

## Making Smart Choices

Cintas is proud to offer a comprehensive benefits program to eligible partners. Learn about the tools and resources available to help you make the best benefits elections for you and your family.

### HEALTH AND INSURANCE RESOURCES

PartnerConnect is home to powerful tools that can help you make your benefits elections with confidence.

- 1. Compare Your Medical Plan Options** – When you click **Enroll In Your New Hire Benefits** in PartnerConnect, you can use the Compare Your Medical Expenses tool to compare your benefit options.
- 2. Estimate and Compare Medical Expenses by Plan Option** – When you click **Enroll In Your New Hire Benefits** in PartnerConnect, you can use the Estimate Your Medical Expenses tool during the medical enrollment process to estimate your potential medical expenses by plan option. After answering questions about yourself and your eligible dependents, you can compare the premiums and potential out-of-pocket expenses associated with each medical plan option based on the information you provide.
- 3. Find General Information about Cintas Benefits** – Visit [mycintasbenefits.com](http://mycintasbenefits.com) anytime (no password required) to find descriptions of your benefits, helpful videos and resources, along with contact information for your benefit providers. Timely benefits news is highlighted on the home page of the site.



Cintas' medical and prescription drug coverage is self-insured. In other words, any part of covered medical and prescription drug claims that are not paid by our partners are paid for by the company.

# WHICH MEDICAL PLAN SHOULD YOU CHOOSE?

Read the profiles to see how others decided.\*

## TIFFANI: 25 | SINGLE | PARTNER ONLY COVERAGE

### Her health situation:

- In good health and has no immediate health concerns
- She participates in a wellness exam once yearly
- She does not regularly take prescription medications

### Her financial situation:

- Doesn't want to pay for coverage that she does not need
- Has some savings to cover the deductible/out-of-pocket costs
- Saves money on her weekly medical deduction and puts the money saved in a Health Savings Account (HSA) for future, unplanned medical costs



**Her medical plan choice:** Tiffani chose the **Essential Plan**, which has the lowest weekly medical deduction. Since she completed both steps in the personal health evaluations, she has **no weekly medical deduction**. She only needs preventive care and does not require any specialty health care services. She puts the money she saves in weekly payroll deductions into a Health Savings Account (HSA) to cover eligible medical expenses when she needs it. This money is taken out of her paycheck, pre-tax and remaining funds in her HSA can be used to pay for future unexpected medical expenses to meet the higher deductible.

## ERIKA: 35 | MARRIED | PARTNER PLUS SPOUSE COVERAGE

### Her health situation:

- In good health overall
- She and her husband see a doctor three times a year; he suffers from seasonal allergies and takes prescription allergy medications

### Her financial situation:

- Doesn't want to pay for more coverage than she and her husband need
- Has enough in savings to meet the annual deductible and to cover any unexpected out-of-pocket medical costs



**Her medical plan choice:** Erika chose the **Core Value Plan** for herself and her husband because it features a low weekly payroll deduction and they have enough in savings to meet the annual deductible, if needed. She's decided to set aside pre-tax dollars in a Health Savings Account (HSA) to pay for eligible health care expenses. Any money remaining in her HSA rolls over from year to year and earns interest. Her account is building savings to cover future health care expenses.

## GARY: 49 | MARRIED WITH TWO CHILDREN | PARTNER PLUS FAMILY COVERAGE

### His health situation:

- Has high cholesterol and blood pressure
- Children have occasional illnesses, like ear infections and colds
- Family sees the doctor five to six times per year and receives several prescriptions

### His financial situation:

- Typically meets the family deductible each year but has never chosen a plan with a high deductible
- Has some savings to cover unexpected costs
- Doesn't want to pay too much out of his paycheck



