


Bringing your 2020 benefit options into perfect view



THE OH-SO-TALENTED DAISY KUO (COX ENTERPRISES)
WITH HUBBY RYAN AND THEIR ADORABLE BABY QUINNY.

OPEN ENROLLMENT AT COX



ERIN LOMAX (COX AUTO)
BUILDING MEMORIES AT HOME
WITH HER BEAUTIFUL FAMILY.

Building Flexibility, Creating Choice

Welcome to Open Enrollment for Employee Benefits November 4–15

AT COX, WE KNOW THAT FOR US TO BE US, YOU NEED TO DO YOU. That means giving you the confidence and peace of mind that you and your loved ones will be well taken care of with comprehensive and competitive benefits. Your well-being and quality of life matter at Cox, and we hope and trust that our expanded benefits and flexible options make that abundantly clear.

THIS YEAR, we're building on recent benefit enhancements and offering even more choice, allowing you the flexibility to choose what is best for you and your family. So let's dive in so that your 2020 benefit options come into perfect view.

ONE SIZE NEVER FITS ALL. Each and every one of us has unique concerns and priorities as we navigate life and manage our overall physical, mental and financial wellness. Sure, traditional healthcare benefits are at the heart of Cox's benefits plans, but we also continue to listen to employees and are excited to offer expanded options to help you manage and protect so many other aspects of your life, livelihood and circle of loved ones.

In 2019, we were proud to debut a wide range of new benefits, including gender confirmation surgery, free in-network women's care, pet insurance and more. And for us to be us, we also know no one should ever be allowed to pretend to be you, so we launched an identity theft protection benefit. We're thrilled to continue building on that momentum going into 2020.

WHAT'S NEW FOR 2020

We're pleased to bring you several new options, including:

- **TELADOC**, an option that lets you use phone and video to talk with a doctor in minutes.
- **SUPPLEMENTAL INSURANCE** to help you protect against the unexpected.
- A convenient new option to **FOR NURSING MOTHERS** who travel for work.
- A **HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)** coupled with a Health Savings Account (HSA) — an option that can give you added flexibility to manage healthcare expenses.

New! To help you understand your choices and make the best decision for you and your family, we're also introducing a new decision-making tool. ALEX (not our CEO), is your personal benefits counselor. Learn more on page 5!

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2020 Benefits at a Glance

		LOW	MEDIUM	New! HIGH*	
MEDICAL	Total Annual Deductible	Employee (EE)	\$500	\$1,000	\$2,000
		EE+Spouse	\$1,000	\$2,000	\$3,000
		EE+Child	\$1,000	\$2,000	\$3,000
		EE+Children	\$1,500	\$3,000	\$4,000
		Family	\$1,500	\$3,000	\$4,000
	Out-of-Pocket Maximum In-Network	EE	\$3,000	\$3,500	\$4,000
		EE+Spouse	\$6,000	\$7,000	\$6,000
		EE+Child	\$6,000	\$7,000	\$6,000
		EE+Children	\$9,000	\$10,500	\$8,000
		Family	\$9,000	\$10,500	\$8,000
	Out-of-Pocket Maximum Out-of-Network	EE	\$5,500	\$6,000	\$8,000
		EE+Spouse	\$11,000	\$12,000	\$12,000
		EE+Child	\$11,000	\$12,000	\$12,000
		EE+Children	\$16,500	\$18,000	\$16,000
		Family	\$16,500	\$18,000	\$16,000
Office Visits & Emergency Room	LOW OR MEDIUM			New! HIGH	
	Primary Care	\$30 copay		20% coinsurance, after deductible	
	Specialist	\$50 copay		20% coinsurance, after deductible	
	ER	\$150 copay, then 20% coinsurance after deductible		20% coinsurance, after deductible	
PRESCRIPTION DRUGS	LOW OR MEDIUM			New! HIGH	
		RETAIL (up to 30-day supply)	MAIL ORDER (up to 90-day supply)	RETAIL OR MAIL ORDER	
	Generic	\$10 copay	\$25 copay	10% coinsurance, after deductible	
	Preferred Brand	20% coinsurance, after deductible	\$90 copay	20% coinsurance, after deductible	
	Non-Preferred Brand	30% coinsurance, after deductible	\$125 copay	30% coinsurance, after deductible	
Specialty	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible		

* True family deductibles and out-of-pocket maximums apply. Please see page 8 for details.

PRE-TAX SAVINGS ACCOUNTS	Healthcare Flexible Spending Account (FSA)	Contribute up to \$2,700 on a pre-tax basis to pay for eligible healthcare expenses (cannot be used if enrolled in the HDHP)		
	Health Savings Account (HSA)	Contribute funds on a pre-tax basis to pay for eligible healthcare expenses Cox will also contribute to your account based on the level of coverage you select See page 9 for contribution amounts		
	Dependent Care Flexible Spending Account (FSA)	Contribute up to \$5,000 on a pre-tax basis to pay for eligible dependent care expenses		
DENTAL	Schedule (basic)	You pay for services based on fixed-fee schedule		
	Comprehensive	You meet the deductible, then the plan pays for 50%–80% of covered services		
VISION		Coverage for annual eye exams, contacts and glasses		
OTHER INSURANCE	Life Insurance	Basic and voluntary life insurance for you and your dependents		
	Long-Term Disability	60% or 70% pay replacement options		
ADDITIONAL BENEFITS		<ul style="list-style-type: none"> • Accident Insurance • Critical Illness 	<ul style="list-style-type: none"> • Hospital Indemnity • Pet Insurance 	<ul style="list-style-type: none"> • Home & Auto • ID/Theft Protection
WELLNESS OFFERINGS		<ul style="list-style-type: none"> • Milk Stork • Health Coaches • Livongo 	<ul style="list-style-type: none"> • Naturally Slim • Informed Health Line 	<ul style="list-style-type: none"> • Preventive Care • Know Your Numbers

Exciting Enhancements to the Medical Plans (no matter which one you choose)

New! TALK TO A DOCTOR BY PHONE OR VIDEO USING TELADOC
Speak to a licensed doctor by web, phone, or mobile app through Aetna in under 10 minutes. Talk to a doctor about common conditions like pink eye, the flu, allergies, skin conditions, anxiety and depression. They can even send prescriptions to your pharmacy of choice. You can also get caregiver support from a doctor for general medical concerns (even if the person isn't enrolled in the Cox Medical Plan).

