

YOUR

LIFE

stewart®

Take charge  
because it all starts  
with your health

**Your family, your finances**

Protect them with our life and disability benefits



*We'll provide the benefits, you make them yours...*

# Your life, your way

What do we mean by that? And how does it relate to your Stewart benefits?

Simple. You spend a lot of time and energy at work, but that's only part of your picture. You have family, friends, interests, goals, dreams and ambitions. And the choices you make about your life are up to you.

The same principle applies to your Stewart benefits.

There are so many associates at Stewart — all with different lives, different viewpoints and different needs — who work hard and help ensure our success. As a company, we care about the health and well-being of you and your family. In exchange for your efforts to help us all succeed together, Stewart provides a variety of valuable benefits designed to help you and protect what's most important to you.

The choices you make about your benefits are also up to you, because only you know what fits best into your life. And some benefits, like medical coverage, are expensive for you and for Stewart — so being smart about choosing and using your benefits helps all of us.

As your partner, we'll give you information and resources — like this eMagazine — that can help you reach your health and financial goals.

So, take a little time to browse these pages and get familiar with the benefits available to you and your family in 2016. We're happy to provide them as a way to help you live your life, your way.

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Life is all about the details

# First things first

Here's the important stuff to pay attention to so you get the benefits you want.



## Whom you can cover

Under your medical, dental, vision, voluntary life and accidental death and dismemberment (AD&D) plans, you can cover your:

- Legal spouse (including common-law in states that recognize common-law marriage).
- Children under age 26, married or unmarried, student or not. This includes natural children, stepchildren, legally adopted children, children placed for adoption, or foster children (if you're their legal guardian).
- Disabled natural, adopted or stepchildren age 26 or older. To be eligible, disabled children must already be physically or mentally handicapped as of their 26th birthday.

### What about coverage from somewhere else?

Your spouse or kids may have benefits available through their employers or a state-sponsored plan. Be sure to compare all your options for coverage.



### Need more info about your benefits?

Get all the fine print about eligibility, making changes and how your plans work in the summary plan descriptions (SPDs). Find them on the Employee Benefits page on StewartPoint and on the enrollment site at [www.portal.adp.com](http://www.portal.adp.com).

## Are you eligible for Stewart benefits?

You are if you're a full- or part-time associate of a participating Stewart company (including subsidiaries and affiliates) and work 30 hours or more per week.

### Why this matters

You need to know if you're eligible for Stewart benefits, whom you can cover, and how you can make adjustments in your benefits to match changes in your life.

## ENROLL

### Do you need to enroll?

That's up to you. We want you to have the coverage that you decide is right for you. But you must enroll if you want to:

- Change your medical, dental, vision, voluntary term life, voluntary accidental death and dismemberment (AD&D) or short-term disability coverage for next year.
- Contribute to the health care and/or dependent care flexible spending accounts (FSAs) or the commuter expense reimbursement accounts (CERAs).
- Participate in a health savings account (HSA).
- Add or drop a spouse and/or dependent child from coverage.



Have a qualified life event?

## Act fast.

You have 31 days from the day of the qualified life event to make changes on [www.portal.adp.com](http://www.portal.adp.com) and submit the appropriate documentation to the Benefits Team at [stewartemployeebenefits@stewart.com](mailto:stewartemployeebenefits@stewart.com) (or fax to **1-713-513-5647**).



### Making changes

When you enroll during benefits annual enrollment in the fall, the coverage you choose stays in effect from January 1 through December 31 of the following year. (When you enroll for the first time as a newly eligible associate, your coverage remains in effect until December 31 of that year.) You can't change your coverage during the year unless you have a **qualified life event**, which includes changes in:

- Legal marital status, including marriage, divorce, legal separation, annulment or death of a spouse.
- Number of dependents, including birth, adoption, placement for adoption or death of a dependent child.
- Employment status or work schedule **that affects benefits eligibility** for you, your spouse or your dependent children, such as starting or leaving a job, changing the number of hours or switching between full- and part-time status.
- A child's dependent status (newly qualifying or no longer qualifying).
- Your or your spouse's health coverage through your spouse's job.
- Eligibility for Medicare or Medicaid for you, your spouse or your dependent children.

#### A qualified life event also can include:

- A court order (including a Qualified Medical Child Support Order) requiring coverage for your children or dependent foster children.
- Events that qualify for special enrollment under the Health Insurance Portability and Accountability Act.

A qualified life event is a change that affects access to or eligibility for benefits for you or your dependents.

Life is health  
+ time

Take charge —  
because it all  
starts with  
your health

There's an old advertising slogan that goes, "When you've got your health, you've got just about everything." It may be a slogan, but it's also true. When you're healthy — when your family's healthy — it feels like anything is possible. Challenges at work and at home don't get you down; they get you excited. The commute doesn't seem as long. That person who bugs you the most, bugs you less.

On the other hand, when you're not feeling great, the world loses some of its shine, it's harder to get out of bed and it takes more of an effort to get engaged in your life.

That's why Stewart provides medical and other health care coverage, plus wellness programs that can help you and your family improve and maintain your health.

**alex**<sup>®</sup>

Who is ALEX<sup>®</sup>? And why should you talk to him?

Need some help choosing your benefits? Then meet ALEX — he's not just a website or benefits video. He's your new virtual, interactive benefits expert who can help you choose your medical plan and HSA or FSA, based on your family situation, anticipated needs and other factors. He'll ask you some basic questions (your answers are confidential, of course), walk you through your options and, based on your needs, help you make the best choice for you and your family.

Check out ALEX beginning October 1, 2015, at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016).



Protect  
your most  
important  
asset

# Medical coverage

Nothing's more important in life than your health and the health of your loved ones.

And your family's health care and budget needs may be different than others'. That's why we provide a choice of medical options. All offer quality care; the options differ in how much you pay each paycheck for coverage and how much you'll pay out of pocket before the plan pays benefits.

## Why this matters

We provide medical benefits to help you and your family get and stay healthy and protect you against financial loss if someone is sick or injured.

## Who pays

We pay the majority of the cost for medical coverage, but you also make pretax contributions. How much you pay depends on the plan you choose and whom you cover (coverage level):

- Employee Only
- Employee + Spouse
- Employee + Child(ren)
- Family

## It's up to you to:

- Learn how the different options work.
- Use ALEX® at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016) and the online tools at [www.portal.adp.com](http://www.portal.adp.com) to make the right choice for your situation.
- Enroll by the deadline.
- Use your benefits wisely during the year to get the care you need and save yourself some money along the way.

## Your medical coverage options

We offer you a choice of three medical options provided by UnitedHealthcare (UHC):

- Saver Plan (formerly called the HDHP-HSA)
- Core Plan (formerly called the Mid Plan)
- Buy-Up Plan (formerly called the High Plan)

These options give you access to the UHC Choice Plus network of quality doctors, hospitals and other health care providers, who discount their rates for our associates.

## It's easy to find a network provider

Just log on to [www.myuhc.com](http://www.myuhc.com) and use the Find a Provider tool to find network doctors, specialists and facilities in the Choice Plus Network.

## What's changed for 2016

- The names of the options are different to better reflect how they compare.
- Some coinsurance, deductibles and out-of-pocket maximums are different (some higher, some lower).
- The ER copay has increased in the Core Plan and Buy-Up Plan.
- If you use tobacco you must pay an additional \$20 per paycheck tobacco surcharge.

## Take care of you (and yours)

Once a simple issue becomes a big problem, it's a lot harder and more expensive to fix. All of our medical options offer network preventive care\* at no cost to you — but it's up to you to make that appointment!

\*UnitedHealthcare follows the U.S. Preventive Services Task Force A and B recommendations for 100 percent-covered preventive care. Learn more at [www.uspreventiveservicestaskforce.org/page/name/uspstf-a-and-b-recommendations](http://www.uspreventiveservicestaskforce.org/page/name/uspstf-a-and-b-recommendations).



## How medical coverage works

### Under all three UHC options:

- Preventive care and some preventive medications are covered at no cost to you.
- You can use any provider you like, but you always save money by using network providers — the plan pays higher benefits in network, and your share of the cost will be lower because it's based on the discounted network rate.
- You have to meet a deductible for certain services before the plan begins to pay benefits. Once you meet the deductible, you and the plan share in the cost (coinsurance).
- Once your expenses hit the out-of-pocket maximum, the plan pays 100 percent of eligible expenses for the rest of the year.

### Under the Saver Plan

- You pay much less each paycheck than you do under the other two UHC options.
- You pay the full cost of all nonpreventive services and prescriptions until you meet your deductible. Then you pay 15 percent coinsurance (and the plan pays 85 percent).
- You can open a tax-free health savings account (HSA) to use for eligible expenses like your deductible and coinsurance. Stewart contributes to your HSA whether you contribute or not. You must open your HSA with Optum Bank (our HSA vendor) to receive Stewart's contribution. (See page 20 to learn more about the HSA.)

### Under the Core Plan and Buy-Up Plan

- Both have higher costs per paycheck than the Saver Plan.
- You pay a fixed copay amount for each physician visit and outpatient treatment. The amount of the copay depends on the type of service.
- You pay a fixed copay amount for each prescription.
- Copays do not count toward your deductible.
- You cannot open an HSA, but you can use the health care flexible spending account (see page 22).

## Tobacco user? Now it costs you two ways.

It's not news that using tobacco is dangerous to your health — it's one of the most preventable health risks there is — and it drives up health care costs for everyone. As we announced last year, starting in 2016, associates who use tobacco will pay \$20 more per paycheck for their medical coverage.

Don't pay with both your health and your wallet. **You can avoid paying this surcharge by completing a tobacco cessation program.**

To qualify, associates must enroll in the UBreathe tobacco cessation program by March 31, 2016 (there is no cost to you). You must complete the program by June 30, 2016, in order for the surcharge to cease for the remainder of 2016. Newly hired associates have 90 days from their benefits eligibility date to complete the tobacco cessation program through UBreathe to avoid the tobacco user surcharge.

**Stewart is committed to helping you achieve your best health.** Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this non-tobacco user program, you might qualify for an opportunity to earn the same reward by different means.

You can enroll in the UBreathe program beginning January 1, 2016, by calling a Health Coach (toll-free) at **1-888-992-WELL** (9355), or you can complete the UBreathe web-based tobacco cessation module at [www.livewellatstewart.com](http://www.livewellatstewart.com).

