

BENEFITS GUIDE

This guide provides information about
2016/2017 benefit options
 for exempt & full-time non-exempt associates

This guide summarizes the benefit plans in general terms only. Plan documents and summary plan descriptions determine the plan provisions. You should go to www.staples.com/benefits or contact the vendors directly for more information.



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Eligibility

Exempt and full-time non-exempt associates are eligible for the benefits described in this guide.

Your medical, dental, vision, life insurance, FSA and AD&D coverage begins on July 1, 2016 (if you make your election during the annual open enrollment period) or:

- For non-exempt associates – the first of the month following 60 days of your hire date, provided you make your elections within 45 days of your hire date
- For exempt associates – the first of the month following 30 days of your hire date, provided you make your elections within 20 days for your hire date.

You are eligible to participate in **Staples 401(k)** plan the first of the month following 60 days of service as long as you are 21. You are eligible to enroll in the **Staples Employee Stock Purchase Plan (ESPP)** during the May or November Open Enrollment periods (effective January and July) once you have completed 90 days of service.

If you change status

If you change from part-time to full-time status, your coverage will be effective the same day as your status change and you will have 20 days to make your elections.

Dependents

You may elect medical, dental, vision, life insurance and accidental death and dismemberment (AD&D) coverage for your dependents as well. Eligible dependents include:

- Your legal spouse
- Children under age 26 and
- Children age 26 and older who are not able to care for themselves due to a physical or mental disability

Note that you will be asked to provide documents to prove that the family members you enrolled are eligible (e.g., marriage certificate, birth certificate) after enrolling dependents.



Note about Dependents

- The IRS requires us to provide Social Security numbers for all dependents covered by a Staples medical plan. Your dependent may be assessed a federal penalty for not having medical insurance if the IRS cannot accurately determine who is covered. Make sure you provide correct Social Security numbers when you enroll.

Enrolling/Changing Your Coverage

Enrolling

To be covered under the medical, dental, vision, disability, life, AD&D or legal services plans, or to make an annual FSA or HSA election, you must enroll during the annual open enrollment period or when you are first eligible. Any coverage you elect for your dependents begins when yours does, unless you enroll them at a later date due to a qualifying life event.

How to Enroll

1. Visit [Associate Connection](#)
2. Enter your 7-digit Employee Number and password
3. Click "Benefits Enrollment" and click "Select" to see your current choices
4. Click "Edit" next to each benefit option to enter your 2016/2017 elections
5. When you are done, click "Submit" at the bottom of the screen
6. Do a final review of your elections and click "Submit" again
7. When you see the message "**Your enrollment is complete**", your elections have been saved
8. Print out your confirmation page for future reference
9. You can log out or click the link to go to Staples Health Connection powered by [WebMD](#) to start earning Wellness Rewards

For enrollment assistance, contact HR Services by calling 1-888-490-4747 or submitting an eHelpDesk Ticket.

Changing Your Coverage during the Year

You may only change your medical, dental or vision coverage or your participation in the Health Care or Dependent Daycare FSAs if you have a qualifying life event due to the gain/loss of coverage, change in employment status (e.g., to part-time), marriage, divorce, birth/adoption or death. You have 30 days from the date of the event to make a change (60 days for a birth or adoption). Complete a Benefit Change Form (available at www.staples.com/benefits) and submit it to HR Services to change your coverage.



For more information

- Visit www.staples.com/benefits from any computer, smartphone or tablet for additional plan details.
- View on demand information sessions with our vendors to learn about plan details – Just click on "On Demand Benefits Information Sessions" under tools on www.staples.com/benefits

Your Benefits At-a-Glance

You have the following benefit options available. Visit www.staples.com/benefits for more information about each plan.

PLAN/BENEFITS	
Medical	<ul style="list-style-type: none"> • Health Savings Account (HSA) Plan* • Health Reimbursement Arrangement (HRA) Plan* • Kaiser HMO (in California and Colorado)
Wellness Rewards and Resources	<ul style="list-style-type: none"> • The Staples Wellness Rewards Program - earn a discount off of your medical premium and additional funding in your HSA or HRA • The Staples Health Connection, powered by WebMD • Fitness and Weight Loss Reimbursement (Cigna and UHC participants) • Weight Watchers Discounts
Dental	<ul style="list-style-type: none"> • Delta Dental Plan
Vision	<ul style="list-style-type: none"> • EyeMed Vision Plan
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> • Health Care Flexible Spending Account (FSA) - Contribute up to \$2,550 pre-tax • Dependent Daycare Flexible Spending Account (FSA) - Contribute up to \$5,000 pre-tax (or \$2,500 pre-tax if married but filing taxes separately)
Healthcare Savings Account (HSA)	<ul style="list-style-type: none"> • Contribute up to \$3,350 pre-tax if you have single coverage and \$6,750 pre-tax if covering dependents (note that HSA account funds cannot be used for dependents that do not meet the IRS definition of tax dependents). Add an additional \$1,000 pre-tax if you are 55 or older. Note that any earned Wellness Rewards count towards these maximums.
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> • LifeScope EAP powered by E4 Health
Disability	<ul style="list-style-type: none"> • Short-term disability paid by Staples • Option to buy long-term disability
Life and Accidental Death Insurance	<ul style="list-style-type: none"> • Basic life: 1x base pay** rounded up to the nearest \$1,000 to a maximum of \$600,000 (paid by Staples) • Basic AD&D: an additional 1x your base pay** rounded up to the nearest \$1,000 to a maximum of \$1,300,000 (paid by Staples) • Option to buy supplemental life insurance and/or AD&D for yourself and your dependents.
Savings and Stock Plans	<ul style="list-style-type: none"> • 401(k) Savings Plan • Employee Stock Purchase Plan (ESPP)
Additional Discounts	<ul style="list-style-type: none"> • Associate Rewards • RealLifePerks - Discounts for thousands of online retailers • Adoption Assistance • Workplace Banking & Mortgage Programs • Associate Referral Bonus, More!
<p>* Administered by Cigna or UnitedHealthcare based on where you live or work. To know which carrier is offered in your state, visit Staples.com/benefits and click on "Find Your Medical Carrier" under tools. **Or benefits base rate (for some associates who receive variable pay)</p>	

Medical

Staples' medical plans are designed to give you the visibility you need to manage and control your healthcare dollars through tax-free accounts, access to centers of excellence and other designated quality providers as well as incentives focused on your own healthy actions.

You have two account-based plans to choose from: the Health Savings Account (HSA) plan and the Health Reimbursement Arrangement (HRA) plan. Cigna or UnitedHealthcare administers these plans, based on the state in which you live or work. In California and Colorado, the Kaiser HMO is an additional option.

New Option for Associates Located in Colorado

Great news! If you live or work in Colorado, in addition to the option of electing to enroll in UnitedHealthcare HSA or HRA medical plan, you now have the option to enroll in the Kaiser HMO plan. Visit www.staples.com/benefits for additional information. Note that associates in California will continue to have the option of enrolling in the Kaiser HMO plan.