New! ENHANCED COVERAGE FOR AUTISM AND DEVELOPMENTAL DELAYS Cox is removing the age and visit limits for physical, occupational and speech therapy for members with a developmental delay or autism diagnosis. See the Summary Plan Description (SPD) for more details.

DAISY KUO (COX ENTERPRISES)
AND HER SWEET BABY GIRL, QUINNY



Low and Medium Deductible Plans

Through the Cox Medical Plan, you can now select from three plans to best meet the needs of you and your family. Let's explore our low- and medium-deductible options before diving into the new High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

		EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + CHILD(REN)	FAMILY
Low Deductible An option that enables you to meet your deductible faster, but which requires higher biweekly premiums over the course of the year.	BIWEEKLY PREMIUM	\$42.08	\$119.16	\$87.05	\$87.05	\$160.06
	DEDUCTIBLE*	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAX**	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000

* You only need to meet your individual deductible of \$500 before the plan starts paying coinsurance (even if your family deductible hasn't been met). You pay a total family deductible (for up to three family members or \$1,500).

** These are individual out-of-pocket maximums. You only need to meet your \$3,000 individual out-of-pocket maximum before the plan pays your covered expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$9,000).

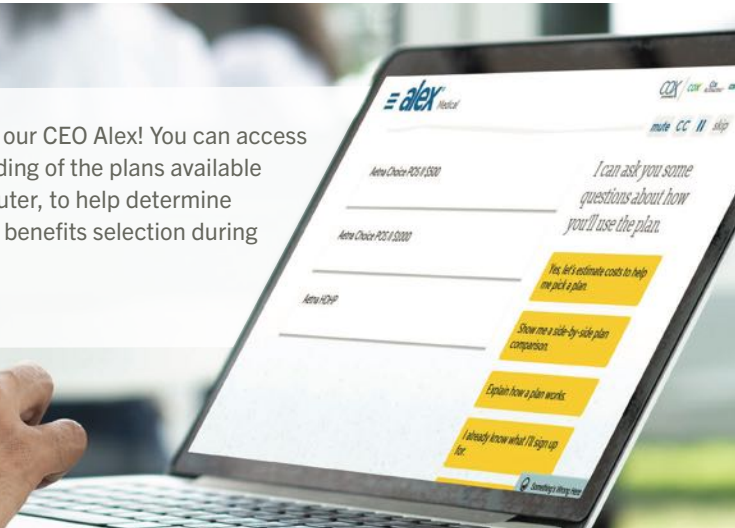
		EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + CHILD(REN)	FAMILY
Medium Deductible An option which balances a midrange deductible with biweekly premium costs in between our high and low option.	BIWEEKLY PREMIUM	\$14.51	\$62.59	\$32.21	\$32.21	\$88.67
	DEDUCTIBLE*	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAX**	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500

* You only need to meet your individual \$1,000 deductible before the plan starts paying coinsurance (even if your family deductible hasn't been met). You pay a total family deductible (for up to three family member or \$3,000).

** These are individual out-of-pocket maximums. You only need to meet your individual \$3,500 out-of-pocket maximum before the plan pays your covered expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$10,500).

NOT SURE WHICH PLAN TO CHOOSE? ALEX IS HERE TO HELP. No, not our CEO Alex! You can access ALEX, your online personal benefits counselor, to gain a better understanding of the plans available to you and their costs. Access ALEX 24/7, via your mobile device or computer, to help determine which plan is best for you. Just remember you'll need to make your actual benefits selection during Open Enrollment Nov. 4–15 on InSideCox.com.

ALEX will be available on InSideCox.com beginning Oct. 25.



Medical Coverage and Costs

Remember, using a network provider for these services will always save you money. Find a provider within the Choice POS II network, at Aetna.com.

	YOUR COST (IN-NETWORK)	YOUR COST (OUT-OF-NETWORK)**
PRIMARY CARE VISIT	\$30 copay, no deductible*	40% coinsurance, after deductible
SPECIALIST VISIT	\$50 copay, no deductible*	40% coinsurance, after deductible
PREVENTIVE CARE	No deductible	40% coinsurance, after deductible
URGENT CARE	\$50 copay, no deductible	40% coinsurance, after deductible
EMERGENCY ROOM	\$150 copay, plus 20% coinsurance after deductible	\$150 copay, plus 20% coinsurance after deductible
OTHER SERVICES (I.E., DIAGNOSTIC TESTS, IMAGING, HOSPITALIZATION, ETC.)	20% coinsurance, after deductible	40% coinsurance, after deductible

* Copay is the same if you use an Aetna Teladoc Physician.


** Reasonable & Customary (R&C) charges for out-of-network services will now be based on the 80th percentile of what providers in a given location charge for a service.

Pharmacy Benefits

When selecting the low- or medium-deductible plan, you will have access to a prescription drug plan that offers convenient mail order (90-day supply) and retail pharmacy (30-day supply) options. CVS Caremark® administers the pharmacy plan and provides convenient access to a network of 60,000+ pharmacies nationwide (including Walgreens, Walmart, Publix, Kroger, etc.). Visit Caremark.com for the full list of participating locations.

Remember that your out-of-pocket prescription expenses count toward your deductible. Plus, if you are enrolled in a Flexible Spending Account (FSA) you can use those pre-tax dollars toward these qualifying expenses.

	RETAIL (UP TO 30-DAY SUPPLY)	MAIL ORDER (UP TO 90-DAY SUPPLY)
GENERIC	\$10 copay	\$25 copay
PREFERRED BRAND	20% coinsurance, after deductible	\$90 copay
NON-PREFERRED BRAND	30% coinsurance, after deductible	\$125 copay
SPECIALTY	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible (up to \$250 per Rx)

A man with dark hair, wearing a light blue polo shirt and blue jeans, is sitting on a dark couch. He is smiling and looking towards the camera. He has a watch on his left wrist and is holding a pair of glasses in his right hand. A silver laptop is open on his lap. The background is a white wall with a large abstract painting in shades of blue and white. A yellow pillow is visible on the left side of the couch.

MARC FELICIANO (COX COMMUNICATIONS)
ENJOYS HIS ZERO-MINUTE COMMUTE
WORKING FROM HOME.

