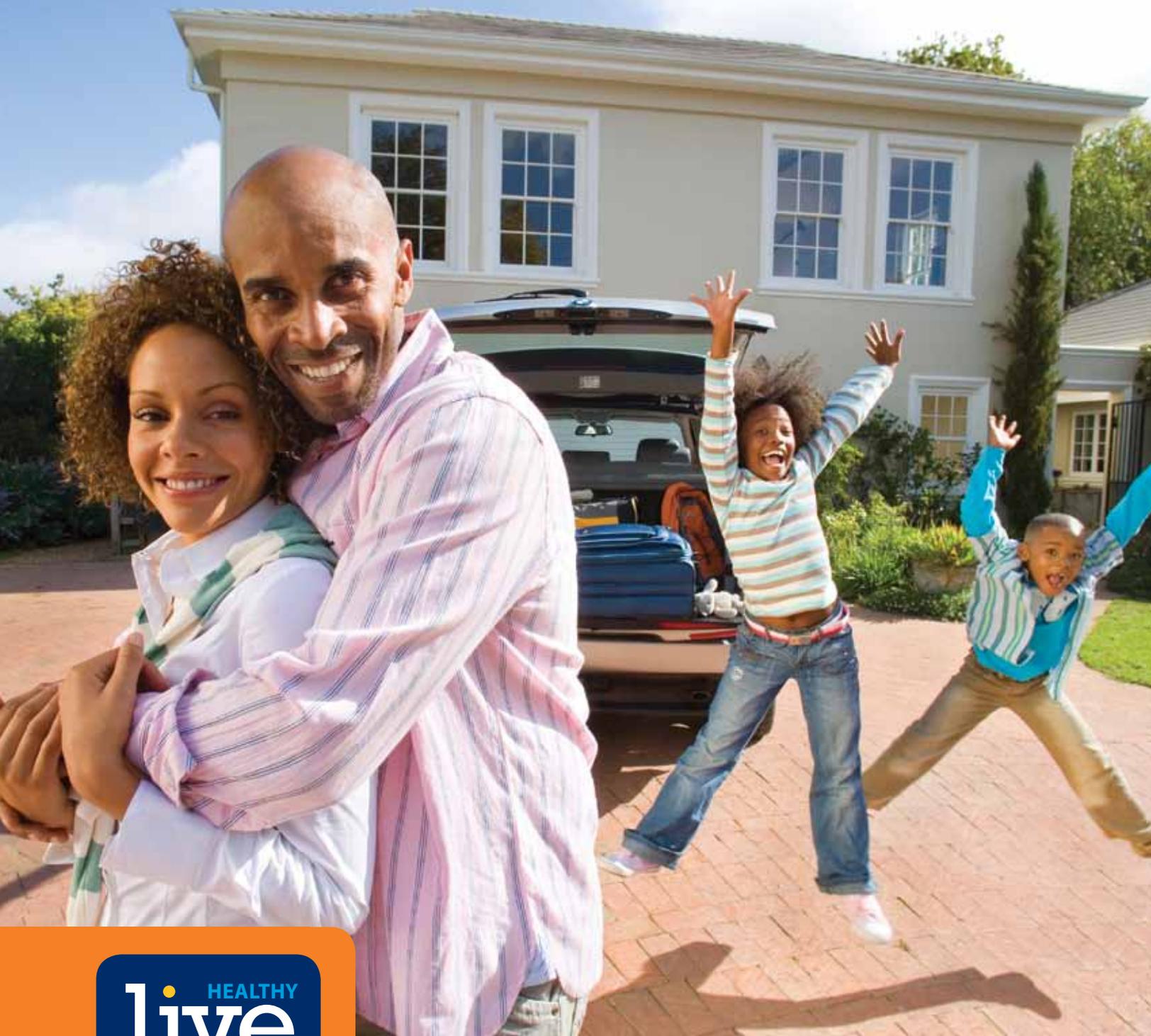


# Your **2013** Benefits Enrollment Guide

**Rockwell  
Automation**



**Annual Enrollment**  
Oct. 27 – Nov. 18, 2012

Pick the health care  
that's best for you.



Rockwell Automation offers you competitive benefits that address your changing needs. Annual Enrollment is your once-a-year chance to choose the options that are best for you and your family.

**This guide will help you make your choices. Here's what you'll find inside:**

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# Medical



You have two medical options\* to choose from: the **Health Savings Account (HSA) option** and the **Health Reimbursement Account (HRA) option**. Choose the one that best fits your life and budget.

## How Your Options Compare

The HSA and HRA options are both designed to protect you and your family financially when you need care. Here's a quick comparison of some key features. You decide which option is best for you.

### Here's how the HSA and HRA options are similar.

- The same services are covered by both options (like doctor visits, hospital care and lab work).
- Both options offer accounts funded with money from Rockwell Automation to help offset your health care expenses. The amount you receive is based on the option you choose and who you cover.
- In-network preventive care is 100% covered and doesn't count toward your deductible.
- Once you meet your deductible, both plans cover 80% of in-network doctor visits and hospital care.
- Both options include prescription drug coverage administered by CVS Caremark.

