

## Quick Links

- Find out which medical plan is best for you
- Learn how the Personal Health Assessment can save you money
- See what plan other people selected and why
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- 2010 plan/rate chart

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## Benefits Buyer's Guide 2010

**Be smart. Be healthy.**  
**Save money.**  
**Take action now!**



Enroll from **May 15 through June 2.**

**TakeCare**

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**Notice of Creditable Coverage**

If you are eligible for Medicare, or will become eligible for Medicare in the next 12 months, federal law gives you more choices about your prescription drug coverage. [See page 66.](#)



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## Welcome

Dear Associate,

Welcome to open enrollment season! The time between May 15 and June 2 is your once-a-year opportunity to fine tune your personal benefits strategy. It's the time to ask yourself important questions:

- "Do I have the best medical coverage for myself and my family?"
- "Am I spending too much on coverage I may not need?"
- "How can I get the most from all the benefits that Staples has to offer?"

To make choosing your benefits as easy as possible, we've created some new tools to help simplify the process. Now it's easier to find only the information you truly need and connect to the right benefit resources. Our goal for the 2010 open enrollment season is simple: to help you **be smart, be healthy and save money**. Here's what to do:

### Be Smart

**Take 30 minutes to review your benefits strategy.** That's the same amount of time it takes to watch a short TV show or shop for a new pair of shoes. That's a small investment for something that will impact you and your family for the next 365 days.

**Use the new Easy Estimator.** This great tool takes the guesswork out of choosing the medical plan that best meets your needs. The Easy Estimator is available at [www.staples.com/easyestimator](http://www.staples.com/easyestimator). Using the estimator tool should be the first step you take when making decisions about medical coverage.

### Be Healthy

**Complete your Personal Health Assessment (PHA),** along with your spouse if covered under your medical plan, and receive a discount on your medical plan rate — up to \$720 for the year.

**Get paid for using Weight Watchers and a fitness center.** Take advantage of these proven ways to help you be healthy, fit and active, and your medical plan will reimburse you up to \$150 per family annually for each benefit. Elect the CIGNA Choice Fund HSA Plan, and you'll get paid even more — \$300 for each benefit.



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## Save Money

**Consider medical coverage through the CIGNA Choice Fund HSA Plan.** This plan allows you to save pre-tax for medical expenses, now and in the future. Best of all, contributing to the HSA lowers your taxable income, meaning you may owe less in taxes, and Staples matches your HSA contributions to boost your total savings. That amounts to great coverage that's also wallet friendly.

**Contribute to Staples' Employee Stock Purchase Plan (ESPP).** Associates who participate in the ESPP enjoy a 15% discount on Staples stock. The ESPP is a smart way to invest in the growth potential of Staples and build your savings at the same time. For more information about the benefits of the ESPP, [see page 54](#).

At the end of the day, we know that choosing benefits is a deeply personal process. Remember, the decisions you make now will impact your coverage and your budget until the spring of 2011, but all it takes is **30 minutes** to make smart decisions.

I hope this information makes it easier for you to **be smart, be healthy and save money**. Thank you for all you do for Staples, and for taking the time to take care of yourself.



Shira Goodman  
EVP, Human Resources



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## Using This Guide

This year we've designed this easy-to-use guide to help you quickly find the information you need to make your benefits choices. If you're looking at the online guide, you can either read the pages like a printed document or use the navigation described below to move through the guide as you would a Web site.

- **Bottom left of the page:** Find options either to "Print" this guide or "Search" by keywords to find information more quickly; you can also link directly to the "People Like Me" [interactive examples](#).
- **Across the top of the page:** Easily select or jump to any section. You get to choose what topics you want to read and how much information you want about each benefit Staples offers.
- **Along the left-hand side of each page:** The listing on the left will tell you what section of information you are currently viewing.
- **When you're ready to enroll:** Click on the "I'm ready to enroll" button at the bottom left of the page.



