

# My Benefits. My Choice.

## Frequently Asked Questions (FAQs)

### 2017 PART-TIME ANNUAL ENROLLMENT



#### 1. When is annual enrollment?

2017 Annual Enrollment begins October 17 and ends November 4, 2016.

#### 2. If I do not want to make changes to my coverage for 2017, do I still need to enroll?

While you're encouraged to review your health plan each year to make sure it meets your needs, enrollment will once again be "passive" for 2017. If you do not have any changes to your part-time benefits, there is no action required for the 2017 Annual Enrollment.

#### 3. If I make changes to my benefit elections, when will those changes be effective?

Any changes you make will be effective beginning January 1, 2017. Coverage will carry through December 31, 2017 unless you change your elections during 2017 due to a qualifying event.

#### 4. How do I enroll in benefits?

Like last year, if you'd like to make changes to your benefits, you will enroll online via Lowe's enrollment system, Empowered Benefits. You can access our enrollment system through the "[Enroll Now](#)" link on the My Lowe's Benefits website.

You should review the Empowered Benefits tutorial on the My Lowe's Benefits website or ask your HR Manager or Coach for assistance if you have questions.

#### 5. What are my annual enrollment options?

- [Medical](#)
- [Dental](#)
- [Vision](#)
- Other benefits including [Life Insurance](#), [Short-Term Disability](#), [Critical Illness](#), [Fixed Indemnity](#), [Accident](#), and discounts on [Auto and Home Insurance](#).

## 6. Where can I learn more about all benefit options?

The My Lowe's Benefits website (accessible via My Lowe's Life > My Benefits or [mylowesbenefits.com](http://mylowesbenefits.com)) has information about all of Lowe's benefits. You can access the website on a computer, tablet or smart phone. The website also includes an [interactive guide](#) that can aid you in making a qualified status change to your current elections outside of Annual Enrollment.

My Lowe's Benefits contains a "[What's New](#)" document outlining key changes, a tutorial, plan designs, rates, and contact information for benefit carriers. You can also search the site by using the search bar on the part-time employee homepage. If you'd like to make changes to your current elections, click "[Enroll Now](#)" to see your personalized coverage options and costs.

## 7. What are the medical plans for 2017?

The Preventive and Preventive Plus plans provided through United Healthcare will be combined into one Preventive Plus plan in 2017 and offered at the same rate as the Preventive plan. This will enable you to get the higher value plan design for equal or lesser cost. Because the plan will now be paid with pre-tax dollars for the 2017 plan year, you will no longer be able to cancel them unless you have a qualified life event.

If you are currently enrolled in the Preventive plan, you will be automatically moved into the Preventive Plus plan.

To learn more about your medical coverage options, visit the My Benefits site to review the plan offerings for your location. My Benefits can be accessed through My Lowe's Life or at [www.mylowesbenefits.com](http://www.mylowesbenefits.com).

## 8. What does the Preventive Plus plan cover?

The Preventive Plus plan offers preventive care services at select UnitedHealthcare network providers. This plan pays up to 100% of costs for several wellness and preventive care services. It will include four physician visits to in-network doctors each year, per member. Additionally, there is an "All Generics Covered" benefit with 50% coinsurance for generic prescription medication. Examples of services considered preventive care that are covered by the plan include:

- Routine physical exams
- Immunizations
- Well-child and well-woman visits
- Mammograms, Colonoscopies, and other screenings\*

Examples of services that are not covered include:

- Medical services for specific health issues or conditions
- Ongoing care, lab tests, or other services necessary to manage or treat an already-identified or new medical issue or health condition

The Preventive Plus plan is designed to provide employees with coverage for care while also meeting the requirements of the Affordable Care Act (ACA). The part-time medical plan only covers certain services and does not provide out-of-network coverage.

## 9. Can I access the state or federal marketplaces?

Yes. You can enroll in the federal or state marketplace without a qualified status change during the marketplace enrollment period (November 1, 2016 to January 31, 2017). However, if you do not enroll in the Lowe's medical benefit during the 2017 Annual Enrollment (October 17, 2016 to November 4, 2016), you will need a qualifying event to enroll in Lowe's benefits. Qualified status changes include the birth of a child or marriage. For a complete list of qualifying events, employees should visit [this link](#).

\*Restrictions apply. Please see the [plan documents](#) for more information.

#### 10. What is GoHealth? How can it help me during Annual Enrollment?

GoHealth is an insurance exchange information provider. GoHealth can answer your questions such as:

- What plans are available through the marketplace?
- Am I eligible for federal subsidies?
- How do I enroll for coverage through a state or federal marketplace?

