



2020 Employee Benefit Annual Open Enrollment - December 6 through December 26, 2019
For January 1, 2020 - December 31, 2020 Plan Year

To All Benefit Eligible Employees - 2020 Benefit Plan Announcement

Open Enrollment is your annual opportunity to review and make changes to your benefits. During **Open Enrollment** you can:

- Enroll in or change your current health plans
- Waive current health plan coverage or cancel your waiver of current health plan coverage
- Add or remove eligible dependents to your current health plans
- Change your Pre-Tax or Post-Tax benefit deduction election

Open Enrollment is important because the only other time you can make changes to your benefits is due to a qualifying life event, such as marriage, divorce, birth/adoption of a child, change of dependent eligibility, or change in employment status. If you are adding a new dependent during Open Enrollment or after a qualifying event during the year, you will be required to provide proof of that dependent's eligibility (i.e., a marriage/domestic partner registration)

2020 Plan and Rate Changes - Medical, Dental and Vision

New Medical Provider - Blue Shield of CA PPO

- You have the option of one Preferred Provider Organization (PPO) plan
- **Base Plan** offers similar coverage as Aetna at a lower cost to the employee

Updates to Dental, Vision and Life - MetLife

- There are no changes in plan design or provider this year
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Blue Shield - Base Combined 20-2000 80/50

Coverage Type	2019 Bi-Weekly Contribution	2020 Bi-Weekly Contribution
Employee	\$80.00	\$74.43
Employee + Spouse	\$367.00	\$364.70
Employee + Children	\$271.00	\$230.73
Employee + Family	\$582.00	\$498.67

MetLife Dental

Coverage Type	2019 Bi-Weekly Contribution	2020 Bi-Weekly Contribution
Employee	\$3.00	\$2.85
Employee + Spouse	\$14.00	\$13.58
Employee + Children	\$11.00	\$10.75
Employee + Family	\$22.00	\$21.80

MetLife Vision

Coverage Type	2019 Bi-Weekly Contribution	2020 Bi-Weekly Contribution
Employee	\$1.00	\$0.67
Employee + Spouse	\$3.00	\$2.68
Employee + Children	\$2.00	\$2.48
Employee + Family	\$4.00	\$4.66

Look for information outlining the highlights for each of your benefits plans in the Benefits Booklet on our website: www.paulgrahamdrilling.com

Next Steps:

1. Enroll or Waive Coverage - Required

This year we are going paperless and utilizing an online tool called PRO Apply designed to help you complete your application or waiver for coverage. You can even apply on your phone. By clicking on the link provided on the benefits tab of the Paul Graham Drilling website,

www.paulgrahamdrilling.com

you will be taken to the PRO Apply website whereupon you will be asked to create an account to elect or decline coverage for our medical, dental and vision plans. If you are enrolling, you will be asked to provide information needed to process your enrollment. The information you provide will be accessible by our insurance broker and other third parties necessary to complete our company's enrollment process.

If you have any questions or need assistance while you are logged in, click on the Help Link in the upper right corner of your screen.

YOU MUST CREATE AN ACCOUNT EVEN IF YOU ARE WAIVING COVERAGE!!!

2. Complete Pre-Tax or Post-Tax Deduction Election - Required

3. Complete 2020 IRS Form W4 - Optional

Employees who elect to change their withholdings on January 1, 2020 are required to submit a new 2020 IRS Form W-4

Employees who have submitted Form W-4 in any year before 2020 are not required to submit a new form merely because of the redesign. Employers will continue to compute withholding based on the information from the employee's most recently submitted Form W-4.

4. Complete 2020 Employee Information Sheet - Required

We are happy to help you, please contact our Human Resources Team at
(707) 374-5123

All of the information reviewed in this memo, as well as, all documents referenced are available on our website:

www.paulgrahamdrilling.com

**TO ENSURE THAT YOU DO NOT HAVE A LAPSE IN COVERAGE, IT IS
IMPORTANT THAT THIS BE COMPLETED BY 12/26/19**