New! A Lower Monthly Premium
Alternative

New! High-Deductible Health Plan (HDHP)

		EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + CHILD(REN)	FAMILY
High Deductible With the HDHP you pay the full price for non-preventive care and prescriptions until you meet your deductible. In-network preventive care is still covered at 100%.	BIWEEKLY PREMIUM	\$6.24	\$27.31	\$13.59	\$13.59	\$39.58
	DEDUCTIBLE*	\$2,000	\$3,000	\$3,000	\$4,000	\$4,000
	OUT-OF-POCKET MAX**	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$750	\$750	\$750	\$1,000

NOTE: These deductibles only apply to covered in-network services. Out-of-network deductibles are double the in-network. Additionally, out-of-network spend will not be applied toward the in-network deductible. See the Summary Plan Description (SPD) for more information.

* **FAMILY DEDUCTIBLE** Keep in mind that the HDHP has true family deductibles meaning that you must meet the deductible listed for your level of coverage before the plan pays coinsurance for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$3,000 deductible before the plan starts paying coinsurance for either you or your spouse.

** **FAMILY MAXIMUM** You'll want to note that the HDHP has true family out-of-pocket maximums. You must meet the maximum costs listed for your level of coverage before the plan pays 100% of covered network services for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$6,000 maximum before the plan pays 100% of covered network services for either you or your spouse.

Medical Coverage and Costs

	YOUR COST (IN NETWORK)	YOUR COST (OUT-OF-NETWORK)**
PRIMARY CARE VISIT	20% coinsurance, after deductible*	40% coinsurance, after deductible
SPECIALIST VISIT	20% coinsurance, after deductible*	40% coinsurance, after deductible
PREVENTIVE CARE	No charge	40% coinsurance, after deductible
URGENT CARE	20% coinsurance, after deductible	40% coinsurance, after deductible
EMERGENCY ROOM	20% coinsurance, after deductible	40% coinsurance, after deductible
OTHER SERVICES (I.E., DIAGNOSTIC TESTS, IMAGING, HOSPITALIZATION, ETC.)	20% coinsurance, after deductible	40% coinsurance, after deductible

* Cost is the same if you use an Aetna Teladoc Physician.

** Reasonable & Customary (R&C) charges for out-of-network services will now be based on the 80th percentile of what providers in a given location charge for a service.

High-Deductible Health Plan (HDHP)

Pharmacy Benefits

When selecting the high-deductible plan, you will have access to a prescription drug plan that offers convenient mail order (90-day supply) and retail pharmacy (30-day supply) options. CVS Caremark® administers the pharmacy plan and provides convenient access to a network of 60,000+ pharmacies nationwide (including Walgreens, Walmart, Publix, Kroger, etc.). Visit Caremark.com for the full list of participating locations.

	RETAIL* (UP TO 30-DAY SUPPLY)	MAIL ORDER (UP TO 90-DAY SUPPLY)
GENERIC	10% coinsurance, after deductible	10% coinsurance, after deductible
PREFERRED BRAND	20% coinsurance, after deductible	20% coinsurance, after deductible
NON-PREFERRED BRAND	30% coinsurance, after deductible	30% coinsurance, after deductible
SPECIALTY	20% coinsurance, after deductible	20% coinsurance, after deductible

* When filling a prescription outside the CVS network, member will also be required to pay the amount above the CVS-contracted rate.

Health Savings Account

The HDHP is the only plan to also offer a Health Savings Account (HSA) so you can put aside pre-tax dollars for qualifying medical expenses — up to \$3,550 for an individual or \$7,100 for a family per year. Cox will even contribute funds when you elect the high-deductible plan and enroll in the HSA. Those funds can be used to pay for out-of-pocket medical expenses or saved and/or invested for retirement. The money is yours to keep, and the account is portable. Please keep in mind, per IRS regulation, the healthcare expenses of your covered domestic partner are not eligible for reimbursement through an employee's HSA. You can adjust your HSA contributions anytime throughout the year.

	YOUR MAXIMUM CONTRIBUTION	COX ANNUAL CONTRIBUTION	MAXIMUM ALLOWED CONTRIBUTION
EMPLOYEE ONLY	\$3,050	\$500	\$3,550
EMPLOYEE + SPOUSE	\$6,350	\$750	\$7,100
EMPLOYEE + CHILD(REN)	\$6,350	\$750	\$7,100
FAMILY	\$6,100	\$1,000	\$7,100

DEBIT CARD PayFlex offers health savings account holders a convenient debit card. You can use the debit card to pay eligible expenses at your doctor's office or pharmacy counter. Remember, save your receipts for your tax records to respond when the IRS or PayFlex requests additional documentation. If you currently have an FSA debit card, keep it for use in 2020. The card can be used for healthcare FSA or HSA expenses. You can continue to use this debit card for qualifying expenses.

The HDHP in Action

Sally is enrolled in the new high-deductible option offered by Cox and elected Employee + Spouse coverage for her and her husband.

Today, Sally is visiting her in-network doctor for her annual checkup and running to her local CVS pharmacy to pick up her prescription afterward. While at her appointment, her doctor suggests that some additional lab work be completed.

Here's what Sally would pay:

		Before Sally meets her \$3,000 family deductible	After Sally meets her \$3,000 family deductible
ANNUAL CHECKUP	No charge (since the visit is preventive)	\$0	\$0
LAB WORK	20% coinsurance, after deductible	\$400	\$80
PRESCRIPTION	10% coinsurance, after deductible (since her Rx is generic)	\$20	\$2
	SALLY'S TOTAL COST	\$420	\$82

Luckily for Sally, Cox contributed \$750 to her Health Savings Account at the beginning of the year! That means she can use her PayFlex debit card to pay her medical expenses directly from her HSA. The funds Cox contributed up-front can really help Sally while she is meeting her deductible!



MARY FISCHER-MULLINS (COX AUTO) AND HER SWEET FAMILY CHAMPION SUSTAINABILITY AND THE GOOD FOOD MOVEMENT AT HOME AND IN THEIR COMMUNITY.

Flexible Spending Accounts (FSAs)

Use pre-tax dollars to pay for eligible expenses for yourself and your eligible dependents.

PayFlex administers our FSAs. Find tools to help you decide how much to contribute to an account at [PayFlex.com](https://www.payflex.com). Remember, any money you set aside **MUST** be spent on qualifying expenses incurred in that year. Your FSA elections don't continue automatically from year to year. You must make your FSA elections during Open Enrollment each year, and you cannot change your contribution throughout the year unless you have a qualifying life event.



MICHAEL BOSTEDT (COX ENTERPRISES) AND SON BRYLEE BOSTEDT



JANE EDGAR (COX AUTO) AND HUSBAND DONNIE EDGAR

HEALTHCARE FSA Contribute up to \$2,700 annually to pay for eligible healthcare expenses, including big-ticket items like braces or more routine copays. Account balances of \$500 or less can be rolled over to the next calendar year. Keep in mind, you don't have to be enrolled in the Cox Medical Plan to participate; however, you are not able to enroll in a Healthcare Flexible Savings Account if you are enrolled in the HDHP.

