

Your
Hearst Benefits
On Demand

24/7/365



HEARST
benefits

HEALTH



Welcome to Hearst!

We are excited to have you join the Hearst team. At Hearst, we know that our employees are essential to the success of the Company — that's why we are committed to providing you benefits coverage that's affordable, flexible and responsive to your needs and preferences. We aim to provide you with state-of-the-art tools and resources to help you understand your benefits so you can make the right choices for you and your family.

This brochure provides an overview of your 2016 health and welfare benefits and the steps you need to take to enroll for your benefits on the *Your Benefits Resources*[™] website at **HearstBenefits.com** by the date shown on your personalized enrollment notice.

Your Health and Welfare Benefits

Medical

Hearst will offer two medical plan options in 2016 under the CHOICE Program:

- Consumer-Directed Health Plan (CDHP) with Health Savings Account (HSA)
- Preferred Provider Organization (PPO)

Both options cover the same services and allow you to choose to receive care from any provider you want. The difference is in how much you pay for coverage out of your paycheck and at the time you receive care. In addition, the CDHP has an HSA feature that you can use to help pay for eligible medical expenses.

Please note: Depending on your unit, a Kaiser Permanente HMO plan option may also be available to you. Call the Hearst Benefits Service Center at **1-844-7HEARST (1-844-743-2778)** if you have any questions.

In general, the benefits described in this brochure are offered to Hearst employees; however, they may vary depending on your unit, geography or collective bargaining agreement.

Access Your Hearst Benefits 24/7

With the *Your Benefits Resources* website at **HearstBenefits.com**, you can access your personalized health and welfare benefits information anytime, anywhere — from your home computer, smartphone or tablet.



Plan Features at a Glance

Here's a look at how the features of the two options compare:

| Plan Feature | CDHP With HSA | PPO |
|---|---|---|
| Cost per paycheck | Lower | Higher |
| Includes an HSA | Yes | No |
| Hearst contributes to help cover expenses | Yes, through the HSA. If your annualized earnings are \$250,000 or less, you will be eligible for a Company contribution to your 2016 HSA. Learn more about the Company contribution on the Benefits@Hearst Highlights website, which you can access through MyHearst.com . | No |
| Primary care physician office visit | Deductible and coinsurance apply. | Copay per visit for in-network coverage. |
| How you meet the deductible | All medical and prescription drug expenses count toward the deductible. There are no individual deductibles under family coverage; all covered family members pay toward the family deductible. The family deductible must be met before the Plan begins to pay coinsurance. | Only medical expenses count toward the deductible; each covered person pays toward his or her own individual deductible before the Plan begins to pay for that individual. Once combined expenses for all covered individuals equal the family deductible, the Plan begins to pay for all family members (even if a family member has not yet met his or her own individual deductible). |
| Medical out-of-pocket maximum (includes deductible) | All medical and prescription drug expenses apply. | Only medical expenses apply toward the medical out-of-pocket maximum (a separate limit applies for prescription drugs). |
| How prescription drug expenses are paid | After you meet your deductible, you pay coinsurance toward your prescription drug coverage. No deductible for preventive prescription drugs on Express Scripts list. | There is a separate \$75 prescription drug deductible. |
| Prescription drug out-of-pocket maximum | Included in medical out-of-pocket maximum. | Separate prescription drug out-of-pocket maximum. |

Learn more about what's covered under the medical plan options at **HearstBenefits.com**.

Dental

The CHOICE Program offers two dental plan options:

- **Traditional Dental Plan (Dental Preferred Provider Organization, or DPPO)**

With this Plan, you can use any dentist, but you save money when you use providers in the Total Cigna DPPO Network.

- **Cigna Dental Care Plan (Dental Health Maintenance Organization, or DHMO)**

With this Plan, you must use a dental provider who is part of the Cigna Dental HMO network or you'll pay the full cost of services.

Please note: Due to the restrictive nature of the DHMO network of providers, this plan option is not available in all service areas.

Learn more about what's covered under the dental plan options at HearstBenefits.com.

Vision

The Vision Service Plan (VSP) helps you pay for eye exams, corrective lenses and frames. If you use a provider who participates in the VSP network, you'll pay copays for covered services. If you use a non-participating provider, the Plan will reimburse you a specified amount for eligible expenses.

Learn more about what's covered under the vision plan at HearstBenefits.com.

Employee Assistance Program (EAP)

The EAP is available to you and your dependents if you are eligible for Hearst medical coverage. It provides short-term assistance for:

- Substance abuse
- Stress, grief or depression
- Marital and family problems
- Legal concerns
- Identity theft
- Financial difficulties
- Child or elder care needs
- Other personal difficulties

It's free, confidential and available 24 hours a day, seven days a week, 365 days a year. You can access the EAP by telephone or online, or by scheduling a face-to-face counseling session. To speak with an EAP counselor or to get more information, visit the Cigna Behavioral Health website at cignabehavioral.com.