# Compare your medical options

Nobody knows your health care and budget needs like you do — so be sure to review this information carefully and compare how each medical option fits with your situation. **Purple** means a change for 2016. Visit [www.myuhc.com](http://www.myuhc.com) for more details.

|                                                                                                                | Saver Plan                  |                       | Core Plan                                                   |                       | Buy-Up Plan                                                |                              |
|----------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------|-------------------------------------------------------------|-----------------------|------------------------------------------------------------|------------------------------|
| Cost per Paycheck                                                                                              | \$                          |                       | \$\$                                                        |                       | \$\$\$                                                     |                              |
| <b>Stewart HSA Contribution</b>                                                                                |                             |                       |                                                             |                       |                                                            |                              |
| Employee Only coverage:                                                                                        | \$500                       |                       |                                                             |                       |                                                            |                              |
| Employee + Spouse/ <b>or</b>                                                                                   |                             |                       |                                                             |                       |                                                            |                              |
| Employee + Child(ren) coverage:                                                                                | \$750                       |                       |                                                             |                       |                                                            |                              |
| Family coverage:                                                                                               | \$1,000                     |                       | N/A                                                         |                       | N/A                                                        |                              |
| <b>Maximum Total HSA Contribution*</b>                                                                         |                             |                       |                                                             |                       |                                                            |                              |
| Employee Only coverage:                                                                                        | up to \$ 3,350              |                       |                                                             |                       |                                                            |                              |
| All other coverage:                                                                                            | up to <b>\$6,750</b>        |                       |                                                             |                       |                                                            |                              |
|                                                                                                                | Network                     | Out-of-Network        | Network                                                     | Out-of-Network        | Network                                                    | Out-of-Network               |
| <b>Deductible</b><br>(Individual/Family)                                                                       | \$1,500/<br>\$3,000         | \$3,000/<br>\$6,000   | \$700/<br>\$1,400                                           | \$1,400/<br>\$2,800   | <b>\$500/<br/>\$1,000</b>                                  | <b>\$1,000/<br/>\$2,000</b>  |
| <b>Out-of-Pocket Maximum</b><br>Includes copays and deductibles (Individual/Family)                            | <b>\$4,000/<br/>\$6,850</b> | \$10,400/<br>\$20,800 | \$5,200/<br>\$10,400                                        | \$10,400/<br>\$20,800 | \$3,000/<br>\$6,000                                        | <b>\$9,000/<br/>\$18,000</b> |
| <b>Coinsurance**</b>                                                                                           | 85%                         | 60%                   | 80%                                                         | 60%                   | <b>85%</b>                                                 | <b>60%</b>                   |
| <b>Office Visits</b><br>PCP<br>Specialist<br>Urgent care<br>In-office outpatient surgery                       | 85%                         | 60%                   | \$20 copay<br>\$40 copay<br>\$50 copay<br>\$100 copay       | 60%                   | \$20 copay<br>\$40 copay<br>\$50 copay<br>\$100 copay      | <b>60%</b>                   |
| <b>Preventive Care</b>                                                                                         | 100%                        | 60%                   | 100%                                                        | 60%                   | 100%                                                       | <b>60%</b>                   |
| <b>Outpatient Therapy and Chiropractic Visits</b><br>Maximum of 30 visits covered annually per type of therapy | 85%                         | 60%                   | \$40 copay                                                  | 60%                   | \$40 copay                                                 | <b>60%</b>                   |
| <b>Hospital Services***</b><br>Per-confinement deductible                                                      | N/A                         | N/A                   | \$500                                                       | \$1,000               | \$250                                                      | \$500                        |
| <b>Emergency Room</b>                                                                                          | 85%                         |                       | <b>\$350</b> copay<br>Not subject to deductible/coinsurance |                       | <b>\$350</b> copay<br>No subject to deductible/coinsurance |                              |

\* Includes your contributions plus Stewart's contributions.

\*\* Coinsurance applies after the deductible has been satisfied.

\*\*\*Prior authorization is required for out-of-network care or \$250 penalty applies. \$500 copay per visit for out-of-network.

# Your share of the cost for medical coverage

The table below shows how much will be deducted from each of your paychecks to help pay for medical coverage. Remember, you don't pay income taxes on this money.

## Healthy behaviors can lower your costs!

Take the health review assessment and submit your biometric screening by November 30, 2015. If you do, you'll save \$240 on the cost of any of our medical options, as shown in this table:

## A note about ID cards

You'll receive a new ID card only if you enroll in a plan for the first time, change plans or add a new dependent.

| 2016 Per-Paycheck Contribution |                          |                         |                          |                         |                          |                         |                          |                         |
|--------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|                                | Employee Only            |                         | Employee + Spouse        |                         | Employee + Child(ren)    |                         | Employee + Family        |                         |
|                                | Before Wellness Discount | After Wellness Discount |
| <b>Saver Plan</b>              | \$41.50                  | \$31.50                 | \$176.00                 | \$166.00                | \$116.50                 | \$106.50                | \$286.50                 | \$276.50                |
| <b>Core Plan</b>               | \$57.00                  | \$47.00                 | \$209.00                 | \$199.00                | \$147.00                 | \$137.00                | \$334.50                 | \$324.50                |
| <b>Buy-Up Plan</b>             | \$81.50                  | \$71.50                 | \$272.50                 | \$262.50                | \$201.00                 | \$191.00                | \$419.50                 | \$409.50                |

**Kick the tobacco habit!** Starting in 2016, associates who use tobacco will pay \$20 per paycheck (\$480 per year) more for their medical coverage. **This surcharge is in addition to the amounts shown in the table above.** If you complete a tobacco cessation program at any time throughout the year, the \$40 per month surcharge will be removed from your medical contributions for the rest of the year.

**Note:** The "medical contribution amount" on your pay stub will include any wellness discount or tobacco surcharge.

For details about medical coverage, visit [www.myuhc.com](http://www.myuhc.com) or call **1-888-317-5083**.

## Can't decide? Ask ALEX!

Your new interactive benefits expert can help you choose the medical plan that's right for you! Visit ALEX beginning October 1, 2015, at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016).

A little extra  
can go a  
long way

# Hospital indemnity coverage

*(Saver Plan only)*

**Hospital stays — even short ones — can be really expensive.** If you or a family member is admitted to the hospital, your medical plan's coinsurance will pay most of the cost over the amount of your deductible — but you'll be responsible for anything the plan doesn't pay.

If you're in the Saver Plan, we provide the Kemper Hospital Indemnity Program, underwritten by Fidelity Security Life Insurance Company, to help you manage your out-of-pocket costs in the event of a hospital stay. You are automatically covered, and benefits are paid directly to you for payment to your providers.

**It's up to you to:** Understand how the program works, including any limitations and exclusions.

**No action required:** You're automatically covered if you enroll in the Saver Plan.

## How it works

Here are some of the benefits under the Kemper Hospital Indemnity Program:

- **Hospital admission benefit** pays a lump sum of \$1,000 after a 24-hour stay in the hospital.
- **Daily in-hospital benefit** pays \$150 per day for hospitalization requiring a 24-hour or longer stay.
- **In-hospital intensive care unit (ICU) benefit** pays \$100 per day for up to 30 days (in addition to the Daily In-Hospital benefit).
- **Hospital emergency room benefit** pays \$300 per visit per accident or injury for treatment received in a hospital emergency room within 72 hours of a covered accident.
- **Outpatient accident benefit** pays \$150 for outpatient treatment of an accident or injury within 72 hours of a covered accident; up to three accidents per covered person per calendar year.
- **Benefits for pregnancy, mental health and substance abuse treatments are the same as for any other condition or illness.**

**Note:** This is a brief summary of the plan benefits. For a full description of benefits, including limitations and exclusions, please refer to the Certificate of Insurance, which you can request from Kemper.

For more information on the Kemper Hospital Indemnity Program, contact Kemper by phone at **1-866-387-3402, option 3.**

Your way is  
about smart  
choices

# Prescription drug coverage



## Almost everyone needs prescription medications

— some just now and then; others depend on them to manage serious or ongoing conditions. They can work wonders. But that magic often comes at a high price — prescriptions play a huge role in rising health care costs. So we want to make sure our prescription drug coverage helps you and your family get the medications you need, while encouraging smart use of your — and our — health care dollars.

Our prescription drug coverage is provided by UHC's OptumRx as part of our medical plan — you don't need to make a separate election. How your prescription coverage works depends on the medical option you choose.

### It's up to you to:

- Learn how prescription coverage works with your medical option.
- Always use a network pharmacy.
- Save money by always requesting generic equivalents (if available).
- Ask your doctor or pharmacist about side effects.
- Always take your medication as directed, for as long as directed.

### Why this matters

We provide prescription drug coverage as a complement to your medical plan and as a way to give you some control over the high cost of prescription medications.

### Who pays

Prescription drug coverage is automatic when you enroll in one of our medical options. You and Stewart share in the cost of this benefit through the contributions we both make for medical coverage.

### What's changed for 2016

- There is a new level (tier) of copay for specialty drugs.
- Because it's now available over the counter, Nexium and its generic equivalent is no longer covered.

# How much you pay for prescription drugs

## If you enroll in the Core Plan or Buy-Up Plan:

(Purple means a change for 2016)

|                       | Retail<br>(30-Day Supply)        | Mail Order or Retail<br>(90-Day Supply) |
|-----------------------|----------------------------------|-----------------------------------------|
| Generic               | \$10                             | \$20                                    |
| Preferred brand       | \$40                             | \$80                                    |
| Non-preferred brand   | \$65                             | \$145                                   |
| <b>Specialty drug</b> | <b>30% (\$25 min, \$150 max)</b> | <b>N/A</b>                              |

**If you enroll in the Saver Plan:** You pay the full cost of all non-preventive prescription drugs, at network discounted rates, until you meet your deductible. After that, you pay 15 percent of the cost and the plan pays the rest. If you reach the out-of-pocket maximum, the plan pays 100 percent of eligible expenses for the rest of the year. For preventive drugs, you just pay the coinsurance without having to meet the deductible. You can find a list of eligible preventive drugs at [www.portal.adp.com](http://www.portal.adp.com).