PAYFLEX DEBIT CARD PayFlex offers flexible spending account holders a convenient debit card. You can use the debit card to pay eligible expenses at your doctor's office or pharmacy counter. Be sure to save your receipts for your tax records in case the IRS or PayFlex requests additional documentation. If you currently have an FSA debit card, keep it for use in 2020! Your PayFlex debit card cannot be used for Dependent Care FSA expenses.

DEPENDENT CARE FSA Contribute up to \$5,000 annually to pay for before or after-school care, daycare, or other qualified expenses for children up to age 13. You can even use it for costs associated with caring for an elderly parent. Visit [PayFlex.com](https://www.payflex.com) to find out if your expenses qualify for reimbursement.

INTERESTED IN MORE WAYS TO THINK AHEAD AND PLAN FOR HEALTHCARE EXPENSES? Cox is expanding supplemental insurance options in 2020! Read more about the new offerings on page 16.

Are you currently using an FSA?

If you enroll in the HDHP with HSA, are currently enrolled in the healthcare FSA and have a remaining balance at the end of this year, up to \$500 of your remaining balance will be placed into a Limited Purpose FSA (LFSA) to be used exclusively for vision and dental expenses.

Dental Plans

Cox offers two Aetna PPO/PDN dental network options: The **SCHEDULE (BASIC) PLAN** pays the cost of eligible dental expenses based on a set fee schedule found in the Healthcare Summary Plan Descriptions (SPD). If your dentist charges more than the plan schedule allows, you pay the difference. The plan is designed to cover your basic dental needs.

The **COMPREHENSIVE PLAN** pays a percentage of most recognized charges after you meet your deductible.

FEATURES	SCHEDULE (BASIC)	COMPREHENSIVE
Annual deductible	\$50 per person \$150 per family	\$50 per person \$150 per family
PLAN MAXIMUM	THE PLAN PAYS	THE PLAN PAYS
Annual maximum benefit	\$1,000 per person	\$1,500 per person
Orthodontia lifetime maximum	\$1,500 per person	\$1,500 per person
COVERED SERVICES	THE PLAN PAYS	THE PLAN PAYS
Preventive & diagnostic services	Fixed fee, no deductible	100% of R&C [‡] ; no deductible
General & restorative services	Fixed fee, after deductible	80% of R&C [*] ; after deductible
Prosthodontic services	Fixed fee, after deductible	60% of R&C [*] ; after deductible
Orthodontic services	50% of R&C [*] , no deductible	50% of R&C [*] ; no deductible

Please note: In most cases, oral surgery (e.g., removal of impacted wisdom teeth) is considered a form of medical surgery and is covered under the Cox Medical Plan, not the dental plan.

*Based on R&C (Reasonable & Customary) charges.

Dental Biweekly Premiums

	SCHEDULE (BASIC)	COMPREHENSIVE
EMPLOYEE	\$0.50	\$15.50
EMPLOYEE + SPOUSE	\$1.00	\$21.00
EMPLOYEE + CHILD(REN)	\$1.00	\$21.00
FAMILY	\$2.00	\$25.75

Vision Plan

Cox offers vision coverage through the Vision Service Plan (VSP) Choice Network. Besides helping you see better, routine eye exams can detect several serious health conditions, such as glaucoma, cataracts, diabetes and even cancer. Plus, eye exams for kids can detect problems that can impact learning and development.

EVERY CALENDAR YEAR	
EYE EXAM	\$10 copay at doctor's office
GLASSES	\$20 copay for lenses and frames; up to \$150 allowance for frames
CONTACTS	Up to \$150 allowance for contacts and contacts exams

VISION BIWEEKLY PREMIUMS	
EMPLOYEE	\$3.75
EMPLOYEE + SPOUSE	\$5.00
EMPLOYEE + CHILD(REN)	\$6.00
FAMILY	\$9.25



JANET BARNARD (COX AUTO)



ALEXIS MOOD (COX AUTO)

Employee and Dependent Life Insurance

Cox offers optional coverage through The Hartford. To cover your spouse/domestic partner and/or children, you must elect life insurance coverage for yourself.

EMPLOYEE LIFE INSURANCE is available in amounts ranging from one to four times your annual base pay, up to a maximum of \$2 million. Cox provides the 1X pay option at no cost to you. You can elect to increase your coverage by one level at a time. For example, if you currently have 2X base pay coverage, you can elect to increase it to 3X base pay.

SPOUSE/DOMESTIC PARTNER* LIFE INSURANCE is available in amounts ranging from one-half to two times your annual base pay. The amount of life insurance you elect for your spouse or domestic partner, up to a maximum of \$200,000, cannot exceed your own coverage.

CHILD LIFE INSURANCE is available in the amount of \$10,000 per child.

* Domestic partner coverage is offered on a post-tax basis.

Accidental Death and Personal Loss Coverage

When you elect employee and/or dependent life insurance, an equal amount of accidental death and personal loss coverage is automatically included. This coverage provides additional benefits for accidental injuries, such as the loss of a limb or eyesight or death due to an accident.

