

# 2018

## EMPLOYEE BENEFITS GUIDE



Columbia  
Property Trust





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## 2018 Employee Benefits

One of the great advantages of working at Columbia Property Trust (CXP) is the outstanding benefits package provided by the company. These benefits are designed to help you with your short-term as well as your long-term goals. Please take a few minutes to read this information and share it with your covered dependents. Additional policy and procedure information can be found in the Summary Plan Documents (SPDs), in the Employee Handbook and within the online HR Portal.

## Claims Consultant: Ironwood Benefits

Ironwood has a dedicated claims consultant, Renee Leggitt, who is available to answer any questions or concerns you may have regarding your benefits. You can always call Meritain directly, but Renee is another resource for you if you need additional assistance. She can help you with problems or questions regarding claims submissions, claims review, claims appeals, coordination with Meritain and your doctor's office, etc. You may reach her by phone at 877.437.6854, option 1 or email at rleggitt@ironwoodins.com.

### Before calling, please be sure to have the following information available:

- Full Name
- Social Security Number
- Date of Birth
- Explanation of Benefits (EOB)
- Dependent Name, SSN, DOB (if applicable)

## Contact Information

Please take some time to review the benefits included in the guide. If you have any questions, contact Human Resources or the appropriate provider below.

<b>Medical</b> Meritain - Aetna Network	800.925.2272 www.meritain.com
<b>Pharmacy</b> Express Scripts through RxBenefits	800.334.8134 RxHelp@rxbenefits.com
<b>Dental</b> Cigna	800.244.6224 www.mycigna.com
<b>Vision</b> Cigna	877.478.7557 www.mycigna.com
<b>Basic, Supplemental Life, AD&amp;D, and LTD</b> Cigna	800.362.4462 www.mycigna.com
<b>Basic Long Term Disability (LTD)</b> Cigna	800.362.4462 www.mycigna.com
<b>Flexible Spending Accounts (FSA)</b> EBC Flex	800.346.2126 participantervices@ebcflex.com www.ebcflex.com/thinkfsa
<b>Health Savings Accounts (HSA)</b> BenefitWallet	877.472.4200 www.mybenefitwallet.com
<b>Critical Illness</b> UNUM	800.635.5597 www.unum.com
<b>Supplemental Long Term Disability (LTD)</b> MetLife	800.929.1492 www.metlife.com
<b>Long Term Care</b> LTC Solutions, Inc.	877.286.2852 www.myltcguide.com/cxp
<b>Telehealth</b> Teladoc	800.835.2362 Teladoc.com
<b>401(k) Plan</b> Fidelity Investments	800.835.5097 www.401k.com
<b>529 College Savings Plan</b> Fidelity Investments	800.544.1914 www.fidelity.com
<b>Employee Assistance Program (EAP)</b> EAP Consultants	800.869.0276 www.eapconsultants.com
<b>Credit Union</b> Associated Credit Union	770.448.8200 www.acuonline.org
<b>Claims Consultant</b> Ironwood Benefits Advisory Services	Renee Leggitt 877.437.6854, option 1 rleggitt@ironwoodins.com

# Eligibility

Benefits are available to all employees working a minimum of 30 hours per week.

### Also eligible for coverage are:

- Your legal spouse or eligible domestic partner
- Children up to age 26 regardless of marital status, student status or employment status

# Qualifying Event

Your elections will be locked in until the next annual enrollment period or until you have a qualifying event. Qualifying events include but are not limited to:

- ✓ Marriage, divorce or legal separation
- ✓ Birth or adoption
- ✓ Death of your spouse or covered child
- ✓ Change in you or your spouse's work status that affect the benefits eligibility
- ✓ Becoming eligible for Medicare or Medicaid during the year

If you have a qualifying event, you must provide written notice to Human Resources within 30 days of the event.

# Paid Time Off (PTO)

CXP recognizes the need for employees to balance family, personal, and work time and therefore provides a generous amount of "Paid Time Off" based on length of service with the company. PTO is prorated during the first year of employment.