### Here's how the HSA and HRA options are different.

- The HRA option has lower medical deductibles and you don't have to meet your deductible before Rockwell Automation starts sharing prescription drug costs. And, Rockwell Automation contributes more money to the HRA. **But, you pay more in premiums during the year to have lower costs at the time of care.**
- The HSA option has higher deductibles because you pay less in premiums and you must meet your medical deductible before Rockwell Automation begins sharing your prescription drugs costs. **As a result, you pay less in premiums, but more at the time of care.**
- The HSA option allows you to **contribute your own money, tax-free, to help fund the HSA**. The HRA is funded solely by Rockwell Automation. You cannot make any contributions to this account.
- **Aetna is your network provider** if you choose the HSA option, or choose the HRA option and do not live in Southeastern Wisconsin.
- **Humana is your network provider** if you choose the HRA option and live in Southeastern Wisconsin.

\*In certain locations HMOs are available. Go to **EmployeeConnect** for plan details and pricing.

# What You Pay When You Need Care

	HSA		HRA	
	In network	Out of network	In network	Out of network
<b>Deductible</b> The amount you pay before you and Rockwell Automation share the cost of care.	You <b>\$2,000</b> You + one <b>\$3,000</b> You + family <b>\$5,000</b>	You <b>\$4,000</b> You + one <b>\$6,000</b> You + family <b>\$10,000</b>	You <b>\$1,500</b> You + one <b>\$2,250</b> You + family <b>\$3,750</b>	You <b>\$3,000</b> You + one <b>\$4,500</b> You + family <b>\$7,500</b>
<b>Money from the Company</b> The amount Rockwell Automation puts into your account to help offset your deductible.	You <b>\$200</b> You + one <b>\$400</b> You + family <b>\$600</b>		You <b>\$500</b> You + one <b>\$1,000</b> You + family <b>\$1,500</b>	
<b>WHAT YOU PAY:</b>				
<b>Preventive Care</b>	<b>\$0</b> (no deductible)	<b>40%</b> (after deductible)	<b>\$0</b> (no deductible)	<b>40%</b> (after deductible)
<b>Quest Diagnostics Lab Card Providers</b>	<b>20%</b> (after deductible) Lab Card Select	N/A	<b>\$0</b> (no deductible) Lab Card	N/A
<b>Doctor Office Visits, Urgent Care, ER, Hospital Stays</b>	<b>20%</b> (after deductible)	<b>40%</b> (after deductible)	<b>20%</b> (after deductible)	<b>40%</b> (after deductible)
<b>Out-of-Pocket Maximum</b> The amount you pay in health care expenses* before Rockwell Automation pays 100% of remaining costs for the rest of the year.	You <b>\$3,000</b> You + one <b>\$4,500</b> You + family <b>\$7,500</b>	You <b>\$6,200</b> You + one <b>\$9,400</b> You + family <b>\$15,600</b>	You <b>\$3,000</b> You + one <b>\$4,500</b> You + family <b>\$6,000</b>	You <b>\$6,500</b> You + one <b>\$10,000</b> You + family <b>\$13,500</b>

\*You may pay additional amounts out of pocket for prescription drugs in the HRA option. See page 8 for more information.

**NOTE:**

For out-of-network services, your medical option pays based on the reasonable and customary (R&C) charge. You are responsible for any amounts that exceed the R&C charge, even after you reach your out-of-pocket maximum.

## Health Accounts

If you choose the HSA option, you automatically receive a Health Savings Account (HSA). If you choose the HRA option, you automatically get a Health Reimbursement Account (HRA). Both accounts receive money from Rockwell Automation to help offset health care expenses. But, only the HSA allows you to contribute money of your own.



### REMEMBER THIS:

- The HSA is **triple-tax advantaged**. That means, you don't pay federal income and FICA taxes when you contribute or use money from your account. And, your HSA balance may earn interest, tax-free, year after year.
- If you use your HSA funds for non-qualified expenses, you'll pay a 20% tax penalty if you're under age 65 and the money will be taxable. So make sure your expenses are eligible. For a complete list of eligible expenses, see IRS Publication 502 (go to [www.irs.gov](http://www.irs.gov) and type "Form 502" in the search box).
- You may make HSA contribution changes at Annual Enrollment and **any time** during the year.
- **If you are age 55 or older in 2013**, you may make an additional HSA catch-up contribution up to \$1,000. You make only one election for your entire HSA contribution, including the catch-up contribution.

## Let's Do a Quick Comparison

	HSA	HRA
<b>Who Can Contribute?</b>	<b>Rockwell Automation and you</b> You can contribute up to \$3,250* if you cover only yourself or \$6,450* if you cover dependents, too	<b>Rockwell Automation only</b>
<b>How Much Does Rockwell Automation Contribute?</b>	You <b>\$200</b> You + one <b>\$400</b> You + family <b>\$600</b>	You <b>\$500</b> You + one <b>\$1,000</b> You + family <b>\$1,500</b>
<b>Who Owns the Money?</b>	You	Rockwell Automation
<b>Can the Money Earn Interest?</b>	Yes, interest is automatically applied if you have a balance	No
<b>Can You Take the Unused Balance with You?</b>	Yes, including any earnings	No
<b>Do the Dollars Roll Over Year to Year?</b>	Yes	Yes
<b>What Can You Use the Money for?</b>	Eligible medical, dental and vision expenses	Eligible medical expenses only
<b>Who Can You Use the Money for?</b>	You or your tax dependents (including your children to age 19 or age 24 if a full-time student) whether or not they are enrolled in the plan	You, your spouse or domestic partner and your children to age 26 who are enrolled in the plan
<b>Do You Have to Save Receipts or File With Your Tax Return?</b>	Yes, you must file a Form 8889 with your federal income tax return each year that you have money in your HSA, and you must save receipts to verify withdrawals for eligible expenses	No

\*These contribution limits are for the total amount both you and the company can contribute. These amounts have increased since you made elections for 2012.

