



2017 ROLLINS BENEFITS DECISION GUIDE

OPEN ENROLLMENT: OCTOBER 25–NOVEMBER 10, 2016

What's New for 2017 – AT A GLANCE

It's time to review your benefits! Rollins will offer the same benefits lineup for 2017, with some enhancements to your coverage and new programs for you and your family. Read this decision guide to see what's new for the coming plan year, get a refresher on your current benefits, and see what you'll pay for coverage in 2017.



If you do not actively enroll in benefits, your current elections will roll over, except for Health Savings Account (HSA) and Flexible Spending Account (FSA) contributions. Plus, you must enroll if you want to elect the new 365 HUB! Read on to learn more.

BENEFIT	WHAT'S CHANGING...
Medical Coverage – administered by Anthem, UnitedHealthcare (in select cities), and Scott & White Health Plan in select TX locations – see page 3	<ul style="list-style-type: none"> ▶ We will offer the same medical plan options. You'll see a slight increase to your per-pay-period cost – an average of 3% across the Company. ▶ We are also adding Kaiser for employees in Southern California. If you live in Los Angeles, Riverside, San Bernardino, San Diego, and Ventura counties, you'll be able to choose Kaiser or Anthem as your provider when you enroll.
New! Prescription Drug Coverage in the HSA Plans*	<ul style="list-style-type: none"> ▶ We will cover preventive maintenance medications for conditions like ulcers, diabetes, and high cholesterol, as well as for Lifescan One Touch diabetic test strips at 100% in the \$2,850, \$4,500, and \$6,550 HSA Plans – without having to meet the medical plan deductible!
Rollins HSA Contribution	<ul style="list-style-type: none"> ▶ For 2017, all HSA participants will continue to receive a \$200 contribution. ▶ New! Looking ahead to 2018, we are increasing the contribution to \$250. In order to receive the Rollins contribution in 2018, you must get a free preventive wellness exam (annual physical) between October 1, 2016, and September 30, 2017. If you don't get a preventive exam, you will not be eligible to receive the Company contribution. You'll receive more information in the coming months.
New! Basic Life Insurance	<ul style="list-style-type: none"> ▶ Company-paid Basic Life Insurance coverage will include coverage of 1x your earnings (including commissions), up to \$150,000. ▶ Grandfathered Rollins, HomeTeam, and IFC Life Insurance coverage will no longer be offered.
New! Employee Assistance Program (EAP) administered by EAP Works	<ul style="list-style-type: none"> ▶ The EAP will feature free, confidential, face-to-face or telephonic counseling sessions to help you with life's challenges, including coping with a loss, managing anxiety or depression, and dealing with the use of alcohol or drugs. You and your family members can use this program free of charge.
New! Maternity Leave Benefit	<ul style="list-style-type: none"> ▶ The Company will offer maternity leave with 100% of pay for six to eight weeks (depending on the type of birth). ▶ Working mothers will receive a 40-hour pay continuation based on your sick-time rate.
New! Introducing the Mercer Marketplace 365 HUB – featuring best-in-class tools and services to manage your health year-round	<ul style="list-style-type: none"> ▶ The 365 HUB will be offered to employees who enroll in a Rollins medical plan. It will feature price comparison tools, doctor performance ratings, and expert medical opinions – all in one place for a small monthly cost. ▶ Because we are adding the new 365 HUB, we will no longer offer Best Doctors®.

*Excludes Kaiser HSA Plans.

What Will I Pay for Coverage in 2017?

Visit RollinsBenefits.com and check out the "What's New for 2017" feature article to see your 2017 rates. You will be able to view rates for the medical plans on page 8, except HMSA, which will be available on the enrollment site. This guide also includes rates for the 365 HUB, dental, and vision benefits.

What's New for 2017: Three Ways to Maximize Your Rollins Benefits

1. Get a Free Preventive Exam and Earn Money from Rollins

Be sure to get your free preventive wellness exam (annual physical) over the next 12 months! You can earn your 2018 Rollins HSA contribution starting **now, through September 30, 2017**. Once you complete your exam, you will be able to verify that you qualify for the Company contribution by checking your medical carrier's Explanation of Benefits (EOB) after the claim is processed. You can also call Health Advocate at 1-866-695-8622 if you need help to access and review your EOB.

2. Take Advantage of Our New Employee Assistance Program (EAP) – at No Cost to You

You and your family members will receive up to four free, confidential sessions per challenge or concern from an EAP Works licensed professional. In addition, you will receive referrals for additional help and access to resources when you need them most. EAP Works will also work with your medical carrier to ensure you have access to in-network providers. You'll learn more about the new program after the first of the year.

