



2017 Benefits Enrollment

OCTOBER 17-NOVEMBER 11



Medical plan options ■ Wellness changes ■ New offerings

It's time to choose what's best for you and your family!

Our People Deal asks you to pursue a better, smarter, faster tomorrow. And you're doing just that.

You're also helping us manage Cisco's largest benefits expense: healthcare. More and more of you are choosing the medical plans that offer the greatest value to you *and* to Cisco. For our part, we've worked hard to minimize your 2017 increases even though healthcare costs continue to rise every year.

In addition to information about your medical plans, you'll find new benefit offerings in this guide to help you meet specific life challenges and provide peace of mind for your family.

Take the time to learn about all your benefit options, so you'll make the best choices during this Benefits Enrollment.

Together, we can continue to take care of what matters most—you.

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Changes At-a-Glance

Benefit enhancements

Healthcare	<ul style="list-style-type: none">If you need infertility treatment, you'll have more coverage than ever before in some medical plans. See page 3.You can contribute up to \$2,550 (\$50 more) pre-tax to your 2017 Health Care or Limited Purpose Flexible Spending Account (FSA). See pages 7 and 8 for FSA information.
Wellness	<ul style="list-style-type: none">Work one-on-one with a money coach for free for 90 days. See your Cisco Benefits Every Step insert for contact information.
Family support	<ul style="list-style-type: none">If you're adopting, you'll get more money from Cisco to cover expenses. See page 3.If you're using a surrogate, you'll have some financial help. See page 3.
Life insurance	<ul style="list-style-type: none">Rates are decreasing for optional employee-paid Supplemental Life Insurance for you and your family. Visit usbenefitsportal.cisco.com during 2017 Benefits Enrollment for the new rates.

Other changes

Healthcare	<ul style="list-style-type: none">Paycheck contributions are increasing for the medical and dental plans. See page 11 for the 2017 contributions.If you're in the PPO or Kaiser Permanente, you'll pay more for certain types of care in 2017. See page 3.
Wellness	<ul style="list-style-type: none">We're changing our approach to health incentives. You can earn the same amount of incentives as last year, but you have to earn them by March 31, 2017. After that time, incentives will be reinvested in different ways. See page 4.

Let's take a closer look at some of these changes!

Ready, set, choose

This is your once-a-year chance to pick your Cisco benefits for 2017. We've got lots of resources to help you make the best decisions for you and your family. Make sure to:

- Read this guide carefully so you know what's changing in 2017.
- Visit usbenefitsportal.cisco.com to learn more. There you can register for a Benefits Session (spouses/domestic partners welcome).
- Call HR Support at 866 282-3866 or 408 526-5999, option 4, if you have questions or get stuck.



Healthcare Changes

Keep in mind ...

Paycheck contribution increases	<p>Paycheck contributions are increasing for the medical and dental plans. Increases per paycheck range from:</p> <ul style="list-style-type: none">\$2.51 to \$18.77 for medical\$0.74 to \$4.13 for dental <p>Your exact increase depends on the plans you choose and who you cover.</p>	<p>We're trying to keep these increases to a minimum, but healthcare costs continue to rise nationally. For our dental plans, we've absorbed almost all of the cost increases for the last four years. In 2017, we'll be sharing some of the increase with you, but we'll continue to pick up the majority of the cost.</p>
PPO plan changes	<p>If you need preferred or non-preferred brand prescriptions, you could pay between \$5 and \$30 more per prescription for retail or mail order. We're not changing the amount of coinsurance you pay for these drugs, but we're increasing the minimums and maximums. See page 14 for details.</p>	<p>This is the first time we've increased drug costs in this plan in four years. If you take generics only, there's no impact to you.</p>
Kaiser plan changes	<ul style="list-style-type: none">You'll pay \$0 for preventive care (annual exams, vaccinations, and more) instead of a \$20 copay.If you're admitted to the hospital, you'll pay a new \$150 copay.If you need outpatient surgery, you'll pay a \$50 copay instead of \$20.	<p>This is the first time in seven years that we've made a change to the Kaiser plan design in response to rising medical costs. Even with these changes, overall, the Kaiser plans are still two of the least expensive medical plans that we offer.</p>

More family planning support

We know everyone's parenthood journey is different. Whatever route you take, you can count on our support. In 2017, you'll have more of it than ever.