0 to 5 years of service	21 days
@ 5-year anniversary	27 days
@ 10-year anniversary	31 days
@ 15-year anniversary	35 days

# Holidays

### CXP recognizes 10 paid holidays annually:

- Monday, January 1st - New Year's Day
- Monday, January 15th - MLK JR Day
- Monday, February 19th - President's Day
- Friday, March 30th - (Good Friday Early Close @ 3:00pm)
- Friday, May 25th - (Memorial Day Early Close @ 3:00pm)
- Monday, May 28th - Memorial Day
- Tuesday, July 3rd - (Independence Day Early Close @ 3:00pm)
- Wednesday, July 4th - Independence Day
- Friday, August 31st - (Labor Day Early Close @ 3:00pm)
- Monday, September 3rd - Labor Day
- Wednesday, October 31st - (Halloween Early Close @ 3:00pm)
- Wednesday, November 21st - (Thanksgiving Early Close @ 1:00pm)
- Thursday, November 22nd - Thanksgiving
- Friday, November 23rd - Thanksgiving
- Monday, December 24th - Fixed Floating Holiday
- Tuesday, December 25th - Christmas
- Monday, December 31st - (New Year's Early Close @ 3:00pm)



# Fitness

CXP will reimburse benefit eligible employees \$30 per month for participating in qualified exercise activities. Activities that qualify for the subsidy include gym memberships and other aerobic activities that require a fee to participate.

# Tuition Reimbursement Plan

CXP provides financial assistance to full-time employees up to a maximum of \$5,250 / calendar year as long as certain criteria are met.

# Credit Union Membership

Employees can enjoy membership in the Associated Credit Union. Benefits include interest checking, savings, lower-interest loans, Auto Finder, IRAs, Visa cards, and other financial services.

# Employee Assistance Program (EAP)

The EAP provides free confidential assistance 24 hours a day, 7 days a week to employees and family members for marital, emotional, financial, or addiction problems that may interfere with an employee's work/life and/or performance. This service is free and confidential.

# Spending Account Benefits



## FLEXIBLE SPENDING ACCOUNT - EBC FLEX

The Flexible Spending Account (FSA) provides employees the opportunity to pay specific expenses with pre-tax dollars. These plans enable you to “redirect” part of your pay (before federal income tax or Social Security taxes are deducted) into a tax-advantage account.

## HEALTHCARE FLEX SPENDING ACCOUNT

The Healthcare FSA can be used to pay for most out-of-pocket medical, vision, and dental care expenses for yourself and your dependents. You are eligible to set aside up to \$2,650 per year.

## DEPENDENT CARE FLEX SPENDING ACCOUNT

The Dependent Care FSA can be used to pay for eligible day care expenses for a dependent child or adult relative while you or your spouse works or while your spouse is a full-time student or disabled. You are eligible to set aside up to \$5,000 per year.

## TRANSPORTATION SPENDING ACCOUNT

The Transportation Spending Account can be used to pay for costs associated with commuting.

**Transit** — Mass transit, vanpools, and commuter highway vehicles can be paid for through this account. You are eligible to set aside up to \$260 per month.

**Parking** — Parking expenses incurred as a part of an employee’s commute can be paid through this account. You may set aside up to \$260 per month.

## HEALTH SAVINGS ACCOUNT MERITAIN’S PARTNER, BENEFIT WALLET

If you are enrolled in the High Deductible Health Plan, you may open a Health Savings Account (HSA). A HSA is an account you can use to pay for qualified health expenses for you and your covered dependents. Unlike the FSA, you can take your HSA account with you if you change jobs or retire. The money in this account is available as it’s deposited and will roll over from year to year.

Once you are enrolled and your account is open, you will have access to your account from [www.mybenefitwallet.com](http://www.mybenefitwallet.com). You will receive a new Meritain Visa debit card when you enroll.

CXP will make an annual contribution of \$500 per individual or \$1,000 per family into your Health Savings Account. In addition, CXP will match \$1.50 for every \$1.00 an employee contributes, up to \$750 per individual, or \$1,500 per family enrollment (maximum employer contribution of \$1,250 per individual / \$2,500 per family). Employer contributions are prorated during the first year of employment.

2018 Maximum Contribution Limits		
	Individual	Family
Max IRS Contribution Limits	\$3,450	\$6,900
55 or older, catch up contribution	\$1,000	

See [www.irs.gov](http://www.irs.gov), IRS Publications 502 and 969 for additional information about qualified medical expenses & helpful information about HSA’s.



# Medical Benefits

Columbia Property Trust offers you two health plans through Meritain with the Aetna network from which to choose. The in and out of network benefits are outlined below.