3. Enroll in the Mercer Marketplace 365 HUB

Rollins wants you to feel supported when it comes to managing your benefits and health care dollars throughout the year. That's why we are pleased to offer a new service that will allow you to:



Compare prices

The **Health Cost Estimator+** tool will allow you to compare prices of health care services (for example, CAT Scans, MRIs, surgeries, etc.) so you can make smarter decisions about your care.



Compare quality

A **user-friendly physician search and scheduling tool** will ensure better outcomes by matching you to the right doctor.



Get expert medical opinions

By connecting to **world-class global specialists** to get the clarity, assurance, and direction you need to address your unique health situation.

Does this sound like a service for you? It should! No one is an expert at understanding benefits, so why not get the help you need from the experts? Consider enrolling for this benefit, especially if you have a chronic condition, are scheduled to have a surgery next year, or just want to improve how you spend your health care dollars.

You will be offered the 365 HUB during the enrollment process if you enroll in a Rollins medical plan. See page 8 for the monthly cost.



Get Ready for Open Enrollment!

Enroll in benefits on the enrollment site between October 25 and November 10.

DO YOUR HOMEWORK!	WHEN
<p>Learn what you need to know about Open Enrollment for 2017 benefits on RollinsBenefits.com.</p> <ul style="list-style-type: none"> ▶ Watch the Open Enrollment video featuring President and Chief Operating Officer John Wilson. ▶ Read the “What’s New for 2017” feature article including actions you need to take during enrollment, plus an enrollment checklist. 	Beginning October 6
<p>Take advantage of tools to help you think through your options.</p> <ul style="list-style-type: none"> ▶ Check out the updated Health Plan Chooser tool to compare out-of-pocket costs in the medical plans based on real-life scenarios. ▶ Watch a video to learn about how the Health Savings Account (HSA) works. 	Beginning October 6
<p>Attend a Branch Meeting at your location.</p>	Week of October 10
<p>Attend a Live Tempo Broadcast Open Enrollment Q&A Session.</p> <ul style="list-style-type: none"> ▶ Send general benefits-related questions to RollinsBenefits@rollins.com. ▶ All questions received will be compiled, and the Benefits Team will attempt to answer them during the Live Tempo Q&A Broadcasts. ▶ Visit RollinsBenefits.com to find out how to attend a session. 	<ul style="list-style-type: none"> ▶ October 31 at noon ET ▶ November 2 at 8 am or 9 am ET ▶ November 3 at 7 pm ET

Need Help Enrolling?


Licensed benefit counselors are available by phone at **1-844-851-5419** from 7 am to 10 pm ET, Monday through Friday, and 10 am to 2 pm ET on Saturdays. Saturday hours are available through December 10.



Bookmark Benefits On-the-Go!

Accessing your benefit contacts information is easy! Use **Benefits On-the-Go** at www.rollinsbenefits.com/walletcard/rollins to get mobile access to phone numbers and websites for your benefits in just a few taps. Plus, the site features an **App Center** with vendor apps you can download right to your mobile device.

When you use **Benefits On-the-Go**, be sure to bookmark it on your mobile device. Once you have the site open in your phone’s browser, here’s how:

iPHONE	ANDROID
<ul style="list-style-type: none"> ▶ Select the arrow icon  and look for the “Add to Home Screen” option from your browser’s toolbar. ▶ Tap “Add to Home Screen.” 	<ul style="list-style-type: none"> ▶ Select the menu button. ▶ Select the option “Add to Home Screen.”

An icon will appear on your phone’s home screen, creating a shortcut to access the tool.

Understand Your Benefit Options

Take time to review your benefits! We've included a snapshot of some of your current coverage options in this guide as a quick reference (pages 3–7). Go to RollinsBenefits.com to learn more.

Medical and Prescription Drug Plan Options:¹

Anthem, UnitedHealthcare, Scott & White Health Plan, and Kaiser

We will offer the same medical plan options for 2017. The plans are not changing.

