



WESTFIELD
GROUP

Sharing Knowledge. Building Trust.®

2014 TOTAL REWARDS AND ENROLLMENT GUIDE

*Today's Choices...
Tomorrow's Rewards.*
REWARDS FOR YOUR OVERALL WELL-BEING

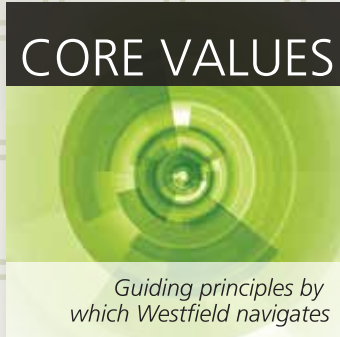




MISSION

Why Westfield exists

To enable our customers' peace of mind and financial stability.



CORE VALUES

Guiding principles by which Westfield navigates

<p>KNOWLEDGE Dedicate ourselves to pursuing knowledge and sharing what we know</p>	<p>TRUST Deliver on promises</p>	<p>INTEGRITY Act with consistent character and stand accountable as honest, fair and ethical</p>
<p>RESPECT Nurture relationships with mutual respect and shared values</p>	<p>STEWARDSHIP Protect the assets entrusted to us and enhance them for future generations</p>	



VISION

Desired future state Westfield aspires to achieve

Westfield is a customer-focused insurance and banking group of businesses. Our winning vision embraces innovation and opportunities in a changing world. Our strength comes through relationships we have built with employees, business partners and customers. The product we offer our customer is peace of mind and our promise of protection is supported by a commitment to service excellence provided by an exceptional team of diverse people. Our success will be based upon knowledge, trust, integrity, respect and stewardship.



GOALS

Long-term targets to fulfill the mission and achieve the vision

Attract, develop, empower and retain quality people.

Earn the loyalty and trust of our customers.

Achieve an 8% compound annual growth rate in statutory surplus for the enterprise over successive five-year periods.

© 2013 WESTFIELD GROUP

Ohio Farmers Insurance Company ("OFIC") reserves the right in its sole discretion, to amend, modify or terminate the OFIC Group Health Benefit Plan, OFIC Group Life Insurance Plan, Westfield Employee Retirement Savings Plan, OFIC Pension Plan, Westfield Group Section 125 Plan and/or Westfield Annual Incentive Programs at any time and for any reason.

If the terms of this guide differ from the Plan, the Plan will govern. For complete details of coverage, please refer to the Plan documents.

TABLE OF CONTENTS

2014 SUMMARY OF CHANGES	5	UHC HEALTH AND WELLNESS COORDINATOR	29
HEALTH CARE REFORM	5	QUIT FOR LIFE PROGRAM	29
COMPENSATION		WESTFIELD GARDENS AND FITNESS PROGRAMS	30
CASH COMPENSATION	9	TAX-SAVINGS OPTIONS	31
MARKET-BASED PAY	9	SAVINGS EXAMPLE	32
INCENTIVE COMPENSATION PROGRAM	9	WORK LIFE BALANCE	
COMPENSATION PROTECTION	10	VACATION TIME	35
LIFE INSURANCE	10	SICK TIME	35
ACCIDENTAL DEATH AND DISMEMBERMENT	11	BUSINESS APPROPRIATE DRESS	35
SHORT-TERM DISABILITY	12	FLEXIBLE WORK ARRANGEMENTS	35
LONG-TERM DISABILITY	12	PERQUISITES OF WORKING AT WESTFIELD	35
RETIREMENT	13	WECARE	36
DEFINED BENEFIT PENSION PLAN	13	PERFORMANCE & RECOGNITION	
401(k)	13	PERFORMANCE MANAGEMENT	39
BENEFITS AND WELLNESS		CAREER ACHIEVEMENT PROGRAM	39
ENROLLING IN BENEFITS	17	WESTFIELD EXCELLENCE	40
ELIGIBLE DEPENDENTS	18	LEARNING & CAREER DEVELOPMENT	
PEOPLESOFT SELF-SERVICE	18	WESTFIELD UNIVERSITY	43
MEDICAL COVERAGE	19	EDUCATION REIMBURSEMENT	43
MEDICAL COVERAGE SUMMARY	20	IMPORTANT RESOURCES	44
ESTIMATE YOUR COSTS	21		
ROUTINE PREVENTIVE CARE	22		
PRESCRIPTION COVERAGE	24		
DENTAL COVERAGE	25		
DENTAL COVERAGE SUMMARY	26		
VISION COVERAGE	27		
EMPLOYEE ASSISTANCE PROGRAM	28		

Legal Notices

See "OFIC Group Health Benefits Plan – Legal Notices" enclosed and made a part of this 2014 Total Rewards and Open Enrollment Guide by this reference for the following Legal Notices:

- Grandfathered Plan Status
- Medicare Part D
- HIPAA Privacy Practices
- Newborns' and Mothers' Health Protection
- Women's Rights
- Special Enrollment Rights/CHIPRA
- COBRA Rights

"OFIC Group Health Benefits Plan – Legal Notices" is also available on the Westfield Intranet.

Summary of Benefits and Coverage

See "OFIC Group Health Benefits Plan - Summary of Benefits and Coverage" enclosed and made a part of this 2014 Total Rewards and Open Enrollment Guide by this reference.

"OFIC Group Health Benefits Plan - Summary of Benefits and Coverage" is also available on the Westfield Intranet.

TOTAL REWARDS

Total rewards are the monetary and nonmonetary items provided by Westfield to our employees in exchange for their time, talents, efforts and results. Westfield uses these rewards to support the Group goal of **attracting, developing, empowering and retaining quality people**. In addition to supporting the Group goal, the focus of our total rewards program is to create a highly satisfied, engaged and productive workforce, who in turn creates desired business performance and results. The five key pillars in the total rewards program are:

compensation • benefits & wellness • work/life balance
performance & recognition • learning & career development

See inside back cover for details relating to these five pillars.

GROUP LEADER MESSAGE

Westfield's value is delivered by our people. We are fortunate in having a team of dedicated, hardworking employees that has contributed to our success over the past 165 years and will keep Westfield a leader for years to come.

Our success depends on our continued ability to attract, develop, empower and retain quality people. We support this goal in part through offering a competitive pay and desirable benefits package of total rewards.

This Total Rewards and Open Enrollment Guide is designed to present a clear picture of the pay and benefits package you receive from Westfield. Please read this information carefully. If there is a specific total reward that you would like to discuss in detail, please do not hesitate to contact "HR Assist."

We encourage you to share this information with your family so that each family member will be aware of the total rewards that are provided to them. It is our desire that your total rewards package will provide added security for you and your family members.

Jim Clay



2014 SUMMARY OF CHANGES

This guide, the HR Assist Intranet site and www.westfieldinsurance.com/totalrewards are intended to provide you and your family complete information about the Total Rewards package offered at Westfield. Below is a summary of changes effective 1/1/2014:

HEALTH SAVINGS ACCOUNTS (“HSA”)

- Employee only HSA maximum contribution increased to \$3,300.
- Family HSA maximum contribution increased to \$6,550.

ELIGIBLE DEPENDENTS

- Your spouse (***whether of the opposite sex or the same sex***) as determined under applicable state law and the Internal Revenue Code and its applicable regulations.



YOUR TRUSTED SOURCE
FOR HEALTH CARE REFORM COMMUNICATIONS

HEALTH CARE REFORM

(the Patient Protection and Affordable Care Act)

Westfield has a cross-functional task force monitoring the changes under Health Care Reform. There are many rules to review and as you may be aware, they change often. For example, employers were supposed to comply with a major part of Health Care Reform on January 1, 2014, but it was recently unexpectedly delayed until January 1, 2015. We will keep you updated as we learn more.

Below are the messages we can communicate to you now:

- The OFIC Group Health Benefit Plan (Plan) provides Minimum Essential Coverage and does meet the Minimum Value Standard for 2014. This means that employees eligible for coverage under the Plan will not be eligible for a Health Care Reform subsidy.
- As required by Health Care Reform, Westfield paid the Patient Center Outcomes Research Institute (PCORI) Fee of approximately \$4,300 in July 2013. The PCORI fee will double in 2014. This fee will provide funding for “comparative effectiveness research” and is mandated under Health Care Reform.
- In addition to the normal health care trend, employee contributions for medical coverage under the Plan will increase an additional 1% in 2014 due to the “transition reinsurance fee” (estimated to be approximately \$225,000 for 2014). The “transition reinsurance fee” is required by Health Care Reform; is charged for each employee and dependent with medical coverage under the Plan; and is to be used to help stabilize premiums for coverage in the Marketplace Exchanges.