- Infertility:** We're enhancing our coverage for infertility services to lessen the financial impact of this life experience. If you enroll in the PPO or Heath Plus Savings Plan, you'll be covered up to a combined lifetime maximum of \$50,000 for infertility treatment and prescriptions. That means you and your doctor can decide how much you spend on prescriptions versus other medical care. (Today, you have a \$10,000 maximum for prescription drugs and a separate \$15,000 maximum for medical procedures.) If you're in a Kaiser plan, you'll pay just \$50 for a single treatment of GIFT, ZIFT, or IVF. (These services are not covered today.) There are no changes to the infertility benefit for the Harvard Pilgrim HMO, which provides coverage for up to six cycles of IVF.
- Surrogacy:** Starting in 2017, you'll have financial support if you choose the path of surrogacy. If you need to use this option, we're offering a reimbursement of up to \$10,000 for many legal and administrative expenses, as well as certain medical expenses for your surrogate.
- Adoption:** We're increasing our adoption assistance from \$3,000 to \$10,000 per child, so you can focus on bringing your child home instead of worrying about the costs.



New Approach to Health Incentives

Your health matters to us. Caring for your physical, social, emotional, and financial well-being is part of our culture and always will be. But, the world of wellness is changing around us—and we need to evolve, too.

When we first started offering health incentives more than 10 years ago, there were no Fitbits, no online wellness communities, no healthy cooking apps, and you definitely couldn't stream workouts to your living room. These resources—and many more—are now widely available and lots of you are using them every day. Although many of you have benefited from the incentives we've offered, a number of recent studies have also concluded that they often do not lead to long-term health improvements.

That's why we're changing our approach to health incentives and reinvesting those dollars in two ways. First, we'll be offsetting medical plan paycheck contribution increases for all employees starting in 2018. Second, we'll be adding new, targeted wellness solutions that support you in today's fast-paced, innovation-ready workplace. With this change, you'll benefit from the incentive dollars no matter how you're choosing to get and stay healthy.

We're still going to offer health incentives through March 31, 2017, and you can earn the same amount of incentives as last year during that time. After that, you can no longer earn health incentives.

We will continue to offer solutions that aren't readily available in the marketplace like free health screenings and health coaching. We're also excited to be launching the first of our targeted wellness solutions in 2017. This new offering will improve your focus and creativity as well as your ability to manage stress, so you can be more productive and attentive at work and home. (Learn more on page 17.)



Other benefits coming in 2017!

- If you have a **child with special needs**, we have a new program coming to support you in your efforts to help your child reach his or her full potential.
- If you have an **adult loved one who needs in-home care**, you'll have a new resource to help you find an ongoing, quality caregiver who is a great match for your and your family's needs.

.....
Check out the Cisco Benefits Every Step insert in the front pocket of this guide for more about new solutions and great benefits you have today.



Medical Plan Options

For 2017, you have three types of medical plans to choose from.

One nationwide plan with a Health Savings Account

Health Plus Savings Plan (HPSP)

One nationwide plan with a low deductible

PPO

Two regional HMO plans

Kaiser Permanente
(CA and GA)
Harvard Pilgrim Health Care
(CT, MA, ME, NH, RI)

What to think about when choosing a medical plan

- ☒ Which providers can you and your family members see?
- ☒ How much will you pay from your paycheck annually?
- ☒ How much will you pay when you need care?
- ☒ What's the most you'll pay for care in a year?
- ☒ Does the plan help you save for future healthcare expenses?

Get a second opinion when you need it

No matter how much you like your doctor, a second opinion would bring you peace of mind, right? Before a major medical decision, take advantage of the opportunity to get a **free, independent medical opinion** from a recognized physician in the specialty you need. You can use this program whether you're enrolled in a Cisco medical plan or not. Your spouse/domestic partner, children, parents, and in-laws can use this program, too.

Get expert help today by calling Advance Medical at 866 296-3484 from within the U.S. or 001 617 236-0122 from outside the U.S. (collect calls are accepted).



Health Plus Savings Plan

The Health Plus Savings Plan (HPSP) offers low paycheck contributions and money from Cisco in a Health Savings Account (HSA). With the HSA, you get tax savings now and in the future.

Features

- An HSA with a contribution from Cisco (you can contribute, too)
- Low paycheck contributions
- High deductible
- You can also have a Limited Purpose Flexible Spending Account (see page 7)

High-Deductible Medical Insurance

The HPSP uses the same doctors and hospitals as the PPO (UnitedHealthcare or Cigna) and covers the same services. The HPSP has a higher deductible than the PPO, but the money Cisco puts in your HSA each year can be used to help pay your deductible. You can also add your own money, free of federal taxes. The HPSP has lower paycheck contributions than the PPO.

Health Savings Account (HSA)

Unlike the PPO, the HPSP offers distinct tax and long-term saving advantages. When you enroll, an HSA will automatically be opened in your name and Cisco will make a contribution to your account. Use the money in your HSA to pay for eligible medical, prescription drug, dental, and vision expenses for you and your tax dependents.