IN-NETWORK PLAN FEATURES	\$800 DEDUCTIBLE PLAN ²	\$1,500 DEDUCTIBLE PLAN ²	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
HSA eligible	No	No	Yes	Yes	Yes
Annual deductible					
▶ Individual	\$800	\$1,500	\$2,850	\$4,500	\$6,500
▶ Family	\$1,600	\$3,000	\$5,700	\$9,000	\$13,100
Annual out-of-pocket maximum (Includes deductible)					
▶ Individual	\$3,800	\$5,200	\$6,550	\$6,550	\$6,550
▶ Family	\$7,600	\$10,400	\$13,100	\$13,100	\$13,100
Preventive care	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible
Coinsurance	80%	80%	70%	70%	100%

PRESCRIPTION DRUGS	\$800 DEDUCTIBLE PLAN ²	\$1,500 DEDUCTIBLE PLAN ²	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
RETAIL					
▶ Generic	70% (min \$10, max \$20)	80%	70% ³	70% ³	100% ³
▶ Preferred brand	70% (min \$25, max \$50)	80%	70% ³	70% ³	100% ³
▶ Nonpreferred brand	55% (min \$40, max \$80)	80%	70% ³	70% ³	100% ³
MAIL ORDER					
▶ Generic	70% (min \$25, max \$50)	80%	70% ³	70% ³	100% ³
▶ Preferred brand	70% (min \$62.50, max \$125)	80%	70% ³	70% ³	100% ³
▶ Nonpreferred brand	55% (min \$100, max \$200)	80%	70% ³	70% ³	100% ³

¹ If you live in Hawaii, your medical plan options will be available on the enrollment site.

² In the \$800 Deductible and \$1,500 Deductible Plans, prescription drug costs do not count toward the medical plan deductible.

³ Deductible waived in some cases per the Affordable Care Act (ACA).



New! In the Anthem, UnitedHealthcare, and Scott & White Health Plan HSA Plans

Rollins will cover preventive maintenance medications and Lifescan One Touch diabetic test strips at 100% in the HSA Plans – without having to meet the medical plan deductible!

To see a list of Optum Rx's medications that will be covered at 100%, please visit RollinsBenefits.com in the "What's New for 2017" feature!

Understand Your Benefit Options

Health Savings Account (HSA) and Flexible Spending Accounts (FSAs): Discovery Benefits



IMPORTANT! You **MUST** actively select your HSA or FSA contribution amount during enrollment. Your current election will not roll over per IRS guidelines.

If you do not enroll in the FSA during Open Enrollment, you will not be able to participate in 2017 unless you experience a qualified life event.

HSA

The HSA is a tax-advantaged savings account you can use to help cover the costs of your health care. You may be eligible to open and contribute money pre-tax to an HSA if you enroll in the \$2,850, \$4,500, or \$6,550 Deductible Plans. Plus, for 2017, Rollins will contribute \$200 to the HSA just for enrolling! For 2018, Rollins will contribute \$250 if you receive a free preventive exam between October 1, 2016, and September 30, 2017.

You can contribute to the HSA through payroll deductions, up to the IRS annual limit. You can change your contribution amount at any time during the year. For 2017 the limits are:

- ▶ \$3,400 for employee-only coverage; \$6,750 for family coverage, which includes the \$200 Rollins contribution.
- ▶ You can contribute an additional \$1,000 if you are age 55 or older in 2017.



Enrolled in an HSA today? Your HSA balance (as of December 31, 2016) will roll over to the new plan year. You can continue to watch your HSA grow over time or use it when you need to pay for eligible health care expenses. You will need to make your 2017 HSA election during Open Enrollment in order to contribute. But you have the flexibility to change your HSA contribution (increase, decrease, or drop to \$0) anytime during the year.

FSAs

You can choose to contribute to two FSAs pre-tax, via payroll deductions:

- ▶ **Health Care FSA:** For eligible health care expenses for you and your eligible dependents if you enroll in the \$800 or \$1,500 Deductible Plans, or if you do not elect to participate in a Rollins medical plan in 2017.
- ▶ **Dependent Care FSA:** For eligible child care expenses for dependents up to age 13 – like day care and before- and after-school care – or for dependents of any age incapable of self-care.

	HEALTH CARE FSA	DEPENDENT CARE FSA
Annual contribution limit	You can contribute up to \$2,550. The entire amount is immediately available for your use at the start of the plan year.	You can contribute up to \$5,000 (\$2,500 if married and filing separately). You can access funds up to the available balance once services are rendered.
Payment method(s)	Use the convenient debit card to pay for eligible expenses, or file a claim online to get reimbursed.	You can withdraw funds available, as of the day you submit the claim. You must submit a claim online to get reimbursed.
Use it or lose it	You have until December 31, 2017, to incur eligible expenses, but you have until March 15, 2018, to submit requests for reimbursements. Money left in your account after March 15, 2018, will be forfeited per IRS rules.	
Contribution restrictions	You cannot change your contribution amount during the year, unless you experience a qualified life event.	

