



2019 Benefits Guide

Union Employees



Table of Contents

Welcome to CAE! .....	.1
New Hire Checklist .....	.1
New Hire Action Items .....	.1
Questions? .....	.1
Eligibility .....	.2
Making Changes During the Year .....	.2
Enrollment Periods .....	.3
Healthcare Advocacy and Support Service .....	.3
Medical Benefits .....	.4
Cigna Telehealth Connection .....	.4
Medical Plan Options .....	.5
Employee and Family Assistance Program .....	.6
Health and Wellness .....	.6
Dental Benefits .....	.8
Vision Benefits .....	.8
Flexible Spending Accounts .....	.9
Health Reimbursement Arrangement .....	.9
Health Savings Account .....	.10
Income Protection .....	.11
Legal Plan .....	.11
401(k) Savings Plan .....	.12
International Business Travel Medical Coverage .....	.12
TRICARE Supplement Plan .....	.12
Medicare Navigator .....	.12
Online Tools .....	.13
Benefits Hotline .....	.15
Vendor Partner Contact List .....	.15



Welcome to CAE!

CAE is committed to providing employees with a benefits program that is both comprehensive and competitive. Our CAE benefits program offers health coverage and financial security for our employees and their families.

This guide is a general overview of your benefit choices to help you select the coverage that is right for you. To enroll, select the *MyBenefits* logo in *CAE – MyApps* or log on directly to cae.tri-ad.com. If you need help, call 844-319-8113 or email caebenefits@tri-ad.com.

New Hire Checklist

As a new hire at CAE, you may be eligible for CAE's benefits package. Please gather and review the following:

- This 2019 Benefits Guide
- 401(k) Highlights Plan #091450

New Hire Action Items

As a new CAE employee, your benefits will become effective on your date of hire if you complete your enrollment within 45 days of hire. If you do not enroll within 45 days of hire, you will not be able to enroll until the next Open Enrollment or if you experience a qualifying event (change in family status) during the year.

1. Review the information in your checklist materials (see list above).
2. You will receive a welcome email from caebenefits@tri-ad.com, which indicates that your information has been loaded into our benefits portal.
3. You are encouraged to watch the new hire benefits orientation online.
4. Enroll in the benefit programs that meet your needs by logging into the benefits portal at cae.tri-ad.com. After registering and accepting the terms and conditions, select the *Click Here* link in the yellow *Alerts* box near the top of the page.
5. If you choose to cover your dependents (legal spouse, domestic partner, or child(ren)), submit eligibility verification documentation to the Benefits Hotline within 45 days of your date of hire (plus 15-day grace period) or coverage will be removed.

6. Life or disability coverage may require proof of good health ("evidence of insurability" or EOI) before coverage can begin. Lincoln Financial Group will send an email or a letter to your home address with instructions for how to answer their questions so that they can make a determination.
7. You may begin, change, or end your contributions to the 401(k) Plan 2 at any time.
 - Vanguard will be alerted that you have become a member of CAE and an account will be set up for you.
 - You can create your own username and password on the Vanguard website. The <https://retirementplans.vanguard.com> will walk you through each step of the enrollment process (Plan # is 091450).

Questions?

For complete details on all CAE benefits, please log into the benefits at cae.tri-ad.com, or contact the Benefits Hotline at 844-319-8113 (M-F 7AM – 8PM Central) or caebenefits@tri-ad.com. For questions about plan coverage or which option would be best for you, please contact Health Advocate at 866-695-8622 or answers@healthadvocate.com.

Eligibility

If you are a full-time or a regular part-time employee working 30 hours or more per week, you may participate in CAE's benefits program upon meeting the eligibility requirements. Part-time employees who are not regularly scheduled to work may have a year waiting period before the 30-hour measurement is taken to determine eligibility.

You also have the option to enroll your eligible dependents in certain benefits. They include:

- Your legal spouse or domestic partner,
- Your children up to age 26 regardless of marital or student status, and
- Your unmarried child(ren) of any age who are incapable of supporting themselves due to a mental or physical disability and who are totally dependent on you.

Note: Dependent eligibility verification documentation is required within 45 days of your date of hire (plus 15-day grace period) for new hires.

Benefit	When Benefits Begin
Medical/Prescription/Telehealth	Effective on date of hire if you enroll within 45 days; otherwise you must wait until the next open enrollment
Dental	
Vision	
Flexible Spending Account	
Employee and Dependent Life and AD&D	
Short-Term Disability	
Legal Services	
International Business Travel Medical	Immediate auto-enroll
Employee Assistance Program	
Healthcare Advocacy and Support	
Long-Term Disability	

Refer to your labor agreement for further guidance.

Making Changes During the Year

Medical, dental, vision, HSA, and FSA contributions are taken on pre-tax earnings. CAE complies with IRS regulations; therefore, changes to benefit elections cannot be made unless you experience a qualified life event. Qualified life events include:

- Marriage, divorce or legal separation,
- Death of your spouse/domestic partner or dependent,
- Birth or adoption,
- Marriage of a dependent*,
- Your spouse/domestic partner terminating or obtaining new employment*,
- You or your spouse/domestic partner switching employment status from full-time to part-time or vice versa*,
- Transfer to a new work location where different benefit options are offered,
- Qualified Medical Child Support Order,
- You or your spouse's/domestic partner's enrollment in Medicare, or
- Your enrollment in a Marketplace Health Plan.