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## The Benefits Resource Center

The Benefits Resource Center at [www.staples.com/benefits](http://www.staples.com/benefits) makes it easy for you to take care of all your benefit needs. On this Web site, you'll find:

- The latest information about benefits and open enrollment
- Links to the benefit plan vendor sites
- Resources for your health, finances and work/life needs

## The Easy Estimator

This new online tool is the easiest and fastest way to evaluate which medical plan will best meet the needs of you and your family in the most cost-efficient way.

### Find the Plan That's Right for You

To use the Easy Estimator, visit [www.staples.com/easyestimator](http://www.staples.com/easyestimator). Enter some basic information about yourself and then select your expected medical usage for the year — low, medium or high. If you want to model more specific usage, then use the slider bars to fine-tune your estimates. The tool matches your projected needs with the Staples medical plan that will best meet the needs of you and your family at the lowest total cost.

Using the Easy Estimator is the first step you should take before choosing your medical plan.

### Calculate Your HSA Contribution

If the HSA plan comes up as the best option, the Easy Estimator will help you figure out how much you should contribute to your account to get the most out of the plan.

Remember: Staples automatically contributes to your account, but the plan works best when you also contribute. That's because Staples matches a portion of your contribution — and your contributions are not subject to federal income taxes or state income taxes for most states (except AL, CA, NJ and WI).

The screenshot shows the 'Easy Estimator' tool in a web browser. It includes input fields for personal and financial information, sliders for medical usage, and a summary section showing the cost of different plan options (HSA, PPO, HSA) and the potential savings from an HSA. A 'Total HSA contributions' section shows the automatic Staples match and the user's own contributions.

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The following chart shows how you could save by choosing the HSA instead of the PPO plan and contributing the paycheck cost difference into your account. Plus, you'll receive a match from Staples. Your account is available to use toward your out-of-pocket medical expenses or to roll over for future years' expenses.

	Single	Two-Person	Family
Your annual paycheck savings when you choose the HSA instead of the PPO plan	\$411	\$802	\$1231
Staples contributes to your HSA in July	\$250	\$500	\$500
If you elect to contribute your paycheck savings into your HSA, Staples will give you a 25% match up to a maximum match of \$125	\$103	\$125	\$125
<b>Total in your HSA that you can use to pay toward your deductible or for other healthcare expenses (or save for future use)</b>	<b>\$764</b>	<b>\$1,427</b>	<b>\$1,856</b>

This chart assumes that you complete your PHA and receive the Healthy Choices discount for the full year. [See page 40.](#)

### “People Like Me” Interactive Examples

Check out the new “People Like Me” interactive examples at [www.staples.com/peoplelikeme](http://www.staples.com/peoplelikeme). In a fun, interactive format, the examples show how hypothetical Staples associates make medical plan decisions.



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## Benefit Quiz

Before you select your benefits, let's have a little fun. When you take this short quiz we're pretty sure you'll learn something new about Staples benefits. Based on what you discover, we hope you will take a look at some benefit choices you may have overlooked in the past.

Remember: your needs change every year. Staples' benefits do too, so the plans and coverage levels you elected last year may not be right for this year.

**TRUE or FALSE?** [Go to page 7](#) to find out.

If I sign up for the CIGNA Choice Fund HSA plan, I can get my teeth cleaned twice a year for FREE as part of my in-network medical coverage.

Staples receives the results of my Personal Health Assessment (PHA).

Generic drugs don't work as well as brand-name drugs.

Associates who participated in the ESPP every offering period from 2005 through 2009 had a total rate of return for the period of 12%.

If I have a heart attack, I'll pay the least for my medical care in the HSA plan.

If you are between the ages of 25 and 55, you are more likely to become disabled than to die.

When deciding how to invest my 401(k), no more than 10% of my account should be invested in Staples stock.

If I complete my Personal Health Assessment (PHA), but my spouse does not, I still qualify for the Healthy Choices discount.