Money in your HSA

If you enroll in the HPSP, Cisco puts money in your HSA in mid-January to help offset the plan's deductible. The amount you get depends on whether you cover at least one dependent.

\$500
Employee Only

\$750
You + Dependent(s)

Want more money in your HSA?

1. **ADD** your own money pre-tax up to IRS maximums (\$3,400 for an individual or \$6,750 for a family, plus an extra \$1,000 if you're 55 or older). This maximum includes the HSA contribution from Cisco.
2. **EARN** health incentives for completing wellness activities by March 31, 2017. (See page 16.)

Understanding HSA eligibility

There are some important IRS rules that govern whether you can contribute to an HSA. Most employees qualify, but you could be ineligible if you're covered by another medical plan that isn't a high-deductible plan or if your spouse has a Health Care FSA. If you have questions, see the Cisco Eligibility and Enrollment Summary Plan Description at usbenefitsportal.cisco.com or call HR Support at 866 282-3866 or 408 526-5999, option 4.

Why choose a medical plan with an HSA?

- 1 The account belongs to you and is portable, meaning it's yours to keep.
- 2 Cisco contributes money to your HSA that you can use for eligible medical, prescription drug, dental, and vision expenses now or in the future for you and your tax dependents.
- 3 You can add your own pre-tax money to your HSA.¹
- 4 You can invest your HSA balance above \$1,000 to help grow your savings tax-free over time.¹
- 5 You won't pay taxes on any HSA earnings or on withdrawals for eligible healthcare expenses.
- 6 Remember, you can save your HSA money for expenses in retirement. Healthcare may be one of your biggest expenses then, and a substantial HSA balance can really help. After age 65, you can also use the money in your HSA for non-healthcare related expenses, but you'll pay tax.

¹ You will not pay federal income taxes on contributions, earnings, or withdrawals for eligible healthcare expenses. Some states, including California, New Jersey, and Alabama, apply state income taxes to all HSA contributions. Currently, New Hampshire and Tennessee also tax earnings in your HSA.

Prescription drugs in the HPSP

In the HPSP, you pay the full CVS/caremark discounted cost of prescription drugs until you meet the annual deductible. That means you could be surprised by the cost if you're prescribed a new medication or if you're used to paying only a portion of the cost under a different plan. But there are ways to manage your expenses:

- Ask your doctor or pharmacist for generics and if a less expensive alternative drug is available.
- Consider using Cisco's annual contribution to your HSA to help pay for large prescription drug expenses. If you don't have enough in your HSA to cover the cost, you can pay out of pocket and reimburse yourself from your HSA as your balance grows. You'll be saving on taxes by paying through your HSA.
- Visit caremark.com/cisco or download the CVS Caremark app to access your personal prescription drug cost history, cost saving tips, suggestions for lower cost alternatives, and more.

Remember, your costs (prescriptions and medical care) help to meet the plan's out-of-pocket maximum. If you meet the maximum, you'll pay less overall in the HPSP than in the PPO.

Save with a Limited Purpose Flexible Spending Account

If you choose the HPSP, you can set aside even more money tax-free by enrolling in a Limited Purpose Flexible Spending Account (FSA). You can contribute up to \$2,550 pre-tax each calendar year to pay for eligible out-of-pocket **dental and vision expenses** that you or your dependents incur.¹ While it's true you can use your HSA for these same types of expenses, you may want to use your Limited Purpose FSA for planned expenses (like orthodontia), so you can save your HSA money for future expenses.

Up to \$500 in unspent Limited Purpose FSA funds will carry over to the next year. (You forfeit any money above \$500 that you don't use.) Remember to keep any carryover from 2016 in mind when choosing how much to contribute to a 2017 FSA. Any 2016 carryover funds will be available to you on January 1. You can find a full list of eligible FSA expenses at myspendingaccount.adp.com/cisco. For more information about FSAs, see Publication 502 on irs.gov.

When you're making your elections, you may also want to enroll or re-enroll in a Dependent Day Care FSA.

¹ Eligible dependents include your spouse, tax dependents, and children under 26. In some instances, you may be able to use FSA funds for individuals not on this list. Please refer to IRS Publication 969 or your tax consultant.

PPO Plan

If predictable costs at the time of care are important so you can manage your cash flow early in the year, you may want to consider the PPO. With the PPO, you pay more out of your paycheck than for the HPSP, but the plan has a low deductible and starts sharing costs with you sooner. However, most Cisco employees would save money overall by switching to the HPSP.