If one of these events occurs, go online to cae.tri-ad.com within 31 days** of the event or the change will not be allowed. Only benefit changes which are consistent with the qualified life event are permitted. Call the Benefits Hotline 844-319-8113 if you have questions or need assistance with the documentation for this process.

* The change must also impact eligibility for coverage

** 60 days for birth or adoption, and if you, your spouse or eligible dependent lose coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or become eligible for state provided premium assistance.

Working Spouse Surcharge

If you choose to cover your spouse/domestic partner under a CAE medical plan and they are offered medical coverage by their employer, a \$25-per-pay period spousal surcharge will apply. This surcharge offsets a small portion of the additional cost CAE assumes by covering your working spouse/domestic partner.

Enrollment Periods

New Employees

As a new CAE employee, your benefits will become effective on your date of hire if you complete your enrollment within 45 days of hire. If you fail to enroll within 45 days of hire, you will not be able to enroll until the next Open Enrollment or if there is a qualifying event (change in family status) during the year.

Open Enrollment

As a benefits-eligible employee, you have the once-a-year opportunity to enroll in or make changes to your benefit plans during our open enrollment period. Open Enrollment is held in the fall with elections effective January 1 of the following year.

How to Enroll

Log into the benefits portal at cae.tri-ad.com. Click the *Register Now* button if this is your first time using the portal. Input the identification information and create your own user name, password and challenge questions. After agreeing to the terms and conditions, select the *Click Here* link in the yellow *Alerts* box near the top of the page.

You can also go to *CAE - MyApps* from the Windows start menu and select the *MyBenefits* logo.

If you are not logged into a CAE network computer, visit myapps.microsoft.com/cae.com

- Enter your network username. (Example: John Smith is `jsmith@cae.com`)
- Enter your Windows password. If your password does not work, contact your local IT helpdesk for assistance.

Paying for Your Benefits

Most benefits are paid by you at discounted group rates. CAE offers options so that you can build a benefits program to meet your needs and your lifestyle.

Healthcare Advocacy and Support Service

As a benefits-eligible employee (you do not need to be covered under a CAE plan), you have access to your own **free** "Personal Health Advocate." The service is called Health Advocate and can help you:

- Support medical issues, from common to complex
- Answer questions about diagnoses and treatments
- Research the latest treatment options
- Find the right in-network doctors and make appointments
- Research and arrange expert second opinions
- Facilitate pre-authorizations and coordinate benefits
- Resolve insurance claims and billing issues
- Explain benefits and your share of the costs

Health Advocate is provided **free of charge** to employees, their spouse/domestic partner, dependent children, parents, and parents-in-law. Please call 866-695-8622, e-mail answers@healthadvocate.com, or visit healthadvocate.com/members (first time users will need to click *Register Now* to create an online account) to use this service. Support is available 24/7. Simply identify yourself as a CAE employee and provide the advocate with information about your case. Your information will be held in strictest confidence.

Benefits Hotline

If you have any questions regarding eligibility, enrollment periods, or would like additional information, go to cae.tri-ad.com, email caebenefits@tri-ad.com, or contact the CAE Benefits Hotline at 844-319-8113, Monday through Friday, 7:00am to 8:00pm Central.

Medical Benefits

In-Network Advantage

Consider your Cigna medical and prescription drug plan options highlighted on the next page of this guide. The HDHP and PPO options give you the freedom to use the health care provider of your choice. When you use a Cigna Open Access Plus in-network provider, the percentage you pay out-of-pocket will be based on a negotiated fee, which is usually lower than the actual charges. If you use a provider who is outside of the network, you may be responsible for paying the difference between 110% of the Medicare reimbursement rate for the charges and what the provider charges, in addition to your cost share amount.

Cigna Care Designation

Doctors in 21 different medical specialties are assessed for quality and cost efficiency, since quality care doesn't have to mean higher costs. Whenever you use the myCigna online directory to find a doctor, you'll see top-performing doctors are shown with the Cigna Care Designation symbol. This gives you an unbiased evaluation of quality and cost that you can trust.

Preventive Care

Preventive care services are those that are generally linked to routine wellness exams and screenings. Non-preventive services are those that are considered treatment or diagnosis for an illness, injury, or other medical condition. Preventive care is covered at 100% in-network, but there may be limits on how often you can receive preventive care (such as being the recommended age). Examples of preventive care include:

- Annual routine physicals
- Bone-density tests
- Mammograms
- Sigmoidoscopies
- Immunizations
- Cholesterol screening
- Pap smears and pelvic exams
- Colonoscopies

Annual Deductible

Your **annual deductible** is the amount of money you must first pay out-of-pocket before your plan begins paying for services covered by co-insurance. After you meet your deductible, the plan pays for a percentage of covered expenses (co-insurance) until you meet your out-of-pocket maximum. If you receive services from an out-of-network provider, the plan has a higher deductible and pays a lower percentage of co-insurance. For more information, refer to your health care plan summaries at cae.tri-ad.com.