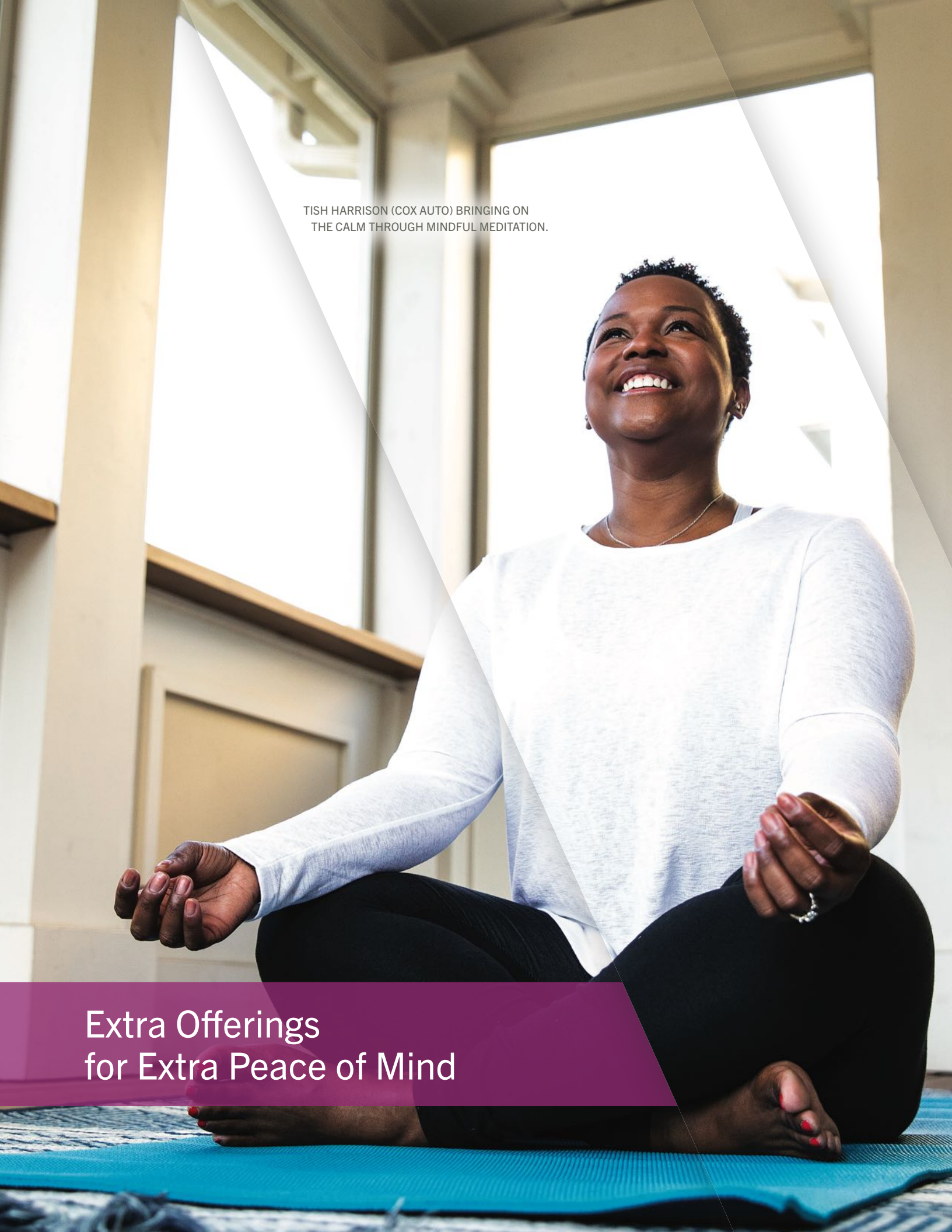
Long-Term Disability (LTD) Insurance

Long-term disability insurance (LTD) through The Hartford pays you a percentage of your income if you become totally disabled, can no longer work, and are approved for LTD.

- **60% OF YOUR ANNUAL PAY**, up to maximum benefit of \$10,000
- **70% OF YOUR ANNUAL PAY**, up to a maximum amount of \$17,500



DAZZLING DESIGNER ADAM BENEFIELD (COX ENTERPRISES) WITH HIS BEST PAL PORKCHOP.

A woman with short dark hair, wearing a white long-sleeved shirt and black pants, is sitting in a meditative pose on a blue mat. She is smiling and looking upwards. Her hands are resting on her knees in a mudra. The background is a bright, modern interior with large windows and wooden accents.

TISH HARRISON (COX AUTO) BRINGING ON
THE CALM THROUGH MINDFUL MEDITATION.

Extra Offerings
for Extra Peace of Mind



MICHELLE DUCAYET (COX ENTERPRISES)



SUJATA GOSALIA (COX COMMUNICATIONS)

New! Supplemental Health Coverage from Aetna

Additional benefits to help you and your family prepare for the unexpected. Because life happens.

Would you be financially ready if you had an accidental injury or a serious illness? What about a hospital stay? You can fill in some of the financial gaps and reduce stress with these Aetna plans designed to serve as companions to your medical coverage.

HOW THESE PLANS DIFFER FROM YOUR PRIMARY MEDICAL PLAN

Medical plans pay doctors and hospitals directly for costs related to your care. But they don't cover 100% of the cost, leaving you to come up with the rest. They also don't cover other expenses that health events might affect, such as daycare, rent and more if you or a family member must be out of work.

These benefits are paid directly to you and can be used any way you choose: out-of-pocket medical costs, ongoing bills or unexpected personal expenses. Enrollment is guaranteed, and benefits are not reduced by medical or disability insurance benefits, or other sources of income. You can find more detailed information about these offerings in the Summary Plan Description (SPD) or on InSideCox.com.

Be sure to select these benefits during Open Enrollment in order to secure coverage. (You can also enroll during any qualifying life event.)

HOSPITAL INDEMNITY INSURANCE provides a financial cushion for both planned and unplanned hospital stays due to events like illness, injury, surgery or birth of a baby. The plan provides reimbursement for certain covered hospital expenses with a choice of basic or enhanced coverage.

CRITICAL ILLNESS INSURANCE provides a lump-sum benefit if you are diagnosed with a covered illness like cancer, Alzheimer's disease or lupus. Keep in mind that coverage for pre-existing conditions is excluded. You can select basic or enhanced coverage when you enroll.

ACCIDENT INSURANCE provides financial support with payouts for covered injuries and/or treatments – anything from a broken arm to a hospital admission. You can choose either basic or enhanced coverage when you enroll.

Added Benefits Available to You Throughout the Year

We know you want to protect the things you love. Cox employees can take advantage of these additional benefits at any time.



PET INSURANCE: COVER ALL THE PRECIOUS MEMBERS OF YOUR FAMILY WITH SPECIAL GROUP RATES

Pets are family. You want to give them the best while also managing the cost of their care. Cox employees can take advantage of special rates from Nationwide on coverage for dogs, cats, birds, and some exotic animals. Benefits include access to a 24/7 **vethelpline**[®] and discounts on select surgeries, lab fees, routine care and treatments. Coverage includes a \$250 deductible with 90% reimbursement and a \$7,500 annual out-of-pocket maximum, with monthly premiums based on the type of pet you have and where you live. (Coverage not available for pre-existing conditions.)



HOME AND AUTO INSURANCE DISCOUNTS: TAKE ADVANTAGE OF GROUP RATES

Compare group rates from your choice of insurers including ASI Home, Liberty Mutual, MetLife, Progressive, Safeco, and Travelers. You could receive discounts on a variety of policies — including auto, home, boat, renters, and more. Premiums are based on individual underwriting.