Medical Insurance

The PPO uses the same networks as the HPSP (UnitedHealthcare or Cigna) and covers the same services. With the PPO, you get a lower deductible and more predictable prescription drug pricing. But paycheck contributions and coinsurance for some services are higher.

Health Incentive Account (HIA)

When you enroll in the PPO, Cisco sets up an HIA for you. Any health incentives you earn go into this account to automatically pay for in-network medical and prescription drug expenses.

If your HIA is empty, you'll pay the bill. But if you earn more incentives, you can file a claim and be reimbursed from your HIA.

Any funds left at the end of the calendar year will roll over to the next year as long as you're enrolled in the Cisco PPO plan.

Features

- High paycheck contributions
- Low deductible
- Copays for generic drugs
- You can have a Health Care Flexible Spending Account

Remember: The HIA is not a long-term savings vehicle. It's owned by Cisco, which means you can't take the funds with you if you enroll in another medical plan or leave Cisco.

Regional HMO Plans

Where available, regional HMO plans are a great choice if you want predictable costs and a coordinated care experience. These plans only pay a benefit if you use network providers, except in the case of an emergency.

California or Georgia:

Kaiser Permanente

Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island:

Harvard Pilgrim Health Care

Features

- High paycheck contributions (Kaiser GA and Harvard Pilgrim); low paycheck contributions (Kaiser CA)
- Low or no deductible
- Copays for all or most services and prescriptions
- You can have a Health Care Flexible Spending Account

These plans offer some unique advantages when compared to the other medical plan options, including:

- 1 A flat copay for all services (Kaiser) or most services (Harvard Pilgrim).** If you like to know exactly what you're going to pay for care, a regional HMO may be the plan for you. You'll pay \$0 for preventive care and only a \$20 copay for office visits. If you're having a baby, you'll pay very little for your office visits and delivery.
- 2 A flat copay for prescription drugs.** If you need prescription drugs, you'll pay a flat copay with no deductible. Generic medications are as little as \$10 for a 30-day supply for Kaiser GA and Harvard Pilgrim. In Kaiser CA, \$10 will get you up to a 100-day supply.
- 3 Coordinated care between doctors and specialists.** If you need to see a specialist, your primary care doctor will help make sure you see the right doctor at the right time.
- 4 No deductible for the Kaiser Permanente plans.** You never pay the full cost of care or prescription drugs in these plans.

NEW! If you live in Santa Cruz County in California, you'll have options for Kaiser care in your community for 2017. Starting January 1, Kaiser Permanente will have new medical offices in Santa Cruz, Scotts Valley, and Watsonville, offering primary care, select specialty services, laboratory, pharmacy, radiology, and telemedicine.

PPO AND REGIONAL HMO PLANS

Save with a Health Care Flexible Spending Account

If you choose either the PPO or a regional HMO, you can set aside money tax-free with a Health Care Flexible Spending Account (FSA). You can contribute up to \$2,550 pre-tax each calendar year to pay for eligible out-of-pocket medical, prescription drug, dental, and vision expenses that you or your dependents incur.¹ If you're enrolled in the PPO, keep in mind that any money in your Health Incentive Account will be used automatically to pay expenses first.

Up to \$500 in unspent Health Care FSA funds will carry over to the next year. (You forfeit any money above \$500 that you don't use.) Remember to keep any carryover from 2016 in mind when choosing how much to contribute to a 2017 FSA. Any 2016 carryover funds will be available to you on January 1. You can find a full list of eligible FSA expenses at myspendingaccount.adp.com/cisco. For more information about FSAs, see Publication 502 on [irs.gov](https://www.irs.gov).

When you're making your elections, you may also want to enroll or re-enroll in a Dependent Day Care FSA.

¹ Eligible dependents include your spouse, tax dependents, and children under 26. In some instances, you may be able to use FSA funds for individuals not on this list. Please refer to IRS Publication 969 or your tax consultant.




Knowing is better than guessing.

You want to be in the medical plan that works best for you and your family. We want to help.

You answer a few simple questions. Our tool recommends the Cisco medical plan that may be right for you.

Visit medicalplanselection.com
from October 17–November 11



2017 Paycheck Contributions

Here's what you'll pay each paycheck to be enrolled in a Cisco medical plan.¹ If you choose to cover a spouse/domestic partner who has access to other employer-provided coverage, you'll pay an additional \$46.15 per paycheck.