Co-payments and Co-Insurance

A **co-payment** (copay) is the fixed dollar amount you pay for certain in-network services. **Co-insurance** is the percentage of covered expenses shared by the employee and the plan. In most cases, co-insurance is paid after the insured meets a deductible. For example, if the plan pays 80% of an in-network covered charge, you pay 20%.

Out-of-Pocket Maximum

All plans include an **out-of-pocket maximum**, which includes eligible medical and pharmacy expenses (copays, deductible and co-insurance). Once you reach that maximum, the plan begins to pay 100% of eligible expenses. There are separate in- and out-of-network annual out-of-pocket maximums.

Cigna Telehealth Connection

All of our Cigna medical plans include Telehealth Connection, which provides 24/7 access to a board-certified physician through the convenience of phone or video consults, so you can quickly and easily talk with an experienced doctor from the comfort of your home. And with a national network of doctors ready to answer your call, you can forget about spending hours in the waiting room.

Cigna Telehealth Connection doctors can write prescriptions according to the regulatory guidelines of your state and can treat many of the most common medical conditions, including:

- Cold and flu symptoms
- Sinus problems
- Respiratory infections
- Bronchitis
- Allergies
- Urinary tract infections

To learn more about Cigna Telehealth Connection and to register, visit www.myCigna.com.

Earn \$250 in 2019

Get an annual checkup at your doctor's office, and you'll earn \$250!

- Cigna will process your medical claim and then send a monthly report to Health Advocate triggering payment of the reward.
- Please ensure your doctor's office bills timely and under the correct preventive care codes.

Your physician's office should use the following CPT codes to earn the reward: 99385-99387 and 99395-99397. Your OB's office should use the following CPT codes: S0610 or S0612.

These rewards are offered to employees and spouses / domestic partners who are covered under a CAE medical plan. Rewards are deposited into your HSA (for HDHP plan participants) or Health Reimbursement Arrangement (HRA) for PPO+ plan participants.

Medical Plan Options

CAE offers two medical plan options through Cigna. Each plan includes prescription drug coverage. An Indemnity plan is also available for those who live outside of the Cigna PPO and HDHP networks. The table below highlights coverages for the most utilized benefits. For complete information on your health plan options and special conditions, please go to cae.tri-ad.com to view the Summaries of Benefits and Coverage and the Summary Plan Descriptions.

Option Benefits	PPO +		HDHP +	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Cigna Network Name	Open Access Plus (Open Access Plus, OA Plus, Choice Fund OA Plus)			
Individual Deductible	\$750	\$4,000	\$2,000	\$4,000
Family Deductible²	\$1,500	\$8,000	\$4,000	\$8,000
Individual OOP Max	\$3,000	\$8,000	\$4,000	\$8,000
Family OOP Max	\$6,000	\$16,000	\$8,000	\$16,000
PCP Office Visit³				
Cigna Care	\$20	40% after deductible	10% after deductible	40% after deductible
Regular	\$40		30% after deductible	
Specialist Office Visit³				
Cigna Care	\$40	40% after deductible	10% after deductible	40% after deductible
Regular	\$80		30% after deductible	
Telehealth	\$15	N/A	10% after deductible	N/A
Preventive Care	No charge	40% after deductible	No charge	40% after deductible
Urgent Care	\$75	40% after deductible	20% after deductible	40% after deductible
Emergency Room	\$200	\$200	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Inpatient Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Independent Lab (like Quest or Labcorp)	No charge	40% after deductible	20% after deductible	40% after deductible
Outpatient Lab, X-Ray, Imaging	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Prescription Drugs				
Rx Deductible	None		Combined with deductible ¹	
Retail: Generic	\$10	None	20% after deductible	None
Retail: Formulary Brand	20% up to \$50	None	20% after deductible	None
Retail: Non-Formulary Brand	20% up to \$80	None	20% after deductible	None
Retail: Specialty	20% up to \$150	None	20% after deductible	None
Mail Order/90-day fill	2x Retail	None	2x Retail	None
CAE HSA Deposit	n/a		\$250 Individual / \$500 Family	

- All dollar amounts and percentages shown in the chart are what you pay.
- "After deductible" means coinsurance begins after the deductible has been satisfied.
- The Out-of-Pocket (OOP) Maximum includes your medical and prescription expenses including deductible, coinsurance, and copays.

¹ Preventive prescriptions will bypass the deductible in the HDHP plan. Member will be responsible for the applicable coinsurance.

² Family coverage under the HDHP plan is defined as employee + spouse, employee + child(ren) and employee + family coverage tiers. The HDHP family deductible applies to all family members combined (aggregate).

³ If Cigna Care is not available in your area, the PPO office visit copay is \$25 for PCP and \$45 for Specialist, and the HDHP office visit coinsurance is 20% after deductible.

