



BE WELL

STAY  
HEALTHY

WE'VE  
GOT YOU  
COVERED

## 2019 BENEFITS, PERKS & BEYOND FISHER INVESTMENTS



5525 NW Fisher Creek Drive, Camas, WA 98607 T: (650) 350-5886  
Email: [benefitsservices@fi.com](mailto:benefitsservices@fi.com) URL: [www.myfibenefits.com](http://www.myfibenefits.com)



WE MAKE IT  
AFFORDABLE

## PEACE OF MIND & SAVINGS

At Fisher Investments, we know how important it is to have good, affordable health and group benefits. That's why we offer more than just a plan, we offer a package. Whether it's health care, income protection, retirement savings, or other benefits, we've got you covered.



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## WHO IS ELIGIBLE?

Regular full-time employees or part-time employees working a minimum of 30 hours per week are eligible to participate in our insurance plans and all regular employees, regardless of the hours worked, are eligible to participate in the 401(k).

You can also cover your spouse or state registered domestic partner, and child(ren) up to the age of 26.

## WHAT IF THINGS CHANGE?

Your insurance plans will be effective through the end of the calendar year. You can not make changes to your coverage unless you have a qualifying life event, which includes but is not limited to events such as marriage, divorce, birth/adoption, loss of coverage on a group plan, and relocation to a different coverage area.

All changes must be submitted through Workday within 31 days of the life changing event.

## WHAT IS OPEN ENROLLMENT?

Open Enrollment is your once-a-year opportunity to enroll or make changes to your benefit plans. This includes not only adding new dependents, but switching between medical plans as well.

Open Enrollment generally runs for several weeks in November, with all plan changes going into effect on January 1 of the following calendar year.

## KNOW YOUR TERMS

**Coinsurance** A percentage of costs you pay for covered expenses after you meet the deductible.

**Copay** A fee you have to pay for certain services, such as a doctor's office visit or prescription drug.

**Deductible** The amount you pay before the health plan will start to pay its share of covered expenses.

**Network** Doctors, pharmacists, hospitals and other health care providers who make up the plan's preferred providers. In-network providers are always the most cost efficient for you.

**Out-of-Pocket Maximum** The most you pay each year for covered expenses. Once you reach the maximum, the plan pays 100% for covered expenses.

**Preventive Care** Services you receive when you are not sick or injured to ensure you stay healthy. Services include physicals, screenings, and well-baby care.



WE MAKE IT  
EASY TO GET  
GREAT CARE



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# YOUR BENEFITS AT A GLANCE

*Fisher Investments is committed to not only protecting your physical well-being, but your financial and emotional well-being, too.*



*We believe in providing you with affordable and comprehensive coverage so you can be your healthiest and happiest self.*

CHOOSE THE  
BENEFITS YOU  
WANT, NOT THE  
BENEFITS YOU  
CAN AFFORD



FIND ADDITIONAL PLAN INFORMATION ON [WWW.MYFIBENEFITS.COM](http://WWW.MYFIBENEFITS.COM).



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# YOUR MEDICAL AND PRESCRIPTION DRUG BENEFITS

Providing comprehensive and quality medical coverage at a reasonable cost is a challenge for all employers, and an employer paying 100% of the premium costs is practically unheard of these days. Fisher Investments exceeds these challenges by allowing you to not only choose from multiple medical plan options, but by also **paying 100% of the monthly medical premiums for you and your family.**