INDIVIDUAL MANDATE REQUIREMENT

Beginning January 1, 2014, Health Care Reform requires most individuals to have health coverage or pay a penalty. Individuals will be required to maintain health coverage for themselves and their dependents. Some individuals may be exempt from this requirement, For example, individuals who:

- are uninsured for less than 3 months of the year
- lack access to affordable minimum essential coverage based on the individual’s household income
- are a member of a federally recognized Indian tribe
- participate in a health care sharing ministry
- are a member of a recognized religious sect with religious objections to health insurance

continued

What type of coverage satisfies the individual mandate?

“Minimum essential coverage”

What is minimum essential coverage?

In general, “minimum essential coverage” “includes individual market policies, job-based coverage, coverage under a grandfathered health plan, Medicare, Medicaid, CHIP, TRICARE and certain other coverage.”

What is the fee for non-compliance in 2014 and beyond?

The fee in 2014 is 1% of your yearly income or \$95 per person for the year, whichever is higher. The fee increases every year. In 2016 it is 2.5% of income or \$695 per person, whichever is higher. Beginning in 2017, the penalties will be increased by the cost-of-living adjustment.

In 2014 the fee for uninsured children is \$47.50 per child. The most a family would have to pay in 2014 is \$285.

It’s important to remember that someone who pays the fee won’t have any health coverage. They still will be responsible for 100% of the cost of their medical care.

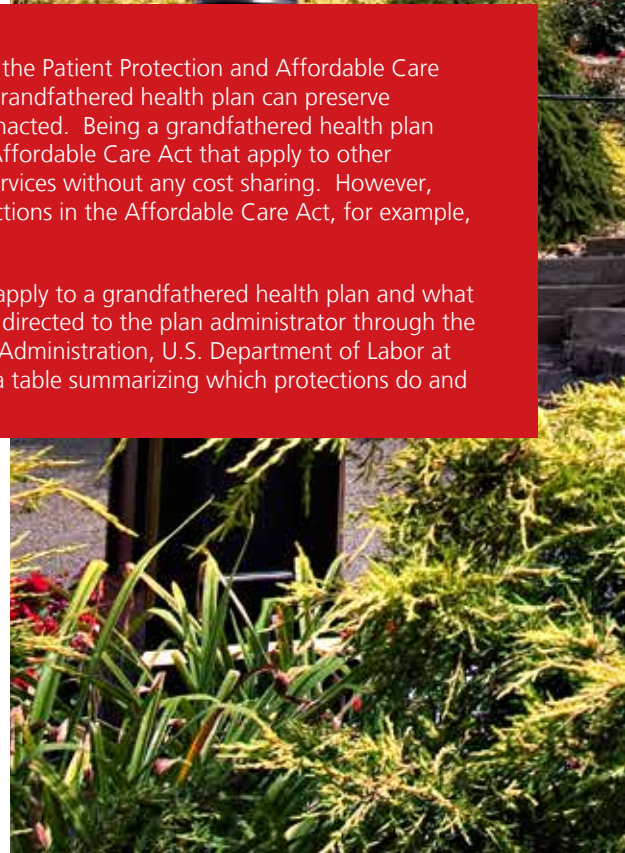
After the Market Place Exchanges’ open enrollment period ends on March 31, 2014 (not to be confused with the Westfield open enrollment period which ends November 1, 2013), they won’t be able to get health coverage through the Marketplace Exchanges until the next annual enrollment period, unless they have a qualifying life event.

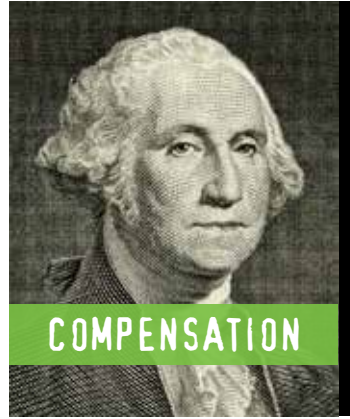


IMPORTANT HEALTHCARE REFORM NOTICE

The OFIC Group Health Benefit Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator through the Benefits Department. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1.866.444.3272 or visit www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.





[TAB INSERT]

[TAB INSERT]

COMPENSATION

CASH COMPENSATION

Westfield's main corporate goal is to attract, develop, empower and retain quality people. In order to do this, Westfield has developed a compensation philosophy that ensures that employees:

- are compensated fairly, reasonably, and in accordance with regulatory requirements, using appropriate benchmarks and standards for guidance that result in consistent compensation practices across the company;
- are provided compensation programs that support alignment with corporate goals and objectives;
- are rewarded for performance;
- are compensated within a total rewards framework that balances cash compensation rewards with benefits, training and development, and work/life balance rewards;
- are compensated to ensure that such programs promote attraction and retention.

Your total cash compensation includes your annual salary earned throughout the year along with any incentive pay such as the Ohio Farmers Insurance Company Annual Incentive Program ("AIP").

MARKET-BASED PAY

Your annual salary is based on the salary range for your specific job. The salary range is determined by using a market-based pay approach.

Market-based pay

- provides you with wage and incentive pay that is fair and competitive in the marketplace.
- assures that employees performing similar job functions are compensated consistently for their contributions and performance.

Salary ranges

- Each job at Westfield has a unique salary range. All employees in the same job code have the same salary range.
- The salary ranges are based on salary surveys matched to similar companies of similar size such as annual revenue, surplus, and/or number of employees depending on the compensation survey.
- Salary ranges are defined as a 30% range based on the market midpoint* for base salary.
- Your compa-ratio is your annual salary divided by the market midpoint* for your position.

Actual salaries vary based on each individual's sustained performance, contribution, experience and expertise.

*Market Midpoint - One or more market medians derived from a combination of compensation surveys weighted to reflect the job responsibilities contained in multiple market matches for the position.

INCENTIVE COMPENSATION PROGRAM

Westfield offers an incentive compensation program (such as the Westfield Group's Annual Incentive Program (AIP)) to reward the achievement of annual financial and strategic non-financial performance targets. The program is designed to pay at or above market for meeting or exceeding these targets.



COMPENSATION PROTECTION

In addition to the pay you receive, Westfield offers the following benefits to help protect you and your family in the event you become disabled or lose your life:

LIFE INSURANCE

Insurer and Administrator: UNUM

Westfield provides you 2.5 times your annual base salary up to a maximum of \$100,000 in group term life insurance at no cost. This coverage is effective on your date of hire. Westfield also provides retirees \$15,000 in group life insurance at no cost.

- **Supplemental Employee Group Term Life Insurance:** You can purchase additional life insurance coverage in the amounts of 1, 2, 3 or 4 times your annual base salary (maximum \$700,000). The rates for this coverage vary based on age. Please review the rate chart on this page to determine your premium. Coverage may require the need to provide UNUM evidence of insurability.
- **Supplemental Spouse Group Term Life Insurance:** You can purchase \$25,000, \$50,000 or \$75,000 in coverage for your eligible spouse. Please review the rate chart on this page to determine your premium. Coverage may require the need to provide UNUM evidence of insurability.
- **Supplemental Child(ren) Group Term Life Insurance:** You can purchase \$5,000 or \$10,000 for your child(ren). One premium covers all of your children.

MONTHLY RATES EMPLOYEE AND SPOUSE SUPPLEMENTAL LIFE (PER \$1,000 OF COVERAGE)

Age	Tobacco Free	Tobacco User*
Under 25	\$.06	\$.07
25-29	\$.07	\$.08
30-34	\$.09	\$.09
35-39	\$.11	\$.12
40-44	\$.12	\$.17
45-49	\$.18	\$.30
50-54	\$.31	\$.51
55-59	\$.52	\$.85
60-64	\$.80	\$.95
65-69	\$1.54	\$1.54
70-74	\$2.51	\$2.51
75+	\$2.51	\$2.51

*If you or your spouse use tobacco, you must contact HR Assist to be set up in PeopleSoft to pay the appropriate supplemental life premiums

CHILD(REN) GROUP TERM LIFE INSURANCE

(one premium amount for all eligible children)

Coverage Amount	Cost Per Pay Period
\$5,000 Coverage	\$0.69
\$10,000 Coverage	\$1.38

IMPORTANT NOTE ON LIFE INSURANCE:

Please note that supplemental life election may be subject to providing evidence of insurability, exclusions, limitations, delayed effective dates and benefits offsets as described in your coverage booklet. This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your SPD and certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to the policy.

TAXATION OF LIFE INSURANCE BENEFITS:

You are responsible for any income or Social Security tax resulting from your employer's payment of the cost of your Group Term Life Insurance and AD&D benefit in excess of \$50,000 in any calendar year. This taxation will automatically be deducted from your pay.

EVIDENCE OF INSURABILITY ("EOI"):

Some employee and spouse supplemental life insurance requires the need to provide evidence of insurability. If your election requires EOI, you will receive communications from UNUM under separate cover. Below are the EOI requirements for the plan:

Newly eligible participant:

- Employee Supplemental Group Term Life Insurance: 4x coverage and any elections over \$500,000 require EOI.
- Spouse Supplemental Group Term Life Insurance: \$75,000 coverage requires EOI.