IDENTITY THEFT PROTECTION: GUARD YOUR INFORMATION WITH MULTIPLE LAYERS OF PROTECTION AND MONITORING

Protection through InfoArmor helps you guard against identity and credit theft by continuously monitoring identity, credit, credit scores, and social media accounts. It also offers digital wallet storage, sex offender alerts and a \$1 million identity theft insurance policy.

You must enroll to receive these benefits. You can enroll at any time throughout the year. If you are currently enrolled, you do not need to re-enroll to continue coverage. For more information about these additional benefits or to enroll, visit CoxAddedBenefits.com.



CLARENCE JACKSON (COX ENTERPRISES)
DECLARES VICTORY AFTER A GREAT WORKOUT.

Wellness Offerings for Cox Medical Plan Members



New! SEND MOM'S MILK HOME TO BABY THROUGH MILK STORK. This innovative service lets traveling moms pump according to their regular nursing schedule, then carry milk in a custom tote or schedule a FedEx pickup for overnight delivery using a special cooler. This free service is available to employees and their covered spouses (even if they don't work for Cox) when they travel for work. To learn more, visit milkstork.com/Cox, email info@milkstork.com or call 877-242-1306.



REACH YOUR GOALS WITH HEALTHY LIFESTYLE COACHING. Cox Medical Plan members have access to a free, dedicated health coach who works with you by phone. Get support in losing weight, exercising more, eating better, quitting tobacco, managing stress or sleeping better. Call 866-213-0153.



MANAGE YOUR DIABETES WITH LIVONGO. This program makes living with diabetes easier by providing a connected meter, unlimited test strips and personalized coaching. Offered at no cost to Cox Medical Plan members and their covered dependents. Visit join.livongo.com/Cox or call Livongo Member Support at 800-945-4355 and mention registration code COX.



LOSE WEIGHT BY FOCUSING ON HOW AND WHY YOU EAT WITH NATURALLY SLIM. This 10-week program helps you change how you eat instead of what you eat. You must apply to be accepted, as Cox has a limited number of spots available for Cox Medical Plan members and their covered spouse/domestic partners. The program, valued at \$500, is available to selected Cox employees at no cost. To learn more, apply, or join the wait list for the next class, visit NaturallySlim.com/Cox.



ACCESS HELP FROM A REGISTERED NURSE USING THE INFORMED HEALTH LINE. Have a quick question but are unsure if you should see a doctor? Call and talk to a nurse for free by calling 888-553-3449.



RECEIVE PERSONALIZED SUPPORT AND ANSWERS FOR MORE COMPLEX MEDICAL CONCERNS. For serious health concerns, work with specially trained nurses and medical professionals who can offer personal support and expert answers. Call 888-553-3449.



GET THE MOST FROM YOUR MEDICAL PLAN COVERAGE WITH AETNA HEALTH CONCIERGE. Cox Medical Plan experts can answer questions about your coverage, offer proactive suggestions, and connect you to additional resources and specialists. Call 888-553-3449.

Register at any time throughout the year by contacting these providers directly.



**KNOW YOUR
NUMBERS**

Earn Money, Any Time of the Year

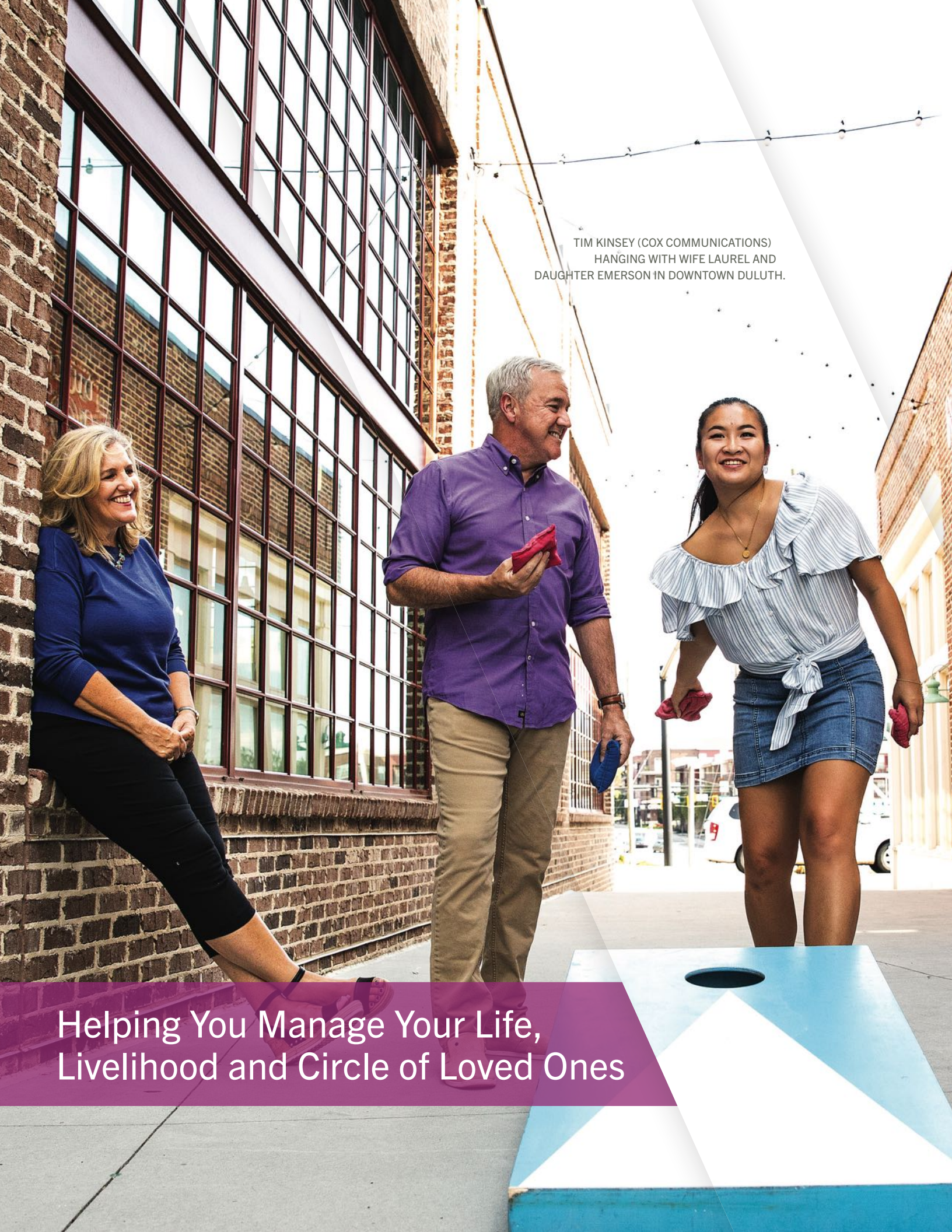
The Know Your Numbers program allows Cox Medical Plan members and their covered spouse/domestic partner to receive up to \$400 in one-time payroll credits for participating in a health screening — regardless of the results. The voluntary screening is free, takes less than 10 minutes and measures multiple health factors:

- GLUCOSE
- TRIGLYCERIDES
- BLOOD PRESSURE
- WAIST CIRCUMFERENCE
- CHOLESTEROL

These measures indicate your risk for metabolic syndrome, which can increase your risk of developing health issues such as diabetes, heart disease and other serious health complications. Your results can help you make informed decisions about your health. All screening results are confidential, and Cox does not have access to your personal health information.

Participate by Nov. 30, 2019, to earn the payroll credit in 2019.

Participate by Nov. 30, 2020, to earn the payroll credit in 2020.



TIM KINSEY (COX COMMUNICATIONS)
HANGING WITH WIFE LAUREL AND
DAUGHTER EMERSON IN DOWNTOWN DULUTH.

Helping You Manage Your Life,
Livelihood and Circle of Loved Ones

Additional Resources for Cox Employees

COX EMPLOYEE RELIEF FUND The Cox Employee Relief Fund (CERF) is a 501(c)(3) charitable organization that helps Cox employees and their families in three areas to supplement their recovery when savings, traditional insurance or federal aid fall short. The Fund provides financial assistance to those facing and recovering from unexpected hardships caused by a natural disaster, illness or injury, or loss of a family member.

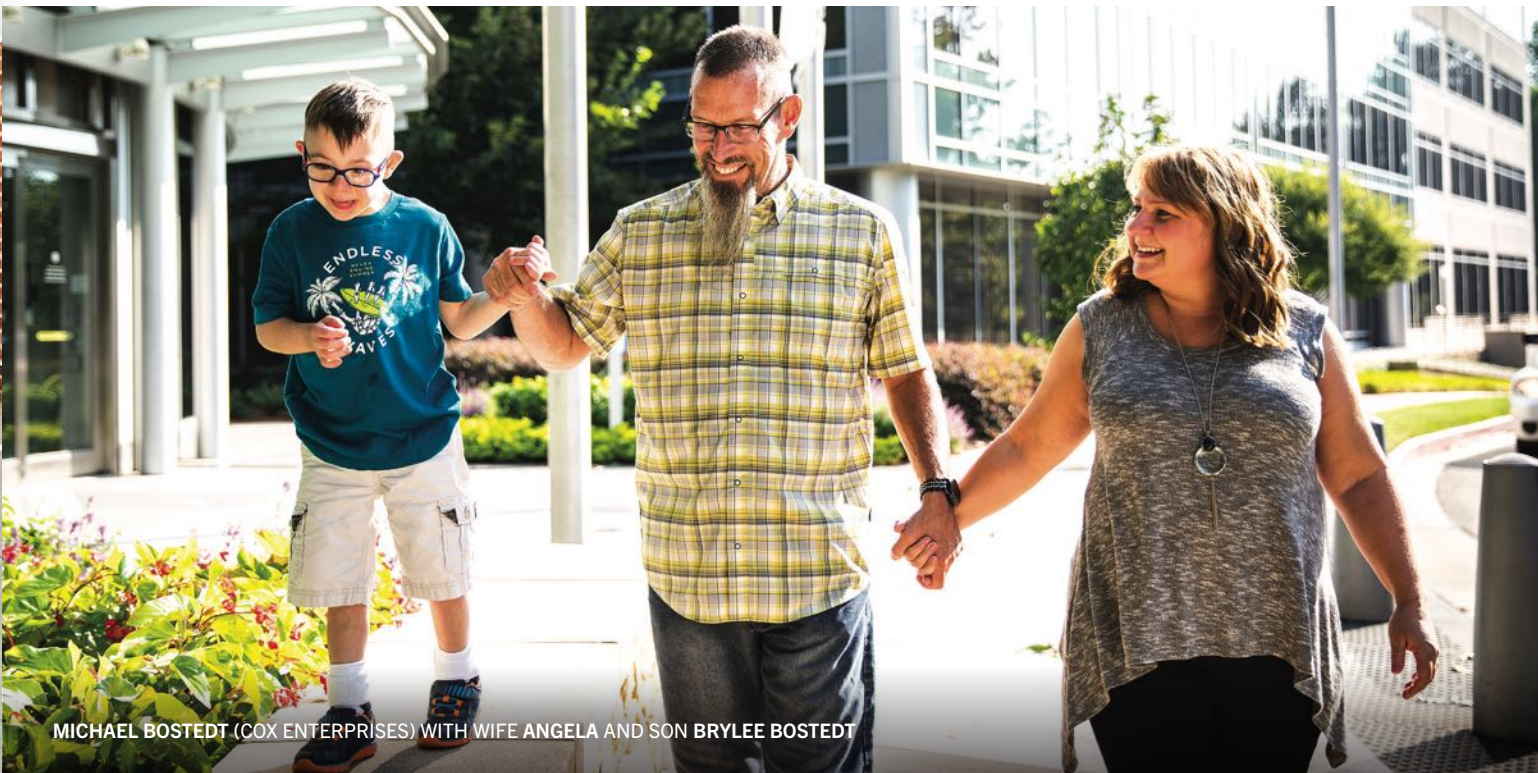
Learn more about CERF and how you can help your fellow employees at coxrelief.com.

MAGELLAN EMPLOYEE ASSISTANCE PROGRAM (EAP) Everyone experiences stress and challenges in life. Whether your concerns are big or small, the Magellan Employee Assistance Program (EAP) can help. As a Cox employee, you and members of your household have access to Magellan resources 24 hours a day, 7 days a week – at no cost to you. Magellan can help you and your family with a variety of topics, including:

- Healthy living
- Parenting and child care
- Elder care
- Legal resources
- Emotional well-being
- Midlife and retirement
- Financial issues
- Disability
- Addictions and recovery
- Education
- Community resources
- Work issues

Visit MagellanAscend.com and log in or register as a new user. You can also call 800-888-CARE (2273). Organization name is Cox.