United Healthcare	UHC Choice (EPO)	UHC Choice Plus (PPO 500)		UHC HSA Choice Plus (PPO 2250)	
	Preferred Providers Only	Preferred Providers	Non-Preferred Providers	Preferred Providers	Non-Preferred Providers
<b>Annual Deductible</b>					
Individual	None	\$500	\$500	\$2,250	\$2,250
Family		\$1,000	\$1,000	\$4,500	\$4,500
<b>Annual Out-of-Pocket Max</b>					
Individual	\$3,500	\$3,000	\$10,000	\$3,000	\$3,000
Family	\$7,000	\$6,000	\$20,000	\$5,500	\$5,500
<b>Coinsurance</b>	None	20%	40%	20%	50%
<b>Doctor's Visit</b>	\$20 copay	\$35	40%	20%	50%
<b>Preventive Care</b>	\$20 copay	\$35	Not Covered	\$35 copay	Not Covered
<b>Inpatient Hospital</b>	\$500 per day (\$1,500 max)	\$250 copay + 20%	40%	20%	50%
<b>Prescription Drug (30-day)</b>					
Tier 1	\$10 copay	\$10 copay	25% + \$10 copay	\$10 copay*	25% + \$10 copay
Tier 2	\$20 copay	\$20 copay	25% + \$25 copay	\$25 copay*	25% + \$25 copay
Tier 3	\$35 copay	\$35 copay	25% + \$35 copay	\$40 copay*	25% + \$40 copay

Kaiser Permanente	Kaiser HMO	Kaiser HSA-Qualified High Deductible Plan	
	CA & NW	CA	NW
<b>Annual Deductible</b>			
Individual	None	\$2,000	\$2,000
Family		\$4,000	\$4,000
<b>Annual Out-of-Pocket Max</b>			
Individual	\$1,500	\$3,000	\$3,000
Family	\$3,000	\$6,000	\$6,000
<b>Coinsurance</b>	None	None	20%*
<b>Doctor's Visit</b>	\$20 copay	\$30*	20%*
<b>Preventive Care</b>	\$0 copay	\$0 copay (no deductible)	\$0 copay (no deductible)
<b>Inpatient Hospital</b>	\$100 per day	\$250 per admission*	20%*
<b>Prescription Drug (30-day)</b>			
Tier 1	\$10 copay	\$10 copay*	\$10 copay*
Tier 2	\$20 copay	\$30 copay*	\$20 copay*

\*After deductible has been met

# YOUR DENTAL AND VISION BENEFITS

The spending limits, out-of-pocket costs and flexibility of our dental and vision plans far exceeds the coverage provided by other employers in our industry. In fact, our dental limits and plan design puts us at the top of the mark in our industry and our generous vision allowance is more than double what other employers are covering. As with the medical plans, Fisher Investments is **paying 100% of the monthly premium costs for you and your family.**

Guardian Dental	Guardian Preferred PPO
<b>Annual Deductible</b>	
Individual	\$25
Family Max	\$75
<b>Annual Limit Dental</b>	\$2,000
<b>Lifetime Limit Ortho</b>	\$2,000
<b>Preventive</b>	100%
<b>Basic Care</b>	80%
<b>Major Care</b>	80%
<b>Orthodontia</b>	80%

SAVE UP TO  
40% BY  
CHOOSING A  
PREFERRED  
DENTIST!

To access your account, or to find an in-network dentist, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com).

VSP Vision	In-Network Coverage
<b>Annual Deductible</b>	No Deductible
<b>Exams</b>	100%
<b>Frames</b>	\$300 first pair* \$150 second pair* (\$20 copay)
<b>Single Lens, Lined Bifocal, Lined Trifocal and Polycarbonate Lenses</b>	100%
<b>Contacts Lens Fitting</b>	Up to \$450* \$60 copay
<b>Scratch Resistant Coating</b>	100%
<b>UV Coating</b>	100%
<b>Tints</b>	100% after \$20 copay
<b>Progressive Lenses</b>	100% after \$20 copay
<b>Anti-Reflective Coating</b>	100% after \$20 copay
<b>Lifetime Limit Lasik</b>	\$500

GET YOUR  
FIRST PAIR  
OF GLASSES  
FOR AS  
LITTLE AS \$0!

To access your account, or to find a participating VSP provider, visit [www.vsp.com](http://www.vsp.com).

*\*Use your first pair and/or second pair frame benefit toward contact lenses (\$450 max benefit)*

# YOUR INCOME PROTECTION BENEFITS

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In the event of an illness or disability, do you have enough savings to financially support yourself or your family? Does your family depend on you for ongoing financial support? These are important questions to ask yourself when deciding whether income protection benefits are right for you. You can purchase a variety of plans at group rates to provide replacement income in the event of a disability, accident or death.