Prior eligible participant:

- **Do not currently have coverage:** All elections require EOI.
- **Currently have coverage:**
 - Employee Supplemental Group Term Life Insurance: Any coverage increase greater than one level (e.g. 1x to 3x in coverage), 4x coverage and any election over \$500,000 require EOI.
 - Spouse Supplemental Group Term Life Insurance: \$75,000 coverage requires EOI.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Insurer and Administrator: UNUM

Westfield provides up to 2 times your annual base salary to a maximum of \$500,000 in accidental death and dismemberment coverage to you at no cost.

- **Supplemental AD&D Insurance:** You can purchase additional AD&D insurance coverage in the amounts of 1, 2, 3 or 4 times your annual base salary (maximum \$700,000). **Your supplemental AD&D coverage must match your supplemental group term life insurance coverage.**
- **Supplemental Spouse AD&D Insurance:** You can purchase \$25,000, \$50,000 or \$75,000 in coverage for your eligible spouse. Please review the below rate chart to determine your premium. **Your supplemental AD&D coverage must match your supplemental group term life insurance coverage.**
- **Supplemental Child(ren) AD&D Insurance:** You can purchase \$5,000 or \$10,000 for your child(ren). One premium covers all of your children. **Your supplemental AD&D coverage must match your supplemental group term life insurance coverage.**

SPOUSE SUPPLEMENTAL AD&D INSURANCE

Coverage Amount	Cost Per Pay Period
\$25,000 Coverage	\$0.38
\$50,000 Coverage	\$0.75
\$75,000 Coverage	\$1.13

Amount of spouse supplemental AD&D insurance must match the amount of spouse group term life insurance.

CHILD(REN) SUPPLEMENTAL AD&D INSURANCE

Coverage Amount	Cost Per Pay Period
\$5,000 Coverage	\$0.19
\$10,000 Coverage	\$0.38

Amount of child(ren) supplemental AD&D insurance must match the amount of child(ren) group term life insurance.

SHORT-TERM DISABILITY

Insurer and Administrator: UNUM

The OFIC short-term disability (“STD”) program is a compensation continuation program that protects employees against a loss of compensation for up to 25 weeks when they are disabled and unable to work due to a non-work related condition. You are automatically enrolled in the program as of your date of hire. Benefits begin after a 7 calendar day waiting period.

Years of Service	Weeks at 100% of Pay	Weeks at 60% of Pay
0 - 2	2	23
2 - 10	4	21
10+	25	N/A



LONG-TERM DISABILITY

Insurer and Administrator: UNUM

Paid 100% by your employer, the Long-Term Disability (“LTD”) Plan provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began. In some cases, you can receive disability payments even if you work while you are disabled. The plan provides 60% of your monthly earnings up to \$11,000.

- You are automatically enrolled in the LTD plan.
- Approval for LTD benefits is subject to a review of the facts surrounding the injury/disease.
- If you are approved, benefits begin after the 180 day short-term disability elimination period.
- Benefits may be provided up to age 65 (depending on age at time of durability) as long as your disability continues to qualify under the Plan.

RETIREMENT

Planning for retirement should be a long term process which includes an evaluation of your current income and a projection of your financial needs in retirement. Replacing your income in retirement typically comes from the following sources:

- Company sponsored retirement plans
- Social security
- Personal savings

Westfield offers retirement benefits to eligible employees under the Ohio Farmers Insurance Company Pension Plan and the Westfield Employee Retirement Savings Plan.

PENSION PLAN

OHIO FARMERS INSURANCE COMPANY PENSION PLAN *

The Ohio Farmers Insurance Company Pension Plan (“Pension Plan”) is a defined benefit pension plan which provides a fixed monthly benefit in retirement to qualifying hourly and salaried employees. You are vested under the Pension Plan after five (5) years of service, or you have reached normal retirement age. Normal retirement age occurs at age 65 with at least five (5) years of participation in the Pension Plan. However, you may elect to retire as early as age 55 with ten (10) years of credited service. The amount of benefit you will receive is calculated based on your final monthly earnings and years of credited service with the company.

401(k) PLAN

WESTFIELD EMPLOYEE RETIREMENT SAVINGS PLAN *

The Westfield Employee Retirement Savings Plan (“401(k) Plan”) is a defined contribution pension plan. Eligible employees become participants of the 401(k) Plan on their date of hire. Once you are eligible to participate, you can contribute to the 401(k) Plan on a tax deferred or after tax basis through payroll deductions. An automatic salary deferral contribution of 3% of compensation will be withheld unless you elect not to make a salary deferral or change the salary deferral percentage. Additionally, Westfield will make a contribution to the 401(k) Plan for each plan year in the amount of 3% of your compensation. You are 100% vested in your account balance at all times.

In an effort to support 401(k) Plan participants and their beneficiaries in accumulating savings for the future, Westfield has developed Diversified Portfolios. These are asset allocation models with investments selected from the 401(k) Plan’s investment funds. The Diversified Portfolios are based on the expected return and risk of the underlying investments. As of January 1, 2013, you could select from the following Diversified Portfolios:

Conservative • Moderate Conservative • Moderate • Moderate Aggressive • Aggressive

* Ohio Farmers Insurance Company reserves the right in its sole discretion to amend, modify or terminate the Pension Plan and 401(k) Plan at any time and for any reason.



Westfield Bank is here to help PROTECT and GROW your money

As a Westfield Group employee, Westfield Bank offers you convenient ways to help protect and grow your hard-earned money. In addition to providing a full-range of banking products, we continue to find new ways to keep you safe. As your trusted banking partner, you can be rest assured knowing your privacy is of utmost importance and your account information is strictly confidential.

Promise of Protection

Enjoy peace of mind knowing that your deposits at Westfield Bank are covered by FDIC insurance protection up to \$250,000 per depositor per ownership category. In addition, Westfield Bank specializes in structuring deposits to fit within FDIC limits and innovative solutions to protect deposit balances exceeding \$250,000.

To protect customers from identify theft and fraud, our enhanced security ensures the highest level of protection for your online transactions. In addition, we offer a free security enhancement, called Trusteer Rapport, that provides your computer with a tunnel of protection while you're logged into your Westfield Bank online banking account.

Grow Your Money

Westfield Bank can help grow and manage your money with our deposit account offerings:

- Earn high-yield rewards on your personal checking account
- Retirement and education savings, including a variety of IRA CD products
- Certificates of deposit (CDs), savings accounts and money market accounts

Special loan products:

- NEW in 2013! VISA® and MasterCard® credit cards - Preferred Points Reward or Low Rate Card programs available
- Mortgage loans with competitive rates
- Auto loans – discounts available for Westfield Group employees
- Finance your motorcycle, boat or RV
- Home equity lines of credit

Other great conveniences:

- Automatic payroll direct deposit into your Westfield Bank account
- Online banking: Account access, bill pay, e-statements, real-time balances, live chat support
- VISA® ATM/Debit Card: Access surcharge-free MoneyPass® ATMs nationwide. Plus, Westfield Bank provides surcharge reimbursement up to \$12.00 per statement cycle for all out-of-network ATMs.

To learn more, contact Westfield Bank's customer resource center at extension 4308224 or 1.800.368.8930.

www.westfield-bank.com



**WESTFIELD
BANK**

Sharing Knowledge. Building Trust.®

Ask us about our new checking account special for Westfield employees!



[TAB INSERT]

[TAB INSERT]

ENROLLING IN BENEFITS

There are basically three different situations that allow you to make changes to your health benefits. All of these changes (except for Open Enrollment) must be completed within 30 days from the triggering event.

1) NEW HIRE:

As a new hire, you must complete the paper enrollment form you received in your new hire packet within **30 days** from your date of hire. If you do not complete your form within **30 days**, you will not be eligible to enroll in benefits until the next Open Enrollment period or until you experience a Qualified Life Event. Please return your completed enrollment form to the benefits department.

2) OPEN ENROLLMENT:

Open Enrollment occurs every October with changes effective January 1 of the following year. All employees must re-enroll in benefits during this time using the PeopleSoft Self-Service eBenefits online enrollment system. If you do not re-enroll in coverage, you will only be covered under employee assistance program, group term life insurance and group accidental death and dismemberment insurance benefits.

3) CHANGE IN STATUS:

You have **30 days** from the date of change in status to contact HR Assist and complete the enrollment form to make a change to your benefits. Please return your completed enrollment form to the benefits department. Change in coverage is effective on the first day of the following month except for birth, adoption or placement of adoptions. Birth, adoption and placement of adoption is effective on the date of the event. Change in status includes:

- Marriage
- Divorce
- Birth, adoption or placement of adoption
- Death
- Loss or gain of spouse or dependent coverage under group health plan
- Change in employment status (i.e. full-time to part-time)
- Loss of coverage under another group health plan

Please refer to your OFIC Group Health Benefit Plan Summary Plan Description for more detailed information on changes in status.