Caregiver Support Service

No one should go through caregiving alone. Cariloop is here to support you while you are caring for a loved one such as a parent, grandparent, sibling, or other family member. Cariloop gives you on-demand access to licensed and certified Healthcare Coaches via telephone or video chat who can help you:

- Create a caregiving plan and a list of questions to ask your loved one's doctors
- Understand financial and legal options to support your caregiving goals
- Make sound decisions with tailored research on health care providers that would benefit your loved one

Free membership to Cariloop is provided to all benefits-eligible employees by CAE. You do not have to be enrolled in benefits coverage to use this service. To get started, call **972-325-5836** or email helpme@cariloop.com.

Employee and Family Assistance Program

Your Employee Assistance and Work/Life Program (EAP) is a confidential and voluntary support service that can help you take the first step toward change and help you find solutions to any challenges life brings.

This confidential, no-cost program offers solutions for your work, health and life, including:

- Managing relationships and family
- Dealing with workplace challenges
- Tackling addictions
- Finding child and elder care resources
- Getting legal advice
- Receiving financial guidance

Contact Morneau Shepell 24 hours, 7 days a week at **800-272-2727** or online at www.workhealthlife.com/us. You can register on the website by selecting "Register," then inputting "CAE" in the search box. Select "Yes" to expand search results, select "United States of America," and then select "CAE Inc. (USA)." You can also download their mobile phone app called "My EAP."

Health and Wellness

Health Advocate Tobacco Cessation Coaching

The Health Advocate Wellness program gives you access to free tobacco cessation coaching to help you quit using tobacco or tobacco products (including e-cigarettes) for good. This program includes:

- **A 12-week online tobacco cessation program** that features a personal tobacco tracker to help you easily monitor your tobacco use
- **A personal wellness coach** who will help you with a personalized quit plan to help curb cravings and tackle triggers

This free coaching program is offered by CAE to employees and covered spouses/domestic partners enrolled in a CAE medical plan. To enroll, call **866-695-8622**.

Avoid the Surcharge!

Employees and covered spouses/domestic partners enrolled in a CAE medical plan who use tobacco in 2019 will each be charged an additional \$25 per pay period in 2020 (\$650 annual surcharge for one covered adult or \$1,300 annually for both covered adults). However, if you or your covered spouse/domestic partners currently use tobacco and complete our free Health Advocate tobacco cessation program by the end of November 2019, the applicable tobacco surcharge will be waived in 2020. "Completing the program" means that you complete a minimum of 8 engagements with your wellness coach, or 8 online engagements over a minimum of 8 weeks as of November 30, 2019.

Health Advocate Chronic Care Support

For those of us who deal with a chronic health condition, there are times when a little extra support goes a long way. That's why CAE offers the Chronic Care Support program through Health Advocate — available at no cost to you or your covered spouse/domestic partner with an uncontrolled chronic health condition.

The Health Advocate Chronic Care Support program offers support for those with asthma, depression, COPD, diabetes, heart failure, coronary artery disease, hypertension, or metabolic syndrome/hyperlipidemia.

When you participate in the Chronic Care Support program, you get access to a Registered Nurse Coach who will work with you over the phone to help you:

- Take steps to manage your condition
- Stay on track with your treatment plan
- Assist with questions to ask your doctor
- Improve your lifestyle habits
- Lower health risks for your condition
- And more

You can sign up for this program by calling Health Advocate at 866-695-8622. If you choose to participate you may earn the incentives outlined below. (**NOTE:** Your personal health information will never be shared with CAE.)

Earn Up to \$300 for Participating!

- Enroll in a Chronic Care program to work one-on-one with a coach and you'll earn a \$100 incentive!
- Work with your coach to set a realistic goal and make progress towards achieving it, and you'll earn an additional \$200 incentive upon completion!

These rewards are offered one time per year to employees and their spouse/domestic partner, who are covered under a CAE medical plan and participate in the Health Advocate Chronic Care Support program. Rewards are deposited into your Health Savings Account (HSA) for HDHP+ plan participants or Health Reimbursement Arrangement (HRA) for PPO+ plan participants.

Cancer Diagnosis and Treatment Support

RN Cancer Guides Solutions is here to help you and your family navigate through medical, financial, and emotional barriers if you have been diagnosed with cancer. RN Cancer Guides Solutions will team you up with your own personal and knowledgeable cancer nurse to support you by:

- Attending selected doctor's visits
- Answering questions about diagnosis and treatment options
- Providing one-on-one review of health concerns
- Reviewing medical bills
- and more

This free program is offered to CAE medical plan enrollees. For more information about RN Cancer Guides Solutions or to apply for this program, call **844-764-8433** or visit **www.RNCancerGuides.com**.

