own population.
- **Life insurance coverage:** Your cost will *decrease* for Supplemental Life Insurance.
- **Disability coverage:** Your costs will *increase* for STD Buy-up and *decrease* for LTD Buy-up coverages.

There are no rate changes for the other benefit options for 2020.

**Monthly medical costs**

	Employee only	Employee + child(ren)/ domestic partner child(ren)	Employee + spouse/ domestic partner	Employee + family
<b>MEDICAL**</b>				
Core CDHP + HSA	\$10.36	\$52.48	\$57.98	\$86.86
Buy-up CDHP + HSA	\$47.96	\$123.91	\$136.93	\$205.28
Core PPO	\$115.58	\$252.34	\$278.90	\$418.34

\* See page 9 for glossary of terms.

\*\* Additional fees may apply and will be a separate deduction on your paycheck.

## Prescription drug changes

### Updated cost-sharing for prescription drugs

- **CDHP + HSA plans:** For brand-name preventive drugs, you don't have to meet your deductible, but will need to pay 20% coinsurance.
- **Core PPO plan:** Specialty drugs will be subject to higher minimum and maximum costs:
  - Preferred brand: \$75 minimum/\$150 maximum per fill
  - Brand: \$150 minimum/\$300 maximum per fill

### new Weight-loss drugs now covered

With prior authorization, all medical plan options will cover weight-loss drugs. Your doctor should get approval from Express Scripts before you get a prescription for weight-loss drugs. Your drug costs will be determined by the medical plan option you are enrolled in.

### new Diabetes management and hypertension programs

Starting in September 2019, eligible employees and dependents may be invited by Livongo to participate in one of these free programs:

- **Diabetes management program**, which provides a free blood glucose meter, unlimited free test strips, lancets and coaching to help manage diabetes more effectively.
- **Hypertension program**, with coaching and a free blood pressure cuff to assist you in controlling your blood pressure.



## HSA and Health Care FSA changes

### Increased HSA and Health Care FSA contribution limits

#### 2020 HSA contributions:

Who is covered	Schneider Electric contribution	+	Your maximum contribution*	=	2020 IRS maximum contribution
Employee only	\$700	+	\$2,850	=	\$3,550
Family	\$1,400	+	\$5,700	=	\$7,100

\* If you turn age 55 by December 31, 2020, you can contribute an additional \$1,000.

**2020 Health Care FSA and Limited Use Health Care FSA:** The maximum employee annual contribution will be \$2,700, up from \$2,650.

### Health Care FSA match discontinued

As announced last year, Schneider Electric will no longer match employee contributions to the Health Care Flexible Spending Account (FSA). We're reallocating those dollars toward other benefit programs and enhancements. *Remember:* Schneider Electric contributes to your HSA if you elect one of the CDHP + HSA options.

## Employee Assistance Program (EAP) changes



### EAP TalkSpace messaging therapy

Starting January 1, 2020, you have the option to use text messaging with an EAP counselor in addition to in-person and virtual visits. One week of texts with a counselor equals one EAP session. As a reminder, the EAP provides up to 5 free counseling sessions per issue.

## Long-term disability changes



### Improved LTD benefits

Because Schneider Electric knows how important it is for you to be prepared for the unexpected:

- Schneider Electric is increasing the Company-paid long-term disability (LTD) coverage level from 40% of your base pay to 50%.
- All employees will automatically be enrolled in the Buy-up option for LTD (60% of your base pay) during Annual Enrollment. You'll need to elect the Company-paid option (50% of your base pay) during Annual Enrollment if you don't want Buy-up.

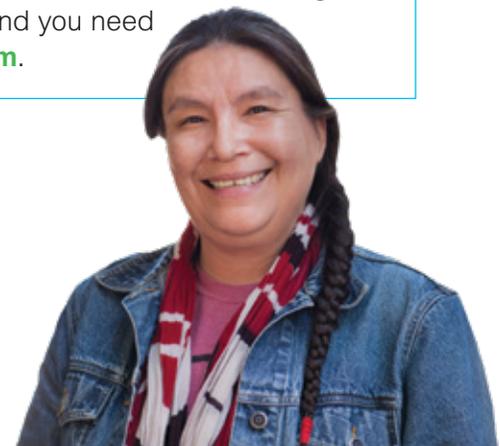


**IMPORTANT:** Only for this Annual Enrollment, you will not need to provide evidence of insurability (EOI) if you are not currently enrolled in the Buy-up option. If you elect the LTD Company-paid option for 2020 and wish to elect the LTD Buy-up option in the future, you will need to provide EOI.