ELIGIBLE DEPENDENTS

If you choose coverage for yourself, you may also choose to cover the following spouse or dependents under the health and life plans:

- Your spouse (*whether of the opposite sex or the same sex*) as determined under applicable state law and the Internal Revenue Code and its applicable regulations.
- Your biological children, stepchildren, legally adopted children or children for whom you are legally responsible pursuant to a court order under age 26
- Disabled children over age 26 who are dependent on you for support. Disability must have begun prior to age 26. You may be asked to provide proof of continuing disability.

Documentation to prove eligibility for new dependents is required by the benefits department. Typically, the benefits department will request a marriage certificate to enroll a spouse and a birth certificate or court order to enroll a child.

Proof of Spouse and Dependent status is required to enroll a Spouse or Dependent. You will be notified by the benefits department if proof is required. The applicable Spouse or Dependent will not be enrolled until the requested proof is received and verified.

PEOPLESOFT SELF-SERVICE

PeopleSoft Self-Service allows you to edit or view the following:

- Electronic pay stubs/W2
- Home and mailing address
- Phone numbers
- Email addresses
- Emergency contacts
- Name changes
- Direct deposit information
- Benefit enrollment

You must be logged into the Westfield Group network on a Westfield Group computer to be able to access PeopleSoft. To access PeopleSoft:

- Go to the Westfield intranet
- Click on Human Resources > HR Assist
- Click on PeopleSoft under the System Logins section.
- Your username is your Employee ID.
- If you forget your password, click on the *Forgot Your Password* link. If that does not work, please contact the **Help Desk at 4300153**.

BENEFITS TAXATION

The Westfield Group Section 125 Plan allows you to pay for your health contributions pre-tax. In the event that your spouse is of the same sex as you, and you live in a state that does not recognize same sex marriages, then the contribution for your spouse's participation in the OFIC Group Health Benefit Plan must be treated on an after-tax basis, as required by that state. Additionally, please consult your tax advisor with respect to your use of FSA and LFSA benefits and your contributions to an HSA.



MEDICAL COVERAGE

Administrator: UnitedHealthcare
UnitedHealthcare Network: Choice Plus

MEDICAL COVERAGE OPTIONS:

- **Medical Option A (HDHP):** Medical Option A is a consumer-driven high deductible health plan (“HDHP”). The monthly premiums are lower but the deductible is higher. After the deductible is satisfied, all eligible in-network expenses are paid at 100%. Eligible medical, behavioral health and prescription expenses are covered under the deductible.
- **Medical Option B (PPO):** Medical Option B is a traditional PPO plan. The monthly premiums are much higher, but you have a lower deductible. After the deductible is satisfied, all eligible in-network expenses are paid at 80%. Eligible medical and behavioral health expense are covered under the deductible.
- **Waive Coverage:** The default coverage for all participants is to waive medical coverage.

MYUHC.COM

How to register:

- Go to www.myuhc.com
- Click the Register Now button
- Enter the ID number and Group number on your medical ID card
- Confirm your identity by entering your social security number and date of birth
- Enter your email address
- Create a user ID and password

WHAT YOU CAN DO AT MYUHC.COM

- Print temporary ID cards
- Find in-network doctors (also can be done with the DocGPS smart phone app)
- Online chat with a nurse
- Use Quicken Health expense tracker
- Treatment cost estimator
- Take a health assessment
- View your claims and statements
- Learn about health conditions
- Plan cost estimator
- Variety of wellness resources

FREQUENTLY ASKED QUESTIONS

You can use your smart phone to review FAQs about United Healthcare by scanning the QR code to the right. Your smartphone may require a specific application for scanning barcodes or QR codes. Go to your mobile device's Application Store to download. You can also access these FAQs by going to the Intranet site or by visiting www.westfieldinsurance.com/totalrewards



MEDICAL COVERAGE SUMMARY

Plan Feature	MEDICAL OPTION A (HDHP)		MEDICAL OPTION B (PPO)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	Per Pay Period Cost		Per Pay Period Cost	
<i>Employee Only</i>		\$41.89		\$82.29
<i>Employee + Spouse</i>		\$83.78		\$164.57
<i>Employee + Child(ren)</i>		\$83.78		\$164.57
<i>Family</i>		\$121.48		\$238.63
Annual Deductible – Employee Only Coverage	\$2,000	\$3,000	\$350	\$600
Annual Deductible – Employee Plus Dependent(s)	\$4,000 (\$2,500 max per family member)	\$6,000 (\$3,000 max per family member)	\$700 (\$350 max per family member)	\$1,200 (\$600 max per family member)
Physician Office Visit	100% after deductible	60% of RC after deductible	\$20	60% of RC after deductible
Specialist Office Visit	100% after deductible	60% of RC after deductible	\$30	60% of RC after deductible
Routine Preventive Care	100%	60% of RC after deductible	100%	60% of RC after deductible
Inpatient Hospital	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Urgent Care	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Emergency Care	100% after deductible Non-emergency care in an emergency room is paid at 60%		\$125 co-pay (Co-pay is waived if hospitalized) Non-emergency care in an emergency room is paid at 60%	
Hearing Aids (Covered Every 3 years)	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Physical, Speech, Occupational or Chiropractic Therapy (60 combined units per Plan Year)	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Behavioral Health - Outpatient	100% after deductible	60% of RC after deductible	\$20	60% of RC after deductible
Behavioral Health - Inpatient	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Other Medical Services	100% after deductible	60% of RC after deductible	80% after deductible	60% of RC after deductible
Annual Coinsurance Maximum – Employee Only Coverage	\$0	\$2,000	\$3,000	\$5,500
Annual Coinsurance Maximum – Employee Plus Dependents	\$0	\$4,000 (\$2,000 max per family member)	\$6,000 (\$3,000 max per family member)	\$11,000 (\$5,500 max per family member)
Annual Out-of-Pocket Maximum – Employee Only Coverage (excludes co-pay and pre-cert penalties)	\$2,000	\$5,000	\$3,350	\$6,100
Annual Out-of-Pocket Maximum – Employee Plus Dependents (excludes co-pay and pre-cert penalties)	\$4,000 (\$2,500 max per family member)	\$10,000 (\$5,000 max per family member)	\$6,700 (\$3,350 max per family member)	\$12,200 (\$6,100 max per family member)

ESTIMATE YOUR COSTS

Westfield wants you to make an informed decision when picking a plan for you and your family. When making a decision, it is important to estimate how much the plan will cost. United Healthcare provides the online Plan Cost Estimator Tool to help generate estimates for each plan being offered. Below are a couple of different scenarios to help show how to calculate the difference in costs between the plans:

FAMILY COVERAGE EXAMPLE

BENEFITS PROVIDED	TOTAL NEGOTIATED COST FOR BENEFIT (PER SERVICE)	MEDICAL OPTION A (HDHP) COST	MEDICAL OPTION B (PPO) COST
Prescription Expenses		\$670	\$170
<i>Family Member 1</i>			
No Prescriptions	\$0	\$0	\$0
<i>Family Member 2</i>			
Brand Name Maintenance medication (4 fills)	\$100	\$400	\$100
<i>Family Member 3</i>			
Generic Medication (2 fills)	\$15	\$30	\$10
<i>Family Member 4</i>			
Brand Name Medication (4 fills)	\$60	\$240	\$60
Medical Expenses		\$3,330	\$1,305
<i>Family Member 1</i>			
Go Get One! annual physical exam	\$150	\$0	\$0
<i>Family Member 2</i>			
Diagnostic / Sick doctor visit (4 visits)	\$80	\$320	\$80
Outpatient procedure	\$2,000	\$1,780 <i>(\$2,500 individual family member deductible met)</i>	\$680
<i>Family Member 3</i>			
Specialist Visit (6 visits)	\$200	\$0	\$180
<i>Family Member 4</i>			
Diagnostic / Sick doctor visit (2 visits)	\$80	\$160	\$40
ER Visit	\$1500	\$1,070 <i>(\$4,000 family deductible met)</i>	\$125
<i>Family Member 4</i>			
Urgent Care Visit	\$200	\$0	\$200
Total Medical and Prescription Expenses		\$4,000	\$1,475
Annual Premium for Family Coverage		\$2,916	\$5,727
Total Cost to Employee		\$6,916	\$7,202

SINGLE COVERAGE EXAMPLE

BENEFITS PROVIDED	TOTAL NEGOTIATED COST FOR BENEFIT	MEDICAL OPTION A (HDHP) COST	MEDICAL OPTION B (PPO) COST
Prescription Expenses		\$270	\$70
<i>Generic Medication (2 fills)</i>	\$15	\$30	\$10
<i>Brand Name Medication (4 fills)</i>	\$60	\$240	\$60
Medical Expenses		\$680	\$140
<i>Go Get One! annual physical exam</i>	\$150	\$0	\$0
<i>Diagnostic / Sick doctor visit (2 visits)</i>	\$80	\$160	\$40
<i>Specialist Visit (2 visits)</i>	\$200	\$400	\$60
<i>Minute clinic visit (2 visits)</i>	\$60	\$120	\$40
Total Medical and Prescription Expenses		\$950	\$210
Annual Premium for Single Coverage		\$1,005	\$1,975
Total Cost to Employee		\$1,955	\$2,185

ROUTINE PREVENTIVE CARE

go get one!