**NOTE:**

If you switch to the HSA option from the HRA option, any remaining balance in your HRA will convert automatically to a Limited HRA, available to you in April 2013. Go to **EmployeeConnect** to find more information about the Limited HRA. You will also need to have an HSA established for you with JP Morgan Chase. Be sure to review and reply to any request for information from JP Morgan Chase. If the account cannot be opened for you, you will forfeit the company HSA contribution.

## Prescription Drugs

If you opt for the HSA option, most prescription drugs are covered like other medical expenses, which means you need to meet your medical deductible before you and Rockwell Automation begin to share prescription drug costs. With the HRA, you have no deductible to meet. Instead, you pay either a copayment or a share of the cost. CVS Caremark is the administrator for both options.



### REMEMBER THIS:

- You can compare pharmacy benefits and explore prescription drug costs online for both the HSA and HRA options at [www.caremark.com](http://www.caremark.com).
- Preferred brand name prescription drugs have been determined to provide effective treatment when used as intended and **typically cost less**.
- Non-preferred brand name prescription drugs **tend to cost more** and often have a less expensive generic or preferred brand name alternative.

# What's Ahead for 2013



## Mandatory Generics

Beginning in 2013, when you fill a prescription that has a generic equivalent, you will receive the generic version. If you or your doctor chooses the brand name drug instead, you will pay the difference in price between the brand and the generic, plus any applicable copayment. Here's how it works.

The following example assumes:

- There is a generic equivalent available
- Any applicable deductible has been met
- The brand name drug is a preferred brand name drug

	No Brand Penalty in Place (Before Jan. 1, 2013)	Brand Penalty in Place (After Jan. 1, 2013)
Retail Price of Brand Drug	\$100	\$100
Difference in Cost Between Brand and Generic That You Pay	\$0	\$50
<b>Total Amount You Pay</b> (20% coinsurance + any cost difference)	<b>\$20</b>	<b>\$70</b> (\$20 + \$50 penalty)
Amount the Plan Pays	\$80	\$30

## Choose the Low-Cost Treatment First

Some medications are not available in generic form, but have cost-effective generic counterparts that treat the same condition. These are called therapeutic equivalents. If you are prescribed a new medication that does not have a generic form, your doctor may be asked to prescribe a therapeutic equivalent over a newer, more costly drug. If the first drug doesn't work out, your doctor is free to try the more expensive brand name drug next.

If your doctor writes a prescription for a brand name medication that requires use of a generic first, the pharmacy will not be able to fill it using your Caremark coverage. If your doctor is available, the pharmacist will call for authorization to switch to a covered generic. You or your doctor can always choose to fill the high-cost brand name prescription instead, but you will pay the full cost of the medication.

## Maintenance Choice

Beginning in 2013, prescriptions for long-term, or maintenance, medication can no longer be filled for 30-day supplies without additional review. You have three choices for filling your prescription:

1. Transfer your prescription to Caremark mail service. Use the "FastStart" process at [www.caremark.com](http://www.caremark.com) or call Caremark Customer Care by phone at **1.866.768.4254** to have Caremark contact your provider for a new 90-day prescription by mail, or get a new prescription yourself to mail to Caremark.
2. Receive a 90-day supply at a CVS retail pharmacy. Just pick a local CVS pharmacy to have your prescription transferred and the CVS pharmacist will contact your physician to have the prescription updated.
3. Contact Customer Care by phone at **1.866.768.4254** to defer 90-day mail pricing and continue to fill 30-day supply at any network pharmacy. Your 30-day supply prescription must be reviewed to defer the mail program.

**NOTE:**

Look for more information from CVS Caremark in the coming months about your prescription drug changes.

## Here's What You Pay For Prescription Drugs

HSA OPTION		
	In network	Out of network
<b>Rx Deductible</b>	Part of your medical deductible (See page 3)	
<b>What You Pay for Non-Preventive Prescription Drugs</b>	<b>20%</b> <sup>3</sup> (after deductible)	<b>40%</b> <sup>3</sup> (after deductible)
<b>What You Pay for Preventive Prescription Drugs<sup>1</sup></b>	<b>20%</b> <sup>3</sup> (before deductible)	
<b>Out-of-Pocket Maximum</b>	Part of your medical deductible and out-of-pocket maximum (See page 3)	

<sup>1</sup>For a list of eligible preventive prescription drugs, visit [www.caremark.com](http://www.caremark.com).

HRA OPTION		
	Retail (Up to 30-day supply)	Mail Order (Up to 90-day supply)
<b>Rx Deductible</b>	<b>None</b>	<b>None</b>
<b>Copayments/Coinsurance</b>		
Generic	<b>\$10</b>	<b>\$20</b>
Preferred brand name	<b>20%</b> (\$100 max/Rx) <sup>3</sup>	<b>20%</b> (\$200 max/Rx) <sup>3</sup>
Non-preferred brand name	<b>40%</b> (\$120 max/Rx) <sup>3</sup>	<b>40%</b> (\$240 max/Rx) <sup>3</sup>
<b>Value-Based Prescription Coverage<sup>2</sup></b>		
Generic	<b>\$5</b>	<b>\$10</b>
Preferred brand name	<b>10%</b> (\$50 max/Rx) <sup>3</sup>	<b>10%</b> (\$100 max/Rx) <sup>3</sup>
Non-preferred brand name	<b>20%</b> (\$60 max/Rx) <sup>3</sup>	<b>20%</b> (\$120 max/Rx) <sup>3</sup>
<b>Out-of-Pocket Maximum</b>	You <b>\$1,000</b> You + one <b>\$1,500</b> You + family <b>\$2,500</b>	

<sup>2</sup>If you take medication for high blood pressure, high cholesterol or diabetes (medications only), you will pay 50% less. These conditions were selected for this special pricing because we want to help you improve your overall health.