Kaiser HMO in California and Colorado only

This guide describes the HSA and HRA plans only. For more information about the Kaiser HMO, visit www.staples.com/benefits. The next sections apply only to the HSA and HRA plans. Please jump to the Wellness Rewards Program section if you will have medical coverage through Kaiser.

Which medical carrier do you have in your state?



Medical

How the Plans Work

There are important differences to consider when you compare the medical plans.

In addition, both plans include an account to help you budget and save for your share of medical expenses as well as dental and vision expenses.

BOTH THE HSA AND THE HRA PLANS:	THERE ARE DIFFERENCES, TOO, IN:
<ul style="list-style-type: none"> Cover in-network preventive care at 100% 	<ul style="list-style-type: none"> The amount you pay for coverage
<ul style="list-style-type: none"> Pay 80% of the cost of most covered services, after you meet an annual deductible 	<ul style="list-style-type: none"> The deductible
<ul style="list-style-type: none"> Limit your out-of-pocket costs to an annual maximum 	<ul style="list-style-type: none"> How prescriptions are covered
<ul style="list-style-type: none"> Pay 100% after you reach your out-of-pocket maximum 	<ul style="list-style-type: none"> How the accounts work
<ul style="list-style-type: none"> Offer in- and out-of-network benefits 	

The chart below compares the basics of the two plans.

	THE HSA PLAN	THE HRA PLAN
Preventive Care	Covered at 100%, in-network	Covered at 100%, in-network
Doctor Visits	Subject to the deductible and coinsurance	Subject to the deductible and coinsurance
In-network Deductible (medical and prescription combined)	\$1,500 for single coverage \$3,000 if you enroll your spouse and/or child(ren)	\$750 for single coverage \$1,500 if you enroll your spouse and/or child(ren)
Out-of-network Deductible (medical and prescription combined)	Two times the in-network deductible. The in-network and out-of-network deductible must be met separately.	
Out-of-Pocket Maximum (in-network)	\$3,000 for single coverage \$6,000 if you enroll your spouse and/or child(ren)	\$3,000 for single coverage \$6,000 if you enroll your spouse and/or child(ren)
Out-of-Pocket Maximum (out-of-network)	Two times the in-network maximum. The in-network and out-of-network maximums must be met separately.	

Note: If you (as the associate) have other medical coverage outside Staples, including Medicare Part A, you are not eligible for the HSA plan.



Access a Nurse line 24/7!

Both Cigna and UnitedHealthcare have nurse lines which connect you with a registered nurse who will take the time to understand what is going on with your health and provide personalized information that is right for you. This is available at no cost to you just by calling the number on the back of your ID card!

Medical

More about the Accounts

Both the HSA and HRA plans feature savings accounts that help you set aside money to pay your out-of-pocket medical expenses such as the deductible, copays and coinsurance. However, the way each account works is different. For example, Staples contributes to either account through the Wellness Rewards program, but you may only contribute additional pre-tax money to the HSA (not the HRA). On the other hand, if you elect the HRA plan, you may contribute to the Health Care FSA (which is not allowed under the HSA plan). See the chart below for more about each account.

	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH REIMBURSEMENT ARRANGEMENT (HRA)
What the account can be used for	Most medical, dental and vision expenses	Most medical, dental and vision expenses
How much Staples contributes	Up to \$400 (individual)/\$600 (family) if you complete all Wellness Rewards	Up to \$400 (individual)/\$600 (family) if you complete all Wellness Rewards
How much you may contribute on a pre-tax basis	<ul style="list-style-type: none"> • Up to \$3,350 for single coverage • Up to \$6,750 if you enroll your spouse and/or your child(ren) • An extra \$1,000 if you are age 55 or older • Any earned Wellness Rewards count towards these maximums 	Not applicable
When you can change your contribution amount	<ul style="list-style-type: none"> • As often as once a month 	Not applicable
When you have an eligible expense you can pay	<ul style="list-style-type: none"> • With your HSA debit card • By requesting direct payment from your account to the provider • By reimbursing yourself from the account or • Out of your own pocket 	<ul style="list-style-type: none"> • From your HRA funds • From your Health Care FSA or • Out of your own pocket
What happens at the end of the plan year	Your HSA balance rolls over and can be used to pay for future health care expenses	Your HRA balance rolls over and can be used to pay for future health care expenses
What happens if you leave Staples or switch plans	Your HSA balance can be used to pay for qualified health care expenses	You lose any funds left in your HRA (unless you continue participation in the medical plan through COBRA)
Who manages the account	<ul style="list-style-type: none"> • hsabank for Cigna • Optum Bank for UnitedHealthcare 	Not applicable
How much you may contribute to a Health Care FSA	Not applicable	<ul style="list-style-type: none"> • Between \$100 and \$2,550



New! Virtual visits through UHC and Cigna

Associates enrolled in a UHC or Cigna medical plan now have the option to see and talk to doctors for non-emergency medical conditions through virtual visits. Doctors who provide virtual visits can be found under each provider's "find a doctor" tool. Fees paid will count towards deductibles and out-of-pocket maximums.

The Health Savings Account (HSA)

A Health Savings Account (HSA) offers you several ways to set aside money for expenses relating to health care – and save money at the same time! That's because these accounts allow you to contribute with pre-tax dollars. You don't pay taxes on your contributions when they come out of your paycheck or when you use your account to pay for eligible expenses.

- If you elect the HSA medical plan, Staples will deposit your earned Wellness Rewards into your HSA bank account.
- You can add to this account with your own pre-tax contributions – and use the money in your account for eligible health care expenses.
- If you change medical plans or leave Staples, the account is still yours to use for health care expenses in the future.
- Contribute up to \$3,350 pre-tax to the HSA if you have single coverage and \$6,750 pre-tax if you enroll your spouse and/or your child(ren) in the HSA medical plan. You may add another \$1,000 pre-tax if you are age 55 or older. Keep in mind that Staples Wellness Reward contributions count toward these maximums.
- You must re-elect your HSA contribution each year. Make your elections on Associate Connection during Open Enrollment or when you are first eligible. If you would like to change your contribution during the plan year, you must complete an HSA Contribution Change Form.
- If you (the associate) have other medical coverage outside of Staples, including Medicare Part A, you are not eligible to participate in the HSA plan.

For HSA Plan Participants

You must have an open Health Savings Account so that you can receive the Staples Wellness Rewards contributions. If you don't have an account within 90 days of electing the HSA, you will not receive any Wellness Rewards for the plan year. Note that you do not need to contribute yourself. If you don't want to contribute, just elect \$0 for the contribution amount. For most associates, your account will be opened automatically on your behalf. If there is any issue opening your account, the bank will contact you. You can monitor your HSA balance at any time by visiting www.mycigna.com or www.myuhc.com or downloading each carrier's mobile app.

Important Note about HSA contribution limits!

Any earned Staples Wellness Reward contributions apply toward the annual maximum allowed by the IRS. It's your responsibility to manage your own pre-tax contributions so that you don't go over the annual limit.