	Employee Only	Employee and Children	Employee and Spouse/ Domestic Partner	Family
MEDICAL				
Health Plus Savings Plan (UHC or Cigna)	\$21.22	\$52.37	\$74.49	\$124.91
PPO (UHC or Cigna)	\$36.34	\$105.95	\$135.86	\$205.47
Kaiser Permanente HMO CA	\$14.47	\$36.53	\$57.40	\$98.50
Kaiser Permanente HMO GA	\$38.20	\$74.14	\$79.05	\$117.14
Harvard Pilgrim Health Care HMO	\$38.71	\$117.54	\$156.54	\$235.37
DENTAL				
MetLife Basic PPO	\$2.02	\$3.35	\$4.14	\$6.41
MetLife Comprehensive PPO	\$4.47	\$7.32	\$9.14	\$14.39
VISION (no change for 2017)				
VSP	\$1.05	\$4.57	\$4.67	\$7.68

¹ If you work 20 to 29 hours per week, your contributions will be higher. You can find them at usbenefitsportal.cisco.com.



Least and Most You'll Pay

There's a lot to consider when you're choosing a medical plan—like which doctors are in the plan and which tax-advantaged accounts you can have. Cost is also an important factor. That's why we've calculated how much you'll pay in each plan if you need only preventive care or if you need a lot of care and meet the out-of-pocket maximum. These charts assume that you get all your care in network.

P.S.

We've done the math for employee only and family coverage. You can do the same for other coverage levels. To get your annual paycheck contributions, multiply the paycheck contributions on page 11 by 26.

If you need only preventive care' ...	Health Plus Savings Plan		PPO		Kaiser CA		Kaiser GA		Harvard Pilgrim	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Annual amount you pay from your paycheck ²	\$552	\$3,248	\$945	\$5,342	\$376	\$2,561	\$993	\$3,046	\$1,006	\$6,120
Cisco annual Health Savings Account contribution	- \$500	- \$750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Most you pay for the plan	\$52	\$2,498	\$945	\$5,342	\$376	\$2,561	\$993	\$3,046	\$1,006	\$6,120

If you use a lot of care' ...	Health Plus Savings Plan		PPO		Kaiser CA		Kaiser GA		Harvard Pilgrim	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Annual amount you pay from your paycheck ²	\$552	\$3,248	\$945	\$5,342	\$376	\$2,561	\$993	\$3,046	\$1,006	\$6,120
Out-of-pocket maximum ³	+ \$3,000	+ \$4,500	+ \$2,800	+ \$5,600	+ \$1,500	+ \$3,000	+ \$1,500	+ \$3,000	+ \$1,500	+ \$3,000
Cisco annual Health Savings Account contribution	- \$500	- \$750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Most you pay for the plan	\$3,052	\$6,998	\$3,745	\$10,942	\$1,876	\$5,561	\$2,493	\$6,046	\$2,506	\$9,120

¹ In-network preventive care is 100% covered. This model does not take earned health incentives into account.

² If you choose to cover a spouse/domestic partner who has access to other employer-provided medical coverage, you will pay an additional \$46.15 per paycheck.

³ This number is the most you'll pay in a year for eligible plan expenses, and includes your deductible. In the HPSP, once the family out-of-pocket maximum is met, the plan pays 100% for all covered family members. In the PPO, once one covered family member meets the individual out-of-pocket maximum, the plan pays 100% for that person, but the family is still subject to the family out-of-pocket maximum.



What You Pay for Care

Here's what you'll pay when you receive care. And, don't forget to factor in your paycheck contributions.