ADOPTION BENEFITS Active, full-time employees are eligible for the Cox adoption benefit. If you adopt a child, Cox will reimburse you for eligible expenses, up to \$5,000 for a single adoption and \$10,000 for multiple adoptions. For complete program details, please visit InSideCox.com



MICHAEL BOSTEDT (COX ENTERPRISES) WITH WIFE ANGELA AND SON BRYLEE BOSTEDT

Helpful Resources

INSIDECOX.COM	<p>Find information about Cox’s benefits plans by navigating to Health & Money</p>	<p>InSideCox.com</p>
AETNA (MEDICAL, DENTAL, AND SUPPLEMENTAL HEALTH BENEFITS)	<ul style="list-style-type: none"> • Teladoc • Aetna Health Concierge — get personal help with questions and claim issues • Informed Health® Line — 24/7 nurse line • Aetna Care Advocate — personal support for more serious health concerns • Healthy Lifestyle Coach — one-on-one support to help guide you toward your health goals • Supplemental health benefit (Critical Illness, Accident Insurance and Hospital Indemnity) questions and claim issues 	<p>888-553-3449 or Aetna.com</p>
	<ul style="list-style-type: none"> • Locate an in-network provider • Review and download claims information • Print ID cards • View available Aetna member discounts 	<p>Aetna.com or Aetna App</p>
CVS CAREMARK® (PRESCRIPTION DRUGS)	<ul style="list-style-type: none"> • Locate in-network pharmacies • Prescription drug information • Drug cost comparison tool 	<p>Caremark.com 844-254-6829 Caremark App</p>
	<ul style="list-style-type: none"> • Specialty pharmacy information 	<p>CVSpecialty.com 800-237-2767</p>
PAYFLEX (FSAs AND HSA)	<ul style="list-style-type: none"> • Flexible Spending Account questions and claims • Health Savings Account questions and claims • Debit card questions 	<p>PayFlex.com 888-678-8242 PayFlex App</p>
VSP (VISION)	<ul style="list-style-type: none"> • Find vision care providers in the VSP network • Learn about your eye care 	<p>VSP.com 800-877-7195</p>
MAGELLAN EMPLOYEE ASSISTANCE PROGRAM (EAP)	<ul style="list-style-type: none"> • Mental health • Consulting and referral services (legal, counseling and financial) • Quit smoking • Employee discounts 	<p>MagellanAscend.com 800-888-CARE (2273) Organization name is Cox</p>
MERCER (ADDED BENEFITS)	<ul style="list-style-type: none"> • Support and questions for pet insurance, identity theft protection, and home and auto insurance 	<p>CoxAddedBenefits.com 855-601-1782</p>
QUEST DIAGNOSTICS (KNOW YOUR NUMBERS)	<ul style="list-style-type: none"> • Support for registration and scheduling screenings. Registration key is Cox 	<p>My.QuestForHealth.com 855-623-9355</p>

Important Notices

WOMEN'S HEALTH AND CANCER RIGHTS ACT

As described in the Women's Health and Cancer Rights Act of 1998, our plan provides benefits for mastectomy related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymph edemas. Refer to the Summary Plan Description for more information.

MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums. If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office or visit insurekidsnow.gov to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan. For more information, including state-specific contact information, visit Media.CoxEnterprises.com/media/2018_ChipNotice.pdf

HIPAA PRIVACY NOTICE

Cox's health plans are subject to the privacy and security requirements of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). A notice describing the plan's permitted uses and disclosures of your health information was made available to you when you first became covered under the plan. You can find a full copy of the notice at InSideCox.com. You may request a paper copy free of charge by emailing insidecoxbenefits@coxinc.com.

IRS FORM 1095-C

Every full-time employee will receive an IRS Form 1095-C. It will be received about the same time you receive your W-2 and the form will help you to complete your income tax return for the prior year. The IRS will use the information on this form to determine whether or not you and your family members had healthcare coverage and whether you are entitled to any subsidy for buying health insurance through one of the Exchanges.

KNOW YOUR NUMBERS HEALTH SCREENINGS

As part of the Cox Know Your Numbers campaign, plan participants and their covered spouses/domestic partners are encouraged to get a health screening so that a health professional can gather certain biometric data such as: glucose, triglycerides, cholesterol, blood pressure and waist circumference. This data is kept confidential, in accordance with the federal HIPAA privacy law. The results are known only to Quest Diagnostics (or the other vendor performing the screening) and Aetna — each of whom is required by law (and by contract with Cox) to have procedures to safeguard the confidentiality of the data. The results of the screening are not shared with Cox; Cox is only told if someone qualified for payroll credits. In some situations, Aetna may follow up with a person if the data suggests they would benefit from additional healthcare.

Cox offers rewards, in the form of payroll credits, for participating in the screening because Cox is committed to helping you maintain and improve your health. The rewards are available to all employees and their covered spouse/domestic partner enrolled in the Cox Medical Plan.

For Questions or More Information



InSideCox.com
CEIHRServices@coxinc.com



P: 877-290-myHR (6947)
F: 877-873-9140
coxone.cox.com/myHR



P: 855-449-0010
F: 678-645-9098
ESC@coxautoinc.com



P: 855-264-1898
P (Atlanta): 678-645-4440
F: 866-815-3270
CMGHR@coxinc.com

Enrollment Checklist

For us to be us, you need to do you. Exercise your options during Open Enrollment and focus on your well-being all year long so that you can Make Your Mark at Cox!

- Go to InsideCox.com to access ALEX (no, not our CEO). This online personal benefits counselor will help you consider your three health plan options carefully. Remember, the plan with the lowest monthly premium may not be the best fit for you.
- Between Nov. 4–15, visit Enrollment Central on InsideCox.com to make your 2020 benefit elections including supplemental insurance.
- Print and review your confirmation statement, available on Enrollment Central two days after you make your 2020 benefit elections.
- Review and select additional insurance and benefit offerings at CoxAddedBenefits.com.
- Live life!

The benefits offered by Cox Enterprises, Inc. are governed by the applicable plan document and summary plan descriptions for each benefit (collectively, “governing documents”). If there is a conflict between the governing documents and this Open Enrollment guide for 2020, the governing documents will generally control. Notwithstanding anything to the contrary, these enrollment materials identify specific changes in the plan for 2020. Those changes may not be reflected in the most recent summary plan description with an effective date prior to 2020. You should keep a copy of these materials with your SPD until you have received a summary plan description for the 2020 plan year.



This brochure is a green publication. These logos represent the different ways this brochure has reduced our impact on the environment.