Dental Benefits

Dental coverage is key to your overall health and wellness. With the MetLife Basic and Premium dental plans, reimbursement for dental services is based on your choice of network or out-of-network providers and reasonable and customary charges in your area. Our plans use MetLife's PDP Plus network. Both plans cover three main types of expenses:

- Preventive services like routine exams and cleanings, fluoride treatments, sealants, and X-rays
- Basic services such as simple fillings and extractions, root canals, oral surgery, and gum disease treatment
- Major services such as crowns and dentures

The Premium plan also covers implants, as well as orthodontia for children and adults.

Option	Basic		Premium	
	In-Network*	Out-of-Network**	In-Network*	Out-of-Network**
Annual Calendar Year Maximum	\$1,000 per person		\$2,000 per person	
Calendar Year Deductible	\$75 per person / \$225 per family		\$75 per person / \$225 per family	
Preventive Services (no deductible)	100% of PDP fee	100% of R&C fee	100% of PDP fee	100% of R&C fee
Basic Services (such as extractions, root canal, and general anesthesia)	80% of PDP fee	70% of R&C fee	90% of PDP fee	80% of R&C fee
Occlusal Guards (Bruxism)	Not covered	Not covered	90% of PDP fee	80% of R&C fee
Major Services (such as dentures, inlays, onlays, and crowns)	50% of PDP fee	40% of R&C fee	60% of PDP fee	50% of R&C fee
Implants	Not covered	Not covered	60% of PDP fee	50% of R&C fee
Orthodontia (children and adults)	Not covered	Not covered	50% of PDP fee	50% of R&C fee
Orthodontia Lifetime Maximum	Not covered		\$2,000 per person	

In-Network = MetLife's PDP Plus network

* PDP = Participating Dentist Fee

** R&C = Reasonable and Customary

Vision Benefits

Vision benefits are provided by Vision Service Plan (VSP) through their VSP Signature network that includes private practitioners as well as major retail optical centers.

Plan Option	Base*	Premium*
Eye Exam	\$10 copay	\$10 copay
Materials	\$25 copay	\$25 copay
Frequency Exam Lenses Frames	Every 12 months Every 12 months Every 24 months	Every 12 months Every 12 months Every 12 months
Frame allowance	\$160	\$180
Scratch Resistance	No charge	No charge
Contact lens and exam allowance (instead of frames)	\$150	\$170
Contact lens fitting and evaluation allowance	\$60	\$60
Easy options	None	Member may choose one of the following benefits each year: \$230 retail frame allowance \$200 contact lens allowance progressives covered in full anti-reflective coating covered
Prescription Safety Glasses	\$25 copay	\$25 copay
Kidscare	None	2 exams per year Extra set of lenses when needed repair/replacement

* In-network benefits shown. See plan summary for out-of-network benefits and additional details.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are administered by ConnectYourCare. FSAs help you save money by allowing you to pay for certain types of health care and dependent care expenses on a pre-tax basis. You decide how much money to put aside each payday to cover these expenses up to the maximum. This amount is then deducted from your pay before taxes and deposited into your FSA.

When you need money to cover an eligible expense, you can get reimbursed using a variety of reimbursement methods. **Remember to always keep your receipts, as you may need to submit them to ConnectYourCare.**

Visit www.connectyourcare.com for a current list of eligible expenses, claims filing deadlines and other information about your accounts.

Account	Use for...	Annual Contribution
General Purpose Healthcare Flexible Spending Account Not available to HDHP medical plan participants	Most medical, dental, and vision care expenses (co-payments, deductibles, eyeglasses, etc.)	\$250 up to \$2,650 maximum per plan year
Limited Purpose Healthcare Flexible Spending Account Only available to HDHP medical plan participants	Dental and vision care expenses only	\$250 up to \$2,650 maximum per plan year
Dependent Care Flexible Spending Account	Dependent care expenses (daycare or after-school programs) so you and your spouse/domestic partner can work or go to school full-time	\$250 up to \$5,000 maximum per plan year



Healthcare Flexible Spending Accounts will rollover up to \$500 to the next plan year. Any amounts in excess of \$500 and any remaining dependent care funds will be forfeited.

Health Reimbursement Arrangement

Your Health Reimbursement Arrangement (HRA) will be opened by CAE when you and/or your covered spouse/domestic partner earn your health reward.

- PPO+ participants will have their health reward deposited into an HRA.
- The HRA can only be funded by CAE contributions and will roll over year to year.
- New 2019 HDHP+ plan enrollees with a 2018 HRA balance will be able to access the funds only for dental or vision expenses. This maintains your HSA contribution eligibility and you can still access those remaining HRA funds.
- You may use your HRA funds for most medical, dental, and vision care expenses (co-payments, coinsurance, deductibles, etc.). HDHP+ plan enrollees may use your prior HRA funds for dental and vision care expenses.

