

Benefits Newsletter

For Kroll, HireRight and Corporate Risk Holdings Employees

January 2017

In this issue:

Learn how to get your annual biometric screening and where upcoming office onsite screenings will be held

Find information on the 2017 401(k) contribution limits

Read about the 2017 Healthcare Reform Reporting Requirements and what it means to you

Discover where you can find important plan documents such as summary plan descriptions and other regulatory notices



Biometric Screening Information — Know your numbers, then work to improve them

Taking care of your health is one of the most important and often overlooked things you can do for yourself. One way to stay healthy is to “know your numbers” and their associated health risks. You can get to know your numbers by completing a biometric screening with blood work. And once you know your numbers, you can work to improve them by using the tools and resources available to you through your medical plan.

Aetna Participants – Get your free biometric screening

You can earn more dollars toward your health savings account (HSA) by completing a biometric screening for metabolic syndrome. The 2017 employer contribution for completing the biometric screening with blood work will be \$200 for employee only coverage or \$400 for all other coverage categories.

Metabolic syndrome is a set of five risk factors that, together, can set the stage for serious health problems. The risk factors are:

- High blood pressure
- High blood glucose
- Low HDL cholesterol
- High triglyceride levels
- Central obesity (as indicated by waist measurement)

When you have your biometric screening, blood will be drawn and your blood pressure and waist circumference will be measured.

Prepare for your screening

You will need to fast (no food or drink, except water) for 9–12 hours prior to your screening.

It is also important to drink plenty of water and take all medication according to your regular schedule prior to your screening appointment.

You will be able to view your results on the Quest Diagnostics website 3–5 days after you complete your screening.

You will also receive a report via U.S. mail 2–3 weeks after your screening.

The employer contribution will be deposited into your HSA the month after you complete the biometric screening, typically by the 15th of the month.

All information obtained from your biometric screening is personal and confidential and is not shared with your employer.

There are three ways to get your screening:

1. At your workplace

Check the schedule below to see if an onsite screening is available at or near your office location.

Signing up for an onsite screening is simple:

Use the online scheduler at <https://my.questforhealth.com>.

Select **Register Now** and enter **CORPRISK** as the registration key. Even if you have completed the biometric screening in prior years, you will need to create a user name and password for the new wellness website.

Confirm your eligibility and create your user name and password.

Review and verify your contact information.

On the homepage, select the **Get Started** button to proceed with scheduling a screening.

Click **Schedule Now** to schedule a screening.

Select **At an Event** to register for an onsite event.

You can also sign up by phone by calling Quest at 1-855-623-9355. Pre-registration is required. *Registration closes 15 days prior to the event.*

LOCATION NAME	ADDRESS	CITY	STATE	SCREENING DATE	EVENT START TIME	EVENT END TIME	REGISTRATION CLOSES	SCREENING ROOM
HireRight - Irvine	3349 Michelson Drive, Suite 150	Irvine	CA	2/2/2017	9 AM	12 PM	1/17/2017	Trestles Conference Room
HireRight - Irvine	3349 Michelson Drive, Suite 150	Irvine	CA	2/8/2017	9 AM	12 PM	1/24/2017	Trestles Conference Room
HireRight - Charlotte	4600 Park Road, Suite 500	Charlotte	NC	2/8/2017	8 AM	12 PM	1/24/2017	DHS Conference Room – Main
Kroll – New York	600 Third Ave, 4th Floor	New York	NY	2/8/2017	9 AM	12 PM	1/24/2017	3A
HireRight - Tulsa	14002 E. 21st Street, Suite 1200	Tulsa	OK	2/1/2017	8 AM	12 PM	1/17/2017	Guthrie Training Room
HireRight - Tulsa	14002 E. 21st Street, Suite 1200	Tulsa	OK	2/7/2017	8 AM	12 PM	1/24/2017	Guthrie Training Room
HireRight - Nashville	100 Centerview Drive, Suite 300	Nashville	TN	2/2/2017	9 AM	12 PM	1/17/2017	Westside Training Room
Kroll - Reston	11440 Commerce Park Drive, Suite 501	Reston	VA	2/1/2017	9 AM	12 PM	1/17/2017	4C

2. At a Quest Diagnostics Patient Service Center:

Visit <https://my.questforhealth.com> and register.