<sup>3</sup>You will also pay the cost difference between the generic and the brand name drug, if available. This penalty does not count toward your deductible or out-of-pocket maximum.

# Get a Credit on Your Rates

## Health Management Program

Working toward being healthy can pay off—with better health and financial savings. That's what our Health Management Program is all about. If you complete all three steps by Dec. 31, 2012, you can earn up to \$475 toward your 2013 medical premiums.



**1** Complete a Take Action Activity.  
Find a complete list of eligible activities at <https://ra.staywell.com>.

**2** Get a Health Screening.  
You can now get a health screening two different ways:  
● Health Care Provider Form ● Home test kit

**3** Take the Health Risk Questionnaire.  
Starting **Oct. 27**, take the HRQ on **EmployeeConnect** or at <https://ra.staywell.com>. Request a paper copy at **1.800.721.2696**.

You must complete both the health screening and the HRQ to earn any incentives for 2013. Go to <https://ra.staywell.com> for more information.

# What You Pay for Medical Coverage

Here are the annual rates for 2013 based on who you cover, the plan you choose and your annual benefits pay.\* The rates shown below are for full-time employees who work 40 hours per week and part-time employees who work 32 to 39 hours per week. If you are part-time and work 20 to 31 hours per week, your costs are approximately double the amounts shown below.

You Only**	HSA		HRA		
	If Your Benefits Pay Is...	Your Share	Rockwell Automation's Share	Your Share	Rockwell Automation's Share
	<\$25,000	\$394.81	\$4,898.75	\$806.01	\$5,152.35
	\$25,000 – \$50,000	\$729.61	\$4,563.95	\$1,379.85	\$4,578.51
	\$50,000 – \$75,000	\$890.56	\$4,403.00	\$1,552.06	\$4,406.30
	\$75,000 – \$100,000	\$1,085.25	\$4,208.31	\$1,750.03	\$4,208.33
	>\$100,000	\$1,313.00	\$3,980.56	\$1,977.78	\$3,980.58

## Does Your Spouse Work?

### Working Spouse or Domestic Partner Adjustment

If you cover a spouse or domestic partner who has access to coverage through his or her employer, your premium cost will be increased by a Working Spouse or Domestic Partner Adjustment. Your annual adjustment is \$420 if your annual benefits pay is less than \$50,000 or \$900 if your annual benefits pay is \$50,000 or more. If your spouse or domestic partner also has access to primary coverage for your children, your premium cost will increase.

\*Benefits pay is defined as your annual base pay as of your hire date. In subsequent years, it's your annual base pay as of Oct. 1—or Total Target Commission (TTC) as of Oct. 1 for those employees with a TTC pay mix. Benefits pay is used to determine life insurance and disability benefits, and your share of medical costs.

**You + One or  
You + Children\*\***

If Your Benefits Pay Is...	HSA		HRA	
	Your Share	Rockwell Automation's Share	Your Share	Rockwell Automation's Share
<\$25,000	\$876.04	\$10,984.40	\$1,800.56	\$11,605.72
\$25,000 – \$50,000	\$1,888.63	\$9,971.81	\$3,368.96	\$10,037.32
\$50,000 – \$75,000	\$2,328.39	\$9,532.05	\$3,839.51	\$9,566.77
\$75,000 – \$100,000	\$2,834.88	\$9,025.56	\$4,380.64	\$9,025.64
>\$100,000	\$3,457.17	\$8,403.27	\$5,002.93	\$8,403.35

**You + Family\*\***

If Your Benefits Pay Is...	HSA		HRA	
	Your Share	Rockwell Automation's Share	Your Share	Rockwell Automation's Share
<\$25,000	\$1,093.27	\$14,787.29	\$2,321.92	\$15,553.04
\$25,000 – \$50,000	\$2,443.29	\$13,437.27	\$4,411.82	\$13,463.14
\$50,000 – \$75,000	\$3,044.51	\$12,836.05	\$5,038.85	\$12,836.11
\$75,000 – \$100,000	\$3,765.50	\$12,115.06	\$5,759.84	\$12,115.12
>\$100,000	\$4,594.67	\$11,285.89	\$6,589.01	\$11,285.95

\*\*The rates are not offset by any incentives earned through the Health Management Program.



**Best Doctors**

Rockwell Automation is dedicated to offering benefits for you and your family that address your changing needs. Starting Jan. 1, 2013, Rockwell Automation will be providing great new tools through Best Doctors to help you with your medical needs. These tools will only be available to employees enrolled in Rockwell Automation medical plans. Watch your mail later this year for more information. With this new program, you can:

- Use Ask the Expert when you have questions about your health conditions and treatment options.
- Get an in-depth medical review by a clinical team and expert physicians.
- Use the FindBestDoc service to connect with the right expert specialist for your condition.