### It's your call, but...

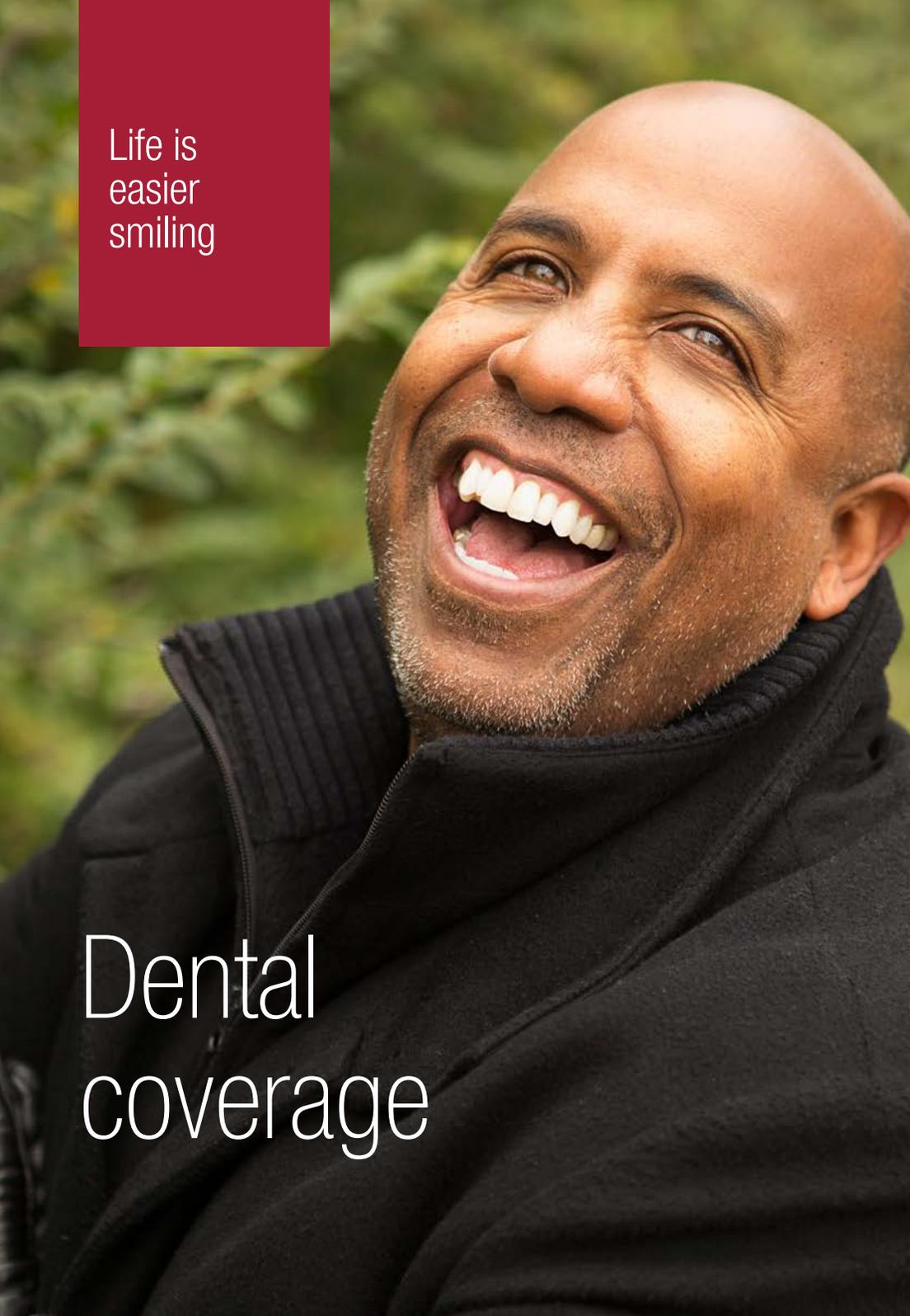
If you choose to take a brand drug when a generic is available, you'll have to pay for the brand name copay, plus 100 percent of the cost difference between brand and generic.

## More convenient? Less money? No-brainer!

If you take a prescription regularly, stop hassling with repeated trips to the pharmacy (or pharmacies). Sign up for OptumRx mail order delivery and get a 90-day supply of generic or preferred brand medication, delivered right to your mailbox, for just two times the regular retail copay — that's one month's supply at no cost to you! (There are no discounts for the Saver Plan.)

**For details about your prescription drug benefits** or to locate a network pharmacy, log on to [www.myuhc.com](http://www.myuhc.com) and select the "Pharmacies & Prescriptions" tab, or call 1-888-317-5083.

The screenshot shows the myuhc.com website interface. At the top, there are logos for myuhc.com and UnitedHealthcare. Below the logos is a navigation bar with links for Message Center, Account Settings, Print, Help, Contact Us, Feedback, and Sign Out. The main navigation menu includes Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. The user's name is Hello, Chrisdemo, and their coverage is Active 01/01/06. The plan name is Choice Plus, and the member ID is 7891234567. The deductible is \$1,000 individual and \$3,000 family. The out-of-pocket maximum is \$3,000 individual and \$9,000 family. The website features a 'Need an estimate?' section with a 'Your Final Estimate' showing a total cost of \$5,131 and an estimated out-of-pocket cost of \$953. There are also several service options available, such as Manage My Claims, Look up My Benefits, Find a Doctor, and Manage My Prescriptions.



Life is  
easier  
smiling

# Dental coverage

## Who knew that there's a connection between gum disease and diabetes?

Health care professionals know that good dental health goes hand-in-hand with good overall health. Many conditions, from heart disease to low infant birth weight, have strong connections to oral health. And everyone likes a dazzling smile! That's why we provide a choice of dental coverage options for you and your family through Delta Dental.

### It's up to you to:

- Learn how the two options work.
- Make the right choice for your situation.
- Enroll by the deadline.

## How it works

Our two dental coverage options differ in how much you pay each paycheck for coverage, what percentage the plan pays for certain services and annual maximum benefits.

You can use any dentist you want, but when you choose a dentist who participates in the Delta Dental network, you'll pay a lower negotiated rate. To find network providers and print temporary ID cards, visit

[www.deltadentalins.com](http://www.deltadentalins.com).

### Who pays

You pay for dental coverage with pretax contributions. How much you pay depends on the plan you choose and how many dependents you cover (coverage level):

- Employee Only
- Employee + One Dependent
- Employee + Two or More Dependents

### Why this matters

Good dental health is about more than a great smile. There's a direct connection between dental health and overall health.

### What's changed for 2016

There's no change in how the options work for 2016, but your cost of coverage has been reduced slightly.

## Dental coverage highlights

|                                                             | High Plan                       |                                                                                                                                    | Low Plan                                        |                                                                         |
|-------------------------------------------------------------|---------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------|
|                                                             | Network                         | Out-of-Network                                                                                                                     | Network                                         | Out-of-Network                                                          |
| <b>Deductible</b>                                           | \$50/Individual<br>\$150/Family | Non-Delta dentists are paid at the 90th percentile.<br><br>Delta Premier dentists are paid based on reasonable and customary fees. | \$50/Individual<br>\$150/Family                 | Non-Delta dentists are paid at the 80th percentile.                     |
| <b>Calendar-Year Maximum</b>                                | \$1,500                         |                                                                                                                                    | \$750                                           | Delta Premier dentists are paid based on reasonable and customary fees. |
| <b>Orthodontia Lifetime Maximum</b><br>(children to age 26) | \$1,500                         |                                                                                                                                    | \$750                                           |                                                                         |
| <b>Coinsurance:</b>                                         |                                 |                                                                                                                                    |                                                 |                                                                         |
| Preventive<br>(once every 6 months)                         | 100%                            |                                                                                                                                    | 80%                                             |                                                                         |
| Basic                                                       | 80% after deductible            |                                                                                                                                    | 50% after deductible                            |                                                                         |
| Major                                                       | 50% after deductible            |                                                                                                                                    | 40% after deductible                            |                                                                         |
| Orthodontia                                                 | 50% (no deductible)             |                                                                                                                                    | 50% (separate \$50 lifetime deductible applies) |                                                                         |

## Your share of the cost for dental coverage

This table shows how much will be deducted from each of your paychecks to pay for dental coverage. Remember, you don't pay income taxes on this money.

|                  | 2016 Per-Paycheck Contribution |                          |                                   |
|------------------|--------------------------------|--------------------------|-----------------------------------|
|                  | Employee Only                  | Employee + One Dependent | Employee + Two or More Dependents |
| <b>High Plan</b> | \$24.09                        | \$41.44                  | \$69.16                           |
| <b>Low Plan</b>  | \$11.64                        | \$19.48                  | \$31.47                           |

For details on dental coverage, visit [www.deltadentalins.com](http://www.deltadentalins.com) or call 1-800-521-2651.

See  
everything  
life has  
to offer



# Vision coverage

**Regular vision care is about more than just being able to read the bottom line on the eye chart.** Vision exams can detect early signs of serious vision conditions while they can be treated, and can also result in early detection of overall health issues, like high blood pressure and diabetes. Sight is precious to you and your family. That's why we provide you with vision coverage through VSP.

**It's up to you to:**

- Learn how the plan works.
- Enroll by the deadline.

## How it works

You can choose to visit a VSP network provider or see a provider who is not part of the VSP network and pay a higher portion of the fee. For information on how to find a network provider, call **1-800-877-7195**.

**Note:** You don't receive ID cards for vision coverage. The provider will verify that you are covered under the plan.

### Why this matters

Besides correcting your vision, regular vision check-ups are a good way to keep tabs on your overall health.

### What's changed for 2016

There's no change in how the plan works for 2016, but your cost of coverage has been reduced slightly.

### Who pays

You pay for vision coverage with pretax contributions. How much you pay depends on the plan you choose and how many dependents you cover (coverage level):