## *Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance*

You can elect voluntary **life coverage** for:

- ▶ **Yourself:** Increments of \$10,000, up to a maximum of \$1,250,000\*; guaranteed issue amount of \$250,000 when first eligible.
- ▶ **Your Spouse/Domestic Partner:** Increments of \$5,000, up to a maximum of \$625,000\* (or 50% of your coverage; whichever is less); guaranteed issue amount of \$30,000 when first eligible.

You can elect voluntary **AD&D coverage** for:

- ▶ **Yourself:** Increments of \$25,000, up to a maximum of \$750,000
- ▶ **Your Spouse/Domestic Partner:** 50% of your coverage, up to a maximum of \$375,000

*\*Please refer to the plan summaries, or your Workday profile for age-related rates. Evidence of Insurability (EOI) may be required for certain life insurance amounts if you enroll after your initial eligibility period.*

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## *Voluntary Disability Insurance*

You have access to Short-Term Disability (STD) and Long-Term Disability (LTD) insurance through The Hartford.

- ▶ **Short-Term Disability:** This benefit pays a portion of your income if you can't work after 7 consecutive days of disability due to an eligible injury or illness. If you live outside of California, this benefit pays 60% of your wages, up to a maximum of \$2,309 per week. If you live in California, this benefit pays up to 20% of your wages (on top of State Disability Insurance) up to a maximum of \$2,309 per week, for a maximum of 13 weeks.
- ▶ **Long-Term Disability:** This benefit pays a portion of your income if you continue to be disabled for more than 90 days. LTD benefits provide you with 60% of your wages, up to a \$10,000 monthly maximum. Benefits may be offset by other sources of income.

*Please refer to the plan summaries, or your Workday profile for age and/or location related rates. Evidence of Insurability (EOI) will be required for disability insurance if you enroll after your initial eligibility period.*

For more information on any of the life and/or disability programs, go to [www.myfibenefits.com](http://www.myfibenefits.com).



# ADDITIONAL BENEFITS, PROGRAMS & TOOLS

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## Health Savings Account

You are eligible to open a health savings account (HSA) if you are enrolled in one of the high deductible medical plans. Use the funds to help pay for qualified medical expenses with pre-tax dollars that roll over each year. Additionally, the company will match your contributions up to \$1,125 per year for individual coverage and up to \$2,250 per year for family coverage. For more information, visit [www.healthsavings.com](http://www.healthsavings.com).

## Dependent Care FSA

A Dependent Care Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as pre-school, summer camp, before or after school programs, and child or adult daycare. Depending on your income level, you may contribute up to \$5,000 pre-tax dollars per year. For additional contribution and eligibility details, see the Dependent Care FSA page on the benefits website.

## Travel Assistance

When traveling for business or leisure 100 miles or more from home, you can get help with a variety of services, including emergency travel arrangements, lost or stolen travel documents, embassy and consular assistance, emergency medical evacuation and transportation at no cost to you through Europ Assistance USA by calling 800.243.6108.

## Employee Assistance Program

Through the Employee Assistance Program (EAP), you and eligible members of your household have 24/7 access to free, confidential counseling to help you address issues such as relationships, drug and alcohol abuse, financial hardship, and general stress or depression. The EAP can also assist with legal services, estate planning, financial planning and much more! The EAP service is available by calling 800.411.7239.

## Holidays

Observed holidays are generally days that the New York Stock Exchange is scheduled to be closed for a full day. Regular full-time employees and part-time employees working a minimum of 35 hours per week are eligible for holiday pay.

## Paid Time Off (PTO)

We believe in giving our employees the time they need to attend to their personal lives. Whether that's for doctor's appointments, visiting loved ones, or relaxing on a sandy beach, we've got you covered. All full-time employees\* and part-time employees working a minimum of 35 hours per week are eligible to accrue up to 20 days\*\* of paid time off (PTO) each calendar year.

\*Please note that outside and/or home based sales employees are not eligible for PTO.