If my son comes down with an earache over the weekend, I should take him to the emergency room.

I will get the same amount of cash back for a gym membership no matter which medical plan I choose.

Even though I have good vision, I should sign up for vision coverage just in case.

I don't get medical coverage through Staples, so I can't sign up for a Health Care Flexible Spending Account (FSA) through Staples.

One of the best ways to avoid bankruptcy is to be healthy.

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	True or False?	For More Information
If I sign up for the CIGNA Choice Fund HSA Plan, I can get my teeth cleaned twice a year for FREE as part of my in-network medical coverage.	<b>TRUE</b> — The CIGNA Choice Fund HSA plan is the only medical plan that includes FREE preventive dental care.	<a href="#">Page 19</a>
Staples receives the results of my Personal Health Assessment (PHA).	<b>FALSE</b> — Your PHA is 100% confidential and has no effect on your continued medical coverage. Only StayWell, the PHA administrator, will see your results and by law cannot share your specific information with anyone. Staples receives only a summary of aggregated data collected.	<a href="#">Page 40</a>
Generic drugs don't work as well as brand-name drugs.	<b>FALSE</b> — The Food and Drug Administration (FDA) requires that generic drugs have the same quality, active ingredient, strength and dosage as the brand name drugs. Research shows that generics work just as well as brand name drugs.	<a href="#">Page 34</a>
Associates who participated in the ESPP every offering period from 2005 through 2009 had a total rate of return for the period of 12%.	<b>FALSE</b> — The total rate of return for the period for these associates was 34%.	<a href="#">Page 54</a>
If I have a heart attack, I'll pay the least for my medical care in the HSA plan.	<b>TRUE</b> — The out-of-pocket maximum is identical under the PPO plan and the HSA plan — it's \$2000 for employee-only coverage and \$4,000 for two-person or family coverage. However, with the HSA plan, once you hit your out-of-pocket maximum, everything is covered at 100% — you pay nothing more. In the PPO plan, you will continue to pay co-pays for office visits and prescriptions. In short, both plans protect you.	<a href="#">Page 24</a>
If you are between the ages of 25 and 55, you are more likely to become disabled than to die.	<b>TRUE</b> — Consider protecting your income by enrolling in the Staples Long-Term Disability (LTD) plan.	<a href="#">Page 47</a>

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	True or False?	For More Information
When deciding how to invest my 401(k), no more than 10% of my account should be invested in Staples stock.	<b>TRUE</b> — Most financial advisers recommend that you invest no more than 10% of your retirement money in your employer's company stock.	<a href="#">Page 52</a>
If I complete my Personal Health Assessment (PHA), but my spouse does not, I still qualify for the Healthy Choices discount.	<b>FALSE</b> — Both you and your spouse, if covered by a Staples medical plan, must complete the PHA to receive the Healthy Choices discount.	<a href="#">Page 40</a>
If my son comes down with an earache over the weekend, I should take him to the emergency room.	<b>FALSE</b> — You should first check with your doctor to see if weekend hours are available. If not, consider a convenience care clinic such as a CVS MinuteClinic or Walgreens Take Care Clinic. Going to the ER for non-emergency situations is very costly.	N/A
I will get the same amount of cash back for a gym membership no matter which medical plan I choose.	<b>FALSE</b> — In the HSA plan, you can get up to \$300 cash back for fitness and up to \$300 for weight loss. In the HRA and PPO plans you can only get up to \$150 cash back for fitness and up to \$150 for weight loss.	N/A
Even though I have good vision, I should sign up for vision coverage just in case.	<b>FALSE</b> — All of the Staples medical plans cover a vision exam every 24 months. So if you don't wear glasses or contacts, don't over insure yourself. You can always enroll next year if things change.	N/A
I don't get medical insurance through Staples, so I can't sign up for a Health Care Flexible Spending Account (FSA) through Staples.	<b>FALSE</b> — Staples benefits are a la carte, so you can sign up for only the ones that you need.	<a href="#">Page 45</a>
One of the best ways to avoid bankruptcy is to be healthy.	<b>TRUE</b> — According to a recent Harvard University study, medical bills and illness are the cause of half of personal bankruptcies.	N/A