Health Savings Account

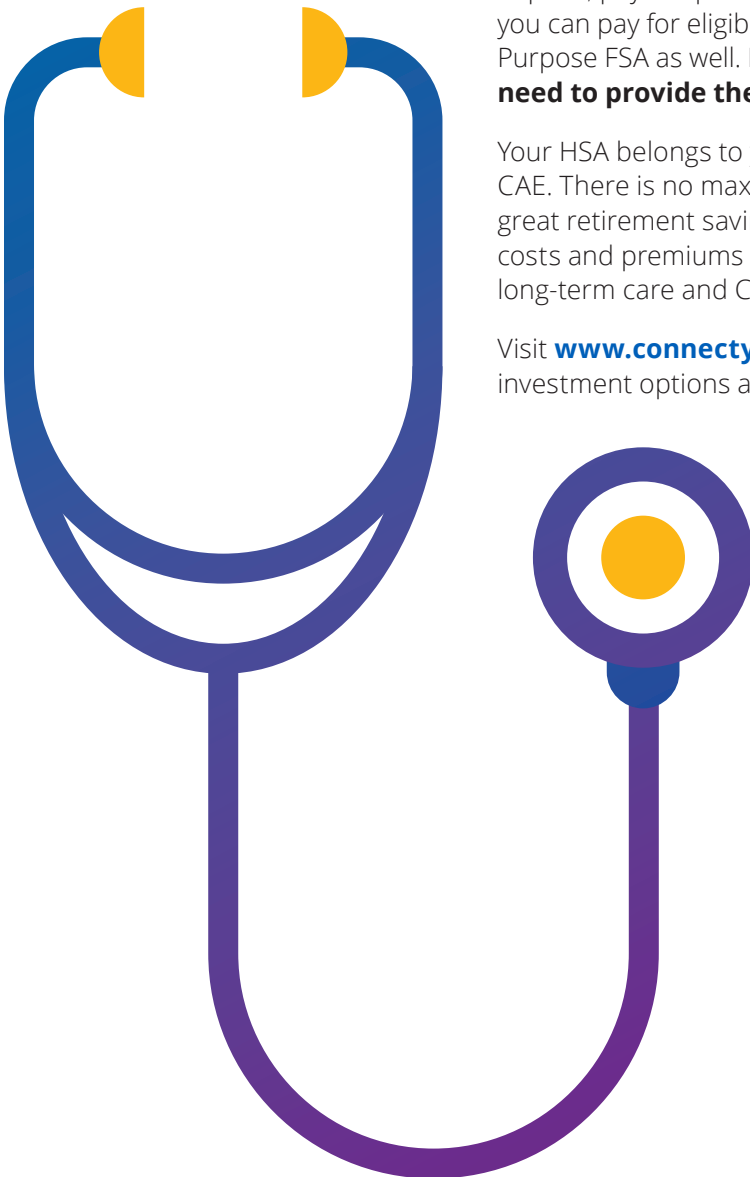
The Health Savings Account (HSA) is administered by ConnectYourCare. The HSA helps you save money by allowing you to save taxes in three ways: pre-tax deductions, tax-free earnings, and using the funds tax-free.

- HDHP+ plan participants will have their health reward deposited into their HSA.
- You can decide how much money to put aside each payday or fund your account directly.
- The IRS 2019 maximum contributions are \$3,500 individual / \$7,000 family. The maximum contribution is combined from all sources. You must include CAE's employer contribution and your contributions.

The HSA is only available to HDHP+ medical plan participants. When you need money to cover an eligible health expense, you access your HSA balance by using a variety of methods (debit card, reimburse yourself via check or direct deposit, pay the provider directly). If you want to maximize your tax deductions, you can pay for eligible dental and vision expenses by enrolling in the Limited Purpose FSA as well. **Remember to always keep your receipts, as you may need to provide them to the IRS during an audit.**

Your HSA belongs to you, and you can take it with you when you retire or leave CAE. There is no maximum on the funds that rollover year to year. So, it is a great retirement savings vehicle to save money for future out-of-pocket health costs and premiums for Medicare (excludes Medicare Supplement policies), long-term care and COBRA.

Visit www.connectyourcare.com for a current list of eligible expenses, investment options and other information about your accounts.



Income Protection

CAE provides you with a variety of insurance plans to provide replacement income to you or your beneficiaries in the event of disability, accident or death. The insurance plan provider is **Lincoln Financial Group**.

Basic Life and AD&D

Based on your labor agreement, CAE provides you the option to elect basic life insurance and accidental death and dismemberment (AD&D) coverage in the amount of 2x your base salary rounded to the next \$1,000, up to a maximum of \$750,000.

Supplemental Life and AD&D

You can purchase supplemental life insurance coverage for yourself to provide you and your family additional financial security.

You can elect additional life insurance in increments of 1x, 2x, 3x, or 4x your base salary, up to a maximum of \$1,500,000 (combined basic and supplemental). The benefit automatically reduces to 45% at age 70 and to 30% at age 75.

Evidence of insurability (EOI) is required if you elect coverage above \$300,000 or if you enroll after your initial eligibility period.

Supplemental Dependent Life and AD&D

You can also purchase supplemental life and accidental death coverage for your spouse/domestic partner and dependent child(ren) up to age 26. Spouse/domestic partner coverage may not exceed 50% of employee basic and supplemental life. The employee must have at least one level of supplemental employee life in order to select spouse/domestic partner life coverage.

