



My Teradyne Benefits

Health, Wealth, Peace of Mind

RESOURCES

Teradyne Open Enrollment Website
www.teradyne.com/benefits

HR Service Center
978-370-3041

hr.service.center@teradyne.com

Welcome to 2020 Benefits Open Enrollment October 28 - November 8, 2019

2020 Open Enrollment Highlights

- Teradyne's costs have moderated due, in part, by your actions. By using resources such as Smart Shopper to make informed decision on medical procedures or by using the ER just for true urgent needs, you help to lessen our health care costs trend. Each plan's contributions are based on claims experience and will vary.
 - **Health Investment Plan with HSA** contributions will decrease 1.0%.
 - The **Advantage Blue (EPO)** contributions will decrease 1.0%.
 - The **Blue Care Elect Preferred (PPO)** contributions will increase by 5.1%.
- **California Only** - Kaiser contributions will increase by Kaiser HMO: 5.3%; Kaiser HMO with HSA: 2.7%
- **Dental** contributions will increase by 2.7%
- **Vision** contributions will decrease by 2.9%
- **Acupuncture** office visits will now be covered for both BCBS and Kaiser. **Chiropractic** office visits will be added to Kaiser.

Introducing New Programs for 2020 for Those Enrolled in a BCBS Plan

- **Virtual Doctor Visit** - The virtual doctor visit is available to you through BCBS Well Connect from your mobile device or computer. **New for 2020:** By using Well Connect virtual visits with board certified doctors, copayments will now be lower. Note: there is access to behavioral health providers for office visits that are secure and confidential. Using Well Connection, you'll be able to:
 - Have live video visits using a smartphone, tablet, or computer
 - See licensed doctors and other providers anytime, anywhere
- **Grand Rounds** - Teradyne is pleased to partner with Grand Rounds to offer a free personalized service. Employees and their families have these new resources:
 - *Expert Medical Opinions*; remote second opinion from world- leading experts in their fields
 - *Office Visits*; referrals for in person office visits with highly ranked, in network providers.
 - *Treatment Decision Support*; phone or video consult with staff physician.
- **Express Scripts - Now Adding CVS** - The Smart 90 Program saves you money for your 90-day supply of maintenance medications (those medications that you take for on-going conditions). Your 90-day supply must be filled at CVS or Walgreens or through Home Delivery. You will pay less for each 90-day supply than you would pay for - three 30-day supplies.



Take advantage of your newest and easiest way to receive benefits information on-demand. View the What's Changing video at <https://gspk.co/s/sskvplc> or text TER375 to 6175.



2020 PLAN RATES

ACTIVE EMPLOYEE AND COBRA PARTICIPANT PLAN RATES AS OF JANUARY 1, 2020

Medical/Dental/Vision

	Active Employee						COBRA Participant Rates		
	Bi-Weekly			Monthly			Monthly		
	Individual	Employee plus one	Family	Individual	Employee plus one	Family	Individual	Employee plus one	Family
Medical									
Advantage Blue (EPO)	\$77.82	\$155.64	\$233.46	\$168.61	\$337.21	\$505.83	\$687.93	\$1,375.83	\$2,063.78
Blue Care Elect Preferred (PPO)	\$96.69	\$193.37	\$290.06	\$209.49	\$418.97	\$628.46	\$854.71	\$1,709.40	\$2,564.11
Health Investment Plan	\$48.32	\$96.65	\$144.97	\$104.70	\$209.40	\$314.10	\$427.17	\$854.35	\$1,281.53
CIGNA International (Expatriates only)	\$79.52	\$159.04	\$238.56	\$172.29	\$344.58	\$516.87	\$702.94	\$1,405.90	\$2,108.84
Kaiser (California only)	\$80.33	\$160.65	\$227.33	\$174.04	\$348.09	\$492.54	\$710.09	\$1,420.19	\$2,009.56
Kaiser HSA (California only)	\$61.47	\$122.95	\$173.97	\$133.20	\$266.39	\$376.94	\$543.44	\$1,086.87	\$1,537.93
Dental									
Delta PPO Plus Premier	\$5.75	\$11.55	\$20.17	\$12.45	\$25.02	\$43.70	\$50.81	\$102.09	\$178.31
Vision									
Vision Service Plan (VSP)	\$1.15	\$1.38	\$2.53	\$2.49	\$3.00	\$5.48	\$10.15	\$12.23	\$22.36

Supplemental Life

Employee		Spouse/Domestic Partner						Child			
Age	Rate/ \$1,000	Age	Rate/ \$1,000	Monthly Cost for Each Coverage Option				Rate/ \$1,000	Monthly Cost for Each Coverage Option (One monthly cost covers all children in family)		
				\$10,000	\$25,000	\$50,000	\$100,000		\$5,000	\$10,000	\$15,000
< 25	0.070	< 25	0.060	\$0.60	\$1.50	\$3.00	\$6.00	\$0.145	\$0.73	\$1.45	\$2.18
25-29	0.070	25-29	0.060	\$0.60	\$1.50	\$3.00	\$6.00				
30-34	0.080	30-34	0.070	\$0.70	\$1.75	\$3.50	\$7.00				
35-39	0.090	35-39	0.080	\$0.80	\$2.00	\$4.00	\$8.00				
40-44	0.110	40-44	0.100	\$1.00	\$2.50	\$5.00	\$10.00				
45-49	0.140	45-49	0.130	\$1.30	\$3.25	\$6.50	\$13.00				
50-54	0.170	50-54	0.160	\$1.60	\$4.00	\$8.00	\$16.00				
55-59	0.230	55-59	0.220	\$2.20	\$5.50	\$11.00	\$22.00				
60-64	0.340	60-64	0.330	\$3.30	\$8.25	\$16.50	\$33.00				
65-69	0.510	65-69	0.500	\$5.00	\$12.50	\$25.00	\$50.00				
70-74	0.970	70-74	0.960	\$9.60	\$24.00	\$48.00	\$96.00				
75+	1.700	75+	1.690	\$16.90	\$42.25	\$84.50	\$169.00				

Supplemental Short-Term

Active Employees Only	
All states except California	\$0.24 per \$1,000 for coverage of salary over \$50,000
California	\$0.24 per \$1,000 for coverage of salary over state wage base

Hyatt Legal Plans

Monthly Rate	\$21.75
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