Flexible Spending Accounts (FSAs)

The Healthcare FSA and the Dependent Care FSA can help you reduce your taxes by using before-tax dollars to reimburse yourself for eligible healthcare and dependent care expenses. Your personalized enrollment notice shows whether you are eligible to participate in one or both accounts.

Healthcare FSA

With the Healthcare FSA, you save on taxes by using before-tax dollars to pay for eligible medical, dental, vision and prescription drug expenses not covered by your healthcare plans. You can contribute up to \$2,500 a year, and you do not have to enroll in a medical plan option to participate in the Healthcare FSA.

Please note: You will receive a Healthcare FSA debit card if you enroll in the Healthcare FSA.

For a list of eligible expenses, refer to IRS Publication 502, "Medical and Dental Expenses," at irs.gov.

Estimate Your FSA Contributions Carefully

Unused FSA funds do not roll over year to year — that means any funds remaining in your account at the end of the year will be forfeited. So be sure to estimate how much you contribute to your FSA carefully.



If You Enroll in the CDHP

You cannot participate in an HSA and a Healthcare FSA at the same time due to the tax treatment of these accounts.

Dependent Care FSA

With the Dependent Care FSA, you set aside money on a before-tax basis that you can use to be reimbursed for eligible child care or adult dependent care expenses that are necessary to allow you and your spouse, if you're married, to work or attend school full time. You can contribute up to \$5,000 a year (\$2,500 if you're married and you and your spouse file separate income tax returns).

Eligible expenses include care provided:

- In or out of your home
- In an elder care center or a child care center that complies with all state and local regulations
- By a housekeeper whose services include, in part, care of an eligible dependent
- At a summer day camp

For a list of eligible expenses, refer to IRS Publication 503, "Child and Dependent Care Expenses," at [irs.gov](https://www.irs.gov).

Life Insurance

Life insurance can provide protection — and peace of mind — to you and your family in the event of your death (or the death of a covered dependent). Depending on your unit, you may be eligible for basic, supplemental and/or dependent life insurance. Your personalized enrollment notice shows the life insurance options available to you. You can learn more about your options in the summary plan description on [HearstBenefits.com](https://www.hearstbenefits.com) under the **View Plan Documents and Forms** tile.

Salary Continuation

The Salary Continuation Plan replaces a portion of your lost monthly income if you are unable to work due to a disabling illness or injury. Depending on your unit, you may be eligible for salary continuation. Your personalized enrollment notice shows if you are eligible for salary continuation. You can learn more about the Salary Continuation Plan in the summary plan description on [HearstBenefits.com](https://www.hearstbenefits.com) under the **View Plan Documents and Forms** tile.

Other Valuable Work/Life Programs

Hearst also provides you with these valuable programs to help you balance your work and personal life.

Please note: Certain benefits may only be available to select business units and/or geographies.

- **Adoption and Surrogacy Expense Benefit.** Get reimbursed for up to \$3,000 in costs associated with adopting a child or if you engage in a surrogate parenting arrangement.
- **Transportation Benefit.** Make before-tax contributions to an account to pay for eligible commuting expenses. This benefit is available in select metropolitan areas.
- **Health & Wellness (Fitness) Program.** Get reimbursed for up to \$300 in fitness expenses per calendar year.
- **Group Auto and Home Insurance.** Receive group rates when you enroll for auto and home insurance through MetLife.

Learn more about these benefits at HearstBenefits.com under the **View Plan Documents and Forms** tile.

How to Enroll in Your Hearst Benefits

You can enroll in your 2016 benefits two ways:

- Through the *Your Benefits Resources* website at HearstBenefits.com, which you can access:
 - From MyHearst.com. Just click the link in the **Connect with Your Hearst Benefits** tile.
 - Directly at HearstBenefits.com.
- By calling the Hearst Benefits Service Center at **1-844-7HEARST (1-844-743-2778)**. Knowledgeable representatives who are specially trained on Hearst's health and welfare benefits will be available to answer any questions you may have and help you enroll Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern time.

Who's Behind the Scenes of *Your Benefits Resources* at HearstBenefits.com?

Your Benefits Resources is delivered by Aon Hewitt, a leading provider of benefits services that administers benefits for more than 24 million participants—including 80% of Fortune 500 companies. We chose Aon Hewitt to administer our health and welfare benefits because Aon Hewitt offers leading-edge resources, tools and professional support services.

Logging In for the First Time

When you log in to HearstBenefits.com for the first time, you'll need to register as a new user on the site.