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Open enrollment starts Saturday, May 15, and continues through Wednesday, June 2. These are the only days of the year during which you can make changes to your benefit selections, unless you have a qualifying life event. It's important that you spend a little time to make sure you're making smart decisions about your health, money and life, and then taking action by going to [associateconnection.staples.com](http://associateconnection.staples.com).

Once you make your elections, Staples will send a statement to your home confirming your new coverage. Please review it carefully. If you need to make a correction, go back into Associate Connection at [associateconnection.staples.com](http://associateconnection.staples.com) to make your changes no later than June 30, 2010. You will not receive another confirmation statement. Any changes received after the end of the open enrollment period on Wednesday, June 2, may result in a delay in receipt of your plan ID cards.

**All associates enrolled in a medical plan will receive new ID cards in the mail.** If you are enrolled in any plan except the Choice Fund HRA or Kaiser, you will also get new pharmacy ID cards from CVS Caremark.

Important Note: This enrollment guide summarizes the plans in general terms only. Plan documents and summary plan descriptions determine and define all plan provisions. For more specific information, feel free to contact the plans directly at the numbers on [page 59](#).

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## How to Enroll

Enroll on the Staples Associate Connection, an online self-service portal that allows you to view and manage your personal information.

1. Go to [associateconnection.staples.com](http://associateconnection.staples.com).
2. Enter your associate ID and password.
3. Click the “Benefits Enrollment” link.
4. Click “Select.” The page that comes up will show your current benefit selections.
5. Click “Edit” to make changes to your benefits. The system will walk you through the process.
6. Click the “Submit” button at the bottom of the screen.
7. You’ll be prompted to review your elections. Click “Submit” again.
8. Wait until you receive the message “Your enrollment is complete.” If you do not see this message, your benefit selections have not been saved.
9. Log out of Associate Connection.
10. Check your home mail for a statement confirming your new coverage.

Forgot your Associate Connection password? If you cannot remember your password, just click the “Forgot Your Password?” link to reset it instantly. Remember: Passwords are case sensitive. You may also call HR Services at 1-888-490-4747 for help.

**Please note: The medical plan rates shown on Associate Connection and on your confirmation statement may not reflect the Healthy Choices discount. The discount will not be shown until StayWell notifies Staples that the PHA has been completed. [See page 40](#) for more information.**

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## Eligibility and Life Events

### Eligible Dependents

Only certain individuals can be covered under your Staples benefit plans. Eligible family members include:

- Your legal spouse (excluding common-law)
- Former spouse, but only if required under a legal arrangement, and only until the former spouse remarries
- Same-gender domestic partner (as defined in this section), as well as his or her children, provided that the domestic partner is covered by the plan
- Unmarried children under age 19 or under age 24, if the children are full-time students
- Unmarried children age 19 and older who are not able to care for themselves due to physical or mental disability

Covering ineligible dependents is a violation of Staples ethics policy and could result in termination and/or you having to pay back claims. Please take the opportunity to remove any ineligible dependents from your benefit plans during open enrollment. Staples will conduct a dependent audit in August/September.

#### IMPORTANT

You must provide additional information about your dependents. Federal rules now require that companies collect Social Security numbers for all your covered dependents. If you have not already done so, please provide this information when you are signing up for your 2010 benefits.

### Definition of a Same-Gender Domestic Partner

A same-gender domestic partner must meet all the following qualifications in order to be eligible for coverage under a Staples medical plan. A same-gender domestic partner is:

- Registered, entered into a civil union or married, if residing in a state that allows marriage, registration or civil union;
- A person of the same gender who resides with you in a committed, exclusive relationship and with whom you intend to reside permanently;
- A person with whom you have shared a common residence for at least 12 months;
- Mutually responsible for basic living expenses; and
- Not legally married to anyone else.