## Important things to know ←

As you enroll and get ready for your 2020 benefits, keep the following in mind:

- If you are changing your medical plan option from the PPO to a CDHP and you currently have a Health Care FSA, you must claim all the money in your Health Care FSA by December 31, 2019. Otherwise your and Schneider Electric's HSA contributions will not begin until April 2020.
- If you are continuing participation in an HSA or the Health Care FSA, keep your PayFlex debit card if it isn't expired. PayFlex will only send out new cards if the old one has expired or you are new to the plan.
- If you enroll for medical coverage, Blue Cross and Blue Shield of Illinois will be sending out new ID cards. If you don't receive it before January 1, 2020 and you need medical care, you can print a temporary card from [bcbsil.com](https://www.bcbsil.com).



# Your enrollment checklist

Annual Enrollment, which starts October 21, is your once-a-year opportunity to choose the benefit options that best meet your needs. Use this checklist to guide you through enrolling:



- ✓ **Test your access** to [se-benefitslink.com](https://se-benefitslink.com) before October 21, 2019.
- ✓ **“Talk” with ALEX, your personalized, virtual benefits expert.** ALEX will help you figure out which benefit options may be the best value for you and your family. Access ALEX from the enrollment site, or go to [myalex.com/schneider-electric/2020](https://myalex.com/schneider-electric/2020).
- ✓ **Talk to a My Secure Advantage (MSA) money coach** to review the pros and cons and ins and outs of your benefit options to give you confidence in your ultimate decisions at **888-724-2326**.
- ✓ **Get informed.** Learn about your 2020 benefit options and costs in Your 2020 Benefits Guide on [se-benefitslink.com](https://se-benefitslink.com) or by searching Benefits on [support@Schneider](mailto:support@Schneider).
- ✓ **Answer questions during Annual Enrollment on [se-benefitslink.com](https://se-benefitslink.com)** about tobacco status, working spouse/partner and Health Savings Account (HSA) eligibility. Additional fees may apply if questions are not answered by November 5 at 5 p.m. Central time.
- ✓ **Add your mobile phone number and/or email address** to your profile at [se-benefitslink.com](https://se-benefitslink.com) to ensure you receive timely benefit notifications and information.
- ✓ **Change any of your current elections, participate in an FSA or change your LTD option for 2020,** you need to take action on the BenefitsLink enrollment site.
- ✓ **Review your dependents.**
- ✓ **Review your life insurance beneficiary designation.**
- ✓ **Print your final benefit summary.** A confirmation statement will also be sent to your BenefitsLink mailbox.



**IMPORTANT:** The last changes you make online to your elections as of the close of the enrollment period will be considered your 2020 elections — regardless if you click “Complete Enrollment.”

If you don't believe your 2020 benefits accurately reflect what you chose during Annual Enrollment, submit a claim to PeopleLink (online through [support@Schneider](mailto:support@Schneider) or by calling **877-248-2998**) by January 31, 2020.

