

My Benefits. My Choice.

What's New for 2017

2017 PART-TIME ANNUAL ENROLLMENT

2017 Annual Enrollment is October 17 to November 4, 2016. This year, Lowe's is continuing its commitment to your health with a variety of programs and tools to help you make the best choices for you and your family.

Outlined here are several considerations and exciting updates to keep in mind as you consider your 2017 benefit elections. We encourage you to visit the [My Lowe's Benefits site](#) during Annual Enrollment and throughout the year for more information on plan designs, rates and offerings.



2017 Annual Enrollment is October 17 to November 4. Review your benefits and enroll online.

When to Enroll

2017 Annual Enrollment is from October 17 to November 4, 2016, with a benefit effective date of January 1, 2017.

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.

If you'd like to make changes to your benefit elections, click on the "[Enroll Now](#)" link on the My Lowe's Benefits site. If you are not logged into My Lowe's Life, you will be prompted to enter your employee ID and password.

2017 PART-TIME MEDICAL PLAN

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. However, because the plan will now be paid with pre-tax dollars for the 2017 plan year, you will no longer be able to cancel it unless you have a qualified life event. If you are currently enrolled in the Preventive plan in 2016, you will be automatically moved into the Preventive Plus plan for 2017 unless you cancel your election during Annual Enrollment.

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-

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time medical plan only covers certain services and does not provide out-of-network coverage. Employees should visit the My Lowe's Benefits site for more information about the Preventive Plus medical plan. If a part-time employee does not enroll in Lowe's coverage before the November 4, 2016 Annual Enrollment deadline, they will need a qualified status change to be eligible to enroll in Lowe's medical coverage.

Part-time employees may also want to consider other options available through the state or federal healthcare marketplace, because they may be eligible for a subsidy. The marketplace annual enrollment period for 2017 is November 1, 2016 to January 31, 2017. To learn more, visit <http://www.gohealth.com/lowes>.

GOHEALTH: HELPING PART-TIME EMPLOYEES

Lowe's has partnered with GoHealth to assist part-time employees as they determine which medical option is the best choice for them. GoHealth can answer employee 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?

Part-time employees can contact GoHealth at 1-855-414-6191 between the hours of 7 a.m. and 7 p.m. CST, Monday through Friday. Extended call center hours will be offered during the public exchange annual enrollment period from November 1, 2016 until January 31, 2017. Those extended hours will be from 7 a.m. CST to 10 p.m. CST seven days a week.

2017 DENTAL AND VISION PLAN

The part-time Dental and Vision plans will remain unchanged in 2017. Employees currently enrolled in Dental or Vision will remain in the same plan they had in 2016 unless they make a change during 2017 Annual Enrollment.

2017 VOLUNTARY BENEFITS

Part-time employees at Lowe's will continue to have several other voluntary benefits that they can enroll in during Annual Enrollment. Those benefits, all administered through Allstate, include Life Insurance, Short-Term Disability, Critical Illness, Fixed Indemnity, and Accident Insurance. The 2016 plan design for Life Insurance, Short-Term Disability, and Accident Insurance plans will remain the same for 2017.

The Fixed Indemnity plan provides protection by giving cash benefits to help you and your family cover the cost of hospital admission, confinement, and intensive care unit (ICU). The Fixed Indemnity Plan will offer:

- First day hospital confinement: \$500 one-time benefit amount
- Daily hospital confinement (Days 2-10): \$350/day
- Daily hospital Intensive Care Benefit (Days 1-10): \$350/day

The Critical Illness plan will have a few plan enhancements for 2017:

- All pre-existing conditions will be waived
- The recurrence benefit will increase from 50% of elected benefit to 100%
- The lifetime maximum benefit cap is removed
- In addition to receiving a \$500 benefit for being evaluated at a National Cancer Institute, you are now eligible to receive the same benefit for having a consultation or evaluation at any Lowe's Center of Excellence for hip or knee replacement as well as cardiac and spinal surgeries.
- A new PTSD (post-traumatic stress disorder) benefit will be added that pays \$100/day for up to 6 days for someone receiving counseling for PTSD

2017 WELLNESS PROGRAM CHANGES

[MyEvoke](#) is a new personalized wellness hub that provides you and your family with health, wealth and wellness options that are most relevant for you. MyEvoke will provide custom health, wealth and wellness suggestions, benefit options and updates to employees and spouses/domestic partners who sign up, including information such as:

- When they are due for important care or screenings
- When there are opportunities to save money, whether on their prescription or 401(k)
- Tips to help members feel their best

MyEvoke will replace My Life Track, which will officially sunset on December 31, 2016. To register, visit MyEvoke at www.mylowesbenefits.com/MyEvoke.

What's Next?

Visit the My Lowe's Benefits site during annual enrollment and throughout the year. Remember to:

- Review the 2017 [Annual Enrollment overview](#) on the My Lowe's Benefits site.
- Review the [My Lowe's Benefits site](#) with your family to find additional information on new plan designs, [rates](#), and offerings.
- If you'd like to make changes to your benefit elections, click on the "[Enroll Now](#)" link on the My Benefits site. If you are not logged into My Lowe's Life, you will be prompted to enter your employee ID and password.

This includes highlights of Lowe's part-time benefits effective January 1, 2017. A complete description of each benefit option can be found in the plans' legal documents and contracts. In the event of a conflict between this and any other descriptions of the plans, the formal plan documents and insurance contracts will control. Lowe's reserves the right to amend, modify, revoke, or terminate the plan in whole or in part at any time. The authority to make such changes rests with Lowe's. Neither this document nor the plans it describes constitutes a promise of continuing employment with Lowe's. October 2016.