



Health care information is just a click away! Simply download the free United Healthcare *Health4Me* app to your tablet or Smartphone. Using *Health4Me*, your go-to resource for health care management, you may search for Quick Care, view and share your ID card, view account balances, check the status of claims and monitor out-of-pocket spending. To access even more options, logon to myuhc.com. There, you can see a summary of your benefits, research health topics, or "Ask a Nurse" – free consultations with a Registered Nurse are available 24/7. To earn your Wellness Discount on health insurance, receive a free Wellness exam with biometric screening from your doctor, and then complete the Health Assessment found on myuhc.com.

This year, Brown Integrated Logistics is pleased to offer a High Deductible Plan with an embedded Health Savings Account (HSA). This very affordable plan is priced at only \$8 per week for employee-only coverage. The benefit of this great plan lies in deducting your HSA contributions *tax-free* from your weekly paycheck. In so doing, you will pay fewer taxes while you wisely set aside money for medical expenses. All money deposited in an HSA is yours to keep – there is no "use it or lose it" rule. If you leave our employ, the money stays with you. The 2013 HSA limits are \$3,200 for individual coverage and \$6,450 for family coverage, and a \$1,000-per-year catch-up contribution is available for those over age 55. A handy debit card allows you to deduct medical charges directly from your HSA account without filing claims.

Focus on>>> HSA's-Health Savings Accounts

401(k)

Brown Integrated Logistics is proud to announce that it will, once again, fund the maximum contribution to the Safe Harbor 401(k) in 2014! There is a one-to-one match on the first 3% the employee contributes and 0.5% on the next two percent contributed. The maximum 4% match is earned when the employee contributes 5% or more to his or her plan. All contributions are 100% vested immediately. We recommend all eligible employees take advantage of this valuable benefit.

Did You Know?????? >>>

Did You Know –
Brown offers a
Flexible Spending
Account (FSA)?



Brown Integrated Logistics offers employees FSA accounts - An FSA is a tax-advantaged account that allows an employee to set aside a portion of their earnings to pay for qualified medical expenses such as copayments, deductibles, prescriptions, dental and eye care. You do not have to have a high deductible plan to take advantage of this benefit.

A debit card is issued to participants to provide easy and immediate point-of-sale payments.

The maximum contribution to an FSA is \$2,500 per year. The funds must be used within the year of coverage, or the contributions may be used during the 2 ½ month grace period that begins the next coverage year. FSA funds not used within the 14 ½ month coverage period are forfeited (the 'use it or lose it' provision).

Money deducted for an FSA is not subject to FICA, Medicare, State or Federal withholding taxes.

Contact us!

We love to hear from you! Please send your comments and ideas for stories and features to news@brown-il.com. You can contact the Editor, Barbara Leasure, directly at 770-482-6521 x150 or by mail at 6908 Chapman Rd., Lithonia, GA 30058. If you would like to receive your copy by email just send us your request at news@brown-il.com. Health and benefits questions can be directed to health@brown-il.com. Copyright 2013 by Brown Integrated Logistics, Inc.

coming soon >>>

Health Care Booth at Oct. 5th picnic

United HealthCare representatives will be available at the October 5th picnic in Lithonia to offer health and wellness information. A nurse will be available for anyone who would like to receive their flu vaccine while they are here for the picnic. If you have UHC health insurance or Medicare the vaccinations are free as preventive care; otherwise, they are available for \$25 (bring your insurance card or cash).

Ask about supplemental coverage for Dental, Vision, Life, Spousal and dependent life, Short- and Long-term disability!

in this issue >>>

2013-14 Health Insurance Options
United Healthcare
Health Savings Account (HSA)
Flexible Spending Account (FSA)
401(k) and more...



Issue
TWO

SPECIAL EDITION – FOCUS ON EMPLOYEE BENEFITS



Brown Integrated Logistics, through its subsidiaries Brown Logistics Services, West Logistics, Brown Fleet Services and Brown Trucking, provides a suite of world-class services including third party logistics, brokerage, warehousing, fleet maintenance and dedicated trucking.
www.brownintegratedlogistics.com

current topics >>>

Wellness counts at Brown Integrated Logistics

Open enrollment for health insurance takes place October 1 – November 1. See inside for details.

Did you know???