# What Kind of Health Care User Are You?

Take a look at how total costs for coverage and care compare between your two medical options depending on medical use.\*

## The following examples assume:

- You + one (you + spouse/domestic partner or you + child/children) coverage at \$75,000 – \$100,000
- All care is provided in network
- A company contribution of \$400 is made to the HSA and \$1,000 is made to the HRA

### LOWEST USE

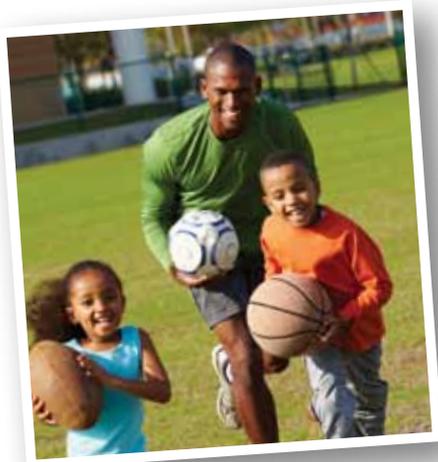


	HSA	HRA
<b>What You Pay for Coverage</b>	<b>\$2,834.88</b>	<b>\$4,380.64</b>
Your Total Cost of Care	\$150.00	\$100.00
Your Pharmacy Costs	included in medical	\$20.00
<b>What You Pay for Care</b>	<b>\$150.00</b>	<b>\$120.00</b>
<b>Total Cost Before Company Health Account Contribution</b>	<b>\$2,984.88</b>	<b>\$4,500.64</b>
Amount Used From Company Health Account Contribution	\$150.00	\$120.00
<b>Your Total Out-of-Pocket Cost</b>	<b>\$2,834.88</b>	<b>\$4,380.64</b>
Leftover Company Health Account Contribution	\$250.00	\$880.00

“My spouse and I go to the doctor about once a year and get a prescription or two, but that’s about it. It’s mostly just the usual preventive care stuff.”

\*Preventive care is 100% covered and not factored in to any of the amounts shown above. These estimates do not include any HSA or HRA contributions that have rolled over from previous years.

**MODERATE USE**



	HSA	HRA
<b>What You Pay for Coverage</b>	<b>\$2,834.88</b>	<b>\$4,380.64</b>
Your Total Cost of Care	\$5,500.00	\$5,000.00
Deductible	\$3,000.00	\$2,250.00
Coinsurance (20% after deductible)	\$500.00	\$550.00
Your Pharmacy Costs	included in medical	\$200.00
<b>What You Pay for Care</b>	<b>\$3,500.00</b>	<b>\$3,000.00</b>
<b>Total Cost Before Company Health Account Contribution</b>	<b>\$6,334.88</b>	<b>\$7,380.64</b>
Amount Used From Company Health Account Contribution	\$400.00	\$1,000.00
<b>Your Total Out-of-Pocket Cost</b>	<b>\$5,934.88</b>	<b>\$6,380.64</b>

“ My children and I made a few visits to the doctor this year. One of my kids also had a broken ankle during soccer season. ”

**HIGHEST USE**



	HSA	HRA
<b>What You Pay for Coverage</b>	<b>\$2,834.88</b>	<b>\$4,380.64</b>
Total Cost of Care	\$20,000.00	\$20,000.00
Deductible	\$3,000.00	\$2,250.00
Coinsurance (20% after deductible up to out-of-pocket maximum of \$4,500)	\$1,500.00	\$2,250.00
Pharmacy out-of-pocket maximum	included in medical	\$1,500.00
<b>What You Pay for Care</b>	<b>\$4,500.00</b>	<b>\$6,000.00</b>
<b>Total Cost Before Company Health Account Contribution</b>	<b>\$7,334.88</b>	<b>\$10,380.64</b>
Amount Used From Company Health Account Contribution	\$400.00	\$1,000.00
<b>Your Total Out-of-Pocket Cost</b>	<b>\$6,934.88</b>	<b>\$9,380.64</b>

“ I take blood pressure medication every day and go to my doctor multiple times throughout the year. I also had surgery this year and spent a few days in the hospital. ”

# Dental and Vision



## Dental

You have two dental options for 2013: the **Basic option** and the **Comprehensive option**. Each option offers benefits for both in- and out-of-network services. The Comprehensive option covers more dental services than the Basic option.

### Compare Your Dental Options

	Basic	Comprehensive
	In network and out of network*	
<b>Your Deductible</b>	You <b>\$50</b> Family <b>\$150</b>	
<b>What the Plan Pays:</b>		
<b>Preventive Care:</b> exams, cleanings, sealants, X-rays	100% (no deductible)	100% (no deductible)
<b>Basic Care:</b> extractions, fillings, root canals	70% (after deductible)	80% (after deductible)
<b>Major Care:</b> crowns, dentures, bridges	Not covered	50% (after deductible)
<b>Orthodontia:</b> for adults and children under age 19	Not covered	50% up to the lifetime maximum of \$1,250
Temporomandibular Joint Dysfunction (TMJ)	Not covered	50% up to the lifetime maximum of \$1,000
Annual Benefits Maximum	\$1,000	\$1,500

\*Up to reasonable and customary (R&C) charges out of network. **You are responsible** for any cost difference if the dental expenses are more than MetLife's allowed reasonable and customary (R&C) charges.

#### NOTE:

There may be limitations to some of these benefits, including, but not limited to, the number of cleanings and oral exams covered in a calendar year, and time limitations for filling and crown replacements. For more information on services, go to [EmployeeConnect>Your Benefit Resources>Health and Insurance>Summary Plan Descriptions](#).