Flexible Spending Accounts (FSAs)

Staples offers two flexible spending accounts (FSAs) that allow you to set aside money on a pre-tax basis and pay for eligible expenses throughout the plan year:

- **The Health Care FSA** allows you to use pre-tax dollars to pay for health care costs such as deductibles, coinsurance, prescription drug costs, eyeglasses/contacts, dental and orthodontic care.
 - Contribute up to \$2,550 pre-tax for the 2016/2017 plan year
 - **Note that you cannot enroll in the Health Care FSA if you enroll in the HSA medical plan**
- **The Dependent Daycare FSA** allows you to use pre-tax dollars to pay for daycare or day camp for your children under age 13 or elderly parents.
 - The plan year maximum is \$5,000 or \$2,500 for married couples filing their taxes separately.*

What to Think About

- If you want to participate, you must make an election during open enrollment or when you are first eligible.
- You cannot change your contribution amount during the plan year unless you have a qualifying event (such as birth, adoption, marriage, divorce).
- You should estimate carefully as you will lose any money left in your account at the end of the plan year. (You have until September 15, 2017 to incur claims and until October 30, 2017 to submit claims.)
- If you leave Staples during the plan year, you cannot take your account with you, but you can submit eligible expenses within 90 days of termination that you incurred before you left or continue your participation in the Health Care FSA through COBRA.

* Some associates may be limited due to non-discrimination rules. You will be notified if this applies to you.

How the Accounts Work

- You decide how much to set aside in your account(s) for health care or dependent daycare expenses you will incur between July 1, 2016 and September 15, 2017.
- Your contribution is taken from your pay before taxes are withheld between July 1, 2016 and June 30, 2017, reducing your taxable income.
- When you have an eligible expense, you pay the expense and then file a claim at <http://staples.healthhub.com> (no "www") to reimburse yourself from your account. Or, for the Health Care FSA, you can use your PayFlex card.
- You may submit claims through October 30, 2017 (for claims incurred before September 15, 2017).

With the Health Care FSA, you can be reimbursed up to the annual value of your contributions – even if you haven't yet contributed the full amount. With the Dependent Daycare FSA, you can only be reimbursed up to the balance in your account at the time. Claims that exceed this amount will be pended for future payment.

Note: Per IRS rules, all claims are subject to audit so always keep your receipts because you may be asked to submit them later.

Commuter Benefits Online Solution

The Commuter Benefits Online Solution helps you save money on certain work-related transportation and parking expenses. Go to <http://staples.healthhub.com> (no "www") to order a transit pass, reload a fare card, order a vanpool production or pay for parking online. This program gives you another way to use pre-tax money to pay for parking and transit expenses. Plus, you can make or change your elections at any time during the plan year. Go to <http://staples.healthhub.com> (no "www") for more information.



Who's an Eligible Dependent for the Health Care FSA?

A dependent must meet the federal tax law requirements for a "health plan tax dependent." This definition includes:

- Your children (biological, adopted, step and foster) through the end of the calendar year in which they turn age 26
- Covered individuals for whom you can claim an exemption on your federal taxes and
- Family members – or an unrelated person who lives with you for the entire plan year – if they receive more than half of their support from you; are a U.S. citizen, resident or national; or a citizen of Mexico or Canada AND are not claimed as a "qualifying child" dependent on anyone else's tax return.

These rules are complex and may require the assistance of your tax advisor.

Medical

HOW THE PLANS COMPARE	HSA	HRA
Includes Staples contribution if you (and your covered spouse) complete your PHA and other Wellness Rewards	✓	✓
Has lower paycheck cost	✓	
Has lower annual deductible		✓
Funds roll over year to year (HRA funds only roll over if you stay employed with Staples)	✓	✓
Allows you to contribute your own money tax free	✓	
Allows you to keep unused money, even if you leave Staples	✓	
Allows you to enroll in a Flexible Savings Account (FSA)		✓

Definitions

- Preventive care:** Includes routine physical exams and health screenings (such as routine blood tests, immunizations, Pap smears, prostate screenings and other age-appropriate health screenings). In-network services coded by your doctor as preventive care are generally covered at 100% in-network. If the same tests are done to diagnose an illness or treat a known condition, they are not considered preventive care and the regular plan rules will apply.
- Deductible:** The dollar amount you pay for covered services (medical and certain prescription drug expenses) each plan year before the plan starts sharing the cost. You may pay the deductible from your HSA or HRA account or out of your own pocket. The two plans have different deductible amounts and there are separate deductibles for in- and out-of-network care. If you enroll any dependents (your spouse and/or children), you and your dependents must meet the family deductible before Staples shares the cost of non-preventive care.
- Coinsurance:** The percentage you and the plan pay toward covered services after you meet the deductible.
- Copay:** The dollar amount you pay for certain prescription drug expenses or vision care under the medical plan.
- Out-of-pocket maximum:** The most you pay (including your deductible and coinsurance) in a plan year for covered services (including medical and prescription expenses). Once you meet the out-of-pocket maximum, the plan pays 100% for covered services for the rest of the plan year. There are separate maximums for in- and out-of-network care. If you enroll any dependents (your spouse and/or children), you and your dependents must meet the family out-of-pocket maximum before Staples pays 100% for covered services.

Medical Rates

Weekly pre-tax payroll deductions.

MEDICAL	HSA	HRA	KAISER (CA AND CO ONLY)
Discounted Rates – Associate (and covered spouse if applicable) must complete the PHA at www.webmdhealth.com/staples and identify themselves as a non-tobacco user or complete 3 tobacco cessation coaching calls with WebMD before the discount is applied			
	Weekly	Weekly	Weekly
Associate	\$20.67	\$30.29	\$33.45
Associate plus child/children	\$41.34	\$60.58	\$66.89
Associate plus spouse	\$49.60	\$72.70	\$80.27
Family	\$62.07	\$90.87	\$99.82
Non-Discounted Rates – Associate (and covered spouse if applicable) has not completed the PHA, or is a tobacco user and has not completed 3 tobacco cessation coaching calls with WebMD			
Associate	\$39.13	\$48.75	\$51.91
Associate plus child/children	\$59.80	\$79.04	\$85.35
Associate plus spouse	\$68.06	\$91.16	\$98.73
Family	\$80.53	\$109.33	\$118.28

Spousal Surcharge

If your spouse has the option to elect subsidized medical coverage through his/her own employer, you will pay an extra \$23.08/week to cover your spouse on the Staples medical plan. (Subsidized medical coverage means that the employer pays all or a portion of the medical premiums.)

You may be able to waive this surcharge if your covered spouse does not have subsidized medical coverage through his/her employer, is covered by Medicare or is also employed by Staples. In these cases, you must indicate this when enrolling in medical coverage. Any updates occurring during the plan year should be reported to HR Services.

For more information, visit www.staples.com/benefits.

The Non-Tobacco Discount

You are eligible for a non-tobacco user discount on the cost of your medical coverage (\$18.46/week) if you confirm that you are not a tobacco user on the Personal Health Assessment (PHA) or if you are a tobacco user and complete three smoking cessation coaching calls with a WebMD health coach. If you cover your spouse, he/she must also complete the PHA (and the three coaching calls if he/she is a tobacco user) to be eligible for the discount.