You can contact GoHealth at 1-855-414-6191 Monday through Friday between 7 a.m. and 7 p.m. Central Time. Extended call center hours will be offered during the marketplace open enrollment period from November 1, 2016 until January 31, 2017. Those extended hours will be from 7a.m. CST to 10 p.m. CST seven day a week. You can also visit [this link](#).

#### 11. What is the Fixed Indemnity benefit?

The voluntary [Fixed Indemnity Plan](#) provides protection by giving cash benefits to help cover the cost of hospital admission, hospital stays, and ICU stays.

However, the Fixed Indemnity Plan does not meet the minimum essential coverage standard for health coverage through the Affordable Care Act (ACA). The only part-time health benefit that meets the standard is the Preventive Plus medical plan.

If employees only enroll in the Fixed Indemnity plan and not the Preventive Plus plan, they would need to get qualifying health coverage from an outside provider other than Lowe's in order to meet the requirements of the ACA.

#### 12. Do part-time employees have a prescription drug benefit?

Employees enrolled in the Preventive Plus plan can receive select preventive care prescription medications at no cost. Some of these eligible medications can be viewed [here](#). Employees who enroll in the Preventive Plus plan can also participate in a prescription savings program that includes a network of more than 62,000 pharmacies nationwide. The prescription savings program is automatically included in your coverage and you will receive more information when you enroll. Additionally, there is an "All Generics Covered" benefit with 50% coinsurance for generic prescription medication.

Part-time employees enrolled in the Fixed Indemnity benefit are also eligible for some prescription discounts.

#### 13. Are there changes to the Dental and Vision plans?

The [Dental](#) benefit, provided through MetLife, will remain the same in 2017. There will continue to be two options for the [Vision](#) benefit for Lowe's part-time employees. If you're currently enrolled in vision and/or dental coverage, you will maintain your 2016 election(s) unless you select another plan during 2017 Annual Enrollment.

#### 14. What other voluntary benefits are available?

Employees can enroll in several other voluntary benefits during Annual Enrollment. Those benefits, all administered through Allstate, include [Life Insurance](#), [Short-Term Disability](#), [Critical Illness](#), and [Accident Insurance](#). Employees can receive up to \$20,000 in life insurance, and limited coverage for dependents is also available. Lowe's Short-Term Disability benefit includes a maximum payout of \$650 per month for up to three months. The Critical Illness plan helps employees cover illnesses with a lump-sum benefit, and the Accident plan provides coverage for off-the-job accidents.

The Critical Illness plan will have a few plan enhancements for 2017 including the waiver of pre-existing conditions, removal of lifetime maximum benefit caps, and more. Please visit the My Lowe's Benefit site for more information about these changes.

#### 15. Are there financial benefits available?

Yes, employees can enroll in the Lowe's [401\(k\) plan](#) 180 days after their initial hire date. In addition, the [Employee Stock Purchase Plan](#) enrollment is limited to two enrollment periods in May and November each year. Employees are eligible to enroll in the Employee Stock Purchase Plan after one year of service.

**16. What wellness benefits are available for part-time employees?**

Lowe's offers additional health support services through several no-cost benefits. Confidential counseling support for work and/or life issues is offered through the Family Assistance Program administered by Magellan. The Quit for Life smoking cessation program assists employees and their families to quit smoking. Additional information and eligibility requirements for health support services can be found on the Health Support page of the My Lowe's Benefits website.

This year, Lowe's also introduced [MyEvive](http://mylowesbenefits.com/myevive), (mylowesbenefits.com/myevive), a new personalized wellness hub that provides you and your family with health, wealth and wellness options that are most relevant for you. MyEvive will replace My Life Track, which will officially sunset on December 31, 2016.

**17. Where can I find a list of my 2016 enrollment elections?**

Click on the "[Enroll Now](#)" link on the My Lowe's Benefits site. Your 2016 Enrollment Summary is on the left-hand side of the screen.

**18. How do I know my Annual Enrollment elections were accepted?**

You will receive a confirmation statement immediately after you complete your enrollment and hit the submit button. You have the option to print the confirmation statement.

**19. What if I need to make changes to my coverage after Annual Enrollment ends?**

You can generally only make changes during the plan year if you have a [qualified life event](#) in your family or employment status. Examples include marriage, divorce, birth or adoption of a child, moving from full-time to part-time status, or moving from part-time to full-time status. All qualified changes must be consistent with the eligible life event. You must make qualified status changes within 31 days of the event. If you do not, you must wait until the next Annual Enrollment to make changes to your benefits. All qualified status changes must be completed online through Lowe's enrollment system, Empowered Benefits, accessible via the My Lowe's Benefits website. For additional information about benefits that may be available if you have a qualified life event, visit the [My Life tool](#).

**20. Who should I contact if I have questions about Lowe's benefits or Annual Enrollment?**

If you have additional questions regarding your benefits or Annual Enrollment, reach out to your HR representative.