#### REMEMBER THIS:

- Since your dental option has negotiated **lower rates with network providers**, you will likely pay less when you use an in-network dentist.
- **If you see an out-of-network dentist**, coverage levels do not differ from an in-network dentist, but you won't be taking advantage of the negotiated rates—and you may have to pay the full cost at the time of care.
- To find more information or locate an in-network dentist, go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

## Your Annual Dental Rates

	Basic		Comprehensive*	
	Your Share	Rockwell Automation's Share	Your Share	Rockwell Automation's Share
<b>You</b>	\$13.81	\$262.31	\$141.17	\$293.59
<b>You + one or You + children</b>	\$31.06	\$590.06	\$317.55	\$660.57
<b>You + family</b>	\$41.41	\$786.83	\$423.46	\$880.82

\*Rates for the Comprehensive option have increased for 2013.

### NOTE:

The rates above are for full-time employees who work 40 hours per week and part-time employees who work 32 to 39 hours per week. Costs are approximately double for part-time employees who work 20 to 31 hours per week.

## Vision



You will automatically be enrolled in the **MetLife VisionAccess program**. MetLife is replacing the VisionSavings Eyecare Program with a new program. With this discount program, you don't pay premiums, and you can cover vision expenses through your HSA or FSA. The chart below shows some of the discounts available starting Nov. 1, 2012.

Service	Discount/Member Price*
<b>Eye Exams</b>	20% discount
<b>Eyeglass Frames</b>	25% discount
<b>Standard Lens Options</b>	20% discount off standard lens options
<b>Corrective Lenses</b>	20% discount off standard corrective lenses
<b>LASIK procedures</b>	15% discount off the standard price or 5% off promotional prices through MetLife participating facilities

\*Discounts as of Nov. 2012 are based on the usual and customary fee. Discounts are subject to change.

### REMEMBER THIS:

- Discounts are only available through providers participating in the MetLife VisionAccess network. Go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call **1.800.275.4638** to find a participating vision provider near you.
- Please use program code MET2020 when making an appointment or receiving services or materials.
- ID cards will be available beginning Nov. 1, 2012, on the MetLife website.
- If you are currently receiving care, to ensure uninterrupted service for the transition, the VisionSavings Eyecare Program will be accepted through Jan. 31, 2013.

# Flexible Spending Accounts



Rockwell Automation offers two Flexible Spending Accounts (FSAs): the **Health Care FSA** and the **Dependent Care FSA**. FSAs help you pay for eligible health care and dependent care expenses with tax-free dollars.



## REMEMBER THIS:

- **Be careful when deciding how much money to contribute to your FSA. You lose any money you don't use by the end of the year.** Use the FSA estimator on **EmployeeConnect** to help estimate your eligible health care and/or dependent care expenses.
- Your FSA uses published IRS guidance to determine appropriate eligible expenses. In most cases, you'll need to submit receipts or other documentation to prove the eligibility of the expense. Be sure that your documentation is complete and clearly legible. For details, visit Your Spending Account on **EmployeeConnect**.
- By law, expenses for domestic partners and their dependents **are not eligible** for reimbursement from FSAs. For more information about FSA rules, see IRS Publications 502 and 503 online at **[www.irs.gov](http://www.irs.gov)**.

## Here's How the Accounts Work

	Health Care FSA		Dependent Care FSA
	General Purpose FSA (If you enroll in the HSA option, you cannot elect the General Purpose FSA)	Limited Purpose FSA (HSA participants only)	
<b>How Much Can I Contribute?</b>	\$100 minimum \$2,500 maximum		\$100 minimum \$5,000 maximum (\$2,500 maximum if married and filing separately)
<b>How Do I Access My Account?</b>	You can access and manage your account and submit claims via <b>EmployeeConnect&gt;Your Benefit Resources</b>		
<b>What Can the Money Be Used for?</b>	<p>Eligible medical, dental and vision expenses for you, your spouse and your children to age 26, like:</p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Copayments and coinsurance</li> <li>• Medical supplies</li> <li>• Immunizations</li> <li>• Over-the-counter drugs for which you have a prescription</li> <li>• Prescription drugs</li> <li>• Contact lenses and eyeglasses</li> <li>• Dental work</li> </ul>	<p>Eligible preventive pharmacy coinsurance, dental and vision expenses for you, your spouse and your children to age 26 until you meet your deductible, and then eligible medical expenses too</p>	<p>Dependent care expenses incurred so you and your spouse can work or go to school full-time, like:</p> <ul style="list-style-type: none"> <li>• Nursery schools</li> <li>• Day care centers (including adult day care centers)</li> <li>• In-home day care providers</li> <li>• Before- and after-school care (if not already included in tuition)</li> </ul>
<b>What Are the Deadlines?</b>			
Deadline to Use Funds	You have until Dec. 31, 2013, to use your FSA funds.		
Deadline to Submit Expenses	You have until Mar. 31, 2014, to submit 2013 expenses.		

### NOTE:

For 2013, the maximum amount you can contribute to the Health Care FSA is \$2,500. For more information, read the Affordable Care Act Update on the back cover. If you would like to contribute more than \$2,500 to a tax-free health account, consider the HSA option (see page 3).