Get started on your PHA today at www.webmdhealth.com/staples. See the Wellness Rewards Program section of this Benefits Guide for more information.



Prescription Drug Benefits

The HSA and HRA plans offer prescription drug coverage through CVS/Caremark. It's important to consider prescription coverage when you make your medical plan choice, especially if you take prescriptions regularly.

Maintenance Prescription Penalty

With CVS/Caremark's Maintenance Choice program, you have the option to get up to a 90-day refill by mail or pick it up at a local CVS/pharmacy. If you don't move to Maintenance Choice for long-term medications after three 30-day refills at retail, you pay 50% of the total cost of the drug (after your deductible has been met). This 50% will not count toward your medical plan out-of-pocket maximum. It's important to use Maintenance Choice and get the highest plan benefit to keep your out-of-pocket costs as low as possible.



Important Note. You must meet the annual deductible before the plan shares the cost of most prescription drugs. The deductible does not apply to certain preventive drugs, such as pre-natal vitamins, medications to treat and prevent hypertension, high cholesterol, asthma, osteoporosis and diabetes. Generic contraceptives are covered at 100% with no copay or deductible. More information is available through CVS Caremark at www.caremark.com or 1-877-876-7215.

	THE HSA PLAN	THE HRA PLAN
Certain preventive prescriptions	<ul style="list-style-type: none"> You pay 20% (no deductible) You pay nothing for generic contraceptives (but must move to a 90-day Maintenance Choice refill after 3 fills) 	<ul style="list-style-type: none"> You pay a copay or coinsurance as shown below (no deductible) You pay nothing for generic contraceptives (but must move to a 90-day Maintenance Choice refill after 3 fills)
All other prescriptions	Once you meet the annual deductible, you pay...	Once you meet the annual deductible, you pay...
Retail (30-day supply)		
Generic	20%	Up to a \$15 copay
Preferred brand-name	20%	20% (\$30 minimum/\$60 maximum)
Non-preferred brand-name	20%	20% (\$50 minimum/\$100 maximum)
Maintenance Choice (90-day supply via mail order or pickup at a CVS/pharmacy)		
Generic	20%	Up to a \$35 copay
Preferred brand-name	20%	20% (\$75 minimum/\$150 maximum)
Non-preferred brand-name	20%	20% (\$125 minimum/\$250 maximum)

Prescription Drug Benefits

HSA Examples

- The cost of a covered preventive prescription is \$40, you'd pay \$8 (20% of the cost)
- The cost of a preferred brand-name non-preventive prescription is \$100.
 - If you have met your annual deductible, you pay \$20 (20% of the cost) and the plan pays \$80.
 - If you have not met your annual deductible, you pay the full amount of the prescription (\$100) or the balance up to your deductible (if you are less than \$100 away from your deductible). Note that the amount paid counts towards your deductible.

HRA Examples

- The cost of a covered generic preventive prescription is \$40, you'd pay \$15 (depending on the prescription)
- The cost of a preferred brand-name non-preventive prescription is \$100.
 - If you have met your annual deductible and you are purchasing it at a retail pharmacy, you would pay \$30 (the minimum) and the plan pays \$70.
 - If you have not met your annual deductible and you are purchasing it at a retail pharmacy, you would pay the full amount of the prescription (\$100) or the balance up to your deductible (if you are less than \$100 away from your deductible). Note that the amount paid counts towards your deductible.



Staples' Wellness Rewards Program

Staples is committed to rewarding healthy actions and offers the Wellness Rewards program to give you incentives to manage your health.






Just by taking a few simple steps, associates who are enrolled in a Staples medical plan can save \$18.46/week off of their premium. And those who are enrolled in a Cigna or UnitedHealthcare medical plan can earn up to \$600 (\$400 for individual coverage) in their HSA or HRA to help pay for medical expenses.

The chart below shows what you (and your covered spouse) must do to earn Wellness Rewards. Visit www.staples.com/benefits for additional details.

Completing your Personal Health Assessment (PHA) is the gateway to all Wellness Rewards and takes under 15 minutes to do. Visit www.webmdhealth.com/staples to get started today!



Staples associates saved over \$11 MILLION on their medical premiums by completing their PHA (and smoking cessation coaching calls if necessary) in the 2015/2016 plan year! Don't get left behind, complete the PHA and the steps to earn the discount today.

	YOU MUST...	TO EARN	YOUR COVERED SPOUSE MUST...	TO EARN...
<i>Start by taking the PHA and getting the non-tobacco user discount...</i>				
	1 Take the PHA www.webmdhealth.com/staples	Gateway to Wellness Rewards	Also take the PHA to be eligible for the medical premium discount and any funding in your HSA/HRA	Gateway to Wellness Rewards
	2 Be a non-tobacco user or complete 3 coaching calls with WebMD if you are a tobacco-user	Medical premium discount (\$18.46/wk)	Also be a non-tobacco user or complete 3 coaching calls with WebMD if he/she is a tobacco user	Associate medical premium discount
<i>To earn Wellness Rewards in your HRA or HSA...</i>				
	3 Obtain a blood pressure reading of less than or equal to 140/90 or complete an approved alternative*	\$100	Not applicable	
	4 Obtain a BMI reading below 30 or complete an approved alternative*	\$100	Not applicable	
	5 Complete UHC or Cigna "Maximizing Your Health Plan Benefits" Webinar AND Complete a WebMD Digital Health Assistant Goal <u>or</u> Challenge	\$200**	Complete UHC or Cigna "Maximizing Your Health Plan Benefits" Webinar AND Complete a WebMD Digital Health Assistant Goal <u>or</u> Challenge	\$200

* For additional information about approved alternatives, visit www.staples.com/benefits or www.webmdhealth.com/staples
 ** \$400 if you are covering your dependent children only.

The non-tobacco user discount reduces the cost of your medical premium – whether you're enrolled in the HSA plan, the HRA plan or the Kaiser HMO. Other incentives go directly into your HSA or HRA account (whichever applies) to help you pay for medical expenses, so these are not available to Kaiser HMO participants.

Visit www.staples.com/benefits for more details about Staples Wellness Rewards program.

Staples' Wellness Rewards Program

Step 1 – The Personal Health Assessment (PHA) – Your “Gateway” to the Wellness Rewards Program

To be eligible for discounts on your medical premium and other rewards, you must first complete the PHA at

www.webmdhealth.com/staples. This is your gateway to all other rewards, so it's an important step! If you are covering your spouse, he/she must also complete the PHA.

The PHA takes just 10-15 minutes to complete online or on your mobile device. Visit www.webmdhealth.com/staples to get started today!

Once you've completed the PHA (available at www.webmdhealth.com/staples), you can meet the requirements for Wellness Rewards at any time during the plan year. The earlier you complete them, the sooner you receive a reward.

Once you've completed the PHA, you can earn additional incentives at any time during the plan year. The earlier you complete the requirements, the sooner you receive rewards! So, if you (or your covered spouse) use tobacco products, contact WebMD Health Coaching (1-866-762-9940) to start completing your coaching calls. In order to receive the medical premium discount, the PHA (and coaching calls if necessary) must be completed before the discount is applied. The discount will not be retroactive.