	PPO		Health Plus Savings Plan		Kaiser Permanente (CA and GA)	Harvard Pilgrim Health Care (CT, MA, ME, NH, and RI)
	In-network	Out-of-network ¹	In-network	Out-of-network ¹		
Calendar-year deductible	\$400 individual \$800 family	\$800 individual \$1,600 family	\$2,000 individual \$3,000 family	\$3,000 individual \$4,500 family	\$0	\$500 individual \$1,000 family
Annual out-of-pocket maximum (including deductible)	\$2,800 individual \$5,600 family	\$5,600 individual \$11,200 family	\$3,000 individual \$4,500 family	\$4,000 individual \$6,000 family	\$1,500 individual \$3,000 family	\$1,500 individual \$3,000 family
Related accounts	<ul style="list-style-type: none">Health Incentive AccountHealth Care Flexible Spending Account		<ul style="list-style-type: none">Health Savings AccountLimited Purpose Flexible Spending Account		Health Care Flexible Spending Account	Health Care Flexible Spending Account
Preventive care²	\$0	40% after deductible	\$0	30% after deductible	\$0	\$0
Office visit	20% after deductible	40% after deductible	10% after deductible	30% after deductible	\$20 copay	\$20 copay
Lab, X-ray, or imaging	20% after deductible	40% after deductible	10% after deductible	30% after deductible	\$0	\$0 after deductible
Inpatient hospital/ emergency care	10% after deductible	30%/10% after deductible	10% after deductible	30%/10% after deductible	\$150; \$35 copay for emergency care, waived if admitted	\$0 after deductible; \$50 copay per emergency room visit after deductible, waived if admitted
Prescription drugs	Generic: \$5 up to 30-day supply; \$10 up to 90-day supply ³ (mail order or CVS pharmacy) Preferred brand: 20% up to 30-day supply (min \$25, max \$50) 20% up to 90-day supply ^{3,4} (min \$50, max \$100, mail order or CVS pharmacy) Non-preferred brand: 40% up to 30-day supply (min \$50, max \$75) 40% up to 90-day supply ^{3,4} (min \$100, max \$150, mail order or CVS pharmacy)	30% no deductible	10% after deductible	30% after deductible	Generic CA: \$10 up to 100-day supply Generic GA: \$10 up to 30-day supply (Kaiser) \$20 up to 30-day supply (other network; first fill only) \$20 up to 90-day supply (mail order) Brand CA: \$30 up to 100-day supply Brand GA: \$30 up to 30-day supply (Kaiser) \$40 up to 30-day supply (other network; first fill only) \$60 up to 90-day supply (mail order)	Generic/Tier 1: \$10 up to 30-day supply \$20 up to 90-day supply (mail order) Preferred brand/Tier 2: \$30 up to 30-day supply \$60 up to 90-day supply (mail order) Non-preferred brand/Tier 3: \$50 up to 30-day supply; \$150 maintenance drugs only, up to a 90-day supply (mail order)
Maternity² (including pre/postnatal care and delivery)	Inpatient delivery: 10% after deductible Other pre/postnatal care: 20% after deductible	Inpatient delivery: 30% after deductible Other pre/postnatal care: 40% after deductible	10% after deductible	30% after deductible	Initial diagnosis: \$15 copay (CA), \$20 copay (GA) Delivery: \$150 copay	Initial diagnosis: \$0 Delivery: \$0 after deductible
Behavioral health	Inpatient: 10% after deductible Outpatient: 20% after deductible	30% after deductible	10% after deductible	30% after deductible	Inpatient: \$150 copay Outpatient or medication management: \$20 copay	Inpatient: \$0 after deductible Outpatient or medication management: \$20 copay
Chiropractic and acupuncture	20% after deductible	40% after deductible	10% after deductible	30% after deductible	CA: \$15 copay (20 acupuncture and chiropractic visits combined are covered per calendar year.) GA: \$20 copay (20 chiropractic visits are covered; acupuncture is not covered.)	\$20 copay (The plan covers up to \$500 of chiropractic care and up to 20 acupuncture visits per calendar year.)
	25 acupuncture and 25 chiropractic visits are covered per calendar year, subject to deductible and coinsurance. Unlimited visits at the LifeConnections Health Center (San Jose or RTP campus).					

¹ For out-of-network care, you pay any amounts that exceed the reasonable and customary (R&C) charges—the portion of the amount charged by a healthcare provider that the plan will consider for payment. For out-of-network prescriptions, a 30% coinsurance applies, after deductible for the HPSP and no deductible for the PPO.

² Covered preventive services include certain services recommended by the U.S. Preventive Services Task Force. Some prenatal care is covered 100% as preventive.







³ The third time you fill a prescription for a long-term medication, you will pay double the coinsurance amount unless you use the mail-order service or pick up a 90-day supply at a CVS retail pharmacy or the LifeConnections Pharmacy in San Jose.

⁴ If you choose a brand drug when an exact FDA-approved generic equivalent is available, you will pay the tier maximum plus the difference in cost between the drug you've chosen and the generic equivalent—unless the doctor wrote "dispense as written" on your prescription.

Your well-being matters. You try hard every day to be your best at work and at home. Cisco provides a number of programs to support you on your path. Just like last year, we'll reward you with health incentives for making efforts in certain areas. But this year, you'll have to earn your incentives from **October 1, 2016-March 31, 2017**. After that, we will not be offering health incentives. We'll be reinvesting those dollars to address paycheck contribution increases for medical plans starting in 2018. We'll also continue to offer targeted programs that are not readily available to consumers like personal health or money coaching and our new resilience program coming in 2017.


Focus on your physical and mental health

I want to ...