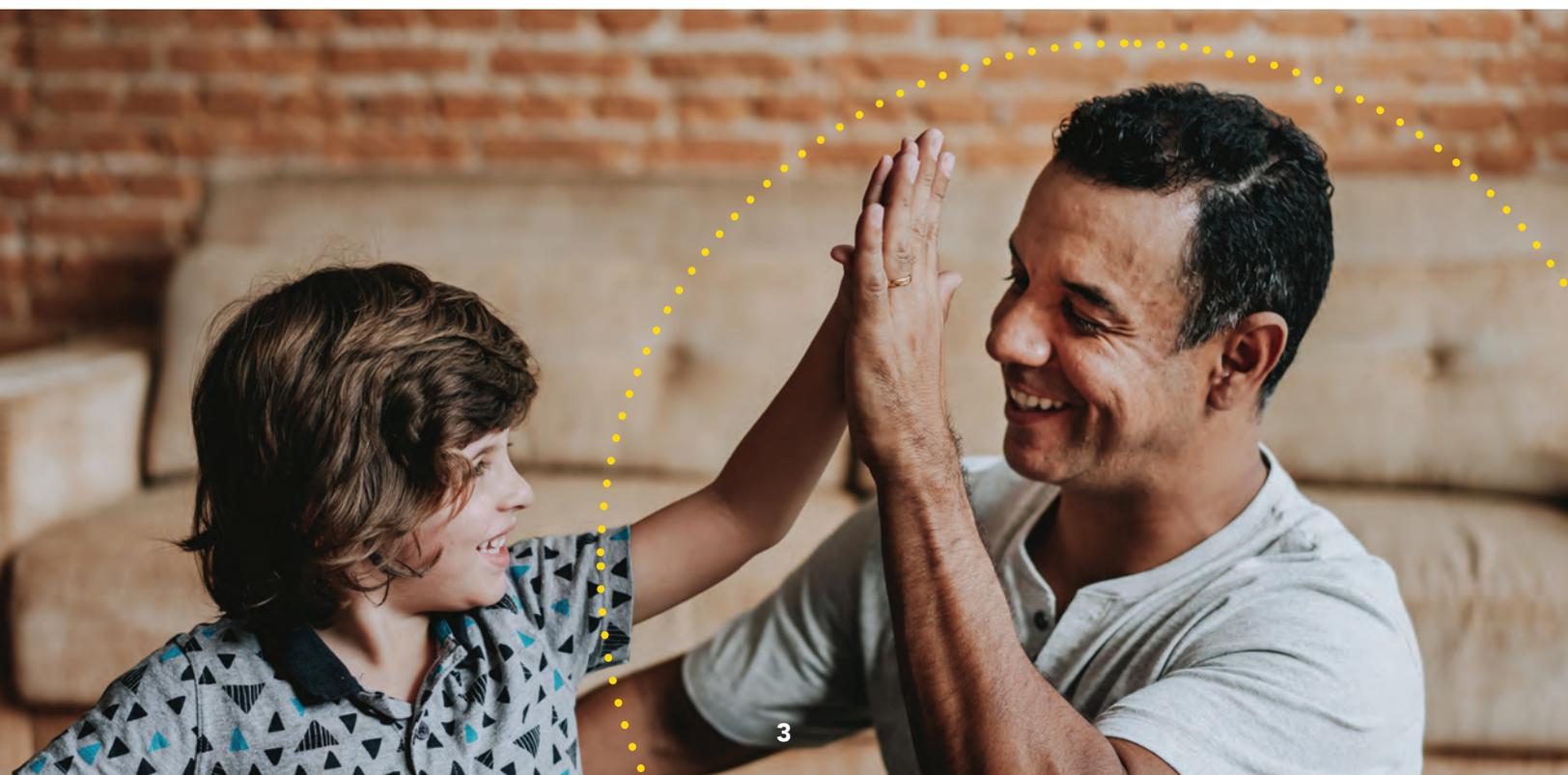
**His medical plan choice:** Gary chose the **Core Choice Plan**. Because his family uses health care fairly regularly, he considered the Basic PPO Plan. However, he felt more comfortable knowing that he has some savings to cover the slightly higher deductible and won't have the highest weekly paycheck deductions. He's also decided to set aside pre-tax dollars into a Health Savings Account (HSA) to pay for his out-of-pocket expenses, such as deductible and coinsurance.

\* These examples are for illustrative purposes only. To make a smart medical choice for you and your family, carefully review each option.