Getting Started with WebMD – for Wellness Rewards and the Staples Health Connection. Go to www.webmdhealth.com/staples and click “Register” next to the “First Time Here?” box. Your “Username” is your 7-digit Employee Number. Your enrolled spouse can also participate by entering your Employee Number plus his/her birth date (MMDDYYYY). So, if your ID is 1234567 and your spouse's date of birth is January 5, 1970, he/she enters 123456701051970. Then, just follow the steps to continue your registration.

Step 2 –The Non-tobacco User Discount: \$18.46/week

You are eligible for a non-tobacco user discount (\$18.46/week) on the cost of your medical coverage if you (and your covered spouse), complete the PHA and:

- Confirm that you (and your covered spouse) do not use tobacco products on the PHA OR
- Complete three smoking cessation coaching calls with a WebMD health coach if you (and/or your covered spouse) are a tobacco user.

The sooner you submit the PHA and complete your coaching calls (for tobacco users only), the sooner you earn your discount. If you need to schedule coaching calls, call WebMD at 1-866-762-9940 as soon as possible. Note, the three coaching calls can be completed any time during the plan year – the discount will be applied after the third call is completed.



Staples' Wellness Rewards Program

Blood Pressure Wellness Reward (for associates only)*

Once you've completed the PHA, **earn \$100** in your HSA or HRA account by taking one of the following actions:

- Your blood pressure is less than or equal to 140/90 and reported to WebMD by submitting the Health Provider Screening form*. OR
- If your blood pressure is greater than 140/90, you can still earn the reward simply by having a conversation with your doctor and submitting a Treatment Consult Form* signed by him/her.

Monitoring your blood pressure is very important because many people have no obvious warning signs or symptoms until serious health problems develop. Regular screenings can help you identify and treat problems early on. And, when left untreated or not controlled, high blood pressure increases your risk of other health conditions such as heart disease, stroke, aortic aneurysm, kidney disease or blindness. For all of these reasons, we want to reward you for healthy blood pressure results or consultations with your doctor if you are at risk.

Body Mass Index (BMI) Wellness Reward (for associates only)*

Once you've completed the PHA, **earn \$100** in your HSA or HRA account by taking one of the following actions:

- Your body mass index (BMI) is less than or equal to 30 and reported to WebMD by submitting the Health Provider Screening form*. OR
- If your BMI is over 30, you can still earn the reward by:
 - Showing a 3% improvement in your Body Mass Index (BMI) from last year's validated results (if recorded with WebMD)
 - Working with your doctor to manage your weight and submitting a Treatment Consult Form* signed by him/her OR
 - Participating in three no-cost visits with an in-network nutritionist through your Cigna or UnitedHealthcare medical plan.

The Body Mass Index is a calculation of your height and weight and is used to identify weight problems. Being overweight or obese can increase your risk for coronary heart disease, type 2 diabetes, hypertension, stroke, certain cancers and sleep apnea. Knowing your BMI is an important first step in managing your own health.



Forms

- All forms are available on www.webmdhealth.com/staples under the Wellness Rewards Tab.

*All forms are available on www.webmdhealth.com/staples under the Wellness Rewards Tab.

Staples' Wellness Rewards Program

Complete the “Maximizing Your Health Plan Benefits” webinar AND complete a WebMD Digital Health Assistant Goal or Challenge.

You'll Earn

- **\$200** when you complete both activities below – or **\$400** if you are covering your dependent child(ren) only
- An **additional \$200** if your spouse completes both activities below.

Step 1

View the on-demand “Maximizing Your Health Plan Benefits” and take a quiz about the content of the session. The link to the webinar can be found on the Wellness Rewards tab at www.webmdhealth.com/staples.

Step 2

Option 1 – Set and complete a goal with the WebMD Digital Health Assistant.

WebMD's Digital Health Assistant offers online support on a variety of topics including nutrition, stress and exercise. To access the Digital Health Assistant, go to www.webmdhealth.com/staples and click on the Wellness Rewards tab OR

Option 2 – Participate in a WebMD challenge. There will be three challenges throughout the plan year and you can choose to participate in one or more! Here are your options:

- Nutrition Challenge starting in July, 2016
- Stress Challenge starting in November, 2016
- Mad Dash (steps) Challenge starting in March, 2017

Visit the Wellness Rewards tab at www.webmdhealth.com/staples for additional information about each challenge.

Once you've completed the PHA (available at www.webmdhealth.com/staples), you can earn Wellness Rewards at any time during the plan year. The earlier you complete them, the sooner you receive the funding into your HSA or HRA account. If you (or your covered spouse) use tobacco products, contact WebMD Health Coaching (1-866-762-9940) to register for your coaching calls.



The Staples Health Connection, Powered by WebMD

The Staples Health Connection, powered by WebMD provides many resources for you and your family to use throughout the plan year if you're covered by the HSA or HRA medical plan:

- **Mobile capabilities** – Complete your PHA, view your available and earned Wellness Rewards and access great health and wellness information right from your mobile device
- **An engaging and mobile-enabled Personal Health Assessment (PHA)** – A fun, interactive online assessment that provides a personalized wellness report and an action plan for improving your health
- **Mobile apps** – Master one healthy habit at a time with two free mobile apps:
 - **Weigh Today** helps you track your weight every day
 - **Daily Victory** helps you set small goals, such as five minutes of walking, and provides support and motivation to keep you going
- **The Digital Health Assistant** – A virtual health coach that creates simple weekly plans to keep you motivated to reach your goals in a variety of areas
- **Trusted Health Coaching** – One-on-one phone conversations with a health expert who can help you set goals and support you along the way
- **Symptom Checker** – A scientific method to check your symptoms and research possible health problems
- **Trackers and Calendar** – Track important health events and measurements, such as blood pressure, cholesterol and weight
- **Healthy Recipes** – View nutritious recipes that you and your family can use
- **Connect Your Wearable Device** – Track all of your healthy habits in one place. You can connect your Fitbit and more than 100 other wearable technology to the Staples Health Connection powered by WebMD.



- www.webmdhealth.com/staples
- 1-866-762-9940

Weight Loss and Fitness Reimbursement

Get rewarded for taking actions to live a little bit healthier! Associates enrolled in a Staples HSA or HRA medical plan can receive a fitness and weight loss reimbursement of up to \$300 each (\$600 total).

- Use a full-service fitness center or purchase a new treadmill, stairmaster, rowing machine, elliptical machine, or stationary bike and get reimbursed up to \$300
- Attend Weight Watchers group meetings or a hospital-based weight loss program and get reimbursed up to \$300.

Do both and get reimbursed up to \$600! You must complete your PHA to be eligible. Click [here](#) for the Cigna reimbursement form and click [here](#) for the UnitedHealthcare reimbursement form. All forms can be found on www.staples.com/benefits as well as www.mycigna.com and www.myuhc.com.