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### Special Tax Considerations (referred to as “imputed income”)

You should be aware of special tax considerations that apply if you cover a same-sex spouse or domestic partner on your benefits. According to IRS regulations, health and welfare benefits for these dependents are not tax-deductible for federal income tax purposes. This means you will generally pay federal income taxes each pay period on the premiums for covering these individuals. These premiums will also be added to your income and will be reported on your W-2 at year-end.

### Qualifying Life Events

A qualifying event is a change in family status, such as a marriage, civil union, registration of domestic partnership, divorce, termination of domestic partnership, dissolution of a civil union or registration, birth of a child, spousal loss or gain of employment, commencement of or return from a military leave, or death. If you experience a qualifying life event, you may change your benefit selections within 31 days of the event. Otherwise, you may not change your selections until the next open enrollment period.

Also, if you or your dependents become ineligible for Medicaid or CHIP (Children's Health Insurance Program) and lose coverage, or if you or your dependents become eligible for a state's premium assistance program, you will have 60 days from the event date to complete a Benefit Change Form and submit it to HR Services.



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## What's New for 2010

### New Healthy Choices Discount

We want our associates to make the right decisions to be healthy. That's why Staples will continue to reward associates who take steps to maintain or improve their health. This year, if you and your covered spouse take just 15 minutes to complete your Personal Health Assessment (PHA) through StayWell, you will receive a discount on your medical plan rate of up to \$720 a year.

By taking the PHA, you'll also learn more about your current health and potential risks. Smokers can qualify for this discount too. The Healthy Choices discount replaces the nonsmoking discount offered the last two years.

To receive a full 12 months of the Healthy Choices discount, complete the online PHA at <https://staples.staywell.com> no later than **June 21** or mail your paper PHA postmarked no later than **June 7**. You can complete the PHA any time during the year after that, and you'll start receiving the Healthy Choices discount soon after it's submitted.

[See page 40 for more information.](#)

### New Pharmacy Plan

As of July 1, 2010, CVS Caremark will be the pharmacy plan provider for the HSA and PPO Plus/Open Access plan participants. **All participants in these plans will receive a new pharmacy ID card.**

With CVS Caremark filling your prescriptions will be easier than ever:

- After three refills of a maintenance prescription, you'll be automatically enrolled in the mail-order program. For more information during Open Enrollment (May 15 — June 2), go to [www.caremark.com/staples](http://www.caremark.com/staples).
- You can enjoy the benefits and savings of mail-order, but you may choose to pick up your 90-day supply right at your local CVS.

Plus, make the most of what CVS pharmacy offers with the special Staples ExtraCare® customer rewards program. Every time you make a purchase, you'll earn Extra Bucks®. You'll also get a 20% discount on all CVS-branded over-the counter medicines, such as aspirin, cold remedies, antacids and more.

**Important note for HRA plan and Kaiser participants:** HRA participants will continue to have pharmacy coverage through CIGNA until July 2011, when it will switch to CVS Caremark. Kaiser participants will continue to have pharmacy coverage through Kaiser.

[See page 34 for more information.](#)

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### New Second Opinion Program

Should you or a member of your family be diagnosed with cancer, Staples will provide you with coverage for a second opinion using Partners Online Specialty Consultations. This program gives you access to world-renowned medical specialists who will review your specific diagnosis and treatment plan without ever having to leave your home. An online second opinion is a convenient and empowering way for you and your doctor to make educated decisions about your health.

[See page 33 for more information.](#)

### StayWell

To help you get healthy and stay healthy, we're introducing StayWell, a new health management provider. StayWell offers a wide range of tools, products and resources to help you maintain or improve your health. **StayWell is administering the new Personal Health Assessment (PHA) you must complete in order to receive the Healthy Choices discount.**

[For more information about the PHA, see page 40.](#)

### Mental Health Coverage

Staples is enhancing all our medical coverage options to comply with new federal legislation relating to mental health benefits.