- Employee Only
- Employee + One Dependent
- Employee + Two or More Dependents

## Vision coverage highlights

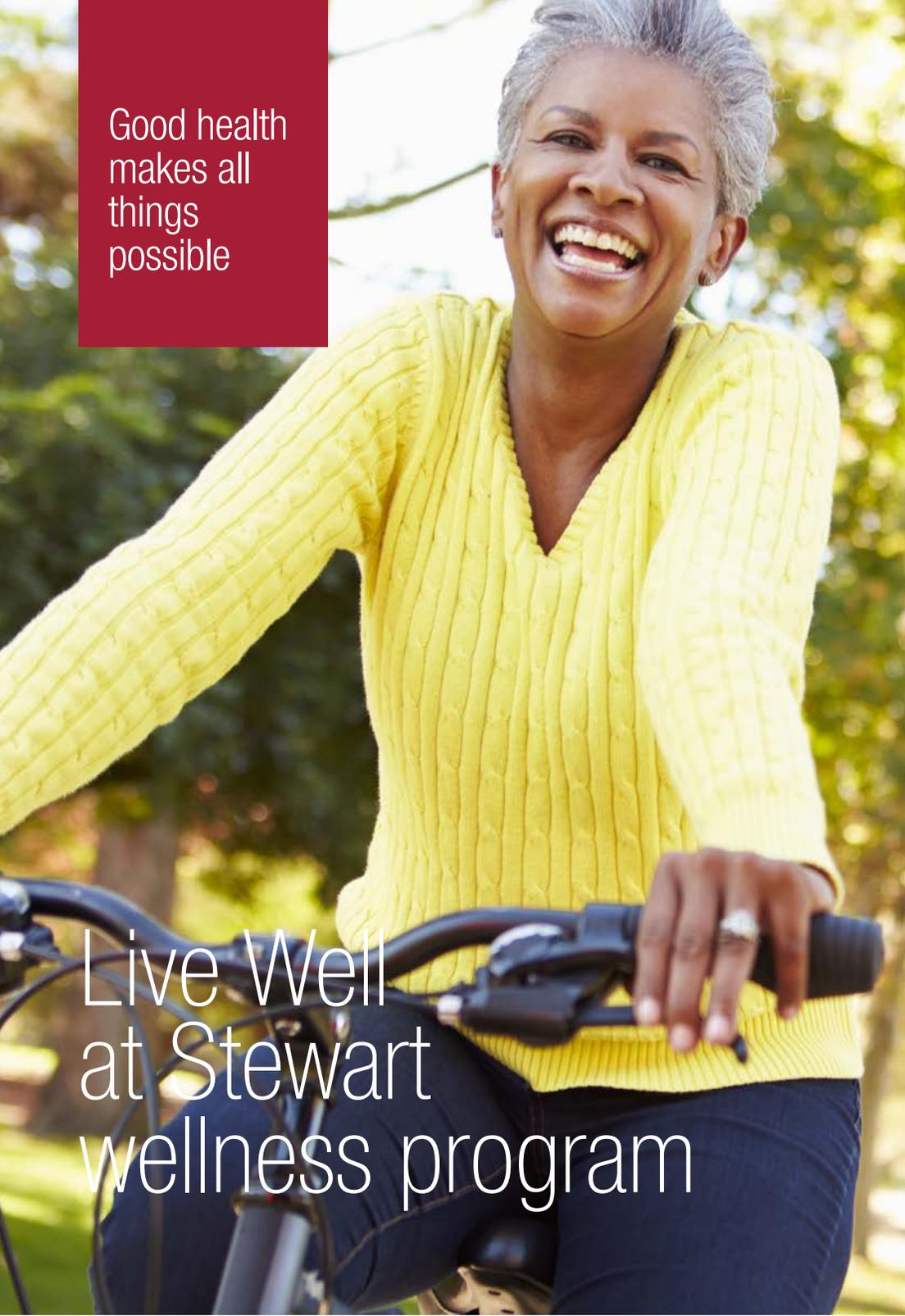
|                                                                                                                                                                            | Network                                                                                                                                                          | Out-of-Network                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Copays</b> <ul style="list-style-type: none"> <li>Exam</li> <li>Materials</li> </ul>                                                                                    |                                                                                                                                                                  | \$20<br>\$20                                                                                                                                                                               |
| <b>Eye Exam</b> (once every 12 months)                                                                                                                                     | Covered in full after exam copay                                                                                                                                 | Reimbursed up to \$50 after exam copay                                                                                                                                                     |
| <b>Lenses</b> (once every 12 months) <ul style="list-style-type: none"> <li>Single</li> <li>Bifocal</li> <li>Trifocal</li> <li>Lenticular</li> </ul>                       | Covered in full after materials copay<br>Covered in full after materials copay<br>Covered in full after materials copay<br>Covered in full after materials copay | Reimbursed up to \$50 after materials copay<br>Reimbursed up to \$75 after materials copay<br>Reimbursed up to \$100 after materials copay<br>Reimbursed up to \$125 after materials copay |
| <b>Frames</b> (once every 24 months)                                                                                                                                       | Reimbursed up to \$145 after materials copay                                                                                                                     | Reimbursed up to \$70 after materials copay                                                                                                                                                |
| <b>Contact Lenses</b> (once every 12 months, in lieu of lens and frame allowances) <ul style="list-style-type: none"> <li>Medically necessary</li> <li>Elective</li> </ul> | Covered in full after materials copay<br>Reimbursed up to \$145 after materials copay                                                                            | Reimbursed up to \$210 after materials copay<br>Reimbursed up to \$105 after materials copay                                                                                               |
| <b>LASIK</b>                                                                                                                                                               | Discounts available                                                                                                                                              | No benefit                                                                                                                                                                                 |

## Your share of the cost for vision coverage

This table shows how much will be deducted from each of your paychecks to pay for vision coverage. Remember, you don't pay income taxes on this money.

|                   | 2016 Per-Paycheck Contribution |                          |                                   |
|-------------------|--------------------------------|--------------------------|-----------------------------------|
|                   | Employee Only                  | Employee + One Dependent | Employee + Two or More Dependents |
| <b>VSP Vision</b> | \$5.38                         | \$7.39                   | \$13.72                           |

For details on dental coverage, visit [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195.



Good health  
makes all  
things  
possible

# Live Well at Stewart wellness program

**Everything good starts with good health.** When you're feeling healthy, you have energy for family, work and fun. Perfect health is a great goal, but simply making healthier choices and taking steps to improve and maintain your health are what's most important. That's the idea behind our Live Well at Stewart wellness program. Regardless of your health status, our full range of programs has activities and lots of help for getting on track to better health.

**It's up to you to:**

- Make the choice to improve your health.
- Learn about the wellness program.
- Submit the health review assessment and your biometric screening results by November 30, 2015.
- Practice healthy behaviors.
- **Beginning January 1, 2016**, sign up for the activities you like best at [www.livewellatstewart.com](http://www.livewellatstewart.com).

### Why this matters

Improving and maintaining your health is important to you — and to Stewart — and only you can make it happen. Our wellness program is here to help you be your best, healthiest self, and save you money on your medical plan premiums.

### Who pays

Stewart pays the full cost of the wellness program.

### What's changed for 2016

Beginning in January, EmpowerLinc becomes our new wellness program administrator.

## Lower medical premiums? Sign me up!

You can reduce your 2016 medical premiums by \$240 (\$10 per paycheck) when you submit the results of these two steps by November 30, 2015 (if you're a newly hired associate, submit your results within 90 days of your benefits eligibility date):

1. Take the online health review assessment.
2. Get a biometric screening.

You must complete both steps and elect Stewart medical coverage in order to receive the 2016 premium reduction on your paycheck.

**Your spouse can also take the online health review assessment and get a biometric screening.** There's no additional medical plan premium reduction, but we encourage all spouses to participate to earn wellness points and support their good health. If not covered by the Stewart medical plan, your spouse will need to pay for the screening — or get one as part of their annual physical — and submit a screening form to receive credit and earn points. To qualify, your spouse must be entered as a dependent in the associate benefits enrollment system at [www.portal.adp.com](http://www.portal.adp.com).

## Sign up to sign on for a healthier you!

If you're ready to take charge of your health, then we're here to help you do it. Here are some of the 2016 Live Well at Stewart wellness program highlights:

- **[www.livewellatstewart.com](http://www.livewellatstewart.com)** is an interactive, easy-to-navigate website that's highly individualized, integrated and motivational, encouraging you to take action. It's where you sign up for the wellness program and access a variety of tools, resources and programs.
- **Online Health Review** is a health assessment that gives you instant feedback on specific health characteristics and risk factors, as well as clear, honest answers and recommendations to help you manage your health.
- **Biometric Screenings**, available through your doctor or our partner network of patient service centers with Quest Diagnostics, measure your vital health information and feed data securely into your personal wellness portal.
- **Rewards Program.** You'll find many items to redeem your rewards points on the EmpowerLinc site. You'll find nearly 600,000 items, including merchandise such as electronics, fitness devices, sporting goods and household items.
- **Health Club Network**, with more than 12,000 locations nationwide, improves access to gyms and health clubs so you can fit exercise into your schedule. We also integrate with more than 100 fitness devices that make accurate activity tracking faster and easier.
- **Mobile App** lets you interact with the program on the spot by checking your status and points, verifying recent activities and reviewing goals.

Find out more at [www.livewellatstewart.com](http://www.livewellatstewart.com) or call a health coach at **1-888-892-WELL** (9355) beginning January 1, 2016.

### Important note about your 2016 wellness discount

Continue using [www.powerofvitality.com](http://www.powerofvitality.com) for the completion of your 2015 wellness program activities and to receive your 2016 wellness discount.





Life is better  
when you're  
in control

# Health savings account

## Have more control, save on taxes, save for the future.

The health savings account (HSA) allows you to do all three. When you enroll in the Saver Plan, you pay less up front for health care coverage in exchange for paying more out of pocket when you need care. The HSA, through Optum Bank, lets you save for those higher out-of-pocket costs by letting you set aside pretax money that you can use now or in the future.

### It's up to you to:

- Learn how the HSA works.
- Open your HSA.
- Decide how much to contribute to your HSA.
- Decide when to use the money in your HSA to pay expenses, or pay out of pocket and allow your HSA to grow.
- Keep your receipts.

### Why this matters

The tax-free HSA gives you more control over how you pay for your share of health care expenses. Whatever you don't spend now can keep growing — even into retirement.

### Who pays

When you enroll in the Saver Plan and open your HSA, Stewart will contribute to your account. You can also make pretax contributions, up to IRS limits.

### What's changed for 2016

If you cover dependents, the maximum amount you may contribute has increased.

## How it works

The HSA is a special bank account in your name that you can use to pay eligible health care expenses. Both you and Stewart contribute to your HSA.

- You must be enrolled in the Saver Plan to open your HSA.
- **In order to receive Stewart’s HSA contributions, you must open your HSA through Optum Bank.**
- You can stop, start or change your contribution amount at any time.
- The amount of our contribution depends on whom you cover under your Saver medical plan

**IMPORTANT: You can set up your own HSA through a bank other than Optum Bank, but if you do, you won’t receive Stewart contributions and your contributions will be considered after-tax.**

|                                                                                     | Coverage Level |                                            |                |
|-------------------------------------------------------------------------------------|----------------|--------------------------------------------|----------------|
|                                                                                     | Employee Only  | Employee + Spouse or Employee + Child(ren) | Family         |
| <b>Stewart contributes:</b>                                                         | \$500          | \$750                                      | \$1,000        |
| <b>You can contribute:</b>                                                          | \$2,850        | \$6,000                                    | \$5,750        |
| <b>IRS maximum total contribution amount:</b>                                       | <b>\$3,350</b> | <b>\$6,750</b>                             | <b>\$6,750</b> |
| <b>Will you be age 55 or older in 2016?</b><br>You can contribute an extra \$1,000. | \$1,000        | \$1,000                                    | \$1,000        |

- When you have an eligible expense, you can choose whether to use the money in your HSA to pay it, or pay out of pocket. Eligible expenses include most medical, dental and vision expenses — like deductibles, coinsurance and copays.
- If you don’t spend the money in your HSA, the balance rolls over each year — there’s no “use it or lose it” rule. Your HSA balance earns interest, and with a minimum balance of \$2,000, you can take advantage of investment options.
- Your HSA belongs to you and it remains with you, even if you leave the company.

Learn more about the Optum Bank Health Savings Account at [www.myuhc.com](http://www.myuhc.com) or call 1-800-791-9361.



Need help?

Ask ALEX beginning October 1, 2015, at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016).





In life,  
flexibility =  
possibilities

# Health care flexible spending account

**Everybody likes to save on their taxes.** That's why we offer the health care FSA through Discovery Benefits. It lets you set aside money from each paycheck before you pay taxes on it, and then reimburse yourself with that money to pay for eligible health care expenses during the year — expenses that you'd probably have anyway — so why not skip paying taxes on them?