# Life and Accidental Death and Dismemberment



Rockwell Automation provides **Basic Life Insurance** coverage of 2 times your annual benefits pay\* at no cost to you. You can buy **Supplemental Life Insurance** for yourself, your spouse/domestic partner and your children. **Accidental Death and Dismemberment (AD&D) Insurance** pays a benefit if you or a covered dependent dies or is injured due to an accident. Both Supplemental Life Insurance and AD&D Insurance are paid for using after-tax dollars. For 2013, rates for Supplemental Life Insurance and AD&D Insurance are not increasing.



## NOTE:

You may be required to submit **Evidence of Insurability** that is approved by the insurer before Supplemental Life Insurance coverage takes effect.

\*Benefits pay is defined as your annual base pay as of your hire date. In subsequent years, it's your annual base pay as of Oct. 1—or Total Target Commission (TTC) as of Oct. 1 for those employees with a TTC pay mix. Benefits pay is used to determine life insurance and disability benefits, and your share of medical costs.

## Your Life Insurance Options

	Basic Life	Supplemental Life
<b>You</b>	2 times your annual benefits pay*	1 – 8 times your annual benefits pay* (\$2,000,000 maximum)
<b>Your Spouse/ Domestic Partner</b>	None	\$10,000 – \$100,000 (in \$5,000 increments)
<b>Your Children</b>	None	Either \$5,000 or \$10,000 per child

## Your AD&D Insurance Options

	You	Spouse/Domestic Partner		Children	
		Only	With Children	Only	With Spouse/ Domestic Partner
<b>Benefit</b>	Up to \$500,000 (in \$10,000 increments)	60% of your benefit amount (\$300,000 maximum)	50% of your benefit amount (\$300,000 maximum)	20% of your benefit amount (\$40,000 maximum child coverage)	15% of your benefit amount (\$40,000 maximum child coverage)

### REMEMBER THIS:

- You can buy **Supplemental Life Insurance** for your spouse, domestic partner and children without buying it for yourself.
- You pay the full cost for Supplemental Life Insurance coverage through **payroll deductions after taxes**.
- Child Life Insurance covers dependent children until the end of the month in which the child turns **age 21**, or the end of the month in which he or she turns **age 24 if a full-time, unmarried student**.
- The cost is based on your age as of Dec. 31, 2012, and your smoker status. During Annual Enrollment, any Basic Life Insurance you receive **over \$50,000** and any Supplemental Life Insurance you purchase will be reported as imputed income based on IRS regulations.
- Go to **EmployeeConnect** to see your **2013 life insurance rates**. You can also review the Summary Plan Description, update your life insurance beneficiaries and calculate how much life insurance you should buy using the online estimator tool.
- When you select family coverage, all eligible dependents listed on **EmployeeConnect** are automatically covered.

\*Benefits pay is defined as your annual base pay as of your hire date. In subsequent years, it's your annual base pay as of Oct. 1—or Total Target Commission (TTC) as of Oct. 1 for those employees with a TTC pay mix. Benefits pay is used to determine life insurance and disability benefits, and your share of medical costs.

# Disability



Both **Short-Term Disability** and **Long-Term Disability** can keep part of your paycheck coming if you become sick, get injured or have a baby and are unable to work.



## REMEMBER THIS:

- If you are enrolling in the Long-Term Disability (LTD) option for the first time or after a break in coverage, **evidence of insurability** is required before LTD coverage takes effect.
- As a new participant, during the first 12 months of coverage, no benefits will be paid for a disability that is due to a condition for which you received treatment in the **three-month period prior to your coverage effective date**.
- If you currently participate in LTD Option 1 and you **want to change to Option 2**, you will need to provide evidence of insurability that is approved by the insurer.
- If you want to know more about your **2013 disability options**, log on to **EmployeeConnect** and read the Summary Plan Description.

## Company-Paid Short-Term Disability (STD)

Rockwell Automation automatically provides you with Short-Term Disability coverage. You can receive STD benefits for up to 26 weeks.

### If you are a salaried employee,

**FIRST** you receive **100%** of your monthly benefits pay for **16 weeks**.



**THEN,** you receive **70%** of your monthly benefits pay for the remaining **10 weeks**.



### If you are an hourly employee,

in most cases, you receive **60%** of your monthly benefits pay, up to a maximum of **\$750**.



## Long-Term Disability (LTD)

If you are disabled for more than 180 days and have received the maximum STD benefits, LTD can replace part of your monthly benefits pay for an extended period. You pay the full cost of this benefit with after-tax payroll deductions. But good news, rates are not increasing for this benefit in 2013. You can enroll, opt-out or make changes at any time during the year, but you will have to prove good health to begin or increase LTD coverage.

### Your LTD Options

	Benefit	Cost	Cost-of-Living Allowance
<b>Option 1</b>	60% of your pay, up to \$5,000 maximum benefit per month	\$0.28 per \$100 of salary per month	None
<b>Option 2</b>	60% of your pay, up to \$10,000 maximum benefit per month	\$0.41 per \$100 of salary per month	Annual adjustment of 3% for up to 5 years

# Additional Benefits



## Employee Assistance Program (EAP)

Rockwell Automation offers the EAP as a free service for you and your family. The EAP is a confidential source for information, referrals and counseling. You don't have to sign up—you are automatically eligible to participate.



Go online to [www.achievesolutions.net/automation](http://www.achievesolutions.net/automation) or call ValueOptions at **1.800.892.1415**—anytime, day or night—to get help with life's challenges, such as parenting, relationships, substance abuse, depression, job concerns and more.