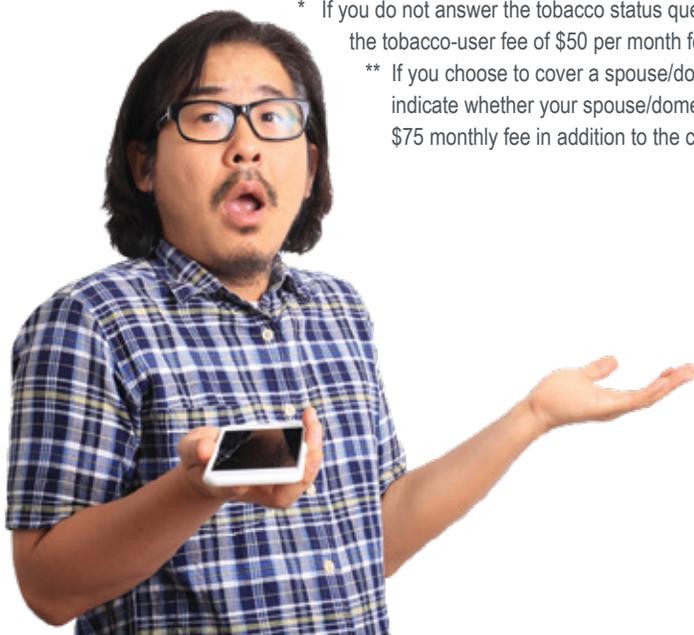
# What happens if you don't enroll?

**If you do not enroll by Tuesday, November 5, you'll automatically have the following coverages for 2020.** You cannot change your elections during 2020 unless you have a qualifying life event and make a new election within 31 days.

Benefit	January 1, 2020 default coverage
Medical	<p><b>If currently enrolled in Core CDHP + HSA, Buy-Up CDHP + HSA or Core PPO, your defaults are:</b></p> <ul style="list-style-type: none"> <li>• 2019 medical plan option and coverage level</li> <li>• Tobacco-user fee*</li> <li>• Working spouse/domestic partner fee if enrolled in employee + spouse/domestic partner or family coverage**</li> </ul> <p><b>If currently enrolled in Buy-Up PPO, your defaults are:</b></p> <ul style="list-style-type: none"> <li>• Core PPO at 2019 coverage level</li> <li>• Tobacco-user fee*</li> <li>• Working spouse/domestic partner fee if enrolled in employee + spouse/domestic partner or family coverage**</li> </ul>
Dental and Vision	2019 option and coverage level
Basic Life and AD&D	One times your base pay; Company paid
Supplemental Life and Spouse Life	2019 coverage level at tobacco-user rate*
Supplemental AD&D, Child Life, Short-term Disability and Legal Services Plan	2019 coverage level
Long-term Disability	<b>Buy-up option (60% of base pay)</b>
Health Care FSA and Dependent Care FSA	No participation
Health Savings Account (if enrolled in CDHP and eligible for HSA)	No participation

\* If you do not answer the tobacco status questions during Annual Enrollment or if you use tobacco/smoke products, you will pay the tobacco-user fee of \$50 per month for medical coverage and tobacco-user rates for life insurance if elected.

\*\* If you choose to cover a spouse/domestic partner who has coverage available through their own employer, or you don't indicate whether your spouse/domestic partner is eligible for medical coverage through their own employer, you will pay a \$75 monthly fee in addition to the cost for your medical coverage level.



# What if...

## What if I want to add dependents to my medical, dental or vision coverage?

Enroll your dependent(s) at [se-benefitslink.com](https://se-benefitslink.com) and submit the required documents to verify they are eligible by 5 p.m. Central time on November 14, 2019. You can do this either of two ways:

- *Upload to BenefitsLink (preferred)* — Log in to [se-benefitslink.com](https://se-benefitslink.com) > click Verify My Dependents tile. Upload your documents.
- *Fax* — Fax to PeopleLink at **859-372-2176**. Include a cover sheet with the subject line “Dependent Documentation” along with your legal first and last name, SESA ID and phone number.

Please allow up to 2 weeks for your dependent documents to be reviewed. If you don't submit acceptable documents, your dependent(s) won't be covered. See Your 2020 Benefits Guide or visit [se-benefitslink.com](https://se-benefitslink.com) for the documents you need to submit.

## What if I'm not eligible for a Health Savings Account?

You can enroll in either the Buy-up CDHP (with no HSA) or the Core PPO option. Consider contributing to the Health Care FSA so you can pay for eligible out-of-pocket health care expenses with before-tax dollars.

To be eligible for an HSA, you must be enrolled in a CDHP medical plan option; and must be a U.S. citizen, Green Card holder or H1-B visa holder with a U.S. residential address.

