2020 Health Care Benefits Enrollment Overview

Your Dover benefits are all about you and your total well-being – physical, financial, and personal. Every year, you have an opportunity to make new benefit elections based on your changing needs. Read this Overview so you know about the benefit changes for 2020.

Your 2020 enrollment checklist

- Review the 2020 Benefits Enrollment Statement included in this packet. It shows the benefit options and costs you’ll have for 2020 unless you take action at Dover.bswift.com during annual enrollment.
  Remember, HSA and FSA elections don’t renew automatically. Participating in an FSA requires an active election each year. While you can start or change your HSA contributions anytime during the year, those deductions won’t start with the first paycheck in January 2020 unless you elect a contribution during annual enrollment.

- Review the 2020 Benefit Contributions chart included in this packet to see the contributions for all your benefit options in 2020, as well as Dover’s contribution to your HSA if you enroll in a CDHP medical plan.

- Enroll October 21 – November 1, online or by phone.
  Go to Dover.bswift.com or call the Dover Benefits Center. Representatives are available Monday through Friday, 7:00 am – 8:00 pm CT (closing at 7:30 pm CT on Friday, November 1 only) and Saturday, October 26, 8:00 am – 5:00 pm CT.

- Watch your email for a confirmation statement only if you make an election during annual enrollment. You can also review your elections at Dover.bswift.com. If you find an error on your confirmation statement, you have until December 6, 2019 to call the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726). No corrections will be accepted after December 6, 2019.

2020 Annual Enrollment
October 21 at 7:00 am – November 1, 2019 at 7:30 pm CT

Inside:
What’s new for 2020 2-3
Access health and wellness programs 4
Health care benefits website 5
Important information 6

Enroll at
Dover.bswift.com

Need help?
Live Chat at Dover.bswift.com
Download the bswift benefits mobile app from the App Store or Google Play
Call the Dover Benefits Center 1-866-DOVERCO (1-866-368-3726)
Starting October 7, representatives are available Monday through Friday, 7:00 am – 7:00 pm CT.
What’s new for 2020

Most Dover benefits will remain unchanged for 2020.

Here are the key changes:

**Our new benefits partner: bswift**
Dover is partnering with bswift to bring you more ways to learn about and manage your benefits.

**What’s in it for you?**

- **New benefits website gives you one-stop access to all your health and wellness benefits:** Beginning October 7, at [Dover.bswift.com](http://Dover.bswift.com) you’ll find loads of benefits information personalized just for you, along with the 2020 Benefits Guide, Live Chat, videos, a benefits library and more. [DoverHealthandWellness.com](http://DoverHealthandWellness.com) will only be available through 2019.

- **Personalized benefits information:** Review the 2020 Benefits Enrollment Statement enclosed in this packet. It lists the benefits and contributions you’ll have in 2020 if you take no action. To change your elections or contribute to an HSA or FSA, go to [Dover.bswift.com](http://Dover.bswift.com). You can review all your options and costs there, as well.

- **New enrollment system:** bswift is replacing WageWorks as our enrollment system beginning with annual enrollment for 2020.

- **New benefits customer service phone number for 2020 benefits info:** Beginning October 7, you may call the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726) for help with 2020 benefits. (See box on page 1 for hours.) For help with 2019 benefits, continue to call the Benefits Advocate team at 1-800-947-9560. The Dover Benefits Center is replacing Benefits Advocate beginning January 1, 2020.

- **Ask Emma, a new online decision tool:** Beginning October 21, Ask Emma replaces ALEX as your online tool for making benefits decisions. Ask Emma is more intuitive and makes choosing benefits even easier. Based on your expected health care needs, Emma does the math to figure out the health care plans that give you the best overall value. She’ll explain basic benefit features in ways you can easily understand. Emma can even help you decide how much to contribute to an HSA or FSAs and see the tax savings of doing so.

- **Easy access to all your benefits websites:** As of January 1, 2020, your bswift homepage will offer direct links to your online accounts with BCBSIL, CVS Caremark and Castlight — no need to log in each time! Check back on [Dover.bswift.com](http://Dover.bswift.com) for details.