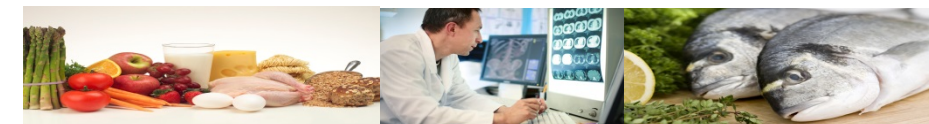
About Health Savings Accounts and Flexible Spending Accounts

Saving for retirement - it will be here before you know it. Will you be ready?
A primer to this great 401(k) benefit provided by Brown Integrated Logistics



Health Insurance

The Patient Protection and Affordable Care Act



Each year, autumn brings a new school year, cooler temperatures and, of course, the dreaded health insurance renewal season – a time of concern for employers and employees alike. This year, an already confusing health care decision is further complicated by the constant media coverage that surrounds the Patient Protection and Affordable Care Act (PPACA).

As a result of the PPACA, employees who do not have access to affordable health insurance through their employers will be offered their choice of platinum, gold, silver, and bronze plans by the state-based Health Care Exchanges. For example, a silver plan to be offered in California includes: \$45 primary care copay, \$25 generic drug copay, \$2,000 deductible for an individual with a maximum out-of-pocket of \$6,400, \$250 Emergency Room Copay, and a monthly premium of \$371. In addition, a subsidy will be

available for those without access to affordable health insurance at work who also meet certain income levels. However, because Brown has adopted plans that far exceed any criteria released for affordable employer-based plans, our team members will be spared from browsing the Health Care Exchange for their health coverage, but they will also be ineligible to receive a subsidy.

Employees electing to decline the affordable health coverage provided by Brown Integrated Logistics who do not obtain an acceptable form of coverage will face annual penalties of \$95 or 1% of family income (whichever is greater) in 2014, and the penalties will increase in subsequent years.

This year, more than ever, each of us has the important responsibility to become a better-informed health care consumer, so stay alert for information!

Classic, Premier and High-Deductible Offered>>>

Three Plans Available

For 2013-14 Brown will be offering three medical insurance plans:

Under our standard plan, the "Classic", the Company pays 80% of a single employee's premium costs and approximately 45% for an employee with dependents. Generally, if your spouse has access to health care at their job, it will be most cost effective for each of you to obtain your health care insurance from your respective employers.

We also offer a plan upgrade to "Premier" level. Brown covers the same percentage of premium costs in this plan as for the "Classic" plan. With the "Premier" plan, the employee pays a higher premium rate in exchange for lower deductibles and co-insurance.

The third plan we offer is a **High Deductible Plan with a Health Savings Account**. This is similar to the traditional major medical insurance of years past. Basically, the employee pays for all health care costs, except qualified preventive care, until he or she reaches the deductible. Once the deductible is fulfilled, the plan pays 80% of all costs until the employee meets the maximum out-of-pocket amount. Once the maximum out-of-pocket costs are met, the plan pays 100% of costs for the remainder of the year. This plan offers with it a tax-preferred Health Savings Account, which is discussed in further detail within this newsletter. The High Deductible Plan with an HSA is considered by many to be the



future of health care. The HSA is a consumer-driven plan: the decisions the patient makes about his or her health care directly affect the amount he or she pays to receive those services. As such, individuals often ask more questions of their doctors and health insurance providers or seek lower cost alternatives before undergoing medical treatments, resulting in more informed patients. So, which plan is best for you and your family? If you still have questions, we have a team of human resource professionals available to advise you.

Brown Integrated Logistics partners with **UnitedHealthcare** for 2014

Classic Plan

In Network:	Out of Network:
Office Copay	
PCP \$ 35	Copays do not apply out of network
SPC \$ 55	
ER \$ 250	
UC \$ 75	
Deductible	
Single \$1,500	\$ 4,000
Family \$3,000	\$ 8,000
Coinsurance	
70%	60%
Out of Pocket Maximum	
Single \$4,000	\$ 8,000
Family \$8,000	\$16,000
Pharmacy \$15/\$40/\$75	N/A

Premier Plan

In Network:	Out of Network:
Office Copay	
PCP \$ 35	Copays do not apply out of network
SPC \$ 55	
ER \$ 250	
UC \$ 75	
Deductible	
Single \$1,000	\$ 2,000
Family \$3,000	\$ 6,000
Coinsurance	
100%	80%
Out of Pocket Maximum	
Single \$1,000	\$ 7,000
Family \$3,000	\$16,000
Pharmacy \$15/\$40/\$75	N/A

HSA/High Deductible

In Network:	Out of Network:
Copays do not apply on this plan	
Deductible	
Single \$2,500	\$ 5,000
Family \$5,000	\$10,000
Coinsurance	
80%	70%
Out of Pocket Maximum	
Single \$4,500	\$10,000
Family \$9,000	\$20,000
Pharmacy-After deductible is met	\$10/\$35/\$60

To your health and wellness>>>

Everyone knows health insurance costs a lot, but do you really know just how much it costs?