You cannot be:

- Covered by any medical plan that is not a consumer-directed health plan, including your spouse's or domestic partner's plan;
- Covered under a general FSA through your spouse's or domestic partner's plan (however, you may participate in a Limited-use Health Care FSA specifically for dental and vision expenses);
- Claimed as a dependent on someone else's taxes;
- Enrolled in Medicare (including retroactive Medicare coverage);
- Covered by TriCare or Medicaid; or
- The recipient of VA benefits within the last three months.

### WE WANT TO HEAR FROM YOU!

Starting November 11, we'll be conducting a survey on the rewards you receive as a Schneider Electric employee. Your input will be invaluable as we look for ways to continually enhance the design, delivery and communication of these programs.





### What if I cover a domestic partner or his or her child, and their tax status has changed?

Complete and submit the “Certification of Tax Dependency” form to PeopleLink **by 5 p.m. Central time, November 14, 2019.**

### What if I want to increase my Supplemental Life or Spouse Life coverage, or enroll after waiving coverage in the past?

**SPECIAL FOR 2020!** During Annual Enrollment, you can make the following Supplemental Life elections without providing proof of good health (also known as evidence of insurability, or EOI):

- Elect 1 times base pay if you aren't currently enrolled
- Increase coverage by 1 times base pay, up to the lesser of 3 times base pay or \$500,000

**NOTE:** If you were previously denied increased life insurance due to EOI, you are not eligible for this offer. You'll need to provide UNUM with evidence of insurability (proof of good health) before coverage will be approved if you wish to increase your Spouse Life (any amount) or Supplemental Life (above 3 times base pay or \$500,000). You must be actively at work for any increase in coverage to take effect. If you have a Schneider Electric email address, UNUM will email you a link to complete your EOI form online. If you do not have a Schneider Electric email address, the form will be mailed to your home.

### What if I have a change in family status between now and the end of 2019?

If you experience an eligible change in status — such as marriage or birth of a child — between now and the end of the year, you will have to ensure that both your 2019 and 2020 elections are updated at [se-benefitslink.com](https://se-benefitslink.com) within 31 days of the event.

**NOTE:** If your change in status occurs during the Annual Enrollment period and you wish to update your 2019 benefit elections, you must first complete your status change event for 2019 and then complete your 2020 Annual Enrollment elections.

## What does that mean?

- **CDHP** = A Consumer-Directed Health Plan, which encourages you to shop smart for health care and puts you in control of your health care spending. These plans cost you less per pay period but have a higher annual deductible than the Core PPO.
- **HSA** = Health Savings Account, where both you and the Company can make tax-free contributions.
- **PPO** = Preferred Provider Organization, a medical plan option with higher employee pay period costs but a lower annual deductible than the CDHP + HSA options.
- **Deductible** = The amount you pay before the plan begins to pay benefits.
- **Coinsurance** = The percentage of cost you pay for benefits after you meet your deductible.
- **Out-of-pocket maximum** = The most you will pay in a plan year before the plan covers your eligible expenses at 100%.



# Questions?

Contact PeopleLink for assistance in English and Spanish.

Call: **877-248-2998**  
(Monday through Friday,  
6 a.m. to 6 p.m.  
Central time during  
Annual Enrollment)

Visit [support@Schneider](mailto:support@Schneider).



## IMPORTANT NOTE

This brochure has been prepared to help you understand what benefits you may be entitled to through Schneider Electric and is a Summary of Material Modifications (SMM) to the Summary Plan Description (SPD) of the specified plan or plans. Please keep this brochure with your other Plan materials to be sure you have all your benefit information at hand.

The official Plan documents will control in the case of any differences between them and the information provided here. While Schneider Electric expects to continue its benefit programs, it reserves the right to terminate, suspend, withdraw, amend, or modify all or any part of these Plans at any time for any reason without notice. Any such change or termination of the Plans will be based solely on the decision of the Plan Sponsor and/or the Plan Administrator and may apply to any or all groups of employees, including active or disabled employees and current or future retirees and their dependent(s) as determined under the Plans. No supervisor, manager or any other representative of Schneider Electric has any authority to enter into any written or oral agreement contrary to the foregoing or contrary to the terms of any Summary Plan Description (SPD) or applicable Plan document.

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