\*\*California employees accrue up to 17 days of PTO and receive 3 days of sick time per year.

## Emergency Travel Coverage

Our United Healthcare and Kaiser plans cover life or limb threatening emergencies at out-of-network hospitals anywhere in the world. If you are unsure whether or not your condition qualifies as an emergency, you should contact the customer service number printed on the back of your ID card.

## Naturopathic Care

Employees enrolled with United Healthcare or Kaiser Permanente Northwest are eligible to receive care from participating naturopathic doctors at the same cost as a regular office visit. Naturopathic doctors combine holistic healing with the expertise and training of modern medicine to bring you an alternative way to receive your medical care.

## Chiropractic & Acupuncture

All of our medical plans offer chiropractic and acupuncture coverage, which allow you to receive an alternative form of treatment to address both temporary and chronic issues. Refer to your benefit plan document or medical comparison for specific co-payment information.

## Corporate Perks

Enjoy corporate rates on everything from everyday purchases to large ticket items on this one-stop-shop platform. Whether you're shopping for electronics, apparel, travel, fitness, movie tickets, or anything else, Corporate Perks makes it easier than ever to save. All employees are eligible to save by signing up on [www.perksatwork.com](http://www.perksatwork.com).



# ADDITIONAL BENEFITS, PROGRAMS AND TOOLS

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## **NEW!** *Primary Caregiver Parental Leave*

In support of our growing families, Fisher is pleased to introduce an 8 week paid Primary Caregiver Parental Leave (PCPL) benefit. This benefit allows primary caregivers to bond with their newborn or newly adopted child while receiving full or partial payment of their normal pay for a designated period. Contact the Benefits Team for more information.

## *Online Manage Account Feature*

- ▶ United Healthcare: Go to [www.myuhc.com](http://www.myuhc.com) to find a doctor, refill a prescription, view claims, treatment, and coverage information, and more.
- ▶ Kaiser Permanente: Go to [www.kp.org](http://www.kp.org) to email your doctor, schedule appointments, view lab results, refill a prescription, access claims, treatment history and immunization records, and more.

## *Mobile App*

- ▶ United Healthcare: Download the Health4Me mobile app to access many of the great features offered on the desktop site: view claims history, manage prescriptions, locate a medical facility, and get one-touch access to speak with a UHC advocate.
- ▶ Kaiser Permanente: Managing your healthcare just got easier with features such as messaging your doctor, scheduling appointments, refilling prescriptions, accessing your medical record, and finding the nearest Kaiser location.

## *24/7 Nurseline*

These registered nurses will take the time to find out what is going on with your personal health situations and provide advice on what steps you can take to address them. This service is available 24 hours a day, 7 days a week, all at no cost to you as part of your health insurance. To contact a registered nurse, look for the phone number printed on the back of your ID card.

## *Virtual Visits*

Life gets busy. Make the most of your time and your health by scheduling a virtual visit with a doctor from the convenience of your tablet, smartphone or home computer at any time of the day and pay less than a regular office visit. For more information on scheduling a visit, contact UHC or Kaiser, or a member of your Benefits Team.

## *Mail Order Pharmacy*

Spending unnecessary time and money by making monthly trips to the pharmacy? Through the mail order pharmacy program, offered by both UHC and Kaiser, you can receive a three month supply of medications mailed directly to your door for the cost of a two-month supply. For more information, go to [www.myuhc.com](http://www.myuhc.com) or [www.kp.org](http://www.kp.org). Enroll today!

## *Health Care Cost Estimator*

Estimate your out-of-pocket costs for many of the most common medical exams, tests and procedures. The estimates take into account what's covered by your health plan and how much you've spent so far for care. Kaiser members can access the estimator on [www.kp.org](http://www.kp.org) and UHC members can access the tool on [www.myuhc.com](http://www.myuhc.com) or on the mobile app, Health4Me.

## *Healthy Pregnancy Program*

Looking to start or expand your family? Your health insurance offers programs to help you and your baby reach a healthy, full-term pregnancy. Whether your pregnancy is normal or high-risk, your health insurance has resources to help you through it. For more information, contact UHC or Kaiser, or a member of your Benefits Team.