**It's up to you to:**

- Learn how the health care FSA works.
- Understand the eligible expenses.
- Decide how much to contribute.
- Enroll by the deadline.
- Use the FSA debit card or submit expenses for reimbursement.
- Keep your receipts.

## Why this matters

You can keep from paying income tax on the money you set aside to reimburse yourself for health care expenses you'd have to pay anyway.

## Who pays

You contribute pretax money to your health care FSA. Stewart makes the plan available, but does not contribute.

## What's changed for 2016

Nothing!

## How it works

- You decide how much to contribute, up to \$2,550 for the year. The money is deducted in equal amounts from each paycheck. Once you enroll, you can't change the amount of your contribution unless you have a **qualified life event**.
- You use the money you set aside to pay medical, dental, vision and other health care expenses, like deductibles, coinsurance and copayments. Expenses can be for you or any dependents you claim on your income tax return.
- Discovery Benefits administers the FSA and will provide you with a debit card you can use to pay eligible expenses.
- You can pay a provider directly or reimburse yourself for eligible FSA expenses.

## An important note about receipts and documentation

The IRS requires certain debit card transactions involving tax-savings accounts to be substantiated (validated to ensure the card was used for IRS-approved items or services within the plan's allowed time frame).

- If documentation is required, you will receive email notifications to log in to your account to view receipt reminders, which will display the documentation required and your next steps. If you don't have an email address on file, a receipt reminder will be mailed.
- The benefits debit card will be temporarily suspended if documentation is not received within the designated time period. You will be asked to pay back the plan or offset the ineligible amount with documentation of other eligible out-of-pocket expenses incurred within the same plan year.
- The benefits debit card will be reactivated as soon as the appropriate documentation or repayment is received.

### Plan carefully.

You lose any money left in your 2016 FSA that you don't use during the year. There will be a "grace period" from January 1, 2017 through March 15, 2017 when you can still incur expenses to apply to your 2016 FSA. **You must submit all 2016 claims (including grace period claims) by April 30, 2017.**

## Everything you ever wanted to know about the health care FSA

For details about the health care FSA, visit [www.discoverybenefits.com](http://www.discoverybenefits.com) or call **1-866-451-3399**. Once on the site, select **Participants** and then select **Flexible Spending Accounts** to see what qualifies as an eligible expense.

If you enroll in the Saver Plan you can't participate in the health care FSA — but the tax-free HSA (available with the Saver Plan) pays for the same kinds of expenses. See page 20 to learn more.

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**alex**<sup>®</sup>

Need help?

Ask ALEX beginning October 1, 2015, at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016).





Freeing you  
to create a  
life for them

# Dependent care flexible spending account

**If you've got kids (or other dependents), you've probably got dependent care expenses.** And if you

need to pay for dependent care so that you and your spouse can work, then you might want to consider the dependent care FSA through Discovery Benefits. We offer this plan because it lets you set aside money from each paycheck before you pay taxes on it, and then reimburse yourself with that money to pay for eligible dependent care expenses during the year.

#### It's up to you to:

- Learn how the dependent care FSA works.
- Understand the eligible expenses.
- Decide how much to contribute.
- Enroll by the deadline.
- Submit expenses for reimbursement.

#### Why this matters

You can keep from paying income tax on the money you set aside to reimburse yourself for dependent care expenses you'd have to pay anyway.

#### Who pays

You contribute pretax money to your dependent care FSA. Stewart makes the plan available, but does not contribute.

#### What's changed for 2016

Nothing!

## How it works

- You decide how much to contribute, up to \$5,000 for the year. The money is deducted in equal amounts from each paycheck. Once you enroll, you can't change the amount of your contribution unless you have a **qualified life event**.
- You use the money in your dependent care FSA to pay for eligible expenses for your children or other eligible dependents who need care while you and your spouse are at work. If a dependent care expense qualifies for a child tax credit on your federal tax return, you can use funds in the dependent care FSA for that expense.
- Expenses must be for the care of dependents age 12 or younger, or over 12 if physically or mentally unable to care for themselves.
- If care is provided outside your home for a disabled dependent over age 12, that dependent must regularly spend at least eight hours a day in your home.
- You pay the provider and then reimburse yourself for eligible expenses.
- **Plan carefully.** You lose any money left in your 2016 dependent care FSA on December 31, 2016 (there's no grace period as there is for the health care FSA). **You must submit all 2016 claims by April 30, 2017.**

**Because you don't use the dependent care FSA for health care expenses, there are no restrictions on participating in the dependent care FSA and the Saver Plan at the same time.**

## Everything you ever wanted to know about the dependent care FSA

For details about the dependent care FSA, visit [www.discoverybenefits.com](http://www.discoverybenefits.com) or call **1-866-451-3399**. Once on the site, select **Participants** and then select **Flexible Spending Accounts** to see what qualifies as an eligible expense.

**Note:** You must be actively at work to reimburse yourself from your dependent care FSA. If you're on leave of absence (LOA), you're not eligible for reimbursement. You can still contribute to the FSA, but you can't submit claims for expenses that occur while on LOA.

**alex**<sup>®</sup>

Need help?

Ask ALEX beginning October 1, 2015, at [www.myalex.com/stewart/2016](http://www.myalex.com/stewart/2016).





If your way  
is bumper-  
to-bumper

# Commuter expense reimbursement accounts

## Why this matters

You can keep from paying income tax on the money you set aside to reimburse yourself for commuting expenses you'd have to pay anyway.

## Who pays

You contribute pretax money to the CERAs. Stewart makes the plan available, but does not contribute.

## What's changed for 2016

Nothing!

**Commuting is rarely fun.** We can't change that, but we can help you save some tax dollars on your commuting expenses. With the commuter expense reimbursement accounts (CERAs) through Discovery Benefits, you can use pretax dollars to pay for eligible parking, transit and vanpooling expenses related to your daily commute to work.

### It's up to you to:

- Learn how the CERAs work.
- Understand the eligible expenses.
- Decide how much to contribute.
- Enroll (you can enroll anytime).
- Use the FSA debit card or submit expenses for reimbursement.
- Keep your receipts.

## How it works

- You can use the CERAs for expenses related to your daily commute to work.
- You decide how much to contribute. Unlike the health care and dependent care FSAs, you can change your contribution amount effective the first of any month.
- The IRS limits how much you can contribute to each CERA, based on the type of expense:
  - **Transit:** Vanpooling or mass transit expenses are limited to \$65 per pay period (\$130 per month). This includes vanpools and mass transit costs such as trains, subways or buses.
  - **Parking:** Parking expenses are limited to \$125 per pay period (\$250 per month). This includes costs for parking at mass transit facilities, at or near your work or where you access your carpool/vanpool.
- Discovery Benefits administers the CERAs and will provide you with a debit card you can use to pay eligible expenses.
- **Plan carefully.** You lose any money left in your 2016 CERA on December 31, 2016 (there's no grace period as there is for the health care FSA). **You must submit all 2016 claims by April 30, 2017.**

To learn more about the CERAs, visit [www.discoverybenefits.com](http://www.discoverybenefits.com) or call **1-866-451-3399**. Once on the site, select **Participants** and then select **Flexible Spending Accounts** to see what qualifies as an eligible expense.



Bumps in the road are part of the journey



# Disability insurance

**Even if you're sick or injured and can't work for a while, the bills still keep on coming.** That's why we offer short- and long-term disability benefits through Liberty Mutual — so you can continue receiving some income while you're out of work.

**It's up to you to:**

- Learn how both plans work.
- Understand the limitations of the plans.
- Decide if you want to enroll in short-term disability coverage.
- Enroll when you are first eligible to qualify for “guaranteed issue” coverage (no need to provide EOI).
- If you're a late enrollee, make sure you complete the required EOI.

.....

## What is evidence of insurability or EOI?

Evidence of insurability (EOI) is a record of your health history that's required to determine whether your (or your covered family member's) health condition meets the criteria for acceptance. Approval is not guaranteed, and your coverage is not effective until you receive confirmation. Contact Liberty Mutual for an EOI application.

### Why this matters

Disability benefits replace a portion of your pay if you're unable to work for an extended period.

### Who pays

We pay the full cost of long-term disability coverage. If you enroll in voluntary short-term disability, your contributions are deducted from your pay on an after-tax basis. The amount depends on your age.

### What's changed for 2016

Beginning in January, Liberty Mutual becomes our new disability insurance carrier.

## How voluntary short-term disability (STD) works

- If you're disabled and unable to work due to non-work-related injury or sickness, this benefit replaces 60 percent of your predisability earnings up to \$1,150 per week, for up to 24 weeks.
- The benefit begins after the 14th day of the illness or injury.
- If you enroll any time after you're first eligible to enroll (usually when you're first hired) you'll have to provide EOI. That's because the plan won't pay benefits for preexisting conditions — any condition that is diagnosed or treated in the three months before you join the plan. After you're approved for the plan, any preexisting condition will be excluded for an additional 12 months.
- You pay for this benefit through after-tax payroll deductions, based on your age:

| Age      | Rate per \$10 of STD benefit |
|----------|------------------------------|
| Under 40 | \$0.104                      |
| 40–49    | \$0.148                      |
| 50+      | \$0.208                      |

If you're paid on a fee (piece-rate) basis, please contact the Stewart Benefits Team regarding short- and long-term disability coverage.

## How long-term disability (LTD) works

- We pay the full cost of this benefit. The amount we pay for your coverage is considered income that's taxable to you, so that any benefits you receive are not taxable.
- After you have been disabled and unable to work for 180 continuous days, this benefit begins replacing 60 percent of your predisability earnings, up to \$10,000 per month, as long as you remain disabled and meet the plan's disability requirements, typically up to age 65.
- Your predisability earnings are based on your prior year's W-2 earnings statement.

## How STD and LTD work together

|            | Waiting period      | Benefit period | Amount of benefit                                          | Duration                                           |
|------------|---------------------|----------------|------------------------------------------------------------|----------------------------------------------------|
| <b>STD</b> | 14 continuous days  | Weekly         | 60% of predisability earnings (maximum \$1,150 per week)   | Up to 24 weeks                                     |
| <b>LTD</b> | 180 continuous days | Monthly        | 60% of predisability earnings (maximum \$10,000 per month) | As long as you're disabled, typically up to age 65 |



Keep the  
focus on  
healing

# Critical illness insurance

**A critical illness can overwhelm a family's finances.** Besides the medical-related costs, there's lost work, child care and often travel and other expenses. Our voluntary critical illness insurance, underwritten by Transamerica Life Insurance Company, pays a lump-sum benefit in addition to any medical insurance you have, to help you and your family cope with the financial burden of these kinds of illnesses.