Dental

Under the Delta PPO Plus Premier plan, you have lots of flexibility:

- PPO and Premier network dentists offer discounted fees for their services that are passed along to you
- You will receive the greatest savings when you receive your dental care from a Delta Dental PPO dentist as they agree to accept deeper discounted fees.
- You can choose to see a dentist that is not in either network and receive coverage. However, you are also responsible for the difference between the non-participating dentist's fee and the maximum plan allowance.



Visit www.staples.com/benefits for more information or contact Delta Dental to find participating providers in each network.

- 1-800-872-0500
- www.deltadentalma.com

STAPLES PLAN: DELTA DENTAL PPO PLUS PREMIER			
Plan Year Deductible \$50 (individual)/\$150 (family)		Plan Year Maximum (per member) \$1,250	
	PPO Network Coverage	Premier Network Coverage	Non-Participating Dentist Coverage
Preventive & Diagnostic Services	100%	80%	80%*
Basic Services	80%	80%	80%*
Major Services	50%	50%	50%*
Orthodontics (up to age 19)	50% - \$1,000 Lifetime Maximum	Not Covered	Not Covered

* You are also responsible for the difference between the non-participating dentist's fee and the maximum plan allowance.

While you may always see the dentist of your choice, your claims are paid based on the plan design shown above and whether you use a Delta Dental PPO, Delta Dental Premier or a non-participating dentist.

Dental

Here's how to get the most out of your dental plan:

With the Delta Dental PPO Plus Premier plan, dentists in both networks offer discounted fees for their services that are passed along to you.

You will receive savings from a Delta Dental Premier dentist who accepts discounted fees. **However, you will receive the highest level of benefits and the greatest savings when you receive your dental care from a participating Delta Dental PPO dentist as they contract to accept deeper discounted fees.**

Reimbursement Examples for the Consolidated Plan by Network

STAPLES PLAN: DELTA DENTAL PPO PLUS PREMIER						
Network Dentist Type	Description	Coverage	Submitted	Allowed	Delta Dental Payment	Associate Payment
PPO	Cleaning	100%	\$112	\$67	\$67	\$0
Premier		80%	\$112	\$106	\$85	\$21*
Non-par		80%	\$112	\$101	\$81	\$31**
PPO	Root Canal	80%	\$1,450	\$764	\$611	\$153
Premier			\$1,450	\$1,300	\$1,040	\$260*
Non-par			\$1,450	\$1,295	\$1,036	\$414**
PPO	Crown	%0%	\$1,501	\$800	\$400	\$400
Premier			\$1,501	\$1,250	\$625	\$625*
Non-par			\$1,501	\$1,300	\$650	\$851**

* Associate payment is coverage % of allowed; no balance billing

** Associate payment is coverage % of allowed + difference to submitted (balance bill) Example assumes deductible has been met.

WEEKLY DENTAL RATES (PRE-TAX)	DELTA PPO PLUS PREMIER
Associate	\$3.12
Associate plus child/children	\$6.52
Associate plus spouse	\$7.48
Family	\$10.20

Vision

This year, we've consolidated our vision plans and will offer one EyeMed vision plan for 2016/2017. As a member of EyeMed's Select Network, you will continue to have access to a network of doctors that gives you lots of choice and flexibility. You can choose from independent doctors and retail providers to find the one that best fits your needs and schedule.

How the Plan Works

See the chart below for a summary of what's covered and how.

EYEMED 2016/2017 VISION PLAN	
Service/Product	In-network Copay/Discount*
Annual comprehensive exam	\$20 copay
Lenses for glasses: Standard plastic and polycarbonate, available every plan year	\$25 copay for single, bifocal, trifocal, lenticular, standard progressive, and premium progressive lenses
Frames: Available every other plan year	\$0 copay, \$130 allowance, 20% off balance over \$130
Contact lenses in lieu of eyeglass lenses once per year	\$0 copay, \$150 allowance
Retinal Imaging	Up to a \$39 copay
Laser eye surgery	15% off retail price or 5% off promotional price
Hearing health care from Amplifon Hearing Network	40% off hearing exams and a low price guarantee on discounted hearing aids

*Members are also eligible for Out-of-Network reimbursements.

You may use out-of-network providers for most of these services but will receive a lower benefit. Simply pay your provider and then file for a reimbursement with EyeMed. See the Benefit Summary (available at www.staples.com/benefits) for details.

WEEKLY VISION RATES (PRE-TAX)	
Associate	\$1.38
Associate plus child/children	\$2.77
Associate plus spouse	\$3.32
Family	\$4.15

For more information about your vision benefits or to find participating providers, contact:

VENDOR	PHONE	WEB
EyeMed	1-866-299-1358 (pre-enrollment)	Pre-enrollment: www.EnrollWithEyeMed.com Network: "Select"
	1-888-849-7297 (post-enrollment)	Once enrolled: www.eyemedvisioncare.com Network: "Select"

What to Think About

- Before you choose vision coverage, you should know that the HSA and HRA plans cover an in-network vision exam once every 24 months for a \$30 copay. If you don't wear glasses or contacts, you may not need additional vision coverage.
- You can elect vision coverage even if you do not elect medical or dental coverage through Staples. You may also elect different coverage levels for medical, dental and vision coverage. For example, you might have family medical coverage and vision coverage for yourself only.

New This Year!

Your EyeMed vision plan will now include hearing health care from Amplifon Hearing Network. Get 40% off in-network hearing exams and a low price guarantee on discounted hearing aids. Visit www.staples.com/benefits for additional information.

Disability Insurance

Disability benefits help protect you and your family by providing a portion of your income if you become disabled and are unable to work because of an illness or accident.

Staples provides short-term disability coverage automatically – at no cost to you. If you become disabled, you may receive a portion of your base pay* for up to 180 days. In addition, you may elect long-term disability coverage and receive 60% of your base pay* after 180 days of disability.

**or benefits base rate if you receive variable pay*

What to Think About

- Short-term disability benefits are automatic, but you must elect long-term disability if you want coverage.
- Long-term disability benefits aren't paid for a pre-existing condition (occurring within three months before the date your coverage begins) until you have been enrolled for one year.
- No proof of good health is required if you enroll during the open enrollment period or when you are first eligible (although pre-existing condition rules apply).
- Because you pay for long-term disability coverage with after-tax dollars, any benefits you receive are tax-free.

After-tax Long-term Disability Rates

You pay \$0.51 per \$100 of covered pay per week for long-term disability.

Leaves of Absence

Our leave of absence policies are designed to comply with the Family and Medical Leave Act (FMLA) as well as state and federal legislation pertaining to leaves. In addition, Staples policies are expanded beyond legal mandates to recognize the diverse needs of our associates. Disability benefits are administered by Cigna and all disability claims and leaves of absence should be initiated through Cigna by calling 1-866-767-0298.

Life and AD&D Insurance

Life insurance can provide a benefit if you or your covered dependents were to die. Accidental death and dismemberment (AD&D) coverage pays benefits for accidental death and for loss of limbs, sight or hearing, or paralysis as the result of an accident.