Your spouse/domestic partner: In increments of \$5,000, up to \$250,000

Your child(ren): In increments of \$2,000, up to \$20,000

Evidence of insurability (EOI) is required if your spouse/domestic partner elects coverage above \$50,000 or if they enroll after your initial eligibility period.

Short-Term Disability (STD)

Based on your labor agreement, you may elect STD insurance coverage, which provides up to 25 weeks of income protection for eligible employees after seven consecutive days of a qualified accident or illness. The plan pays 66 2/3% of your weekly base salary up to \$2,000 per week.

Long-Term Disability (LTD)

You can purchase LTD insurance coverage, which provides a monthly benefit in the event you cannot work because of disability due to an accident or illness beyond the 25-week period covered by the STD plan. The LTD plan pays 60% of your monthly earnings up to \$5,000 per month.

As a new hire, you are automatically enrolled in LTD coverage. You may decline this coverage during your enrollment window.

You may or may not receive certain benefits that are described in this guide as part of your collective bargaining agreement. Please refer to your labor agreement for further guidance.

Current Participants: During the 2019 enrollment period, you can elect any amount of Supplemental Life and Spouse/Domestic Partner Life coverage — up to the guaranteed issue amount — without providing evidence of insurability (EOI)!

New Hires: Upon your initial enrollment, you can elect any amount — up to the guaranteed issue amount — without providing EOI!

Legal Plan

CAE offers a group legal plan through Hyatt Legal Plans, the nation's largest provider of group legal services. The plan covers personal legal services only. Log on to the www.legalplans.com website (password 570005) to review the covered services.

After enrolling, members simply call (800) 821-6400. A Client Service Representative will confirm your eligibility and refer you to the nearest Plan attorney. Appointments may be scheduled in the evening and on Saturday.

The monthly fee is \$15.00 and there are no limits on how often you may use the plan, nor a dollar limit on your use of a plan attorney for covered services.

401(k) Savings Plan

CAE offers a 401(k) Savings Plan, administered by Vanguard Retirement, that allows you the opportunity to save for retirement.

You may elect to contribute up to the limit governed by the IRS for 401(k) retirement plans. For employees over age 50 who contribute the maximum amount allowed for the 401(k) plan year, an additional “catch up” contribution is available.

You may contribute into a pre-tax or Roth 401(k). CAE contributions are according to your labor agreement.

International Business Travel Medical Coverage

International Business Travel Medical (IBTM) coverage, administered by MetLife Worldwide, provides global urgent and emergency coverage for you when traveling on business for six months or less at a time. Services include:

- Portable coverage virtually anywhere in the world
- 24/7 Customer Care and assistance services
- Online tools and resources to support travelers in locating care and pre-trip planning
- Extensive network of more than 1.1 million direct-pay providers around the world

To learn more, go to www.metlifeworldwide.com, select *All Other Users* from the drop-down box on the right, and then click the *Login* button. Enter username **CAE04378** and password **MET4TRAVEL**.

TRICARE Supplement Plan

The TRICARE Supplement Plan offered through Selman & Company — available to eligible military retirees, qualified National Guard and reserve members, and their eligible dependents — layers on top of your existing TRICARE Extra or Standard plan. The TRICARE Supplement Plan pays a percentage of your TRICARE Standard Outpatient Deductible, the 25% Standard or 20% Extra coinsurance amount, and 100% of the covered expenses in excess of the TRICARE Extra or Standard allowed amount for out-of-network providers. The Supplement Plan provides coverage in addition to your current TRICARE benefits and is fully portable if your employment with CAE ends.

To enroll visit <http://selmantricareresource.com/pmp/default.aspx?partnercode=cae>, call Selman & Company at 800-638-2610, option 1 (Monday - Friday, 8 a.m. - 6 p.m. Central), or e-mail memberservices@selmanco.com.

Medicare Navigator

Employees who choose to enroll in Medicare instead of CAE’s medical plans may wish to contact the Aon Retiree Health Exchange for assistance. The licensed Benefit Professionals at Aon can help you through any stage of the Medicare enrollment process to research and analyze your options, as well as enroll you in the best fit Medicare Supplement product.

To contact a licensed Benefit Professional, call 800-505-8575 (TTY use 711 relay; Monday - Friday, 8 a.m. - 8 p.m. Central) or go online to <https://retiree.aon.com>.

Online Tools

Benefits Hotline

The Benefits Hotline is available to provide additional benefits information and assist with questions regarding eligibility and enrollment periods. To contact the Benefits Hotline, call 844-319-8113, Monday through Friday, 7:00 am to 8:00 pm Central, or visit cae.tri-ad.com.

Healthcare Advocacy and Support

Health Advocate is available to answer questions about plan coverage and benefit options. To contact them, call 866-695-8622 or visit healthadvocate.com/members.

Medical and Prescription Drug Coverage via Cigna

MyCigna is your one-stop shop for medical and prescription drug information. Just visit www.mycigna.com and click "Log in/register." You can register by selecting the "Register Now" button.