## It's up to you to:

- Learn how the plan works.
- Understand the limitations.
- Decide if you want to enroll.
- Choose the coverage level that's right for you.
- Enroll by the deadline.

## How it works

- You don't have to be enrolled in one of our medical options to elect this coverage.
- Enrollment will require you to provide evidence of insurability, or EOI (see page 28).
- You choose your benefit amount: \$10,000 or \$20,000.
- You can cover your spouse (age 18 and up) and eligible children through age 25; their benefit amount will be 50 percent of the benefit you choose for yourself.
- Once you're covered, the plan pays a benefit if you or a covered family member is diagnosed for the first time with an eligible illness, such as heart disease or cancer. Contact Transamerica for details on eligible illnesses.
- The benefit is yours to use for medical or any other household expenses associated with the illness.

## Why this matters

This benefit can help you with the increased expenses — medical and otherwise — that come with serious illnesses like cancer, stroke or heart disease.

## What's changed for 2016

Nothing!

## Who pays

Stewart makes the plan available to you, but does not contribute. If you enroll in this coverage, you pay the premiums with after-tax payroll deductions. How much you pay depends on the benefit amount you choose, your age, whether you use tobacco, and the coverage level:

- Employee Only
- 1-Parent Family
- 2-Parent Family

# What's the benefit amount?

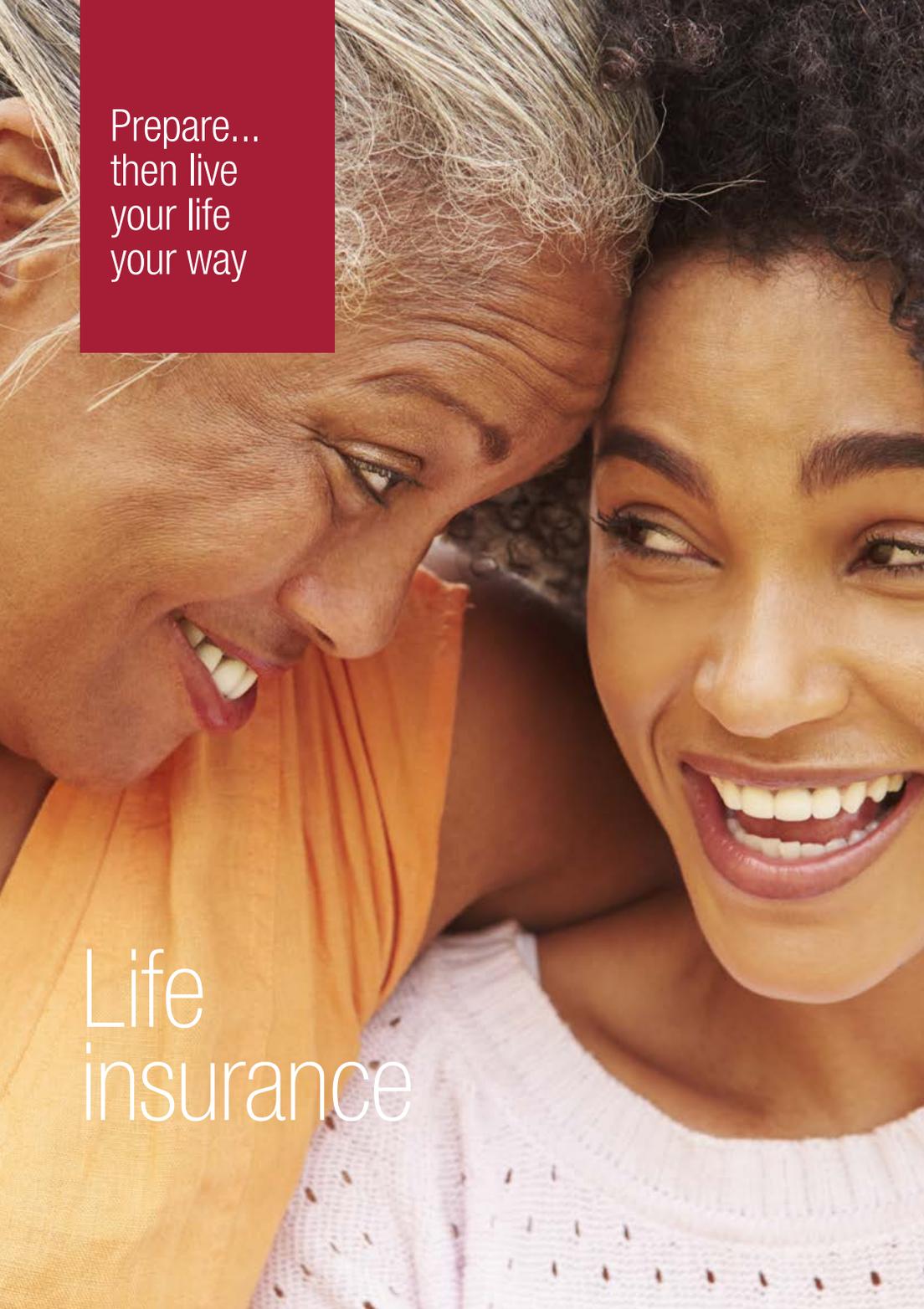
The plan pays a lump-sum payment equal to the benefit amount you choose, multiplied by a percentage assigned to the particular covered illness. If the payment is less than the full benefit amount you elect, and there's a later diagnosis of a different type of critical illness within the same category, the policy pays another lump-sum benefit, up to the category limit. There's a lifetime maximum of three times the benefit amount you choose among all critical illnesses.

## Your cost for critical illness insurance\*

| Critical Illness Insurance* Employee Monthly Contributions per Benefit Amount |                   |          |               |          |
|-------------------------------------------------------------------------------|-------------------|----------|---------------|----------|
|                                                                               | Non-Tobacco Rates |          | Tobacco Rates |          |
|                                                                               | Employee Only     |          | Employee Only |          |
| Age                                                                           | \$10,000          | \$20,000 | \$10,000      | \$20,000 |
| 18-29                                                                         | \$9.50            | \$15.00  | \$14.70       | \$25.40  |
| 30-39                                                                         | \$10.70           | \$17.40  | \$16.80       | \$29.60  |
| 40-49                                                                         | \$17.30           | \$30.60  | \$30.70       | \$57.40  |
| 50-59                                                                         | \$29.20           | \$54.40  | \$59.00       | \$114.00 |
| 60-64                                                                         | \$58.40           | \$112.80 | \$109.50      | \$215.00 |
| 65+                                                                           | \$68.40           | \$132.80 | \$121.10      | \$238.20 |
| 1-Parent Family                                                               |                   |          |               |          |
| Age                                                                           | \$10,000          | \$20,000 | \$10,000      | \$20,000 |
| 18-29                                                                         | \$10.44           | \$16.14  | \$15.64       | \$26.54  |
| 30-39                                                                         | \$11.64           | \$18.54  | \$17.74       | \$30.74  |
| 40-49                                                                         | \$18.24           | \$31.74  | \$31.64       | \$58.54  |
| 50-59                                                                         | \$30.14           | \$55.54  | \$59.94       | \$115.14 |
| 60-64                                                                         | \$59.34           | \$113.94 | \$110.44      | \$216.14 |
| 65+                                                                           | \$69.34           | \$133.94 | \$122.04      | \$239.34 |
| 2-Parent Family                                                               |                   |          |               |          |
| Age                                                                           | \$10,000          | \$20,000 | \$10,000      | \$20,000 |
| 18-29                                                                         | \$13.64           | \$20.54  | \$20.14       | \$33.54  |
| 30-39                                                                         | \$16.14           | \$25.54  | \$22.44       | \$38.14  |
| 40-49                                                                         | \$26.14           | \$45.54  | \$45.14       | \$83.54  |
| 50-59                                                                         | \$42.44           | \$78.14  | \$88.24       | \$169.74 |
| 60-64                                                                         | \$86.14           | \$165.54 | \$163.24      | \$319.74 |
| 65+                                                                           | \$94.84           | \$182.94 | \$179.94      | \$353.14 |

\*This is a brief summary of CriticalAssistance Advance<sup>SM</sup> Critical Illness Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. The policy form series is CPC10400 and CCC10400. Forms and form numbers may vary. This coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details located on [www.portal.adp.com](http://www.portal.adp.com) and StewartPoint.

For details about critical illness insurance, visit [www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com) or call 1-888-763-7474.



Prepare...  
then live  
your life  
your way

# Life insurance

## If you should die, how would your family be affected financially? We

know that's not a fun thing to think about, but making sure your family has financial support in the event of your death is so important.

That's why we offer life insurance benefits through Liberty Mutual — to help you make sure your loved ones are protected. We provide basic life insurance at no cost to you, and you can also purchase additional, voluntary term life coverage.

### It's up to you to:

- Learn how the plans work.
- Decide if you want more than basic coverage.

If you do, then:

- Decide if you want to cover eligible family members.
- Choose the coverage level that's right for you.
- Enroll by the deadline.

---

## Don't forget to designate your beneficiaries!

These are the people who will receive your life insurance benefits if you die. Designate your beneficiaries by logging on to [www.portal.adp.com](http://www.portal.adp.com). Before you log on, make sure you have each beneficiary's full name, address, phone number, date of birth and Social Security number.

### Why this matters

Life insurance provides financial protection to your family in the event of your death.

### Who pays

Stewart pays the full cost of basic life insurance. You can elect additional, voluntary term life insurance, which you pay for with after-tax payroll deductions. How much you pay depends on the benefit amount and your age. You can also cover your spouse or your children for an additional premium.

### What's changed for 2016

Beginning in January, Liberty Mutual becomes our new life insurance carrier.

# Basic life insurance

We pay the full cost of basic life insurance on you (the associate) only — you don't need to enroll for coverage, and you're not required to enroll in any of our medical options to qualify. The benefit is 1.5 times your base pay, up to a maximum of \$300,000 (for most associates).

**If your basic life insurance benefit amount is greater than \$50,000**, you can choose to select a flat coverage amount of \$50,000 to avoid paying income tax on the “imputed income” associated with life insurance amounts over \$50,000.

**If you're paid on a fee (piece-rate) basis, please contact the Stewart Benefits Team regarding life insurance coverage.**

# Voluntary term life insurance

You can purchase additional, voluntary term life insurance for yourself. If you do, then you also can cover eligible family members. If you elect coverage when you're first eligible to enroll (usually when you're first hired), you can qualify for “guaranteed issue” coverage — there's no need to provide evidence of insurability, or EOI (see page 28).