Staples provides the following coverages at no cost to you:

- **Basic life insurance** – 1x your base pay* rounded up to the nearest \$1,000 to a maximum of \$600,000 and
- **Basic AD&D** – an additional 1x your base pay* rounded up to the nearest \$1,000 to a maximum of \$1,300,000.

You have the option to purchase supplemental life or AD&D coverage for yourself, spouse, or child(ren).

**or benefits base rate if you receive variable pay*

What to Think About

- Consider whether the basic coverage is enough for you and your family.
- Note that both basic and supplemental life insurance coverage amounts are reduced at ages 65 and 75.
- You must be actively at work before coverage will begin (or not confined on an inpatient basis for a spouse).
- Your coverage may be portable if you leave Staples.
- You cannot purchase supplemental life and/or AD&D coverage for your spouse if they are employed by Staples.

Evidence of Insurability

Evidence of insurability (EOI) is not required when you are first eligible to enroll. After your initial eligibility, you will need to provide EOI to:

- Enroll or increase your own coverage by more than one times pay or
- Enroll or increase spouse coverage

You can find EOI forms on www.staples.com/benefits. Pre-existing conditions also apply. Evidence of insurability is not required for children at any time.

Beneficiary Designation

You choose your beneficiary(ies) for your own coverages. You are the beneficiary for any supplemental coverage you elect for your dependents. We encourage you to designate your beneficiary(ies) on [Associate Connection](#) – and to review and update them each year. Note that these beneficiary elections only apply to life and AD&D coverage. See details about how to update your ESPP and/or 401(k) beneficiaries on page 26.

The chart below shows the life insurance levels you may choose. Rates are listed on the following page.

COVERAGE FOR YOURSELF	COVERAGE FOR YOUR SPOUSE	COVERAGE FOR YOUR CHILDREN <i>(Same rate covers all children; no evidence of insurability)</i>
1x base pay	\$10,000	\$5,000 (\$0.043/week)
2x base pay	\$25,000	\$10,000 (\$0.084/week)
3x base pay	\$50,000	\$25,000 (\$0.211/week)
4x base pay	\$100,000*	
5x base pay	\$150,000*	
Up to a \$700,000 maximum	\$200,000*	

**EOI is always required*

Life and AD&D Insurance

After-tax Life Insurance Rates

The cost of supplemental coverage is based on whom you cover and what level of coverage you purchase. The cost for you and your spouse is based on the amount of coverage you elect, your (the associate's) age and whether you (or your spouse) is a smoker. Child rates are shown on page 24.

ASSOCIATE AGE	NON-TOBACCO USER RATE (WEEKLY) COST PER \$1,000 OF COVERAGE	TOBACCO USER RATE (WEEKLY) COST PER \$1,000 OF COVERAGE
Under age 25	\$0.006	\$0.012
25 to 29	\$0.005	\$0.014
30 to 34	\$0.006	\$0.018
35 to 39	\$0.009	\$0.021
40 to 44	\$0.013	\$0.030
45 to 49	\$0.021	\$0.051
50 to 54	\$0.033	\$0.088
55 to 59	\$0.060	\$0.168
60 to 64	\$0.095	\$0.275
65 to 69	\$0.148	\$0.316
70 to 74	\$0.245	\$0.475
75 and over	\$0.316	\$0.676

Specific cost information is provided as part of the enrollment process on [Associate Connection](#).

Your Optional AD&D Choices

AD&D benefits are paid in addition to any life insurance for death, loss of limbs, sight or hearing, or paralysis that results from an accident. You may choose AD&D coverage of one, two or three times your base pay, up to a maximum of \$500,000 for yourself. You can also choose a family plan with coverage for your dependents:

IF YOUR FAMILY INCLUDES:	THE AD&D BENEFIT IS A PERCENTAGE OF YOUR COVERAGE AMOUNT:
Your spouse and child(ren)	50% for your spouse and 10% for each child
Your spouse only	60%
Your child(ren) only	15% for each child

After-tax AD&D Rates

Associate-only coverage costs \$0.003 per \$1,000 of coverage per week. The family rate is \$0.005 per \$1,000 of coverage per week. Your exact paycheck cost is calculated for you and is shown as part of the enrollment process.

Associate Example

If you are age 42, a non-tobacco user and elect coverage equal to 3x your base pay of \$50,000, you would pay \$1.95 per week or \$101.40 per year (150 x \$0.013 x 52 weeks/year).

Spouse Example

If you are age 55 and elect \$25,000 of coverage for your spouse who smokes, you would pay \$4.20 per week or \$218.40/year (25 x \$0.168 x 52 weeks/year).

Savings and Stock Plans

Staples offers two plans that help you save for the future and/or share in the ownership of our company. You may elect to participate in the 401(k) Savings Plan as of the first of the month following 60 days of service as long as you are at least 21. The Employee Stock Purchase Plan has two offering periods per year: January and July. You must enroll during designated enrollment periods. You are eligible to participate once you have 90 days of service.



For more information about these plans, go to

- www.staples.com/benefits

Once you have an account in the 401(k) Savings Plan, you can contact Empower Retirement

- www.empower-retirement.com/staples
- 1-844-728-3279

Once you have an account in the Employee Stock Purchase Plan, you can contact E*Trade

- www.etrade.com/stockplans
- 1-800-838-0908

A note about beneficiaries

To verify or update your beneficiaries, contact these vendors:

- 401(k) - Empower Retirement visit www.empower-retirement.com/staples or call 1-844-728-3279.
- ESPP - ETrade - visit www.etrade.com

	401(k) SAVINGS PLAN	EMPLOYEE STOCK PURCHASE PLAN (ESPP)
Your contributions	<ul style="list-style-type: none"> • From 1% to 100% of your pay on a pre- or post-tax basis, to a maximum of \$18,000* • Additional catch-up contributions of up to \$6,000 if you are at least age 50 	<ul style="list-style-type: none"> • From 1% to 10% of your pay on an after-tax basis
Staples incentives	<ul style="list-style-type: none"> • A Staples match equal to 50 cents for every dollar you save on the first 6% of pay** 	<ul style="list-style-type: none"> • 15% discount on Staples stock purchased over a 6-month period • No commission paid on purchase • Dividends paid to your account in Staples stock
Vesting – your right to your account when you leave Staples	<ul style="list-style-type: none"> • Immediate 100% vesting of your contributions and any rollover contributions • 20% per year vesting of Staples matching contributions (100% once you have five years of vesting service) 	<ul style="list-style-type: none"> • Not applicable
Investment options	<ul style="list-style-type: none"> • The option to choose individual investment funds or target date funds for contributions 	<ul style="list-style-type: none"> • Contributions that purchase Staples stock
Taxes	<ul style="list-style-type: none"> • You have the option of contributing to a traditional (pre-tax) 401(k) or a Roth (post-tax) 401(k) <ul style="list-style-type: none"> • With a traditional (pre-tax) 401(k), your contributions are deducted from your paycheck before any taxes are taken out. You pay taxes on the funds when you withdraw them during retirement. • With a Roth (post-tax) 401(k), your contributions are deducted from your paycheck after income taxes have been taken out. The money in your Roth 401(k) grows tax free, so you do not pay taxes on qualified withdrawals during retirement. 	<ul style="list-style-type: none"> • Taxes are paid on any profits made from the sale of stock • The discount is taxable if you sell shares before holding them for 18 months plus one day • Dividends are taxable when paid
Changing participation	<ul style="list-style-type: none"> • Change or restart contributions each week; stop at any time • Change investment fund mix at any time 	<ul style="list-style-type: none"> • Two offering periods per year
Access to your savings	<ul style="list-style-type: none"> • A loan or hardship withdrawal while employed • After you leave Staples, you can roll over your account into another qualified account (e.g. 401(k), IRA) • Make withdrawals once you're age 59-1/2 	<ul style="list-style-type: none"> • Can sell shares at any time • Can withdraw contributions at any time

*Some associates may be limited based on grade level and/or non-discrimination rules. You will be notified if this applies to you.