Once logged in, you can:

- Review your claims
- Find a doctor, facility, or pharmacy
- Look up health information
- Get an ID card
- Access the Cigna Home Delivery Pharmacy order form
- Visit Cigna's health encyclopedia
- And more!

You can also download the free MyCigna Mobile App for your smart device. The app gives you an easy way to organize and access your important health information no matter where you are.

To find a participating 90-day retail location, visit www.cigna.com/rx90network.

Dental via MetLife

Access the portal at www.metlife.com/mybenefits and enter our group name "CAE" and click 'Submit.' After registering, you can:

- Download an ID card
- Review your plan coverage and claims
- Find a dentist

The MetLife Mobile App is available on the iTunes App Store and Google Play. Download the app and use it to find a participating dentist, view your claims and to see your ID card.



Vision with VSP

VSP's mobile enabled website is at www.vsp.com:

- Download an ID card
- Review your plan coverage and claims
- Find a provider
- Email member services
- Read about vision health topics

401(k) Account at Vanguard

Log into <https://retirementplans.vanguard.com>

- Change contribution % and investments
- Review balances and fund performance
- Research funds and use education tools
- Apply and manage loans or withdrawals

Employee and Family Assistance Program

Navigate to Morneau Shepell's website

www.workhealthlife.com/us and create your own account under CAE.

You can register on the website by selecting "Register" and inputting "CAE" in the search box. Select "Yes" to expand search results, select "United States of America," and then select "CAE Inc. (USA)." The portal offers a variety of tools, articles and resources. You can also:

- Chat with a counselor
- Sign up for the newsletter
- Search for child day care and elder care
- Access identity theft protection services

Get the My EAP app for assistance on the go. Just search for My EAP or MORNEAU SHEPELL in the App Store, Google Play, or Blackberry World.

Legal at Hyatt Legal

Log into www.legalplans.com (access code 570005) in order to:

- View your coverage
- Find an attorney
- Get help with your legal issue

International Business Travel Medical Coverage

Visit www.metlifeworldwide.com, select *All Other Users* from the drop-down box on the right, and then click the *Login* button. Enter username **CAE04378** and password **MET4TRAVEL**. Once logged in, you can:

- Access portable coverage virtually anywhere in the world
- Find 24/7 customer care and assistance services details
- Utilize online tools and resources to support travelers in locating care and pre-trip planning
- Review our extensive network of more than 1.1 million direct-pay providers around the world

Vendor Partner Contact List

Benefit	Vendor	Group/Contract #	Phone	Web Address / Email
Benefits Hotline	TRI-AD	n/a	844-319-8113	cae.tri-ad.com caebenefits@tri-ad.com
Healthcare Advocacy and Support	Health Advocate	CAE	866-695-8622	www.healthadvocate.com/membersanswers@healthadvocate.com
Medical, Pharmacy, and Telehealth	Cigna	3340025	800-244-6224	www.mycigna.com
Cancer Support	RN Cancer Guides Solutions	n/a	844-764-8433	www.rncancerguides.com
Caregiver Support	Cariloop	n/a	972-325-5836	helpme@cariloop.com
Dental	MetLife	101500	800-942-0854	www.metlife.com/dental
Vision	VSP	12 212205	800-877-7195	www.vsp.com imember@vsp.com
EAP	Morneau Shepell	n/a	800-272-2727	www.worklifehealth.com/us
FSA/HRA/HSA	ConnectYourCare	n/a	877-292-4040	www.connectyourcare.com
Disability	Lincoln Financial Group	STD: GD3-890-469304 LTD: GF3-890-469304	800-291-0112	www.mylibertyconnection.com
Life and AD&D	Lincoln Financial Group	SA3-890-469304	888-787-2129	www.mylibertyconnection.com
Leave of Absence	Lincoln Financial Group	PD3-890-469304	866-630-9320	www.mylibertyconnection.com
Legal Services	Hyatt Legal	057/1069	800-821-6400	www.legalplans.com password: 570005
International Business Travel Medical Coverage	MetLife Worldwide	04378	302-661-8400	www.metlifeworldwide.com User name: CAE04378 Password: MET4TRAVEL
401(k)	Vanguard	Plan 2: 091450	800-523-1188	https://retirementplans.vanguard.com
Medicare Navigator Service	Aon Retiree Health Exchange	n/a	800-505-8575 (TTY use 711 relay)	https://retiree.aon.com
TRICARE Supplemental Plan	Selman & Company	n/a	800-638-2610, option 1	memberservices@selmanco.com

Benefits Hotline

If you have any questions regarding eligibility, enrollment periods, or would like additional information, go to cae.tri-ad.com, email caebenefits@tri-ad.com, or contact the CAE Hotline at 844-319-8113, Monday through Friday, 7:00am to 8:00pm Central.

About This Guide

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

We are required to provide certain federally mandated notices. You may find the notices posted at cae.tri-ad.com under Resources. If you have questions about the notices, you may call the benefits hotline at 844-319-8113 or email caebenefits@tri-ad.com.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the Medicare Eligibility Notice for more details posted at cae.tri-ad.com under Resources.