Long before it was a federal mandate, Brown Integrated Logistics provided affordable health care plans to its employees. Each year, we generally face double-digit increases in rates and we obtain competitive bids and adjust plans to control costs. This year our increase was 17.1% and we were able to negotiate the Classic plan to a 9% increase - including the additional fees required by the PPACA this year. We are also offering a well-structured HSA option for the first time. We feel strongly that employees should help control plan expenditures by maintaining a healthy life style through controlling their weight, managing known risk factors, eating properly, refraining from tobacco use and using alcohol only in moderation. Employees can obtain significant discounts on their health insurance premiums by participating in the "I Feel Good" Wellness Program. Below are the current year rates.

Monthly	Classic Wellness	Classic No Wellness	Classic Smoker	H.S.A. Wellness	H.S.A. No Wellness	H.S.A. Smoker	Premier Wellness	Premier No Wellness	Premier Smoker
Total monthly cost - Health only									
EE	507.71	507.71	507.71	423.05	423.05	423.05	580.02	580.02	580.02
EE+S	1,015.42	1,015.42	1,015.42	846.10	846.10	846.10	1,160.04	1,160.04	1,160.04
EE+C	939.27	939.27	939.27	782.65	782.65	782.65	1,073.04	1,073.04	1,073.04
EE+F	1,548.53	1,548.53	1,548.53	1,290.32	1,290.32	1,290.32	1,769.08	1,769.08	1,769.08
Employer cost sharing:									
EE	403.71	360.38	338.71	388.38	366.72	323.38	402.35	359.02	337.35
EE+S	456.42	369.75	326.42	434.43	391.10	304.43	458.04	371.37	328.04
EE+C	423.60	336.94	293.60	405.65	362.32	275.65	423.04	336.37	293.04
EE+F	694.86	564.86	499.86	666.32	601.32	471.32	694.41	564.41	499.41
Employee cost sharing:									
EE	104.00	147.33	169.00	34.67	56.33	99.67	177.67	221.00	242.67
EE+S	559.00	645.67	689.00	411.67	455.00	541.67	702.00	788.67	832.00
EE+C	515.67	602.33	645.67	377.00	420.33	507.00	650.00	736.67	780.00
EE+F	853.67	983.67	1,048.67	624.00	689.00	819.00	1,074.67	1,204.67	1,269.67

Weekly rates >>>

Plan Name	Type of Coverage	Wellness Discount			Tobacco User
		Wellness	Nonparticipating in Wellness	Wellness	
Classic	EE		24	34	39
	EE+S		129	149	159
	EE+C		119	139	149
	EE+F		197	227	242
Premier	EE		41	51	56
	EE+S		162	182	192
	EE+C		150	170	180
	EE+F		248	278	293
HSA/High Deductible	EE		8	13	23
	EE+S		95	105	125
	EE+C		87	97	117
	EE+F		144	159	189

WHAT'S THAT MEAN?

EE - Employee only coverage
 EE+S - Employee + Spouse
 E+C - Employee + one or more children, no spousal coverage
 EE+F - Employee, Spouse and one or more Children

Wellness- employee completed requirements to receive the "I Feel Good" Wellness discount.

Nonparticipating - standard rate for an employee who is not a tobacco user and not participating in the Wellness Plan

Tobacco user - Employee has used tobacco products in the last 12 months.

DENTAL COVERAGE MOVES TO UNITED HEALTHCARE

Effective November 1st Brown Integrated Logistics will change Dental insurance providers from Ameritas to UHC. Dental rates increased 10.2% for the coming year. This plan provides up to \$1,500 per person annually in benefits. Coinsurance levels and waiting periods vary by type of procedure.

Weekly Rates	Employee Cost	Employer Cost	Total weekly
EE	2.50	3.14	5.64
EE+S	5.00	6.27	11.27
EE+C	5.00	6.50	11.50
EE+F	7.50	9.62	17.12