## MAXIMIZE YOUR HEALTH BENEFITS

Maintain your health and save money:

- **Preventive Care** – Many preventive care services are 100% covered – see your plan details for specific information. Stay healthy and reduce your medical expenses by taking advantage of the preventive care benefits. Routine physicals and other screening tests may help you catch a minor problem before it becomes dangerous to your health.
- **Over-the-Counter (OTC) Treatments** – Prescription drug costs vary a great deal and it's important to know how you can contain these costs. For an occasional minor ailment such as heartburn or allergies, call your doctor or pharmacist and ask if you can try an OTC treatment or generic medication first.
- **Urgent Care** – Urgent care centers and "Convenience Clinics" (located in grocery stores and pharmacies) are great alternatives to the emergency room. They provide quick, convenient care for health needs that aren't life-threatening but require immediate attention. Urgent care centers or "Convenience Clinics" are also less expensive than emergency room care. However, when a life-threatening situation arises, immediately call 911 or go to the nearest emergency room.
- **LiveHealth Online** – This benefit gives you access to live consultations with a doctor anytime and anywhere you have access to the internet and a video connection. It's like having a doctor's office at your fingertips – saving you the time you spend traveling to and waiting at the doctor's office or urgent care center. You get to choose the physician based on helpful physician profiles. You get immediate service. You don't even have to wait for a call-back. Setup and login are easy and fast. Plus, the cost is lower than visiting your doctor or an urgent care center. Visit [livehealthonline.com](https://livehealthonline.com) to learn more.
- **In-Network Providers** – You can quickly and easily find in-network doctors and hospitals online. Visit Anthem's website at [anthem.com](https://anthem.com) to access the online provider directory. Using an in-network provider could result in a lesser charge.
- **Virtual Second Opinion** – Talk with a medical expert about your condition to make sure you get the right information, diagnosis and treatment. This program is free if you are enrolled in a Cintas medical plan. Call **888.361.3944** Monday – Friday, 8 am to 8 pm CST.
- **Anthem Nurseline** – Anthem medical plan members have 24/7 access to registered nurses for any health-related questions/concerns. Call **800.700.9184**.
- **Hinge Health** – Partners and dependents over 18 who are enrolled in a Cintas medical plan can receive virtual physical therapy at no additional cost. Visit [hinge.health/cintas](https://hinge.health/cintas) to learn more or call **855.902.2777**.



## PARTNERS' PLAN RESOURCES

No matter your age, saving for retirement is an essential part of building a secure financial future. That's why Cintas automatically enrolls all partners in the Partners' Plan 401(k) after three months of service. At that time, 3% of your eligible pay will be deducted on a before-tax basis from each paycheck and invested entirely in the Target Date Fund that is designed for someone your age.

Align your savings strategy with your long-term dreams by using innovative tools that can help you manage your Partners' Plan account. Tools are available in the Savings & Retirement tab on PartnerConnect under Tools and Calculator.

- **Impact on Paycheck** – This tool shows you how enrolling in and contributing to the Partners' Plan 401(k) at different percentages can affect the size of your paycheck.
- **Budget to Save More** – Learn the impact that saving in the Partners' Plan 401(k) will have on your paycheck.
- **Power of Compound Interest** – Your interest can earn its own interest over time, which helps grow your account. See how you could benefit from compound interest.
- **Evaluate Your Savings Strategy** – Are you on track to meet your retirement needs?
- **Before Tax Versus Roth Saving** – Your contributions can be made on a pre-tax or Roth basis. See which is right for you.

## MAXIMIZE YOUR SAVINGS

Begin saving now for your future:

- **Save Tax Dollars** – When you participate in the Partners' Plan 401(k), your contributions are taken from your pay on either a pre-tax or Roth (after-tax) basis. If you choose the pre-tax option, you save upfront because you don't pay taxes on your contributions when they are made (you'll pay taxes when you withdraw funds). Whereas, if you choose the Roth option, you can save money later because you don't have to pay taxes when you withdraw funds, if you meet certain requirements.
- **Receive Company-Matching Contributions** – Cintas encourages you to save in the Partners' Plan 401(k) by matching a certain percentage of your contributions. The amount of the match is determined at the end of each fiscal year. If you don't contribute to the plan, you're passing up the opportunity to receive company matching contributions – contributions that can help you reach your savings goals faster.



### LEARN MORE

Visit [mycintasbenefits.com](https://mycintasbenefits.com) >  
**MY FUTURE > CINTAS PARTNERS' PLAN**  
to watch a video to learn how the Cintas  
Partners' Plan helps grow your savings.