Know my health numbers	Get fit and lose weight	Get expert help	Be resilient
<ul style="list-style-type: none"> Health screening  Compass™ health assessment RedBrick Next-Steps Consult  LifeConnections Health Center (select locations) 	<ul style="list-style-type: none"> Health coaching  RedBrick Track™  RedBrick Journeys®  Community fitness events  Onsite fitness center (select locations) 	<ul style="list-style-type: none"> Health Advisor Program  Expert Medical Opinion Program 	<ul style="list-style-type: none"> Health Coaching  COMING IN 2017! New resilience program

visit usbenefitsportal.cisco.com or MyRedBrick.com/Cisco to get started!

Don't miss your opportunity to earn health incentives

You can earn health incentives for every program with a . Remember, you'll need to earn your incentives by **March 31, 2017**. The amount you can earn depends on your medical plan.¹

	HPSP	PPO	Kaiser and Harvard Pilgrim
You can earn ...	Up to \$800	Up to \$800	Up to \$300
Spouses/domestic partners can earn ² ...	Up to \$400	Up to \$400	Up to \$200
Incentives are deposited into ...	Your Health Savings Account	Your Health Incentive Account	Your paycheck as taxable income

¹ Incentives earned between October 1 and December 31, 2016, will be deposited in 2017, based on medical plan elections effective January 1, 2017.
² Cisco employees covered under a Cisco medical plan as the spouse/domestic partner of another employee can earn the employee health incentive maximum.

Focus on your financial fitness

I want to ...

Save for college and manage student loans	Manage my finances	Protect my money
<ul style="list-style-type: none"> College Coach 	<ul style="list-style-type: none"> NEW! My Secure Advantage Money Coach Fidelity (for retirement income planning) 	<ul style="list-style-type: none"> Will and estate planning Identity theft protection

Visit financialwellnessatcisco.com to explore resources relevant to you!

COMING IN 2017!

We're all trying to do more, faster. We can teach our brains to respond to the world's increasing demands for change, speed to solution, and innovation. Our new, free program will help you reduce stress and cultivate focus and awareness to increase your performance and effectiveness. All of which can lead to better days at work and better evenings at home. You can engage independently or with Cisco co-workers. Be on the lookout for more information.





How To Enroll or Make Changes

1 DETERMINE what you need

Is it time to update or change your benefit elections?

Take action if:

- You need to make any changes to your current benefits or covered dependents.
- You want to put money into a Health Care, Limited Purpose, or Dependent Day Care Flexible Spending Account in 2017. (Your current elections won't continue into next year.)
- You'll be in the HPSP and want money from your paycheck deposited into your Health Savings Account starting in January 2017. (Your current elections won't continue into next year.)
- You need to change your Working Spouse/Domestic Partner Surcharge election because your spouse/domestic partner is gaining or losing access to medical coverage through his or her employer for 2017.

There are lots of tools and resources available to help you choose the right benefits.

Visit usbenefitsportal.cisco.com:

- **To register for a Benefits Session via WebEx.** Hear from Cisco Benefits experts about your medical plan options for 2017 and all the great benefits available to you year-round.
- **For help choosing a medical plan.** Answer a few simple questions and our award-winning Medical Plan Selection Tool will recommend a medical plan for you. (Spouses/domestic partners visit medicalplanselection.com.)
- **To find plan information.** Look up reference information, FAQs, and more. Get Summaries of Benefits and Coverage (SBCs) by clicking the Help & Resources menu or request free paper copies by contacting HR Support.

3 ENROLL before the deadline

If you want to make changes or enroll, you must do so at usbenefitsportal.cisco.com during 2017 Benefits Enrollment: **October 17–November 11.**

You can enroll yourself, as well as:¹

- Your spouse/domestic partner²
- Children under age 26, if they are your or your domestic partner's natural, legally adopted, or foster children, stepchildren, or children for whom you or your domestic partner have court-appointed guardianship
- Children of any age, if they are physically or mentally unable to care for themselves, if the disability occurred while covered by the Cisco plan prior to age 26

Important: Please check the Social Security numbers for each of your covered dependents. You can review and update these numbers at usbenefitsportal.cisco.com by clicking Review or Update Dependents in the "I Want To" section or by calling HR Support.

Your benefits take effect **January 1, 2017.**³ During the year, you can make changes—including adding or removing a dependent—only if you have a qualified life event, such as a birth, adoption, marriage, or divorce.

¹ For more details, please refer to the Cisco Eligibility and Enrollment Summary Plan Description (SPD) available on the U.S. Benefits portal.

² Please note that Cisco currently provides a tax gross-up for the after-tax cost of same-sex domestic partner coverage, making it financially equivalent to pre-tax coverage.

³ New coverage for life insurance or the Long-Term Disability Buy-Up begins once Evidence of Insurability (EOI) is approved.