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## Medical Plan Summaries and Health Plan Rates

These charts show the monthly health plan rates for all your options for the 2010 plan year. Complete the online Personal Health Assessment (PHA) by June 21 or mail your PHA postmarked by June 7, and you automatically become eligible to receive the Healthy Choices discount, which means you'll pay less for medical care all year long. [See page 40](#) for details about the PHA and how to complete it.

CIGNA Choice Fund HSA Plan (Health Savings Account)			CIGNA Choice Fund HRA Plan (Health Reimbursement Account)		BCBS PPO Plan PPO Plus CIGNA Open Access One Plan PPO	
Plan Highlights						
<ul style="list-style-type: none"><li>Lowest paycheck cost with higher annual deductible</li><li>FREE medical and dental preventive care Higher fitness and weight loss reimbursements</li><li>Staples sets up and contributes to an HSA in your name</li><li>You may also contribute to your account and reduce your taxable income</li><li>Staples matches 25% of your contributions up to \$125 maximum match</li><li>Once you meet your deductible, traditional co-insurance kicks in and you pay in-network</li><li>Unused dollars roll over for future use</li><li>If you leave Staples, the account goes with you</li><li>HSA dollars can be used in retirement</li></ul>			<ul style="list-style-type: none"><li>FREE preventive care, such as physicals and immunizations</li><li>No co-pays for office visits</li><li>Staples contributes a generous amount to your HRA</li><li>HRA dollars automatically pay your medical expenses. As long as there is money in your account, you don't pay anything out of pocket</li><li>When you've gone through your account, you pay any remaining deductible out of your pocket. Then traditional co-insurance kicks in with the plan paying 80% in-network</li><li>Use your account to be reimbursed for extras, such as dental and vision expenses</li><li>Unused HRA dollars roll over to the next plan year</li></ul>		<ul style="list-style-type: none"><li>Fixed co-pays for office visits</li><li>You pay 20% after the deductible has been met for most other services</li><li>Deductible is waived (in-network only) for preventive services such as lab tests, mammograms and colonoscopies, and you pay 20%</li><li>Separate \$100 per person prescription drug deductible</li></ul>	
Rates with the Healthy Choices Discount						
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
Single	\$73.63	\$16.99	\$107.90	\$24.90	\$107.90	\$24.90
Two-person	\$143.83	\$33.19	\$210.65	\$48.61	\$210.65	\$48.61
Family	\$221.13	\$51.03	\$323.70	\$74.70	\$323.70	\$74.70
Rates without the Healthy Choices Discount						
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
Single	\$133.63	\$30.84	\$167.90	\$38.75	\$167.90	\$38.75
Two-person	\$203.83	\$47.04	\$270.65	\$62.46	\$270.65	\$62.46
Family	\$281.13	\$64.88	\$383.70	\$88.55	\$383.70	\$88.55

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	CIGNA Out-of-Area Plan Available where there are few network providers within a reasonable distance from your home and/or work location.		Kaiser Permanente HMO Available in California only.	
Plan Highlights				
	<ul style="list-style-type: none"><li>Choose any doctor, hospital, specialist or other provider.</li><li>Services with CIGNA network providers are discounted.</li><li>Deductible and 20% co-insurance apply to most services; deductible is waived for preventive care.</li></ul>		<ul style="list-style-type: none"><li>Choose a primary care physician to direct all your care with Kaiser providers.</li><li>No out-of-network coverage except for emergencies.</li></ul>	
Rates with the Healthy Choices Discount				
	Monthly	Weekly	Monthly	Weekly
Single	\$103.46	\$23.88	\$134.01	\$30.93
Two-person	\$201.97	\$46.61	\$245.69	\$56.70
Family	\$310.39	\$71.63	\$389.11	\$89.79
Rates without the Healthy Choices Discount				
	Monthly	Weekly	Monthly	Weekly
Single	\$163.46	\$37.72	\$194.01	\$44.77
Two-person	\$261.97	\$60.45	\$305.69	\$70.54
Family	\$370.39	\$85.47	\$449.11	\$103.64