When you make a habit of seeing your doctor on a regular basis, you increase the chance of catching something before it gets serious. That is why the OFIC Group Health Benefit Plan covers certain routine preventive care at no cost and we offer the Go Get One! program to help you take the necessary steps toward disease prevention and early detection. Through the Go Get One! program you are entered into a raffle to have a chance to win prizes such as an iPad or gift card for getting your annual physical. Our program may also help you manage a condition you may already have so Go Get One! today. Visit the intranet for more information on this program.

TALK TO YOUR DOCTOR ... MAKE ... TAKE AND INFORM!

Consult your doctor for your specific preventive health recommendations, as he or she is your most important source of information about your health. Make sure you plan for your annual visit. **Make** a list of questions to ask your doctor, **take** information with you such as the medications you take and **inform** your doctor of any recent changes in your health.

WHAT IS ROUTINE PREVENTIVE CARE?

Routine preventive care focuses on evaluating your current health status when you are symptom free. Preventive care allows you to obtain early diagnosis and treatment, to help avoid more serious health problems. Even if you're in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk. Through a preventive exam and routine health screenings, your doctor can determine your current health status and detect early warning signs of more serious problems. Your preventive care services may include immunizations, physical exams, lab work and x-rays. During your preventive visit your doctor will determine what tests or health screenings are right for you based on many factors such as your age, gender, overall health status, personal health history and your current health condition.



WHAT IS NOT ROUTINE PREVENTIVE CARE?

The following are considered to be diagnostic care or treatment and **not** preventive care: medical treatment for specific health conditions, on-going care, lab or other tests necessary to manage, diagnose or treat a medical issue or health condition.

HOW DOES UNITED HEALTHCARE DETERMINE THE DIFFERENCE BETWEEN ROUTINE PREVENTIVE CARE AND DIAGNOSTIC SERVICES?

Certain services can be done for preventive or diagnostic reasons. When a service is performed specifically for preventive screening, and there are no known symptoms, illnesses, or history, the services will be considered Routine Preventive Care, subject to age and gender guidelines, the health status of the person, and the person's benefit plan.

Services are considered Routine Preventive Care when a person:

- does not have symptoms or any abnormal studies indicating an abnormality.
- or has had a screening done within the recommended age and gender guidelines with the results being considered normal.
- or has had a diagnostic service with normal results, after which the physician recommends future preventive care screenings using the appropriate age and gender guidelines.
- or has a preventive service done that results in a diagnostic service being done at the same time and as an integral part of the preventive service (e.g. polyp removal during a preventive colonoscopy), subject to benefit plan provisions.

Services are considered Diagnostic Care when:

- abnormal results on a previous preventive or diagnostic screening test requires further diagnostic testing or services.
- abnormal test results found on a previous preventive or diagnostic service requires the same test be repeated sooner than the normal age and gender guideline recommendations would require.
- services are ordered due to current symptoms(s) that require further diagnosis.



COVERED ROUTINE PREVENTIVE CARE

SERVICE	IN-NETWORK	OUT-OF-NETWORK	AGE/FREQUENCY
Routine Physical Exam and associated routine preventive lab work	100%	60% of RC	1 per calendar year
Well Child exam (including immunizations)	100%	60% of RC	No Limit
Routine OB/GYN Exam	100%	60% of RC	1 per calendar year
Routine Mammography	100%	60% of RC	No Limit
Colonoscopy	100%	60% of RC	1 per calendar year
Prostate Specific Antigen Test	100%	60% of RC	1 per calendar year
Skin Cancer Screening (only codes v76.4 or v82.0)	100%	60% of RC	1 per calendar year

Please refer to the Summary Plan Description for more detailed information on Routine Preventive Care.

PRESCRIPTION COVERAGE

Administrator: CVS Caremark

Prescription benefit coverage is automatically included as part of your medical coverage whether you enroll in Medical Option A (HDHP) or Medical Option B (PPO). You can use your ID card to purchase prescription drugs through Caremark’s network of participating pharmacies. You receive the greatest level of coverage if you use Caremark’s network of participating pharmacies or Caremark’s mail service pharmacy to fill your prescriptions.

MAINTENANCE MEDICATIONS

You have two options to fill your maintenance medications:

1. Through the CVS Caremark Mail Service Pharmacy – Drugs are delivered directly to your home. You receive your medications in private, tamper-resistant packaging. You have the ability to manage your prescriptions online at www.caremark.com.
2. At a local CVS Pharmacy – You can pick up your 90-day maintenance medication at any local CVS pharmacy at the mail service price. Most of the time you have the ability to receive your prescriptions the same day and have the opportunity to ask the pharmacist all of your questions.

PRIOR AUTHORIZATIONS

If your drug cannot be filled right away, a prior authorization may need to be completed. Prior authorization is a process to ensure that certain drugs are prescribed appropriately for specific conditions. CVS Caremark will contact the physician to ensure the drug is being used appropriately. This process typically must be completed annually if it is for a maintenance drug.

	MEDICAL OPTION A (HDHP)	MEDICAL OPTION B (PPO)	
	Retail (30 day supply) and Maintenance Medications (90-day supply)	Retail (30-day supply)	Maintenance Medications (90-day supply)
Deductible	Medical deductible applies	\$0	\$0
Tier 1 - Generic Formulary	100% after medical deductible	15% (\$5 minimum)	\$10
Tier 2 - Brand Name Formulary	100% after medical deductible	25% (\$10 minimum)	\$30
Tier 3 - Non-formulary	100% after medical deductible	50%	\$60



DENTAL COVERAGE

Insurer and Administrator: Delta Dental of Ohio

Networks: Delta Dental PPOSM, Delta Dental Premier[®]

DELTA DENTAL OF OHIO

Westfield participates in the Delta Dental PPO (Point-of-Service) plan. Delta Dental PPO (Point-of-Service) is Delta Dental's national preferred provider organization program that gives you access to two of the nation's largest networks of participating dentists: **Delta Dental PPO and Delta Dental Premier**. Although you can go to any licensed dentist anywhere, your out-of-pocket costs are likely to be lower if you seek care from a dentist who participates in one of these networks. More than 83,900 dentists throughout the United States and its territories participate in Delta Dental PPO, and more than 142,000 dentists nationwide participate in Delta Dental Premier. Please visit the Intranet site or www.westfieldinsurance.com/totalrewards for more information about Delta Dental of Ohio and your new dental benefits plan.

How do I find a Delta Dental PPO or a Delta Dental Premier dentist?

1. Go to www.deltadentaloh.com.
2. Click on Find a Dentist.
3. Click on Delta Dental PPO or Premier Network.
4. Select whether you want to search for a Delta Dental PPO or Delta Dental Premier dentist (see more information below), and enter your location.
5. Click the Search for a Dentist button.

You can also access a list of participating dentists from your smart phone! To access Delta Dental's online Dentist Search, go to www.deltadentaloh.com on your mobile device, click Find a Dentist, and select your plan. You will be prompted to enter your location and choose the type of dentist you are looking for. Delta Dental of Ohio's mobile site will quickly generate a list of nearby in-network dentists.

Which dentists are in-network?

You can go to any licensed dentist of your choice, regardless of whether that dentist participates in Delta Dental PPO or Delta Dental Premier. However, the amount you pay and contractual guarantees differ between the following types of dentists listed below.

	DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	OUT-OF-NETWORK DENTIST
To whom is the claim paid?	Dentist	Dentist	You
Who processes claim?	Dentist	Dentist	You (Some dentists may still do this for you)
Can dentist balance bill?	No	No	Yes
Can dentist ask for full payment upfront?	No	No	Yes
How is payment based?	Based on Delta Dental's PPO Fee Schedule	Based on Delta Dental's Maximum Approved Fee	Based on Delta Dental's Nonparticipating Dentist Fee
Basic services payment example			
Dentist billed fee	\$100	\$100	\$100
Approved Fee	\$70	\$85	\$90
Delta Dental Payment (80%)	\$56	\$68	\$72
You Pay	\$14	\$17	\$28 ((\$18 + \$10 if balance billed))

DENTAL COVERAGE SUMMARY

PLAN BENEFITS	
Employee Only	Per Pay Period Cost
Employee + Spouse	\$4.15
Employee + Child(ren)	\$7.67
Family	\$9.72
	\$14.56
Annual Deductible (Does not apply to Diagnostic , Preventive Services, and Orthodontics Services)	\$50 per person
Annual Maximum Benefit (Excludes Orthodontics and Oral Surgery)	\$1,500 per person
Diagnostic and Preventive Services Exams, cleanings, fluoride, and space maintainers Emergency palliative treatment to temporarily relieve pain Sealants to prevent decay of permanent teeth Brush Biopsy to detect oral cancer X-rays	100% (no deductible)
Basic Services Minor restorative services – fillings and crown repair Root canals Non-surgical periodontic services to treat gum disease Simple non-surgical removal of teeth Other oral surgery Relines and repairs to bridges, dentures and implants	80%
Major Services Surgical removal of teeth Occlusal guards and adjustments Surgical services to treat gum disease Prosthetic Services – Bridges, implants and dentures	50%
Orthodontics (e.g., braces)	50%
Maximum Lifetime Orthodontia Benefit	\$1,500 per person



FREQUENTLY ASKED QUESTIONS

You can use your smart phone to review FAQs about your Delta Dental PPO (Point-of-Service) plan by scanning the QR code to the right. Your smartphone may require a specific application for scanning barcodes or QR codes. Go to your mobile device's Application Store to download. You can also access these FAQs by going to the Intranet site or by visiting www.westfieldinsurance.com/totalrewards.