Understand Your Benefit Options

Dental Plan Options: Cigna

	BASIC PLUS DENTAL PLAN	ENHANCED DENTAL PLAN	DENTAL HMO
Network	Total DPPO	Total DPPO	Dental HMO Network
Annual maximum benefit	\$1,000	\$2,000	N/A
Individual/family deductible (waived for preventive services)	\$50/\$150	\$50/\$150	\$0/\$0
Preventive services	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic services	Plan pays 70%	Plan pays 80%	Copays vary by service*
Major services	Plan pays 50%	Plan pays 50%	Copays vary by service*
Orthodontia coinsurance/lifetime maximum	Not covered	50%/\$2,500	Copays vary by service*

*See RollinsBenefits.com for a list of services.

Vision Plan Options: Eye Med

	STANDARD PLAN		ENHANCED PLAN	
In-network	Copay	Frequency	Copay	Frequency
Exam	\$10	1 per 12 months	\$10	1 per 12 months
Lenses	\$25	1 per 12 months	\$10	1 per 12 months
	Retail allowance	Frequency	Retail allowance	Frequency
Frames	\$130	1 per 24 months	\$175	1 per 12 months
Contact Lenses (in lieu of frames and lenses)	\$130	1 per 12 months	\$175	1 per 12 months
Member cost schedules	Progressive lenses	Antireflective coating	Progressive lenses	Antireflective coating
Standard	\$90 copay	\$45	\$10 copay	\$45
Tier 1	\$110 copay	\$57	\$30 copay	\$57
Tier 2	\$120 copay	\$68	\$40 copay	\$68
Tier 3	\$135 copay	80% of charge	\$55 copay	80% of charge
Tier 4	\$90 copay; 80% of charge, less \$120 allowance	n/a	\$10 copay; 80% of charge, less \$120 allowance	n/a



Understand Your Benefit Options

Basic Life/Accidental Death and Dismemberment (AD&D) and Voluntary Term Life (VTL)/ Voluntary AD&D: Liberty Mutual

Basic Life and AD&D

You are automatically enrolled in basic life and AD&D insurance. Be sure to review your beneficiary information during Open Enrollment to verify that it's up-to-date.

BASIC LIFE INSURANCE	AD&D INSURANCE
1x your earnings (including commissions), up to \$150,000	1x your earnings (including commissions), up to \$150,000

VTL and AD&D

You can choose to purchase additional life insurance for yourself, your spouse, and your children. You pay the full cost of any supplemental life insurance and/or supplemental AD&D insurance coverage. You may be required to provide Evidence of Insurability (EOI) or a medical questionnaire, depending on the level of coverage you choose. See RollinsBenefits.com to learn more.

TYPE OF COVERAGE	PURCHASE FOR	COVERAGE OPTIONS
Employee Voluntary Term Life and AD&D*	Yourself	▶ You can purchase additional coverage in \$25,000 increments, up to \$1,000,000 maximum.
Spouse Voluntary Term Life*	Your spouse	▶ You can purchase coverage for your spouse in \$25,000 increments, up to \$250,000 maximum.
Child Voluntary Term Life (to age 26)	Your child(ren)	▶ You can purchase coverage for your child(ren) in \$5,000 increments, up to \$20,000 maximum for each child.

*At age 65, coverage is reduced to 65% of original amount; at age 70, it is reduced to 50%.

Disability

Short-Term Disability	<ul style="list-style-type: none"> ▶ A weekly benefit of 50% of your basic weekly earnings, up to a maximum of \$2,500 per week, for a maximum duration of 13 weeks. ▶ Seven-day waiting period before illness and injury coverage begins. ▶ You can use Rollins sick time or paid time off to receive pay during the waiting period.
Long-Term Disability	▶ After you have been disabled for 90 days, this benefit pays 60% of your salary, up to a maximum monthly benefit of \$15,000, depending on your employment status.

If you did not initially enroll in STD or LTD when you were first eligible, you will be required to complete an Evidence of Insurability (EOI) form (medical questionnaire). Liberty Mutual will review the medical questionnaire and determine if you will be approved for coverage.

Liberty Mutual can deny coverage at this time if you have a current or past medical condition (including pregnancy) or are taking medication for a condition. For more information, see RollinsBenefits.com.