- **24/7 Nurseline moves to BCBSIL:** Beginning January 1, 2020, Dover medical plan participants will have a new resource for answers to everyday health concerns. You can reach the BCBSIL 24/7 Nurseline anytime at 1-800-299-0274. Our HealthFitness Nurse Line service ends December 31, 2019.

**PayFlex: Our new FSA administrator**
PayFlex, a bswift partner, replaces WageWorks as our Flexible Spending Accounts administrator. If you enroll in an FSA for 2020, you’ll receive a PayFlex Card® by December 20, 2019. The PayFlex website and mobile app make it easy to:

- See your account balance, deposits and payments
- Manage your account and view alerts
- Snap a photo of your receipts to submit claims
- View common eligible expense items
- Pay yourself back or pay a provider (for expenses you don’t pay using your PayFlex Card)
- Order an additional PayFlex Card for your spouse or dependent

**Current FSA participants**

To file a 2019 claim, complete the appropriate form, found at [DoverHealthandWellness.com](http://DoverHealthandWellness.com) > Find It Fast > Forms and Documents. Fax or mail your form to WageWorks.

Watch for more communications about how the transition to PayFlex affects the 2019 year-end reimbursement process.
Enhanced critical illness coverage
As in 2019, CDHP medical plan participants automatically receive critical illness coverage of up to $5,000 if you are diagnosed with a covered illness or condition. Starting January 1, 2020, even more conditions will qualify for a cash benefit, which you can use for any purpose you like. Infectious diseases, advanced dementia, coronary angioplasty and multiple sclerosis are just some of the conditions added. For details and the complete list of eligible conditions, contact Voya, the critical illness coverage administrator, at presents.voya.com/EBRC/Dover or 1-877-236-7564.

Higher limits on HSA contributions (CDHP plan participants)
For 2020, the IRS will allow Health Savings Account (HSA) contributions of up to $3,550 for single coverage, or $7,100 for family coverage, plus an additional $1,000 in catch-up contributions for those age 55 or older. Dover’s employer HSA contributions (see the enclosed 2020 Benefits Contribution chart) count toward these annual limits.

2020 health care contributions
Employee contributions will increase for some medical benefits, reflecting overall national health care market increases as well as each operating company’s own claim costs in recent years.

Dental, vision and supplemental life contributions are not increasing.

MDLIVE behavioral health costs
All Dover medical plans cover virtual doctor visits through MDLIVE, via online video or phone call. If you are enrolled in CDHP 2500 or CDHP 1400, starting January 1, 2020, behavioral health virtual visits costs will change:

- Psychiatric visits, with prescriptions if needed: $175 initial visit, $80 per follow-up visit.
- Talk therapy visits with a therapist or counselor, without prescriptions: $80 per visit.

MDLIVE medical virtual visits are still just $44 per visit, and all MDLIVE charges are subject to deductible and coinsurance under the CDHP plans.

PPO 750 participants can still use MDLIVE for a flat $25 copay per visit, whether for medical or behavioral health care. These copayments apply toward the PPO 750 medical out-of-pocket limit but not the deductible.

NEW! To register with MDLIVE, text BCBSIL to 635-483. Sophie, the online assistant, will help you.

Less paper!
This year’s enrollment packet has slimmed down. We’ve moved the benefit summaries and other details online to Dover.bswift.com, where you can access them anytime, anywhere. Using less paper is the right thing to do. And remember, Dover.bswift.com shows benefits information that’s personalized for you!
Accessing your health and wellness programs is now easier

Castlight is now even easier to use on your desktop, mobile and tablet.