VISION COVERAGE

Insurer and Administrator: VSP

VSP Network: Choice

You have the option to elect vision coverage with VSP. This coverage is 100% paid for by employees. VSP does not issue ID cards. You need to either call VSP customer service or visit www.VSP.com to find a provider. All you need to do is let the provider know you have VSP coverage. If you go to an out-of-network provider, you must submit a claim form to be reimbursed up to the dollar values listed below.

	IN-NETWORK	COSTCO	OUT-OF-NETWORK*
Employee Only	Per Pay Period Cost		
Employee + Spouse	\$5.32		
Employee + Child(ren)	\$10.63		
Family	\$11.38		
Family	\$18.18		
Vision Examination (every calendar year)	\$20 co-payment	\$20 co-payment	Up to \$45 after co-pay
Frames (Every other calendar year)	Up to \$170 retail	\$95 allowance	Up to \$70
Lenses (Every calendar year)			
Single	100%	check with Costco for VSP member pricing	Up to \$30
Bifocal	100%		Up to \$50
Trifocal	100%		Up to \$65
Lenticular	100%		Up to \$100
Progressives	\$30 co-pay		Up to \$50
Other Lenses options covered in full	Polycarbonate for children Polycarbonate for adults tints blended bi-focals scratch coating	Polycarbonate for children Polycarbonate for adults tints blended bi-focals scratch coating	not covered
Contact Lenses** (Every calendar year)			
Medically Necessary***	100%	100%	Up to \$210
Elective	\$170	\$170	Up to \$105
(Fitting, follow-up and lenses)			

*You are responsible for the difference between the amount reimbursed and the amount charged by the out-of-network provider.

**Contact lenses are instead of lenses and frames. The above lens allowances are for two lenses; if only one lens is needed, the allowance will be one half of the pair allowance. Services obtained out-of-network are subject to the same co-pays and limitations as VSP member doctors. VSP will determine when contact lenses are "medically necessary" on the same basis as with member doctors. Patients will receive a 20% discount on frames over their frame allowances.

***As defined by VSP.



EMPLOYEE ASSISTANCE PROGRAM

Administrator: *OptumHealth, a subsidiary of United Healthcare*

You may be struggling with stress at work, seeking financial or legal advice, or coping with the death of a loved one. Maybe you just want to strengthen your relationships with your family. Your EAP offers assistance and support for all these concerns and more:

- Depression, anxiety and stress
- Substance abuse
- Workplace problems or conflicts
- Parenting and family issues
- Childcare and eldercare referrals

From short-term counseling services and referrals to more extended care, your EAP offers just what you need. The Westfield EAP provides up to three (3) Sessions per Participant per problem per calendar year with a participating provider to any member of your household.

HOW DO YOU GET STARTED?

Please call 866.248.4094 or visit

www.liveandworkwell.com (access code: westfield) for more information.

WHAT WILL HAPPEN WHEN YOU CALL?

A specialist will ask you a few questions to help identify the nature of your problem and the appropriate resources to address it. They will work to satisfy your preferences with respect to gender and language/cultural requirements.

CAN YOU ACCESS SERVICES ONLINE?

Yes, www.liveandworkwell.com is an interactive website that provides access to your benefits and tools to help you enhance your work, health and life. You can:

- Check your benefits information and submit online requests for services.
- Search the online directory of clinicians.
- Access information and resources for hundreds of everyday work and life issues in one of our many virtual help centers.
- Participate in interactive, customizable self-improvement programs.

ARE SERVICES CONFIDENTIAL?

OptumHealth will never share your personal records with Westfield or anyone else without your permission. All records, including medicare information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws.



UHC HEALTH AND WELLNESS COORDINATOR

UnitedHealthcare is here for you at Westfield.

DO YOU HAVE QUESTIONS ABOUT:

- Finding doctors and hospitals
- myuhc.com
- Disease management programs
- Stress management
- Wellness programs and how to stay healthy?

CALL YOUR
UNITEDHEALTHCARE
HEALTH AND WELLNESS
COORDINATOR

Becky Loucks, RN

330.887.8713

internal: 4308713

Becky_Loucks@uhc.com



QUIT FOR LIFE PROGRAM

Administrator: Alere Wellbeing, Inc.

The Quit for Life Program is a tobacco cessation program administered by Alere Wellbeing, Inc. and is a component of the Ohio Farmers Insurance Company Group Health Benefit Plan whether you enroll in Medical Option A (HDHP) or Medical Option B (PPO).

If you select Medical Option A (HDHP) or Medical Option B (PPO): No deductible applies and 100% is paid by the Plan.



The Quit for Life Program is designed to help you or an eligible dependent overcome physical, psychological and behavioral addictions to tobacco through coaching, a customized quitting plan, and a supportive online community.

Expert Quit Coaches help participants gain the knowledge, skills and behavioral strategies to quit tobacco use for life. While enrolled in the Quit for Life Program, participants have unlimited access to phone- and web-based coaching, as well as to Web Coach, an online community for e-learning and social support. Participants also receive a printed workbook that helps guide them through the quitting process.

The program uses the 4 Essential Practices to Quit for Life:

1. Quit at Your Own Pace – Quit on your own terms, but access the help you need, when you need it.
2. Conquer Your Urges to Smoke – Gain the skills you need to control cravings, urges and situations involving tobacco and alcohol.
3. Use Medications so they really Work – Learn how to supplement your quit attempt with the proper use of nicotine substitutes or tobacco cessation medications.
4. Don't Just Quit, Become a Nonsmoker – Once you've stopped using tobacco, learn to never again use tobacco products.

Call 1.866.QUIT.4.LIFE (1.866.784.8454), or log on to www.quitnow.net for details or to enroll.

WESTFIELD GARDENS

Westfield Gardens is a collaborative effort with HR, Hospitality Operations and General Services. Westfield Gardens provides an alternative means for employees to exercise while also promoting team dynamics, nutrition, stress reduction and fun. You form a team of three to seven and receive a garden plot. Westfield provides all of the plants, tools and other equipment. You get to share the produce with your team to take home and incorporate the healthy food into meals.

FITNESS PROGRAMS

To help you reach your physical fitness goals, Westfield offers the following fitness options to its employees:

Fitness Center

The Westfield Fitness Center is free for all employees, spouses, retirees and children ages 12-26. It is located in the basement of the Westfield Inn. The following services are available:

- Free weights and machines
- Aerobic equipment
- Classes such as kickboxing, body sculpting and zumba
- Yoga
- Bicycles to borrow
- Onsite massage therapy (cost)
- Locker rooms with free laundry service

Get Fit

Get Fit is a fitness center reimbursement program for all service office employees. This program reimburses up to \$35 per month for a fitness center membership of your choice provided you visit the fitness center 12 times per month. Proof of your visits is required.

Get Moving

All employees are eligible for Get Moving. Get Moving reimburses you half of your registration fee up to \$50 annually for any running, walking and biking event in your community. Please visit the Westfield Fitness page on the Intranet for more program details.

Intramural Sports/Golf League

In addition to conventional fitness programs, Westfield offers home office employees the opportunity to participate in the following intramural activities:

- Basketball
- Kickball
- Volleyball
- Corporate Intramural Golf League

These programs allow an opportunity for employees to network, be physically active, have fun as a team, lower stress and have fun. There are costs associated with these programs.