**Note that there are eligibility requirements for the Staples match. Visit www.staples.com/benefits for details.

Voluntary Programs

Staples offers several voluntary programs through Mercer Voluntary Benefits. You pay 100% of the cost and have the convenience of automatic payroll deductions.

Enroll during Annual Open Enrollment:

- **Legal Services Plan** – You can enroll in MetLaw Legal Services only during the annual open enrollment period or when you are first eligible. The cost is \$21.25 per month. If you elect coverage, you get full representation for a wide range of legal issues, including document review, traffic ticket defense, wills, family matters, real estate transactions and more from a network of 13,500 nationwide attorneys. (Note that if you want to drop the Legal Services Plan, you must do so during Open Enrollment).

Enroll in the following benefits at any time:

- **Auto and Home Insurance** – Offers associate discounts on premiums for auto, homeowners, boat and renters insurance
- **Aflac Hospital Indemnity Plan** – An individual policy that pays cash benefits for a covered person's hospitalization for an injury or illness
- **Aflac Accident Insurance** – An individual policy that pays cash benefits for a covered person's injury, death, or dismemberment caused by a covered accident
- **Aflac Supplemental Dental Coverage** – An individual policy which gives you a lump sum dollar benefit for dental services
- **ID TheftSmart** – Helps you monitor your identity and recover from identity theft
- **Veterinary Pet Insurance® (VPI®)** – Provides coverage for most household pets for routine care and more complex treatment



To enroll in any of these voluntary benefits or for more information about your coverage options and rates, contact Mercer Voluntary Benefits

- www.staplesvoluntarybenefits.com
- 1-800-749-4217

Additional Benefits and Discounts

The following programs are available to all associates:

- **Staples LifeScope Employee Assistance Plan (EAP)** provides information on health topics, as well as support and referrals to help you meet your health goals. More importantly, you're eligible for THREE free consultations with a counselor for each member of your family on any topic. Visit www.lifescopееap.com (username and password: staples) or call 1-800-227-2195 at any time (24/7).
- **RealLifePerks** gives Staples associates the opportunity to shop online at special negotiated rates with more than 30,000 online retailers. It houses special Staples specific associate discounts including GM, [Verizon Wireless](#), [AT&T](#), and more. RealLifePerks is the gateway to many Staples associate discounts! Start saving today by visiting [RealLifePerks](#).
- **Weight Watchers Discounts** Staples has partnered with Weight Watchers to provide exclusive discounts on meetings and online memberships to Staples associates. For additional information or to sign up for Weight Watchers, visit <http://wellness.weightwatchers.com> and use employer ID 11648975 and Employer Passcode WW11648975 when prompted.
- **Associate Rewards** Take advantage of a 10% instant savings on all in-store and online purchases, including up to two computers, laptops or tablets per year. Get an additional 10% off of Staples branded products. You also receive \$2 in Rewards, per cartridge when recycling in-store (up to 10 cartridges per month, per household) and the opportunity to earn additional Rewards with special promotions. Visit **Associate Connection** to enroll.
- **Associate Referral Bonus** If you know someone who would be a great fit for Staples, refer them to one of the open positions at Staples. If they're hired, you get an associate referral bonus up to \$1,500, they get a great job and our customers get a trusted advisor who can provide all the right solutions for their office. Visit **Career Opportunities** at careers.staples.com

2million
&change

STAPLES

2 Million & Change Staples has pledged to support local charities and schools that associates care about most. Any associate can nominate up to 3 charities or schools each year for grant funding consideration.

Through the 2 Million & Change program, Staples enabled nearly **12,000 associates** globally to direct **\$2.5 million** to 875 organizations they personally care about and support across **24 countries** in 2015.

Tell us what charities you care about. We could give them money. Nominate a charity today at staples.com/2MillionandChange

Plus more discounts and benefits. Visit www.staples.com/benefits for details.

Contact Information

BENEFIT/VENDOR	BY PHONE	VIA THE WEB
Medical – Cigna	1-800-797-3662	www.mycigna.com Network: Open Access Plus, OA Plus, Choice Fund OA Plus WITH CareLink
Medical – UnitedHealthcare	1-877-440-5984	www.myuhc.com Network: UnitedHealthcare Choice Plus (Medica in MN and SD)
Medical – Kaiser Permanente (CA and CO only)	1-800-464-4000	www.kp.org
Pharmacy – CVS Caremark	1-877-876-7215	www.caremark.com
Wellness Rewards – The Staples Health Connection, powered by WebMD	1-866-762-9940	www.webmdhealth.com/staples
Employee Assistance Program – LifeScope	1-800-227-2195	www.LifeScopeEap.com (login and password: staples)
Dental – Delta Dental	1-800-872-0500	www.deltadentalma.com Network: Delta Dental PPO and Premier
Vision – EyeMed	Pre-enrollment 1-866-299-1358 Customer service 1-888-849-7297	Pre-enrollment: www.EnrollWithEyeMed.com Network: Select Once enrolled: www.EyeMedVisonCare.com Network: Select
Flexible Spending Accounts – PayFlex	1-888-678-7586	http://staples.healthhub.com (no “www”)
401(k) – Empower Retirement	1-844-728-3279	www.empower-retirement.com/staples
ESPP – E*Trade	1-800-838-0908	www.etrade.com/stockplans
Voluntary Programs – Mercer Voluntary Benefits	1-800-749-4217	www.staplesvoluntarybenefits.com



For more information, visit www.staples.com/benefits from any computer, smartphone or tablet for additional plan details.

Visit [Associate Connection](#) to enroll or make changes.

FOR A STAPLES CONTACT FOR ANY/ALL BENEFITS...

HR Services	1-888-490-4747	Submit an eHelpDesk ticket
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Mobile Apps

Most of our vendors provide mobile apps for your convenience. View contact information, review claims, provider networks and other useful tools. Download these apps on the App Store or Google Play:

- Medical Benefits: Cigna, UnitedHealthcare, Kaiser Permanente
- Prescription Benefits: CVS/Caremark
- Vision: EyeMed
- Flexible Spending Accounts: PayFlex
- 401(k): Empower Retirement
- ESPP: E*Trade

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