- **Associate coverage:** You can choose coverage in \$10,000 increments. The maximum coverage amount is \$1,250,000 or 5 times your annual earnings, whichever is less. You can increase your coverage amount by \$10,000 each year without providing EOI, as long as you haven't dropped coverage or been declined in the past. However, EOI is required for amounts over \$200,000. If you're age 70 or older, you'll need to provide EOI for any coverage amount.
- **Spouse coverage:** You must enroll in associate voluntary term life insurance to cover your spouse. You can choose coverage in \$10,000 increments. The maximum coverage amount is \$250,000 or 50 percent of your coverage amount, whichever is less. Evidence of insurability is required for amounts over \$50,000, and for a spouse who's age 60 or older.
- **Child coverage:** You may choose child life insurance to cover all children in your family. The benefit amounts vary by the age of the child:
  - **14 days to 6 months:** \$250 per child
  - **6 months to age 26:** \$10,000 per child

| Voluntary Term Life Insurance Monthly Contribution |                  |            |                        |
|----------------------------------------------------|------------------|------------|------------------------|
| Age                                                | Rate per \$1,000 | Age        | Rate per \$1,000       |
| <20                                                | \$0.05           | 50–54      | \$0.25                 |
| 20–24                                              | \$0.05           | 55–59      | \$0.43                 |
| 25–29                                              | \$0.06           | 60–64      | \$0.67                 |
| 30–34                                              | \$0.08           | 65–69      | \$1.27                 |
| 35–39                                              | \$0.09           | 70–74      | \$2.22                 |
| 40–44                                              | \$0.10           | 75–99      | \$2.22                 |
| 45–49                                              | \$0.16           | Child Life | \$2.00 per family unit |



Because  
life can take  
sharp turns

# Accidental death and dismemberment insurance

## Why this matters

AD&D insurance provides financial protection to your family in the event of an accident that causes serious injury or death.

## Who pays

Stewart pays the full cost of basic AD&D coverage. You can elect additional, voluntary AD&D insurance which you pay for with after-tax payroll deductions. You can also cover your spouse and your children for an additional premium.

**A serious accident that results in death or the loss of life, limb, eyesight or hearing can have considerable financial impact, even with medical and life insurance.**

That's why we offer AD&D insurance benefits through Liberty Mutual — to protect you and your family in the event of a serious accident. We provide basic AD&D insurance at no cost to you, and you can also purchase additional, voluntary AD&D coverage. AD&D benefits are in addition to any other life insurance or medical benefit you have.

### It's up to you to:

- Learn how the plans work.
- Decide if you want more than basic coverage.

If you do, then:

- Decide if you want to cover eligible family members.
- Choose the coverage level that's right for you.
- Enroll by the deadline.

---

Don't forget to designate your beneficiaries!

These are the people who will receive your AD&D insurance benefits if you die. Designate your beneficiaries by logging on to [www.portal.adp.com](http://www.portal.adp.com). Before you log on, make sure you have each beneficiary's full name, address, phone number, date of birth and Social Security number.

## What's changed for 2016

Beginning in January, Liberty Mutual becomes our new AD&D insurance carrier.

## Basic AD&D coverage

We pay the full cost of basic AD&D insurance for you — you don't need to enroll for coverage, and you're not required to enroll in any of our medical options to qualify. The benefit is 1.5 times your base pay, up to a maximum of \$300,000 (for most associates).

If you're paid on a fee (piece-rate) basis, please contact the Stewart Benefits Team regarding AD&D coverage.

## Voluntary AD&D coverage

You can purchase additional, voluntary AD&D insurance on yourself. If you do, then you also can cover eligible family members.

- **Associate coverage:** You can choose coverage in \$10,000 increments. The maximum coverage amount is \$1,250,000 or 5 times your annual earnings, whichever is less.
- **Spouse coverage:** You must enroll in associate voluntary AD&D insurance to cover your spouse. The coverage amount is \$250,000 or 100 percent of your voluntary coverage amount, whichever is less.
- **Child coverage:** You must enroll in associate voluntary AD&D insurance to cover your children. Your children (to age 26) may be covered at \$10,000 each.

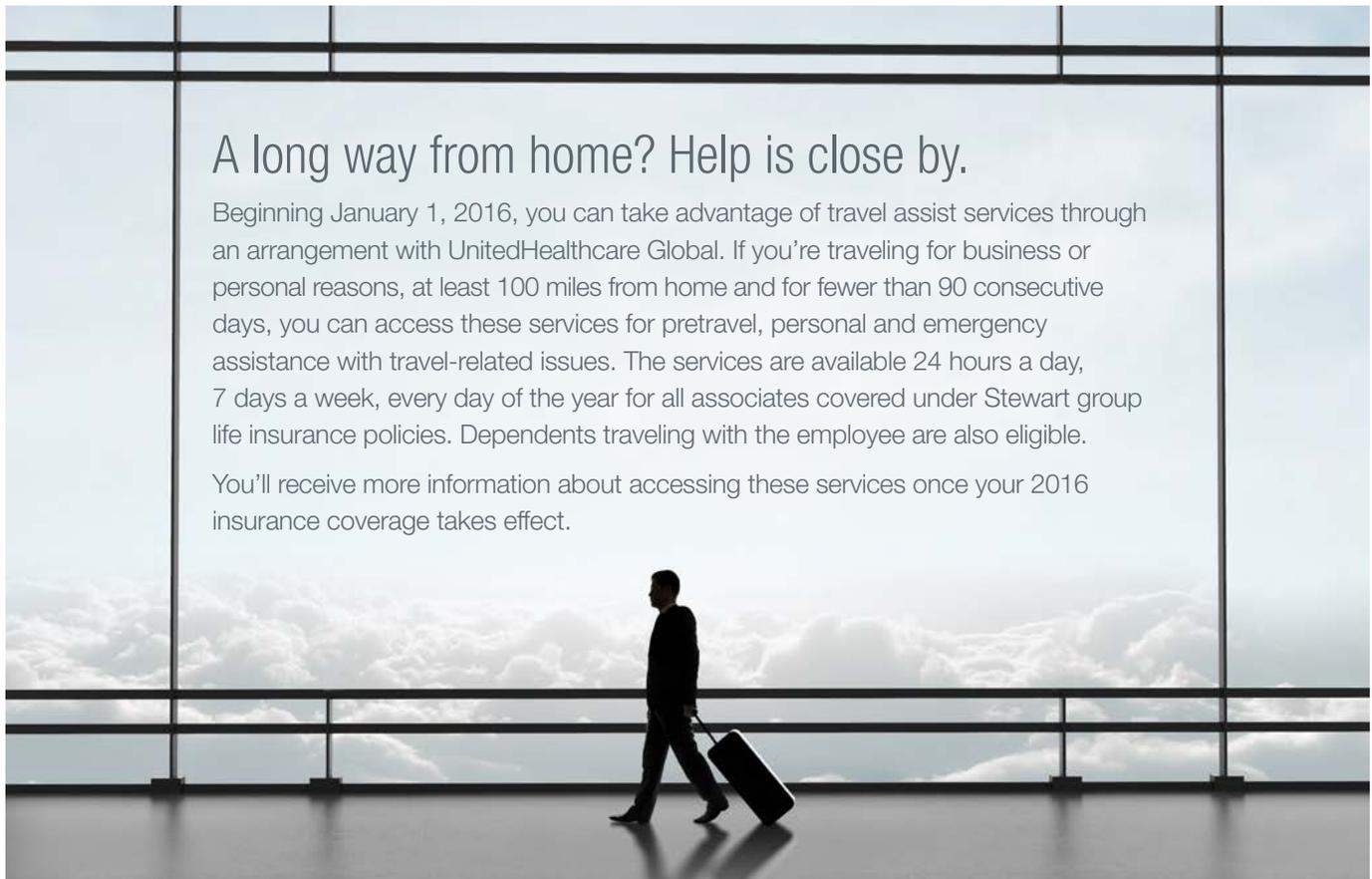
### Voluntary AD&D Monthly Contribution (per \$1,000 in coverage)

|                      |         |
|----------------------|---------|
| Associate            | \$0.015 |
| Spouse               | \$0.015 |
| Dependent Child(ren) | \$0.015 |

## A long way from home? Help is close by.

Beginning January 1, 2016, you can take advantage of travel assist services through an arrangement with UnitedHealthcare Global. If you're traveling for business or personal reasons, at least 100 miles from home and for fewer than 90 consecutive days, you can access these services for pretravel, personal and emergency assistance with travel-related issues. The services are available 24 hours a day, 7 days a week, every day of the year for all associates covered under Stewart group life insurance policies. Dependents traveling with the employee are also eligible.

You'll receive more information about accessing these services once your 2016 insurance coverage takes effect.





Finding  
your way

# Employee assistance program

**Life happens, and it's often easier to get through tough times with some help.** Everybody gets the blues. We all struggle with stuff — kids, parents, money — even home repair or finding a good summer camp. That's why we provide the employee assistance program (EAP) through SupportLinc. The EAP is confidential assistance and counseling for problems you and your family members may find difficult to solve alone.

**It's up to you to:**

- Understand how the program works.
- Contact the EAP if you need help.
- Encourage your family members to contact the program with their concerns.

### Why this matters

The EAP can help you and/or members of your family work through a variety of personal issues. It's free and completely confidential.

### Who pays

Stewart pays the full cost of the EAP.

### What's changed for 2016

Nothing!

## How it works

There's no cost to you for the EAP, and your participation is completely voluntary. The EAP exists solely to help you and your family if you want someone to talk to about personal issues. You and members of your immediate household can all take advantage of the program's confidential assistance. All calls are answered by SupportLinc's licensed, degreed clinical staff.

The EAP covers up to five phone sessions per person, per issue. Here are just some of the concerns the EAP can help with:

- Marital or relationship difficulties
- Family concerns
- Personal or work-related stress
- Coping with a life change
- Alcohol or drug abuse and dependency or codependency
- Domestic violence or abuse situations
- Eating disorders
- Serious mental illness assessments
- Child care support
- Elder care support
- Legal services
- Financial services
- Convenience services: kennels and pet care, relocation services, home repair
- Identity theft recovery services
- Referrals for family assistance such as summer camps, senior transportation, pet care and volunteering

For more details on the EAP, visit [www.support-linc.com](http://www.support-linc.com) (user name: **stewart**; password: **linc123**) or call **1-888-881-LINC** (5462).

**Contact SupportLinc's experts 24 hours a day, 365 days a year at 1-888-881-LINC (5462).**

**Identity theft recovery services** help limit the losses and cut down on the time needed to reclaim a stolen identity.





Your future,  
your way,  
starting now

## Stewart 401(k) Savings Plan

**It doesn't matter how close or how far off retirement is, the steps you take now will help determine the kind of life you'll have after you stop working.**

That's why we offer the Stewart 401(k) Savings Plan, through Schwab Retirement Plan Services, Inc. It's an easy way to save, it has tax advantages, and we add our own contributions to help you reach your retirement financial goals more quickly.