**Employees and spouses/partners enrolled in a Dover medical plan can use the Castlight tools to make informed health care decisions. Use it to:**

- Manage your health care spending. Clearly see what’s covered by your medical plan, how much services will cost and where you’ve spent your health care dollars
- Locate in-network doctors and pharmacies near you, view doctor ratings and read user reviews
- Know where you stand with your plan’s annual deductible and out-of-pocket limit
- View your medical and prescription drug claims from the last two years
- Access the BCBSIL and CVS Caremark websites without signing in again

**All employees — and their spouses/partners only if enrolled in a Dover medical plan — can use Castlight to:**

- Access wellness programs such as Naturally Slim, digital and telephonic coaching, health screenings, Livongo diabetes program and more
- Access wellness resources and tools
- Get rewarded with gift cards for taking action to improve your health
- Access diet and nutrition tips as well as activity programs

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**Be sure to register on Castlight**

Getting started on Castlight is easy. You and your enrolled spouse/partner can register for Castlight in two ways:

- **Web:** Go to mycastlight.com/dover and click Register. Complete all required fields and agree to the terms of use and privacy policy. Click Register.
- **Mobile:** Download the free Castlight mobile app for iPhone or Android from your app store or go to mycastlight.com/mobile.
Keep Dover.bswift.com at your fingertips

Dover.bswift.com and the bswift mobile app: your one stop for benefits info and making changes.

Make sure you have easy access to Dover.bswift.com so you can stay on top of all your benefits details – during annual enrollment and year-round. Dover.bswift.com lets you move through enrollment, benefit changes and other tasks quickly and easily, on your computer, mobile device and through the bswift app.

Make benefit elections and changes, during annual enrollment or for a qualified status change in 2020.

View your benefit elections and costs.

Use Emma, your private, personalized virtual benefits assistant, to explain your plan options, estimate costs, make recommendations, define terms, show you helpful video clips and more. Ask Emma works on all devices with or without audio.

Verify your dependents. If you add a new dependent to your coverage, you will need to upload supporting documents on Dover.bswift.com before his or her coverage becomes effective. If you do not provide documentation, your dependents will not be covered. You won’t be able to cover them until next year’s annual enrollment or if you have a qualifying status change.

Link directly to your coverage providers. Beginning January 1, 2020, the personalized homepage will offer direct links to your health plan carrier websites, like BCBSIL, CVS Caremark and Castlight — no need to log in each time!

Access important legal notices in the online library.

Check your FSA balance. If you have an FSA in 2020, the balance will appear on your personalized homepage.

View or update your beneficiary information for employee life and AD&D insurance* anytime during the year. Your beneficiaries on file with WageWorks will automatically transfer to bswift beginning October 21, 2019. If your family situation changes, you can easily change your beneficiary(ies) and the percentage of benefit payable to each anytime during the year. To add a new beneficiary, you’ll need the person’s full legal name. If your beneficiary is an estate, trust, organization or trustee(s), you will need that entity’s full legal name.

* For spouse or child coverage, the employee is always the beneficiary.
Important information

If there is ever a conflict between the information provided in this 2020 Health Care Benefits Enrollment Overview and the plan documents, the plan documents will govern. Participation in the benefits program does not constitute a right to continued employment with the Company. While it is Dover’s intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.

Summary of plan changes
This 2020 Health Care Benefits Enrollment Overview is also a summary of material modifications (SMM) and describes any changes made to the Dover Corporation Health and Wellness Plan (plan number 530) effective January 1, 2020. This summary updates your latest SPD. Please keep this SMM with your current SPD. The employer identification number for Dover Corporation is 53-0257888.

Required information and legal notices
Access the Summary Plan Description (SPD) and important legal notices at Dover.bswift.com. An SPD is a summary of the key features, terms and provisions of a benefit plan. You can find your legal notices online, such as the HIPAA privacy notice, Medicare Part D, and Medicaid and Children’s Health Insurance Program (CHIP) notice.

You may also request a paper copy of these documents at no charge by calling the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726).

Summary of Benefits and Coverage and Uniform Glossary (SBC). Health Care Reform requires employers to provide SBCs for the medical plans to all group health plan participants and beneficiaries. You can find these at Dover.bswift.com.

Stay in touch
Keep your email address updated on Dover.bswift.com. Be sure to provide an email address that you check often, because that’s where important benefits news and reminders will be sent.