

Quad/Graphics 2016 Benefits Summary for Full-Time Employees

At Quad/Graphics we take care of employees and recognize hard work by offering benefits that go beyond just a paycheck to provide for employees' needs – both current and yet-to-come.

Healthcare

Quad/Graphics' health plan offers eligible full-time employees access to any combination of medical, dental and/or vision coverage, as well as a variety of wellness programs, at a reasonable price.

MEDICAL PLAN ELIGIBILITY

Quad/Graphics offers two medical plans: a traditional (PPO) or Core plan and a High Deductible Health Plan (HDHP) with an optional Health Savings Account (HSA). In order to be eligible for either plan, employees and spouses must complete a simple, confidential biometric health screening each year.

The health screening measures the following criteria: blood pressure, blood sugar (A1C), LDL cholesterol, triglycerides/HDL and body mass index (BMI). The screening also tests for cotinine, which is a byproduct of nicotine.

Weekly medical premiums are then based on which medical plan you choose; the coverage level you choose (i.e., single, dual or family); and the number of criteria ranges you meet from the health screening. The weekly medical premiums are outlined below.

Medical plan participants who test positive for cotinine during their health screening pay a weekly tobacco surcharge of \$25. That means if both you and your spouse are tobacco users, your weekly tobacco surcharge will be \$50.

WEEKLY MEDICAL PLAN PREMIUMS*

# OF BIOMETRIC CRITERIA PASSED	SINGLE		DUAL		FAMILY	
	Core	HDHP	Core	HDHP	Core	HDHP
4+ CRITERIA	\$19.76	\$11.03	\$40.69	\$22.70	\$64.81	\$36.15
2 or 3 CRITERIA	\$34.14	\$25.40	\$70.29	\$52.29	\$111.95	\$83.29
0 or 1 CRITERIA	\$49.90	\$41.16	\$102.74	\$84.74	\$163.62	\$134.96

* Does not include a potential \$25-per-person weekly surcharge for tobacco usage or a potential \$35 weekly surcharge for working spouses. Our dental and vision plans have separate weekly premiums.

Note: Employees who do not meet a criteria's range can work with their provider on an alternative and submit a waiver to QuadMed, our health and wellness subsidiary.

MEDICAL PLANS

Quad/Graphics' medical plans offers three levels of service: QuadMed, Anthem Blue Cross Blue Shield (our in-network provider), and all others (out-of-network providers). The level of service you choose will also determine your out-of-pocket costs, with QuadMed and in-network providers being your most economical choices. You choose your provider at the time of service.



DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS

		CORE (In-Network/ Out-of-Network)	HDHP (In-Network/ Out-of-Network)
DEDUCTIBLES	SINGLE	\$750/\$1,500	\$1,500/\$3,000
	FAMILY	\$1,500/\$3,000	\$3,000/\$6,000
OUT-OF-POCKET MAXIMUMS	SINGLE	\$4,250/\$8,500	\$6,550/\$13,100
	FAMILY	\$8,500/\$17,000	\$13,100/\$26,200