Follow the sign-up instructions above.

To receive the 2017 employer HSA contribution, your screening at a Quest Diagnostics Patient Service Center must be completed before November 30, 2017.

3. At your doctor's office:

At your appointment, provide your doctor with a Physician Results form for completion.

Download the form from <https://my.questforhealth.com>

To receive the 2017 employer HSA contribution, your physician screening must be conducted before October 31, 2017 and your completed Physician Results form must be received by Quest Diagnostics before November 1, 2017.

2017 401(k) Plan Contribution Limits

Each year, the IRS limits the amount that you may contribute to your 401(k) account. For 2017, the IRS maximum contribution amount is the same as the 2016 limit: \$18,000. If you are age 50 or older, you can also make “catch-up” contributions in addition to your regular contributions. The 2016 catch-up contribution limit of \$6,000 will not change for 2017.

The above limits only apply to your contributions and do not include employer matching contributions. As a reminder, for 2017 the per pay period employer match will remain the same as it was in 2016. The Company will match 100% of your deferral contributions up to 4% of your eligible compensation you contribute to the Plan each pay period. All matching contributions will be 100% vested immediately. If you are currently not enrolled in the 401(k) Plan, you are missing out on a 4% employer match. Enroll today!

To enroll, verify or change your current deferral percentage, log in to Fidelity's website at www.401k.com. Or, call Fidelity Investments at 1-800-835-5097.

Healthcare Reform Reporting Requirements for 2016 Tax Year

On or before March 2, 2017, the Company will be mailing to you a health insurance coverage statement called a 1095-C form. You will need this form for your 2016 tax

records. The following Q&A provides details on this form:

What is the purpose of the 1095-C form?

The Affordable Care Act, or Obamacare, requires most Americans to have qualifying health care insurance (also referred to as “minimum essential coverage”) or pay a penalty. The Act also requires large employers (such as the Company) to offer most of its full-time employees qualifying health care coverage that meets minimum cost and coverage requirements or face a penalty.

Employers must furnish to certain employees a written statement about the health insurance coverage that was offered to them and their dependents. In addition, employers are required to report this health insurance coverage information to the IRS. This information is reported on IRS Form 1095-C.

The IRS will use this information to determine whether the employee is eligible for a premium tax credit on the health insurance marketplace and whether the employee and the employer could be subject to a penalty for failing to comply with the Affordable Care Act.

Who will receive a 1095-C form?

All 2016 full-time employees (generally those that worked on average 30 or more hours per week) will receive a 1095-C form—regardless of whether or not the full-time employee was enrolled in a Company health plan. In addition, all non-full-time employees who also enrolled in a Company health plan in 2016 will receive a 1095-C.

What information is on the form and will be reported to the IRS?

The 1095-C form has three Parts. Part I contains the name and address of you and your employer. Part II contains various codes that describe the type and cost of coverage offered to you and your dependents. If you did not receive an offer of coverage, this part will also explain why. Part III indicates the months during which you and your dependents were covered under the Company’s health plan.

What do I need to do with the form?

You will need to report on your 2016 tax return whether you and anyone you claim as a dependent on your tax return had qualifying health care insurance coverage for each month in 2016. The Company medical plans are qualifying health care insurance coverage. You will not need to file the 1095-C with your tax return. You will need to keep this form in your records as proof of coverage. **Please note: The Company cannot provide tax advice. Please consult your tax advisor for information related to your personal tax situation or visit the [IRS website](#).**

Where can I get additional information?

Information is available on the IRS website: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>. Once you receive your 1095-C form, if you have questions about the information on the form, contact Your Benefits Center at 1-844-217-8215, Monday-Friday, 8:00 a.m. to 11:00 p.m. ET.

Where to Find Important Benefit Plan Documents

Summary plan descriptions (SPDs), plan booklets, Summary Annual Reports (SARs) and benefit plan regulatory notices, such as the HIPAA Privacy Notice, contain important information about the benefits you may receive under the Corporate Risk Holdings health, welfare and 401(k) plans. You can find them on the Regulatory Notices page on www.yourbenefitscenter.com. You may download or print a copy of these documents directly. To obtain a paper copy, you may contact Your Benefits Center at 1-844-217-8215.