TAX SAVINGS OPTIONS

Westfield offers the Westfield Group Section 125 Plan (“Plan”) to allow for employees to pay for medical, dental and vision contributions pre-tax. In addition to premium savings, the Plan allows for these additional tax saving opportunities:

	HEALTH SAVINGS ACCOUNT (NOT A WESTFIELD SPONSORED PLAN)	HEALTH FLEXIBLE SAVINGS ACCOUNT	LIMITED HEALTH FLEXIBLE SAVINGS ACCOUNT	DEPENDENT CARE REIMBURSEMENT ACCOUNT
Eligibility	<ul style="list-style-type: none"> Enrolled in Medical Option A, Have no other medical coverage except a high-deductible health plan, Not enrolled in Medicare, AND Not claimed as a dependent on someone else’s tax return. 	<ul style="list-style-type: none"> Enrolled in Medical Option B, OR Waived medical coverage 	<ul style="list-style-type: none"> Enrolled in Medical Option A 	<ul style="list-style-type: none"> Day care services for dependent children under age 13 Care for qualified incapacitated dependents unable to take care of themselves OR Expenses you pay for live-in help who care for a qualifying dependent.
Vendor	HealthEquity	United Healthcare	United Healthcare	United Healthcare
Annual Contribution Maximum	\$3,300 - Employee Only \$6,550 - Family <i>*eligible for additional \$1,000 catch-up contribution if over age 55</i>	\$2,500	\$2,500	\$5,000 (single or married and filing jointly on taxes) \$2,500 (if married and filing separately)
Use it or Lose it?	No, your contributions always remain in your account to use for current or future eligible expenses.	Yes, you must submit your claims for all of your eligible Flexible Spending Account expenses incurred during 2014 by March 31, 2015, or you will forfeit any unused contributions that remain in your account.	Yes, you must submit your claims for all of your eligible limited Flexible Spending Account expenses incurred during 2014 by March 31, 2015, or you will forfeit any unused contributions that remain in your account.	Yes, you must submit your claims for all of your eligible Flexible Spending Account expenses incurred during 2014 by March 31, 2015, or you will forfeit any unused contributions that remain in your account.
Availability of Money	Like any savings or checking account, you can spend your HSA contributions after they have been deposited into your individual Health Savings Account.	All of your annual election is available when your benefits are effective for the plan year (e.g., for Open Enrollment elections, your entire election is available January 1)	All of your annual election is available when your benefits are effective for the plan year (e.g., for Open Enrollment elections, your entire election is available January 1)	Your contributions are available after they have been deposited into your dependent care reimbursement account
Ways to Request Reimbursement from your Account	<ul style="list-style-type: none"> Debit card Online payment request Paper check (fee per check) 	<ul style="list-style-type: none"> Automatically reimbursed for eligible expenses incurred under our Group Health Plan. You may opt out of automatic reimbursement at www.myUHC.com You may use a reimbursement form for out-of-network or another group health plan’s expenses 	<ul style="list-style-type: none"> Automatically reimbursed for eligible expenses incurred under our Group Health Plan. You may opt out of automatic reimbursement at www.myUHC.com You may use a reimbursement form for out-of-network or another group health plan’s expenses 	<ul style="list-style-type: none"> Reimbursement Form
Eligible Expenses	<ul style="list-style-type: none"> Dental Medical Prescription Drugs Vision 	<ul style="list-style-type: none"> Dental Medical Prescription Drugs Vision 	Only: <ul style="list-style-type: none"> Dental Vision 	Eligible dependent care expenses
Website	www.HealthEquity.com	www.myUHC.com	www.myUHC.com	www.myUHC.com
Other Resources	IRS Publication 969 (Eligibility) IRS Publication 502 (Qualified Expenses)			

SAVINGS EXAMPLE

Below is a general example of how you save money by paying for eligible health care expenses with a pre-tax savings account.

	WITH FSA OR HSA	WITHOUT FSA OR HSA
Income	\$45,000	\$45,000
Health care expenses paid through FSA or HSA	\$2,000	\$0
Taxable income	\$43,000	\$45,000
Taxes withheld (Assumes: 25% estimated federal tax, 4.2% Social Security tax, 1.45% Medicare tax and 5% estimated state tax)	\$15,330	\$16,043
After-tax income	\$27,671	\$28,958
Health care expenses paid after tax	\$0	\$2,000
Income after taxes and health care expenses	\$27,671	\$26,958
Savings by using an FSA or HSA	\$713	





[TAB INSERT]

WORK/LIFE BALANCE

There was a time when the boundaries between work and home were clear. In today's world, however, work invades your personal life and your personal life invades your work. Maintaining work/life balance is no simple task. That is why Westfield offers the following work/life benefits to its employees:

Westfield offers the following competitive vacation and sick time packages to its full-time employees so they can be paid when they need to be away from work. In addition to this time off, Westfield also allows for 10 paid holidays every year.

VACATION TIME

SERVICE ANNIVERSARY	VACATION TIME
1-4	80 hours
5-9	120 hours
10-19	160 hours
20-24	160 hours + an additional 40 hours taken within the 5 year period
25+	200 hours

SICK TIME

Full-time employees are provided with up to 40 hours per year of paid time off for brief illness, medical conditions or to take care of a family member (spouse, parent, child) who is ill or in need of medical care.

BUSINESS-APPROPRIATE DRESS

Westfield Group has adopted a "business appropriate" dress code which is defined as clothing that portrays a business image (business or business casual) and is appropriate for the activities of the department and the employee. There are occasions when formal business attire is required. On Fridays, denim casual attire is allowable.

FLEXIBLE WORK ARRANGEMENTS

Flexible work arrangements include opportunities to custom design the way we work at Westfield. They are employee-initiated, leader-approved arrangements that provide the opportunity for flexibility in determining when and where the work gets done. While such arrangements are not for everyone, we're confident that in many cases increased self-management translates into increased productivity. The four options available are FlexTime, FlexPlace, FlexWeek and FlexShare.

For more information about the flexible work arrangement program, visit the HR Assist section of the intranet or discuss your options with your leader.

PERQUISITES OF WORKING AT WESTFIELD

The following perquisites are another reason Westfield is a special place to work:

- Westfield Market
 - Take home meals
 - Healthy breakfast and lunch items
- Westfield Wares
 - Onsite dry cleaning
 - Florist service
 - Westfield logo items, cards and gift shop
- Onsite Farmers Market
- Free Coffee
- Free Parking
- Employee Discount Programs
- Safe Work Environment
- Employee Appreciation Events
- RAP sessions with Sr. Leadership
- Cup of Joe meetings



Investing in communities is part of Westfield's strategy, giving more than \$1 million through the company and Westfield Insurance Foundation. Whether on behalf of Westfield or on personal time, we know giving back to the community is important to employees too. That's why Westfield offers a variety of programs that support your efforts.

Volunteer opportunities - more than 400 employees volunteer annually alongside their colleagues through Habitat for Humanity, Rebuilding Together, Junior Achievement and foodbanks.

Volunteer grant program - awards grants to nonprofits in recognition of an employee who devoted 25 hours or more to the organization.

Employee giving campaign - through payroll deduction or a one-time donation, employees can support their local United Way, American Cancer Society, American Heart Association and Akron/Canton Foodbank. All partners forward your donation to the community where you live, and Westfield Insurance Foundation helps your donation go farther by providing a matching gift.

Donation drives - drives held throughout the year at many Westfield offices are a convenient way to support identified needs in the community. Each year employees show an outpouring of support with more than 800 people participating in holiday giving projects with their colleagues and families.





[TAB INSERT]

[TAB INSERT]

PERFORMANCE AND RECOGNITION

PERFORMANCE MANAGEMENT

As an organization, we are committed to establishing clear performance objectives and providing feedback and support along the way to help employees achieve business targets.

Performance Management is a critical business practice that supports Westfield's corporate goal to attract, develop, empower and retain quality people and is a key driver of desired business results. Built upon Westfield's relationship-oriented culture and core values of sharing knowledge, building trust and respect for people, performance management empowers employees to contribute at a high level and meet business objectives.

People are the key to Westfield's success. Leaders inspire high performance by setting clear, challenging objectives aligned with business goals, sharing continuous feedback, and rewarding desired performance. In partnership with their leaders, employees discover their strengths and opportunity areas so that they can take ownership of their own career development. Accurate and consistent outcomes of performance management, including calibrated rating and meaningful feedback, create a foundation for effective compensation, talent review, and succession planning programs.

CAREER ACHIEVEMENT PROGRAM

Our career achievement program recognizes those employees having 1, 5, 10, 15 (every 5 years) etc., years of service with a small gift of our appreciation from Westfield.



WESTFIELD EXCELLENCE

The success we enjoy at Westfield Group reflects our commitment to excellence and the relationships we build with our customers and with one another. Naturally, those employees who strengthen our reputation and perform highly deserve recognition. Westfield Excellence is a recognition program designed to celebrate those employees who apply our core competencies in their performance. We are proud to honor those employees who go above and beyond their expected responsibilities to achieve outstanding business results.

Westfield Excellence is based on our five core competencies and recognizes excellence for above and beyond behaviors. Here is a list of the competencies and the descriptions for above and beyond behaviors:

CUSTOMER FOCUS

- Takes initiative to collect customer feedback and uses the information to improve a workflow, service or product.
- Consistently exceeds documented service standards and under extenuating circumstances beyond normal course of business.
- Resolves difficult situations between the customer and Westfield by identifying win-win solutions.
- Created a new tool or system to interact more effectively with the customer.