- Enter the last four digits of your Social Security number and your date of birth.
- Create a new user ID and password when prompted. You'll use the same password when you call the Hearst Benefits Service Center.

What You Can Do on HearstBenefits.com When You Enroll

When you enroll, you can use **HearstBenefits.com** to:

- Enroll in your 2016 CHOICE Program benefits.
- Compare your healthcare options.
- Estimate your medical costs.
- Decide how much to contribute to an FSA or HSA.
- Explore your life insurance needs.

Use the HearstBenefits.com Tools to Help You Choose

With **HearstBenefits.com**, access to your personalized health and welfare benefits information is available on demand — anytime, anywhere.

| Select This... | What You Will Find... |
|---|--|
| Health Plan Comparison Charts | A detailed side-by-side comparison of pricing and how coverage works. |
| Provider Search Tool | An online provider tool that offers an expanded search, including provider proximity, physician performance and hospital quality ratings. You can access provider information by searching for a provider's name or by answering a set of personal preference questions. |
| Medical Expense Estimator Tool | A tool that uses national estimates to project out-of-pocket expenses under each of the medical plan options for you and your covered dependents for 2016. |
| Healthcare Flexible Spending Account Estimator | A tool that adds up out-of-pocket healthcare expenses that qualify for reimbursement under the Healthcare FSA and provides you with an estimate based on your healthcare needs. |
| Dependent Care Flexible Spending Account Estimator | A tool that adds up out-of-pocket dependent care expenses that qualify for reimbursement under the Dependent Care FSA and provides you with an estimate based on your dependent care needs. |
| Life Insurance Estimator | A tool designed to help you find out how much coverage you need for an appropriate level of protection. |

Enroll in Your 2016 Benefits

Once you log in to **HearstBenefits.com**, you can enroll by clicking the **Enroll in Your Benefits** tile, or the **Enroll in Your Benefits** link in the message box that will pop up when you first log in.

Confirm Your Enrollment

After you enroll in your 2016 benefits, you'll receive a confirmation of your enrollment. How you receive your confirmation depends on how you enroll:

- If you enroll through **HearstBenefits.com**, you will receive an email confirming your benefits elections.
- If you enroll through the Hearst Benefits Service Center, you will receive a confirmation statement in the mail.

Use Medical and Prescription Drug Carrier Tools for Additional Support

In addition to the tools available throughout **HearstBenefits.com**, be sure to use Cigna’s and Express Scripts’ tools when enrolling and over the year to get the most out of your benefits.

| Resources | Overview of Services |
|---|--|
| <p>The Cigna 24-Hour Health Information LineSM 1-800-421-6764</p> | <p>Talk to experienced registered nurses and other healthcare professionals who can provide confidential answers to your healthcare questions, helpful home care suggestions and recommended settings for care.</p> |
| <p>Cigna Online Resources MyCigna.com</p> | <p>Take advantage of the following online support tools.</p> <ul style="list-style-type: none"> • A Health Assessment — Determine your personal health status and receive a health score based on how you compare with averages for your gender and age. You’ll also get a simple-to-follow action plan to help you improve your score or maintain good health. • Healthwise® — Access an interactive library that provides information on health conditions, everyday health and wellness, first aid and medical exams. • Find Top Doctors and Hospitals — Identify participating doctors recognized by the National Committee for Quality Assurance (NCQA) for diabetes, heart/stroke and physician practice connections, and hospitals that meet The Leapfrog Group hospital safety standards. • WebMD® Health Topics — Get information on topics ranging from conditions and procedures to general health subjects on more than 160 health topics. • Personal Health Records — Create health records and store and monitor your personal health information in a central, secure location. • Health Trackers — Use Health Trackers to monitor your progress with easy-to-read charts that help you keep track of your blood pressure, blood sugar, cholesterol, height and weight. |
| <p>Express Scripts Website express-scripts.com</p> | <p>Visit Express Scripts’ website for a confidential and personalized prescription drug comparison, which includes a list of the drugs you’re taking on an ongoing basis, your current out-of-pocket costs and any lower-cost alternatives, such as lower-cost brands or generic drugs.</p> |

Watch for Employee Savings Plan Information

You are eligible to participate in the Employee Savings Plan immediately. The Employee Savings Plan allows you to save for retirement on a tax-deferred basis. Watch for an enrollment kit from T. Rowe Price, the administrator of the Plan, along with a PIN mailed to your home address in the coming weeks.

Complete CHOICE Program details are contained in the official Plan documents, which legally govern the administration of the Plan. If there is a difference between what is written in the summary of material modifications and the Plan documents, the Plan documents will always rule.

Hearst plans to continue the CHOICE Program but reserves the right to amend, change, modify or terminate the Program at any time and for any reason both during and after your employment. This brochure is not an offer or contract of continued employment with Hearst.