Need Help?

Contact **HR Support.**



Chat with a Benefits Specialist at usbenefitsportal.cisco.com.



Open a request at gbsee-hrsupport.cisco.com.



Call **866 282-3866** or **408 526-5999**, option 4.

Benefits Specialists are available from 6 a.m. to 6 p.m. Pacific Time on all business days.

We're here for you! If you need help understanding your medical plan options, enrolling in benefits, or making a change, get in touch!

@

Contacts

During the year, you may want to contact some of our benefit administrators. Here’s a quick list. You can find more benefits contact information in your Cisco Benefits Every Step insert and at **usbenefitsportal.cisco.com**.

	Provider	Telephone	Website and App
Medical plans	Cigna HPSP or PPO members	800 794-5043 for member services and Nurse Line	mycigna.com myCigna app
	UnitedHealthcare (UHC) HPSP or PPO members	800 875-8307 for members services and Nurse Line	myuhc.com Health4Me app
	Harvard Pilgrim Health Care Medical and prescription drugs for Harvard Pilgrim members	888 333-4742	harvardpilgrim.org HPHConnect app
	Kaiser Permanente Medical and prescription drugs for Kaiser members	CA: 800 464-4000 for member services 800 967 4677 for 24- hour health information GA: 888 865-5813 for member services 800 611-1811 for 24- hour health information	kp.org Kaiser Permanente app
Prescription drugs	CVS/caremark HPSP and PPO members	877 411-8164	caremark.com/cisco CVS Caremark app
Health Savings Account	HealthEquity HPSP members	866 346-5800	healthequity.com/ed/cisco HealthEquity Mobile app
Dental plans	MetLife Group number: 85436	888 235-2038	metlife.com/mybenefits MetLife US Mobile app
Vision plan	VSP Member ID: Add zeros to the beginning of your Cisco employee ID until you have a total of nine digits	800 877-7195	vsp.com
Flexible Spending Accounts	ADP	888 557-3156	myspendingaccount.adp.com/ cisco
Expert Medical Opinion Program	Advance Medical	866 296-3484	usbenefitsportal.cisco.com Email: cisco_emo@advance-medical.com
Employee Assistance Program (EAP)	OptumHealth Behavioral Solutions	800 718-8435	liveandworkwell.com Access code: cisco

	Provider	Telephone	Website and App
Wellness	RedBrick Health	855 420-4498	usbenefitsportal.cisco.com or MyRedBrick.com/Cisco RedBrick Health app
Income protection	MetLife Basic, Supplemental, and Dependent Life Insurance	Claims: 800 638-6420, option 2 Portability: 866 492-6983 Conversions: 800 287-6720	metlife.com/mybenefits
	HR Support Leaves of absence, short- and long-term disability, and workers’ compensation	866 282-3866 or 408 526-5999, option 5	usbenefitsportal.cisco.com MetLife US app (for long-term disability claims)
	Aflac Critical Illness Insurance	866 849-0014	usbenefitsportal.cisco.com
Retirement	Fidelity Investments Cisco 401(k) Plan	866 594-4015 800 610-4015 (TDD)	usbenefitsportal.cisco.com or Cisco401kPlan.com
Other benefits	Hyatt Legal Plans Will preparation	800 821-6400 Group number: 85436	N/A
	Employee Discount Program	N/A	perksatwork.com
	Experian® Identity theft protection	888 451-6560	usbenefitsportal.cisco.com

This guide highlights certain components of the Cisco Systems, Inc. U.S. Benefits Plan, but it is only an overview. This guide does not take the place of the official plan documents, which are the final authority on plan provisions used to determine how and when benefits are paid. This guide is a tool for you to use, but you should consult the plan documents, Summary Plan Descriptions (SPDs), and any Evidence of Coverage or Certificates of Coverage and their related insurance policies or contracts, for any benefits described in this guide. The 2017 SPD will be available on the U.S. Benefits portal at usbenefitsportal.cisco.com no later than February 28, 2017. Cisco Systems, Inc. reserves the right to change, amend, suspend, withdraw, or terminate any or all of the plans, in whole or in part, at any time. Further, neither the plans nor this guide are an employment contract. They do not guarantee you the right to continued employment at Cisco Systems, Inc. Notwithstanding the foregoing, this guide serves as the summary of material modifications to the SPDs. Please read this guide and keep it with your other Plan materials, including SPDs.

Some benefits emails will come from Cisco’s benefits administration partner, Xerox (HR_Support-Benefits@Cisco). Employees should add Cisco_HR_Support@Xerox.com to their safe senders list.