	Point of Service		High Deductible Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Network</b>	Aetna POS II		Aetna POS II	
<b>Deductible</b>	Includes Cross Accumulation		Includes Cross Accumulation	
□ Individual	\$750	\$1,500	\$2,000	\$4,000
□ Family	\$2,250	\$4,500	\$4,000	\$8,000
<b>Coinsurance</b>	100%	70%	100%	80%
<b>Out-of-Pocket Maximum (includes deductible)</b>	Includes Cross Accumulation		Includes Cross Accumulation	
□ Individual	\$2,000	\$6,500	\$2,000	\$8,000
□ Family	\$4,000	\$19,500	\$4,000	\$16,000
<b>Inpatient Hospitalization</b>	100% after deductible	70% after deductible	100% after deductible	80% after deductible
<b>Outpatient Services</b>	100% after deductible	70% after deductible	100% after deductible	80% after deductible
<b>Emergency Room</b>	\$150 Copay		100% after deductible	
<b>Urgent Care</b>	\$75 Copay		100% after deductible	80% after deductible
<b>Office Visit</b>				
□ Preventative Care	Covered at 100%		Covered at 100%	
□ Primary Care Physician (PCP)	\$25 Copay	70% after deductible	100% after deductible	80% after deductible
□ Specialist	\$35 Copay		100% after deductible	
<b>Prescription Drugs</b>				
□ Retail	\$10 / \$30 / \$50		100% after deductible	Not Covered
□ Mail Order	2 x Retail			
<b>Pharmacy Network</b>	Express Scripts		Express Scripts	
<b>Lifetime Maximum</b>	Unlimited		Unlimited	

## Monthly Contributions

Employee Contributions	Point of Service	HDHP
Employee Only	\$40.00	\$0.00
Employee + Spouse/Domestic Partner	\$110.00	\$0.00
Employee + Child(ren)	\$60.00	\$0.00
Family	\$130.00	\$0.00

### New! Your pharmacy plan is now through Express Scripts through RxBenefits.

You you will have one ID card for both medical and pharmacy benefits. For any assistance or questions with RxBenefits, contact 800.334.8134 or RxHelp@rxbenefits.com.

## Dental Insurance: Cigna

You may access any dental provider. However, your dollars will go further if you use an in-network dentist within the Cigna Dental PPO Network.

Please login to [www.mycigna.com](http://www.mycigna.com) for more information.

**This benefit is 100% paid by CXP.**

Dental Services	Any Provider
<b>Calendar Year Deductible</b> (Applies to Basic and Major Services)	\$50
<ul style="list-style-type: none"> <li>▫ Individual \$150</li> <li>▫ Family</li> </ul>	
<b>Calendar Year Benefit Max</b>	\$3,000 per person
<b>Preventive Services</b> (2) exams per calendar year including 100% cleanings and x-rays	100%
<b>Basic Services</b> Fillings, simple extractions, complex oral surgery, periodontics, endodontics	80%
<b>Major Services</b> Crowns, inlays, onlays, dentures, bridges	60%
<b>Periodontics</b>	80%
<b>Endodontics</b>	80%
<b>Orthodontia Treatment</b> For dependents up to age 19	60%
<b>Orthodontia Lifetime Maximum</b>	\$3,000

## Vision Insurance: Cigna

Please login to [www.mycigna.com](http://www.mycigna.com) for more information. Please note: Frequency for exams and lenses is 12 months. Frames is 24 months.

**This benefit is 100% paid by CXP.**

Vision Services	In-Network	Non-Network
<b>Exam</b>	\$10 copay	\$45 allowance
<b>Lenses</b>	\$20 copay	\$32-\$80 allowance
<b>Contact Lenses</b>		
<ul style="list-style-type: none"> <li>▫ Elective \$110 allowance</li> <li>▫ Medically Necessary Covered in full</li> </ul>		\$98 allowance \$210 allowance
<b>Frames</b>	\$110 allowance	\$61 allowance



## Basic Life and AD&D

Life insurance benefits serve to protect your family and dependents. It is important to keep your beneficiary information up to date to ensure that your life insurance benefits will be allocated to the appropriate parties.

**This benefit is 100% paid by CXP.**

	Coverage Level
<b>Employee</b>	One (1) x salary with a minimum of \$50,000 and a maximum of \$200,000
<b>Spouse</b>	\$10,000
<b>Child(ren)</b>	\$5,000 per child
<b>Birth to 6 months</b>	\$1,000

Basic AD&D is fully paid by CXP and provides an additional \$250,000 of coverage for the employee in the event of an accidental death or dismemberment.

## Supplemental Life and AD&D

Supplemental Life Insurance is available to all benefit-eligible employees. Employees have the option to purchase additional life insurance for themselves and/or their dependents.

Current employees also have the option to purchase Supplemental AD&D Insurance protection at a coverage level equal to the Supplemental Life Insurance election. Supplemental AD&D may be purchased only in conjunction with Supplemental Life coverage.