TEAMWORK

- Assists another business unit in identifying a new business opportunity, resulting in increased revenue for Westfield.
- Takes on additional responsibility when needed and maintains a high standard of work.
- Is a catalyst and supporter of positive change in the department. Understands the principles of change management and sought opportunities to build support for change among coworkers.
- Volunteers to train new team members and/or proactively shares a skill with a team member in order to advance the goals of the department.
- Volunteers to take a stretch role to lead a departmental, cross-departmental, business unit, or corporate project, initiative, team, or task force.
- Identifies and executes a process or workflow improvement that increases departmental efficiency, productivity or accuracy.

INTEGRITY AND TRUST

- Is trusted by others in the organization to keep his/her word by committing to actions and following through on a consistent basis.
- Willingly takes on tough tasks and does whatever it takes to forward organizational goals.
- Is a model of loyalty and dedication to the organization's goals.

PERSEVERANCE & RESULTS

- Looks for ways to improve results; is resourceful as he/she pushes for excellence.
- Is goal-oriented; focuses on and achieves results with little or no guidance; manages competing demands on time and remains focused on key objectives.
- Consistently overcomes obstacles and achieves beyond what is expected.
- Constantly searches for ways to improve productivity and profitability.
- Completed a college degree or industry certification/designation.

ANALYTICS

- Challenges and validates underlying assumptions while diligently pursuing root causes to ensure conclusions are rational.
- Is perceptive, extracts insightful conclusions and takes action leading to breakthrough results which are integrated into business processes.
- Investigates and understands granular elements of problems and, without preconditions or bias, makes data-driven decisions even when it is counterintuitive or contrary to standard procedure.
- Can communicate conclusions and findings in a clear, concise manner (e.g. using innovative or visual mediums) so business users can more easily understand the information.

Westfield Excellence gives the power of appreciation to every employee. Go to our Westfield Excellence program on the Intranet to nominate or send a thank you to one of your co-workers.



[TAB INSERT]

[TAB INSERT]

WESTFIELD UNIVERSITY

Westfield encourages employees to continuously develop their skills to address current and future business challenges and career aspirations. Westfield values the knowledge and expertise of employees as a key differentiator to consistently deliver peace of mind to customers. The world is changing at a rapid pace, requiring employees to remain competitive by continuously learning, developing, and maintaining their professional edge. Westfield University focuses on enabling individual and company performance by creating a continuous learning environment aligned to business goals and strategy. This focus helps us achieve our corporate goal to “Attract, develop, empower and retain quality people.”

At Westfield, development is employee-driven and leader-enabled. Employees are responsible for initiating their own development planning process, asking for feedback from their leaders and others, executing development activities, and monitoring their progress. The leader’s role is to be a key supporter of the employee’s development by providing perspective on development needs, helping to identify appropriate development actions, and providing feedback.

Types of Learning

Westfield University is your one stop for learning and development. You can also visit Westfield University’s site from the Intranet, to view our current course offerings, learning news and our quarterly Development Guide. You will also find the link to access over 200 professional skills courses related to over twenty topics including Presentation Skills, Business Acumen, Written Communication and Process Management.

Westfield University’s LMS (Learning Management System) also houses links to EUC (End User Computing) coursework, compliance training, and a searchable database for all instructor-led, virtual, and eLearning offerings.

In addition, through partnerships with local and national universities and professional associations, Westfield offers its employees a broad range of developmental experiences, including tuition reimbursement and professional designations/certifications.

EDUCATION REIMBURSEMENT

Westfield provides education reimbursement assistance to help you pursue undergraduate or graduate degrees. You can also be reimbursed for a single course if it meets a development need and isn’t being taken in pursuit of a degree. You are eligible for education reimbursement based on the following criteria:

- The degree program meets eligibility guidelines and is approved by both your leader and Human Resources.
- Your score on your last annual performance appraisal was 3.0 or higher.
- You have a minimum number of months of continuous service prior to starting the degree (12 months for undergraduate, 18 months for graduate)

The total amount reimbursed is limited to the lesser of the actual cost or a maximum of \$5,250 per calendar year.

Please review the complete policy on the Intranet under HR Assist. If you have questions, you can send them to the Education Reimbursement mailbox.



IMPORTANT RESOURCES



HR Assist – your single point of access into HR offers accurate, consistent and timely information in a way that makes working with HR as easy as possible.

Contact HR Assist with any of your HR related questions.

	MEMBER SERVICES	WEBSITE
HR Assist (7:30 a.m. – 4:30 p.m. EST)	Internal: 4306915 External: 1.800.552.9139 Fax: 330.887.7816 E-mail: HRAssist@westfieldgrp.com	(Intranet) Human Resources > HR Assist
Medical Vendor: United Healthcare Group Number: 0752126 ID Card: Yes	1.888.298.9649	www.myuhc.com
Prescription Vendor: CVS Caremark Group Number: WFGRX ID Card: Yes	1.800.776.1355	www.caremark.com
Dental Vendor: Delta Dental of Ohio Group Number: 1075 ID Card: Yes	1.800.524.0149	www.deltadentaloh.com
Vision Vendor: VSP Group Number: 30009329 ID Card: No	1.800.877.7195	www.vsp.com
FMLA and Leave of Absence Vendor: UNUM	1.866.248.5161	
EAP Vendor: United Healthcare	1.800.622.7276	www.liveandworkwell.com (access code: westfield)
FSA/LFSA Dependent Care Reimbursement Account Vendor: United Healthcare Group Number: 0752129	1.888.298.9649	www.myUHC.com
HSA Vendor: HealthEquity	1.866.346.5800	www.healthequity.com
401(k) Vendor: T. Rowe Price	1.800.922.9945	rps.troweprice.com
Westfield Bank	1.800.368.8930	www.westfield-bank.com
Westfield Country Club	330.887.0391	
Security	4300311 (internal emergency only)	
UHC Health & Wellness Coordinator	Internal: 4308713 External: 330.887.8713 E-mail: Becky_Loucks@uhc.com	

For more details about Ohio Farmers Insurance Companies (OFIC) benefits plans, review the appropriate Summary Plan Description (SPD). This guide contains only general information regarding the OFIC Group Health Benefit Plan, Westfield Group Section 125 Plan, OFIC Group Life Insurance Plan, Westfield Employee Retirement Savings Plan and the OFIC Pension Plan (“the Plans”) and it does not attempt to cover every detail of the Plans. If there should be any difference between the information in this book and the plan documents, the plan documents would govern. Westfield Group reserves the right to modify the Plans in any way and for any reason. Westfield Group also reserves the right to terminate all or part of the Plans if that should become necessary. All SPDs can be accessed on the Intranet or you can request a copy from HR Assist.

TOTAL REWARDS AT WESTFIELD



Cash Compensation:

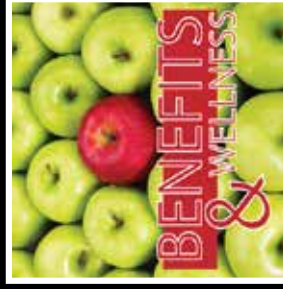
- Base Salary
- Incentive Compensation Program

Compensation Protection:

- Life Insurance
- Accidental Death & Dismemberment Insurance
- Short-Term Disability
- Long-Term Disability

Retirement:

- 401(k)
- Defined Benefit Pension



Group Health Plan:

- Medical
- Dental
- Vision
- EAP
- Tobacco Cessation Program

Section 125 Plan:

- Health Flexible Spending Account
- Health Savings Account
- Dependent Care Reimbursement Account

Wellness:

- Onsite Fitness Center (Home Office)
- Get Fit Fitness Center Reimbursement Program (Service Offices)
- Get Moving Reimbursement Program
- Westfield Gardens
- Golf League
- Intramural Sports



Work Life Balance:

- Flexible Work Arrangements: FlexTime, FlexPlace, FlexWeek and FlexShare
- Business Casual Dress
- Casual Fridays

Employee Perquisites:

- Westfield Market
- Westfield Wares
- Farmers Market
- Free Coffee
- Free Parking
- Employee Discount Programs
- Appreciation Events
- Cup of Joe
- Rap Sessions
- Safe Work Environment

WeCare:

- Volunteer Opportunities
- Volunteer Grant Program
- Employee Match Giving
- Donation Drives



Performance & Recognition:

- Westfield Excellence
- Career Achievement
- Performance Management



Learning & Career Development:

- Westfield University Solutions to support Leadership, Professional, and Technical learning needs
- 24x7 eLearning availability to support learning and development
- Westfield University Library housed within the Joyce Center for Learning and Development
- Education Reimbursement Program A: Undergraduate degrees and Masters degrees
- Program B: Individual courses not in pursuit of a degree



WESTFIELD
GROUP

Sharing Knowledge. Building Trust.®