

# *Open Enrollment for 2019 Benefits*



## Dear 3DS U.S. Colleagues:

At Dassault Systèmes, wellness means more than just your physical health. Our philosophy is to provide competitive, comprehensive programs to support you in all areas – **health, wealth, life, and career**. Similarly, the benefit decisions you make during Open Enrollment and throughout the year affect more than just your health – your elections are financial decisions, too, that can affect your wealth and your life.

While health care costs are still rising nationally, we are proud to say that we continue to actively manage our benefit programs and control our costs. You play a major role in helping us keep costs down by:



- **Taking advantage of preventive care and wellness initiatives.** Checkups, immunizations, and screenings, all covered at 100% in network, can help detect and prevent serious medical conditions, and we have good news to report: more of you have been taking advantage of preventive screenings, keeping yourselves and your families healthy and helping identify issues sooner. Our medical, dental, and vision plans cover in-network preventive care at 100%. Our Vitality wellness program rewards you for participating in various preventive screenings and exams, as well as other health-related activities.
- **Being smart shoppers when it comes to prescription drugs.** The 3DS prescription program through Express Scripts features prior authorization, step therapy, and home delivery programs as initiatives designed to ensure that your medication is safe, effective, and affordable. By following the program’s guidelines, you can save money on your prescriptions and help keep costs down for everyone at 3DS. A prescription drug guide will be available on [www.Rewardsat3DS.com](http://www.Rewardsat3DS.com) to help you understand your prescription drug benefits.
- **Getting the right care at the right time and place.** You have options when it comes to choosing medical care. In addition to regular check-ups with your primary care physician, you can save time and money with emergency room alternatives like urgent care centers or Telehealth, and programs like Best Doctors. When you make the right choice when you need care, you save, and the Company saves.

### 2019 Employee Health Care Contributions

We estimate that the costs associated with the Coinsurance and Health Investment Plans in 2019 will be similar to last year, so your paycheck contributions will not increase. However, the costs associated with the Copay Plan have been and are expected to continue to be higher; as a result, paycheck contributions for the Copay Plan will be slightly higher. Paycheck contributions for dental and vision coverage will remain the same.

The upcoming Open Enrollment period is Monday, October 29 to Friday, November 9, so take this opportunity to review all that 3DS has to offer. Review this newsletter for additional highlights and resources available to help you choose well. We also invite you to attend an Open Enrollment webinar. In the meantime, if you have any questions about your benefits or Open Enrollment, please visit [www.RewardsAt3DS.com](http://www.RewardsAt3DS.com) or contact the [People Support Center](#).



**Rich Arco, Vice President**

Human Resources, Dassault Systèmes Americas

# What's New for 2019

While benefit options remain the same for 2019, you should still use Open Enrollment as an opportunity to evaluate your elections and ensure you're making the most of all that 3DS offers.

## Telehealth

The cost for telehealth medical visits under the Health Investment Plan will increase from \$49 to \$54. The copay remains \$15 under the Copay or Coinsurance Plan.

Telehealth also offers virtual visits with social workers or psychologists. In 2019, you'll continue to pay:

- \$15 copay per visit through the Copay Plan or the Coinsurance Plan
- \$79 copay for visits with a social worker or counselor and \$95 for visits with a psychologist through the Health Investment Plan

## Weight Loss Benefit

Enrollment in a 3DS medical plan includes a weight loss benefit that can save you or your family up to \$150 per calendar year. Previously, only Traditional Weight Watchers® meetings and the Weight Watchers at Work program qualified as non-hospital based programs eligible for the weight loss benefit. Beginning January 1, 2019, coverage will be expanded to any non-hospital based weight loss program that focuses on weight loss by modifying eating and physical activity habits and that requires participation in behavioral/lifestyle counseling with nutritionists, registered dietitians, exercise physiologists, or other certified health professionals in multiple sessions throughout enrollment in the program. Program delivery and counseling may be in-person, over the phone, or online. Hospital-based weight loss programs continue to be eligible.

## IRS Contribution Limits

The IRS determines the maximum annual pre-tax amount you and 3DS combined can contribute to a Health Savings Account (HSA) or Health Care Flexible Spending Account (FSA). The IRS has increased the maximum HSA contribution for 2019, and FSA limits are pending but should be available by the end of October.

Tax-Advantaged Saving Account	2018	2019
Health Savings Account (HSA) Contribution Limit for Health Investment Plan Participants (including contributions made by you and 3DS)	\$3,450 for employee only coverage \$6,900 for all other coverage levels	\$3,500 for employee only coverage \$7,000 for all other coverage levels
Health Care Flexible Spending Account (FSA) Contribution Limit	\$2,650 for all coverage levels	The IRS updates FSA limits in late October. 3DS will use the official 2019 IRS limit.

## Disability, Life, and AD&D Through Lincoln Financial

Lincoln Financial Group has acquired the divisions of Liberty Mutual that administer our Disability, Life, and AD&D benefits. If you take a leave, or seek information, you may see both companies' names. Please note that this change does not affect 3DS Auto and Home coverage.

### Open Enrollment... October 29 – November 9, 2018

**Open Enrollment is your once-a-year opportunity to choose the right plans for your needs in 2019.**

#### If You Don't Enroll...

Your contributions to a Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), and Dependent Care FSA will not carry over to 2019. You must make new elections for these accounts between October 29 and November 9, 2018. All other benefits will carry over.

Please note that while you can change your HSA contribution amount during the year, you can't change your contribution amount to an FSA. We encourage all employees to review their options during the Open Enrollment window.

Enroll through <https://workforcenow.adp.com> or by calling the 3DS Benefits Service Center at 855-547-8508

# Your 2019 Benefits Information Calendar

Event	Date
<b>Benefit Fairs</b> For employees in various 3DS locations, vendor representatives will be available to answer questions.	<b>San Diego, CA:</b> October 23, 11 a.m. to 1 p.m. <b>Auburn Hills, MI:</b> October 25, 9 a.m. to 11 a.m. <b>Royal Oak, MI:</b> October 25, 1 p.m. to 3 p.m. <b>Providence, RI:</b> October 30, 11 a.m. to 1 p.m. <b>Waltham, MA:</b> November 1, 11 a.m. to 2 p.m. <b>Milford, CT:</b> November 5, 11 a.m. to 1 p.m.
<b>Webinars</b> No matter your location at 3DS, you can dial in and connect to a presentation about Open Enrollment.	October 24, 3 p.m. ET October 29, 3 p.m. ET
<b>Enrollment Period</b> Be sure to make your elections by the deadline (medical, dental, and vision coverage; FSA/HSA contributions; optional life/AD&D insurance; and voluntary benefits such as InfoArmor and Hyatt Legal).	October 29 – November 9, 2018
<b>Choices Take Effect</b>	January 1, 2019

## Resources

Use these resources to help you choose well during Open Enrollment:

Read the 2019 Benefits Guide	Attend a Benefits Open Enrollment Webinar	Estimate Your Expenses with the Medical Plan Cost Estimator
This guide provides a comprehensive view of all of your 3DS benefits. Visit <a href="http://www.RewardsAt3DS.com">www.RewardsAt3DS.com</a> to access the Guide.	This presentation will provide detailed information to ensure you get the most value from 3DS benefits.	Use this <b>tool</b> provided by BCBSMA to consider each medical plan option and understand your out-of-pocket expenses and HSA or FSA contributions for 2019. The information you enter is confidential and is not shared with <b>3DS</b> .

## For More Information

Visit [www.RewardsAt3DS.com](http://www.RewardsAt3DS.com) or contact the **People Support Center** for answers to your questions.