	Supplemental Life and AD&D
<b>Employee</b>	\$1,000 increments, up to the lesser of 5x salary or \$700,000
<b>Guarantee Issue</b>	\$200,000
<b>Spouse</b>	Less than or equal to 100% of the employee's election up to a maximum of \$50,000
<b>Child(ren)</b>	Up to \$10,000



## Short-Term Disability: Cigna

Short-Term Disability (STD) is a fully paid benefit that provides income replacement on a bi-weekly basis for a limited period of time in the event that you become ill or are disabled in a non-work related injury. The STD benefit can last up to 12 weeks when a qualified disability occurs. The plan pays at the following benefit levels:

**This benefit is 100% paid by CXP.**

Short-Term Disability	Weekly Benefit Amount
Up to 1 year of service	60% of pay
1 to 3 years of service	75% of pay
3 or more years of service	90% of pay
Elimination Period	5 days
Benefit Duration	12 weeks

## Basic Long Term Disability: Cigna

Long Term Disability (LTD) insurance provides income replacement on a monthly basis if a serious illness or injury causes you to be unable to perform the duties of your "own occupation" for more than 90 days. LTD can cover you up to age 65 if you remain disabled. LTD is a fully paid company benefit.

**This benefit is 100% paid by CXP.**

Long Term Disability	Benefit Amount
Monthly Benefit Amount	60% of monthly salary
Elimination Period	90 days
Benefit Duration	To age 65 or SSNRA
Maximum Monthly Benefit	\$15,000 (Tax Free)

## Supplemental Long Term Disability: MetLife

Employees have the option to purchase an individual Supplemental Long Term Disability policy at discounted group rates. The additional coverage combined with the company-paid basic long term disability may provide up to 65% income replacement during a Long Term Disability.

## Supplemental Group Critical Illness: UNUM

Critical Illness provides you a lump sum benefit upon diagnosis of a covered critical illness or event such as cancer, heart attack or stroke. All benefit eligible employees may purchase an individual insurance policy through UNUM.

These benefits are 100% employee paid through payroll deduction.

- Multiple family options are available
- \$75 annual wellness benefit
- Policy is portable

## Teladoc

If you are enrolled in Meritain's medical plan, you and your eligible dependents will have access to Meritain's Telehealth through Teladoc. You will have 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or video. The copay for this service is: Point of Service plan \$25 copay/HDHP plan \$40 copay that goes toward your deductible. Please contact Teladoc at 800.835.2362 and/or www.teladoc.com.

**Treat many medical conditions:**

Cold and flu symptoms • Bronchitis • Allergies • Sinus problems • Respiratory infection • Ear Infection • And more!

## Long Term Care (LTC): LTC Solutions

Employees have the option to purchase long term care insurance. Long term care insurance is designed to pay for custodial care once you are in need of assistance with two or more Activities of Daily Living (bathing, eating, dressing etc.) or have cognitive impairment like dementia or Alzheimer's. Long term care insurance will pay for care received at home, in a nursing home or assisted living facility.

## Retirement 401(k) Plan: Fidelity

CXP immediately provides a matching contribution for all 401(k) participants, up to the IRS maximum! (For pre-tax or Roth deferrals, the limit is currently \$18,000 for employees under 50 years; \$24,000 for employees 50 years and older, and is subject to the Plan limitation of 75% of annual earnings.) The rate of company match is based on years of service, adjusting in the pay period immediately following the respective anniversary date. For a complete description of Plan rules, please refer to the SPD.

Company Tenure	Company Match
First (2) years	\$0.25
Following (2)nd anniversary	\$0.50
Following (3)rd anniversary	\$0.75
Following (4)th anniversary	\$1.00

## 529 College Savings Plan: Fidelity

Employees may choose to participate in a tax-advantaged 529 College Savings Plan.

- Benefits include tax-deferred growth, tax-free "qualified" distributions, higher contribution limits, no income or age restrictions, and greater control for account owners.
- Employees are allowed to save for their own or their designated beneficiary's education.





**Ironwood Insurance Services, LLC**

3715 Northside Parkway NW | Suite 1-500 | Atlanta, GA 30327 | 404.503.9100 | [ironwoodins.com](http://ironwoodins.com)

*Only the official plan documents or insurance contracts establish and govern all rights to benefits under the plans. This guide is not a plan document or any insurance contract. If there is a discrepancy between the information provided in this guide and the applicable plan document or insurance contract, the plan document or insurance contract will control and govern.*