

# Quad/Graphics 2016 Benefits Summary for Part-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 Benefits

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

### MEDICAL PLAN ELIGIBILITY

Quad/Graphics offers 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.

Weekly medical premiums are based on the coverage level you choose (i.e., single, dual or family).

The health screening measures the following criteria: blood pressure, blood sugar (A1C), LDL cholesterol, triglycerides/HDL and body mass index (BMI). We also test for cotinine, which is a byproduct of nicotine. Medical plan participants who test positive during their health screening for cotinine 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.

### 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 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

		IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES	SINGLE	\$1,500	\$3,000
	FAMILY	\$3,000	\$6,000
OUT-OF-POCKET MAXIMUMS	SINGLE	\$6,550	\$13,100
	FAMILY	\$13,100	\$26,200

### Prescription Coverage

Prescription coverage is included with your medical coverage. Participants can use QuadMed Pharmacies or our national network provider, CVS Caremark. You must meet your medical deductible first before the plan begins to pay according to the schedule below.

Retail:

- For generic and preferred medications participants pay \$10 or 25% (at QuadMed) or 35% (at CVS Caremark) of the prescription price, whichever is greater. You will not pay more than full price if the prescription is less than \$10.

### WEEKLY MEDICAL PLAN PREMIUMS

	MEDICAL	DENTAL	VISION	ACA*	TOTAL**
SINGLE	\$105.43	\$8.31	\$1.58	\$0.56	\$115.32**
DUAL	\$217.19	\$16.62	\$2.26	\$1.12	\$236.07**
FAMILY	\$345.81	\$24.94	\$3.87	\$1.68	\$374.62**

\*The ACA fee is a fee related to the Affordable Care Act (aka healthcare reform).

\*\*Does not include a potential \$25 weekly tobacco surcharge for each tobacco user or a potential \$35 weekly surcharge for working spouses.