Understand Your Benefit Options

BENEFIT	KEY FEATURES
<p>Supplemental Medical Coverage – Critical Illness, Accident, and Hospital Indemnity Plans <i>Available through Aflac</i></p>	<p>You can purchase additional coverage, which will pay you directly for expenses not covered by the medical plan.</p> <ul style="list-style-type: none"> ▶ Critical Illness – pays out if you are diagnosed with certain illnesses, such as a heart attack or cancer. ▶ Accident insurance – supplements your medical plan by providing cash benefits in cases of accidental injuries. ▶ Hospital indemnity – if you are hospitalized, pays you a flat daily rate that you can use to cover expenses like hospital stays, surgery, and certain inpatient or outpatient treatments.
<p>Auto & Home Insurance <i>Available through MetLife</i></p>	<ul style="list-style-type: none"> ▶ Discounted rates on personal insurance policies, including home, landlord’s rental dwelling, condo, recreational vehicle, and boat.
<p>MetLife® Hyatt Legal Assistance Plan <i>Available through MetLife</i></p>	<ul style="list-style-type: none"> ▶ Offers access to attorneys for legal services such as will preparation, estate planning, and family law.
<p>Veterinary Pet Insurance® <i>Available through VPI®</i></p>	<ul style="list-style-type: none"> ▶ Provides coverage to help you pay for veterinary care.
<p>Identity Theft <i>Available through InfoArmor®</i></p>	<ul style="list-style-type: none"> ▶ Services to monitor your identity, detect fraud, and restore your identity in the event of theft.
<p>PerkSpot Online Discount Mall <i>Available through PerkSpot</i></p>	<ul style="list-style-type: none"> ▶ Discount program that gives you access to exclusive prices, discounts, and offers from hundreds of local and national merchants.

PLUS, MANY VALUABLE AND POPULAR BENEFITS WILL CONTINUE...

401(k), Employee Stock Purchase Plan (ESPP), Scholarship Program, Tuition Reimbursement Program, and Your Anthem/UHC Nurse



Your 2017 Benefit Costs (Anthem and UHC)

Below are the **monthly** premiums for most of your benefits. You can see costs for life and disability, supplemental medical coverage, auto & home insurance, legal plan, pet insurance, and identity theft on the enrollment site.

NOTE: You must submit a state registration/certification in order to cover a domestic partner.

MEDICAL COVERAGE	\$800 DEDUCTIBLE PLAN	\$1,500 DEDUCTIBLE PLAN	\$2,850 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
Employee Only	\$206.50	\$171.23	\$131.50	\$104.27	\$80.15
Employee + Spouse/Domestic Partner (DP)	\$531.61	\$448.99	\$351.55	\$286.02	\$231.73
Employee + Children/Children of DP	\$405.63	\$342.15	\$268.01	\$218.61	\$176.39
Employee + Family/Children of DP	\$618.69	\$522.96	\$409.32	\$333.70	\$269.37

365 HUB	
Best-in-class tools and services to manage your health year-round	\$4.27

ADDITIONAL CHARGES (IF APPLICABLE)	
Spouse/Domestic Partner	\$150
Tobacco Surcharge	\$100

About the Tobacco and Spousal Surcharges

There is an additional surcharge of \$100 per month per employee and/or spouse who uses tobacco.

If your spouse is eligible for health insurance coverage at his/her current job and you enroll your spouse in Rollins' coverage, you will be charged a spousal surcharge of \$150 per month.

Important! Rollins requires employees enrolling in the medical plan to take a pledge as part of the enrollment process and urges employees to answer honestly. You will be providing false information to the Company if you:

- ▶ Actually use tobacco (yes, even the occasional cigar) and certify that you don't.
- ▶ Knowingly deny that your spouse is not eligible for health coverage through his/her employer.

DENTAL COVERAGE	BASIC PLUS	ENHANCED	DHMO
Employee Only	\$21.45	\$35.82	\$19.43
Employee + Spouse/Domestic Partner (DP)	\$42.91	\$71.64	\$32.33
Employee + Children/Children of DP	\$47.19	\$78.79	\$37.98
Employee + Family/Children of DP	\$70.79	\$118.20	\$56.77

VISION COVERAGE	ENHANCED	STANDARD
Employee Only	\$11.28	\$4.94
Employee + Spouse/Domestic Partner (DP)	\$20.84	\$9.14
Employee + Children/Children of DP	\$21.39	\$9.38
Employee + Family/Children of DP	\$32.95	\$14.44

Open Enrollment is coming soon!

Don't miss your opportunity to enroll or make changes to your Rollins benefits.



400834 10/16 Anthem/UHC



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