## Additional Voluntary Benefits

**EXTRAS  
TO BUY**

You can buy the additional benefits listed below and pay using after-tax payroll deductions. You must choose to enroll in Hyatt Group Legal during Annual Enrollment. You can enroll in the MetLife Auto & Home Program at any time during the year.

### Hyatt Group Legal Coverage

This plan provides access to a network of attorneys and covers attorney fees for routine personal or family legal issues. This includes services like wills, buying/selling/refinancing a primary residence, home equity loans, small claims, immigration, name change, legal document review and traffic ticket defense. The monthly cost of Hyatt Group Legal coverage is \$13.50 on an after-tax basis. Contact the plan directly to enroll during Annual Enrollment.

Call Hyatt Legal Plans at **1.800.821.6400** or go online to [www.legalplans.com](http://www.legalplans.com). Select "Thinking About Enrolling," and use the password 3210010.

### MetLife Auto & Home Program

This program provides discounted group rates for personal insurance needs like home, renter, fire, auto, boat and excess liability. Through the MetLife Choice program, you can also compare the coverage and rates from multiple carriers at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). Call MetLife at **1.800.438.6388** for details, to get a quote or to enroll. To confirm your enrollment in MetLife Auto & Home, with the exception of the Hartford option, look for the deduction on your paycheck.



# Contacts



## Enrollment Resources

### EmployeeConnect

- Overview of current benefits and 2013 options and rates
- Health plan and dental comparison charts
- Summary Plan Descriptions (SPDs)
- Flexible Spending Account (FSA) Estimator
- Health Savings Account (HSA) Estimator
- Life Insurance Estimator

<http://employeeconnect.rockwellautomation.com>

1.877.687.7272

Use the online tools!

### Quick Find

- General benefits information
- Instant answers to your benefit questions
- Optimized for your smartphone, tablet and computer

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



## Health Management Program

### StayWell

- Health Management Program

<https://ra.staywell.com>

1.800.721.2696

## Medical

### Aetna

- Plan details
- List of doctors in the Aetna network

<http://www.aetna.com/docfind/custom/rockwellautomation>

1.866.547.2665

HRA Guest User ID and Password: ahfhraguest1

HSA Guest User and Password: padtool1 and password1

### Humana

- Plan details
- List of doctors in the Humana Preferred Network

<http://www.humana.com/misc/bhcgsw/rockwellautomation/ae.asp>

1.866.424.2479

### Lab Card

- Site locations

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

1.800.646.7788

### CVS Caremark

- Compare prescription drug benefits between the HSA and HRA options
- Search for prescription drug costs and see how the deductibles work
- Learn general prescription drug information
- Find a participating retail pharmacy
- Print a temporary ID card

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

1.866.768.4254

## Vision

### MetLife VisionAccess program

- Vision discounts

[www.MetLife.com/mybenefits](http://www.MetLife.com/mybenefits)

1.800.275.4638

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## Dental

### MetLife Dental

- Plan details
- Print your ID card

[www.MetLife.com/mybenefits](http://www.MetLife.com/mybenefits)

1.800.942.0854

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## Disability

### Prudential

[www.prudential.com/Rockwell](http://www.prudential.com/Rockwell)

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## Employee Assistance Program

### ValueOptions

[www.achievesolutions.net/automation](http://www.achievesolutions.net/automation)

1.800.892.1415—anytime, day or night

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## Voluntary Benefits

### Hyatt Legal Plans

- Enroll
- Plan details

[www.legalplans.com](http://www.legalplans.com) (password: 3210010)

1.800.821.6400

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### MetLife Home & Auto Insurance

- Enroll
- Premium quotes

[www.MetLife.com/mybenefits](http://www.MetLife.com/mybenefits)

1.800.438.6388



# Affordable Care Act Update

## Health Care Reform Information You Need to Know

Rockwell Automation continues to act on required Affordable Care Act provisions and is committed to making you aware of the changes. Here's what's new:

- The maximum amount you may contribute to the Health Care Flexible Spending Account (FSA) in 2013 will be reduced from \$5,000 to \$2,500. The maximum contribution amount for the Dependent Care FSA will continue to be \$5,000. If you would like to save more for your health care expenses, consider participating in the HSA medical option.
- Rockwell Automation will report the cost of health plan coverage on your 2012 Form W-2. Reporting the cost of health coverage on your W-2 does not mean that the coverage is taxable. The value of your health plan benefits will continue to be non-taxable; this reporting is for informational purposes only.
- Women's preventive health services are 100% covered and not subject to a deductible or coinsurance. For more information, review the Summary Plan Description for your medical plan.
- Before the start of Annual Enrollment, Rockwell Automation is now required to distribute a new document called a Summary of Benefits and Coverage (SBC). You will find this important plan document, as well as Summary Plan Descriptions, on **EmployeeConnect**.
- The Medicare tax will increase from 1.45% to 2.35% for high-wage earners starting in 2013. Visit [www.irs.gov](http://www.irs.gov) to learn if you are affected by this increase.

## Annual Enrollment is Oct. 27 – Nov. 18, 2012.

We provide this brief overview for employees and prospective employees. However, this overview is not intended to be a complete explanation of the various plans. Detailed descriptions of individual plans and policies are found in the respective Summary Plan Descriptions. The company hopes to continue these plans indefinitely but reserves the right to amend, suspend, or terminate plans in whole or in part at any time. Further, this overview does not create nor imply a contract of employment.