## *Sherpa Cancer Program*

UHC offers a designated customer service team for cancer patients with non-clinical issues, such as clinical questions and concerns, setting up appointments, and help with putting you in-touch with clinical and claims experts. This service is aimed to make navigating a difficult diagnosis a bit easier for you and your family. For more information, contact UHC or your Benefits Team.

# UNDERSTAND THE VALUE OF YOUR BENEFITS



*When evaluating your total compensation package, it's important to look beyond than what's deposited into your bank account.*

*Remember to factor in the 100% employer-paid medical, dental and vision coverage, as well as your 50% 401(k) matching contributions.*

EMPLOYERS IN  
OUR INDUSTRY  
ONLY COVER AN  
AVERAGE OF 76%  
OF PREMIUMS\*



Do you want to know the value of your benefits? View your employee profile in Workday to compare the monthly costs.

\*According to the 2017 Mercer benefits survey data



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# 2019 BENEFIT PREMIUM COSTS

The rates below represent the monthly benefit premiums being covered by Fisher Investments. Regardless of the plan you choose, Fisher Investments is picking up **100% of the cost**.

United Healthcare (UHC)	UHC Choice (EPO)	UHC Choice Plus (PPO 500)	UHC HSA Choice Plus (PPO 2250)
Single	\$553	\$535	\$453
Employee + Child(ren)	\$1,052	\$1,017	\$863
Employee + Spouse	\$1,218	\$1,177	\$998
Employee + Family	\$1,715	\$1,659	\$1,408

Kaiser Permanente	Kaiser CA HMO	Kaiser CA HSA	Kaiser NW HMO	Kaiser NW HSA
Single	\$490	\$412	\$421	\$278
Employee + Child(ren)	\$905	\$762	\$780	\$515
Employee + Spouse	\$1,042	\$878	\$898	\$593
Employee + Family	\$1,551	\$1,306	\$1,350	\$882

Guardian Dental & VSP Vision	Dental & Vision
Single	\$68
Employee + Child(ren)	\$163
Employee + Spouse	\$142
Employee + Family	\$242

## Your Annual Savings!\*

Single Person: \$7,452

Employee + Child: \$14,580

Employee + Spouse: \$16,320

Family: \$23,484

\*Estimates based on the United Healthcare EPO plan, plus the Guardian dental and VSP vision plans.



# SAVING FOR YOUR RETIREMENT STARTS NOW



*With Fisher covering all of your major healthcare premiums, why not reinvest those saved dollars in your future? We're here to help you do it.*

*Our 401(k) plan offers the options you need to meet your retirement goals with features such as pre-tax and Roth contributions, low cost fund options, investment flexibility and employer-paid account fees.*

**NEW FOR 2019!**  
401(K) LIMITS ARE  
\$19,000 + \$6,000  
IN CATCH-UP  
CONTRIBUTIONS!



FIND ADDITIONAL PLAN INFORMATION ON [WWW.MYFIBENEFITS.COM](http://WWW.MYFIBENEFITS.COM).