**It's up to you to:**

- Make the choice to take control of your retirement finances.
- Understand how the plan works.
- Enroll.
- Choose your investment options.
- Review online savings tools and calculators and decide how much to contribute.

### Why this matters

You're responsible for planning and saving for your retirement. The 401(k) plan makes that easier to do, and we help grow your account with matching contributions.

### Who pays

Stewart makes the plan available to you. If you contribute, Stewart adds to your account.

### What's changed for 2016

My Retirement Progress™ is a personalized report that helps you understand where you are with your retirement goals and how to get where you want to be.

# How it works

**You choose how much to contribute** through convenient payroll deductions, up to annual IRS limits. You can choose the type of contributions to make:

- **Tax-deferred contributions:** These are taken before taxes are figured, so you don't pay federal (and in most cases, state and local) income tax on the money you contribute. You will pay taxes on it at the time you withdraw your funds (when you may be in a lower tax bracket).
- **Roth 401(k) contributions:** You pay taxes on the money you contribute now, but all of the earnings grow tax-free and you can make tax-free qualified withdrawals at retirement.

You can start, stop or change your contribution amount at any time. To make changes, visit [www.workplace.schwab.com](http://www.workplace.schwab.com), or call Participant Services at **1-800-724-7526**.

**Stewart helps with matching contributions.** We will add \$0.50 for every \$1.00 you contribute, up to 6 percent of your eligible compensation. In other words, if you contribute 6 percent, we will add 3 percent, for a total contribution of 9 percent. You become vested in (earn ownership of) our matching contributions over time:

- 33% after 1 year of service
- 66% after 2 years of service
- 100% after 3 years of service

**You choose your investment options.** Schwab Retirement Plan Services offers a variety of different investment options. On their website, they have tools to help you choose the right mix based on your tolerance for risk and how long it will be before you need the money. Or, you can take advantage of their target date funds, which are based on a targeted retirement horizon.

**Grow your savings through tax-deferred earnings.** Because you don't pay taxes on the investment earnings in your account until you make withdrawals, your savings can grow more quickly.

**Manage your account easily online.** The Schwab Retirement Plan Services website lets you designate beneficiaries, change investment options, access account statements and fund information, and use their investment tools:

| If you want to:                                                                       | Use these tools:                                   |
|---------------------------------------------------------------------------------------|----------------------------------------------------|
| See how you're progressing toward your retirement goals                               | <b>My Retirement Progress</b>                      |
| Know how different retirement plan contribution amounts actually affect your paycheck | <b>Paycheck Calculator</b>                         |
| Estimate how much you'll need in retirement and how much you'll have                  | <b>Retirement Savings Calculator</b>               |
| Compare contribution types side by side                                               | <b>Roth 401(k) Contribution Calculator</b>         |
| Get some personalized help                                                            | Call Participant Services at <b>1-800-724-7526</b> |

## Get some help!

Schwab's retirement plan guidance service offers specific recommendations based on your personal situation and risk tolerance, and there's no additional cost to you. For more information, call Participant Services at **1-800-724-7526**.

## Enroll today!

To enroll in the Stewart 401(k) Savings Plan, visit the Schwab Retirement Plan Services website at [www.schwab.com/workplace](http://www.schwab.com/workplace).

The first time you visit the site, your initial logon ID will be your Social Security number (no dashes), and your initial password will be your four-digit month and day of birth (mmdd format).

To enroll by phone or ask questions, call Participant Services at **1-800-724-7526**. Representatives are available Monday through Friday, 6 a.m. to 10 p.m. Central time, to answer your questions.

## Direct stock purchase program

Computershare Shareowner Services LLC makes it easy to purchase SISCO common stock at current market prices through individual monthly investment plan accounts. When you elect to participate through convenient payroll deductions, you can:

- Invest any amount between \$10 and \$200 per pay period.
- Change or stop deductions at any time.
- Pay no brokerage fees except when selling stock (which will be at a reduced rate).

Dividends are automatically reinvested in your account. You have 24/7 access to manage your account at [www.computershare.com/investor](http://www.computershare.com/investor).

To participate, please complete the Payroll Deduction Form located on the Direct Stock Purchase Program page on StewartPoint, and return it to Stewart's Payroll Department.

For customer assistance with your account, contact Computershare directly at **1-888-478-2392**.

## Don't forget to designate your beneficiaries!

These are the people who will receive your 401(k) balance if you die. Designate your 401(k) beneficiaries when you enroll, or anytime at [www.schwab.com/workplace](http://www.schwab.com/workplace), or call Participant Services at **1-800-724-7526**. You'll need each beneficiary's:

- Full name
- Date of birth
- Social Security number

## Are you new to Stewart?

Eligible new hires are automatically enrolled in the Stewart 401(k) Savings Plan if they don't elect a contribution rate or decline participation in the plan within 90 days. The default contribution rate is 3 percent, invested in an age-appropriate target date fund.

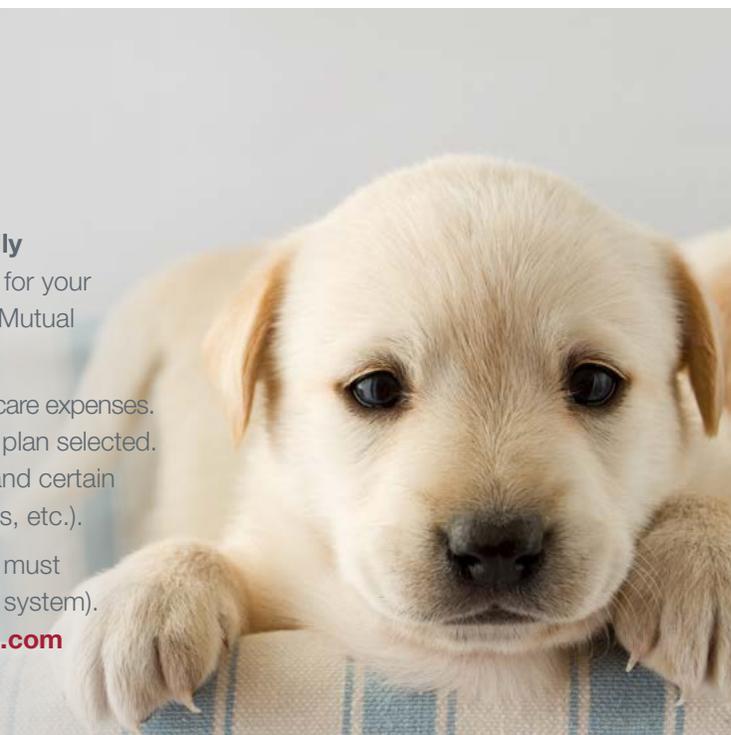
*Best friends have cold noses...*

## Veterinary pet insurance

**If you have a pet, you know that vet bills can get really expensive, really quickly.** That's why we offer insurance for your pets through Veterinary Pet Insurance (VPI), a Nationwide Mutual Insurance Company affiliate.

Veterinary Pet Insurance reimburses you for eligible veterinary care expenses. Prices are based on age of pet, breed, location and type of plan selected. Exclusions are based on age and preexisting conditions, and certain procedures are also excluded (cosmetic, hereditary defects, etc.).

This is not a payroll deduction benefit — for coverage you must enroll through VPI (separately from the benefits enrollment system). For details on veterinary pet insurance, visit [www.petsvpi.com](http://www.petsvpi.com) or call **1-877-PETS-VPI** (738-7874).



## Contact information

| Benefit(s)                                                      | Provider                                      | Web Address                                                                                               | Phone Number              |
|-----------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------|
| Medical                                                         | UnitedHealthcare (UHC)                        | <a href="http://www.myuhc.com">www.myuhc.com</a><br>Group# 752391                                         | 1-888-317-5083            |
| Prescription Drug                                               | UnitedHealthcare (UHC)<br>OptumRx             | <a href="http://www.myuhc.com">www.myuhc.com</a><br>RxBin: 610279; RxPCN: 9999;<br>RxGroup: UHEALTH       | 1-888-317-5083            |
| Health Savings Account (HSA)                                    | UnitedHealthcare (administered by Optum Bank) | <a href="http://www.myuhc.com">www.myuhc.com</a>                                                          | 1-800-791-9361            |
| Hospital Indemnity Program                                      | Kemper Benefits                               | <a href="http://www.kemper.com">www.kemper.com</a>                                                        | 1-866-387-3402, option 3  |
| Critical Illness Insurance                                      | Transamerica Life Insurance Company           | <a href="http://www.transamericaemployeebenefits.com">www.transamericaemployeebenefits.com</a>            | 1-888-763-7474            |
| Wellness Program (beginning January 1, 2016)                    | EmpowerLinc                                   | <a href="http://www.livewellatstewart.com">www.livewellatstewart.com</a>                                  | 1-888-992-WELL (9355)     |
| Dental Plan                                                     | Delta Dental                                  | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a><br>Group# 44-5849                      | 1-800-521-2651            |
| Vision Plan                                                     | Vision Service Plan (VSP)                     | <a href="http://www.vsp.com">www.vsp.com</a><br>Group# 12126105-1-1                                       | 1-800-877-7195            |
| Flexible Spending Accounts                                      | Discovery Benefits                            | <a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>                                  | 1-866-451-3399            |
| Disability, Life and AD&D Insurance (beginning January 1, 2016) | Liberty Mutual                                | <a href="http://MyLibertyConnection.com">MyLibertyConnection.com</a><br>company code: STEWART             | 1-800-216-4632            |
| Employee Assistance Program (EAP)                               | SupportLinc                                   | <a href="http://www.support-linc.com">www.support-linc.com</a><br>user name: stewart<br>password: linc123 | 1-888-881-LINC (5462)     |
| Identity Theft Recovery Services (beginning January 1, 2016)    | SupportLinc                                   | <a href="http://www.support-linc.com">www.support-linc.com</a><br>user name: stewart<br>password: linc123 | 1-888-881-LINC (5462)     |
| Pet Insurance                                                   | Nationwide Veterinary Pet Insurance           | <a href="http://www.petsvpi.com">www.petsvpi.com</a>                                                      | 1-877-PETS-VPI (738-7874) |
| Stewart 401(k) Savings Plan                                     | Schwab Retirement Plan Services, Inc.         | <a href="http://www.schwab.com/workplace">www.schwab.com/workplace</a>                                    | 1-800-724-7526            |
| Direct Stock Purchase Program                                   | Computershare                                 | <a href="http://www.computershare.com/investor">www.computershare.com/investor</a>                        | 1-888-478-2392            |

**Stewart Employee Benefits** can be reached by email at [stewartemployeebenefits@stewart.com](mailto:stewartemployeebenefits@stewart.com) or by phone at **1-800-729-1904**, option 2.

**Live Well at Stewart wellness program** can be reached by email at [stewartwellness@stewart.com](mailto:stewartwellness@stewart.com).



**stewart<sup>®</sup>**