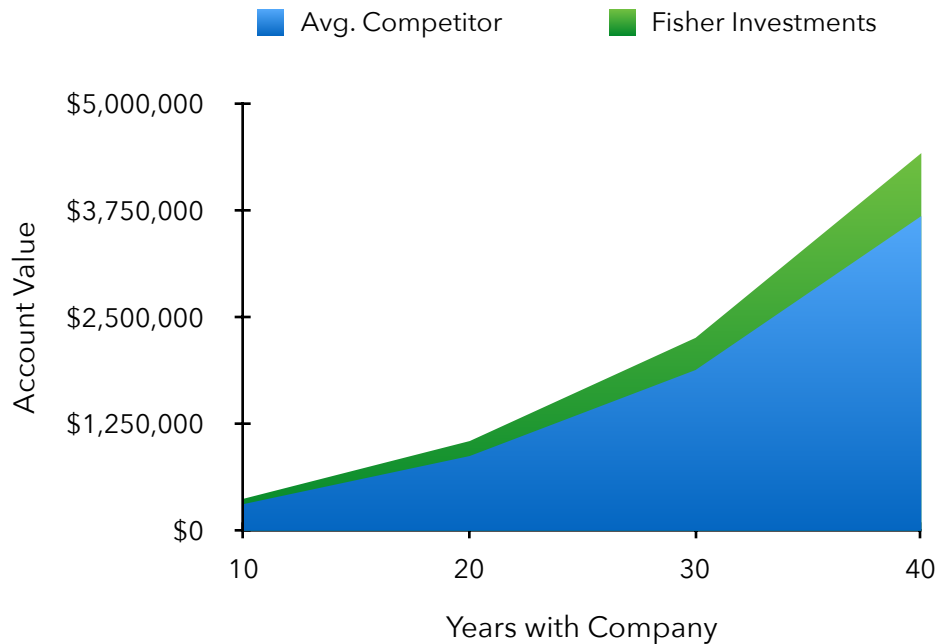


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# WHAT OUR 401(K) PLAN MEANS TO YOUR RETIREMENT

Employees at Fisher Investments are not only encouraged, but given an incentive to participate in the firm's 401(k) program with a very attractive 50% match on all contributions. It's no wonder our plan ranks in the top 15% of our peer group\* and nearly 90% of our employees participate in the plan.

*Being a Fisher Investments employee could mean a difference of over \$700,000 at retirement.*



Examples assume the employee contributes the IRS limit of \$18,000 a year with 50% employer match from FI and a 50% employer match capped at 6% of pay from the average competitor and earns 6% average annual investment return. Returns are not guaranteed.

Maximize your match and invest in what's important. Your everyday purchases could make a big impact on your retirement savings.



\$94,492



\$251,977



\$472,458

Examples demonstrate the value of common, everyday purchases over the course of 30 years.  
\*According to Brightscope.

# WHERE TO GET INFORMATION

For Questions About...	Contact...	Call...	Visit/Email
<b>United Healthcare (UHC)</b>	UHC	888.585.4961	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>Kaiser California</b>	Kaiser Permanente	800.278.3296	<a href="http://www.kp.org">www.kp.org</a>
<b>Kaiser Northwest</b>	Kaiser Permanente	800.813.2000	<a href="http://www.kp.org">www.kp.org</a>
<b>Dental</b>	Guardian	800.541.7846	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Vision</b>	VSP	800.877.7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Life Insurance and AD&amp;D</b>	The Hartford	800.547.5000	<a href="http://www.thehartford.com/employeebenefits">www.thehartford.com/ employeebenefits</a>
<b>Short-Term Disability</b>	The Hartford	800.547.5000	<a href="http://www.thehartford.com/employeebenefits">www.thehartford.com/ employeebenefits</a>
<b>Long-Term Disability</b>	The Hartford	800.547.5000	<a href="http://www.thehartford.com/employeebenefits">www.thehartford.com/ employeebenefits</a>
<b>401(k)</b>	Charles Schwab	800.724.7526	<a href="http://www.schwab.com/workplace">www.schwab.com/workplace</a>
<b>Employee Assistance Program (EAP)</b>	ComPsych through The Hartford	800.964.3577	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Org ID: HLF902 Name: ABILI
<b>Health Savings Account (HSA)</b>	Health Savings Administrators	888.354.0697	<a href="http://www.hsaadministrators.com">www.hsaadministrators.com</a>
<b>Flexible Spending Account (FSA)</b>	Basic Pacific	800.574.5448	<a href="http://www.basicpacific.com">www.basicpacific.com</a>
<b>Travel Assistance</b>	Europ Assistance USA through The Hartford	800.243.6108	<a href="mailto:idtheft@europassistance-usa.com">idtheft@europassistance- usa.com</a>
<b>General Benefits Information</b>	Benefits Team	650.350.5886	<a href="mailto:benefitsservices@fi.com">benefitsservices@fi.com</a>

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