	Delta Dental PPO		Delta Dental Indemnity		Delta Dental Out-of-Area	
	Monthly	Weekly	Monthly	Weekly	Monthly	Weekly
Single	\$11.00	\$2.54	\$12.00	\$2.77	\$11.00	\$2.54
Two-person	\$23.00	\$5.31	\$26.00	\$6.00	\$23.00	\$5.31
Family	\$36.00	\$8.31	\$40.00	\$9.23	\$36.00	\$8.31

	EyeMed Basic		EyeMed Enhanced	
	Monthly	Weekly	Monthly	Weekly
Single	\$4.00	\$0.92	\$6.17	\$1.42
Two-person	\$7.29	\$1.68	\$11.27	\$2.60
Family	\$12.33	\$2.85	\$18.30	\$4.22

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Staples offers the following plans for your health:

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## Medical

Your medical plan choices depend on where you live and work.

States			Plans
California Connecticut Delaware District of Columbia Illinois Indiana Kentucky Louisiana Maine	Maryland Massachusetts Michigan Minnesota New Hampshire New Jersey New York North Dakota Ohio	Oregon Pennsylvania Rhode Island Utah Vermont Virginia Washington West Virginia Wyoming	CIGNA: <ul style="list-style-type: none"> <li><a href="#">Choice Fund HSA plan</a></li> <li><a href="#">Choice Fund HRA plan</a></li> </ul> BlueCross BlueShield: <ul style="list-style-type: none"> <li><a href="#">PPO Plus plan</a></li> </ul> Kaiser <ul style="list-style-type: none"> <li><a href="#">HMO (available in CA only)</a></li> </ul>
Alabama Alaska Arizona Arkansas Colorado Florida Georgia Hawaii	Idaho Iowa Kansas Mississippi Missouri Montana Nebraska Nevada	New Mexico North Carolina Oklahoma South Carolina South Dakota Tennessee Texas Wisconsin	CIGNA: <ul style="list-style-type: none"> <li><a href="#">Choice Fund HSA plan</a></li> <li><a href="#">Choice Fund HRA plan</a></li> <li><a href="#">Open Access One plan</a></li> <li><a href="#">_____</a></li> </ul>

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### CIGNA Choice Fund Health Savings Account (HSA) Plan

The HSA plan is an account-based plan that combines a pool of money you can use to pay your medical expenses, FREE medical and dental preventive care, an underlying PPO medical plan, and generous fitness and weight loss reimbursements.

#### What's changing in the HSA?

In-network deductible will increase from:

- \$1,150 to \$1,200 for single coverage
- \$2,300 to \$2,400 for two-person and family coverage

Out-of-network deductible will increase from:

- \$2,300 to \$2,400 for single coverage
- \$4,600 to \$4,800 for two-person and family coverage

Associates may contribute more to their accounts in the upcoming year. The maximum annual contribution will increase from:

- \$2,600 to \$2,675 for single coverage
- \$5,300 to \$5,525 for two-person and family coverage
- Catch-up contribution for age 55+ increases to \$1,000

Due to national health care reform, you can only use your account for over-the-counter medications through December 31, 2010.

Fitness and weight loss benefits have increased from \$150 to \$300 each.

100% preventive dental coverage added plus discounts on additional services

Prescription coverage will be provided by CVS Caremark. Also, if you are taking a maintenance prescription drug, on July 1, you must move it to mail order; otherwise after three fills, your portion of the cost will increase from 20% to 40%. [See page 34](#) for information about prescription drug coverage.

Note that you are not eligible to enroll in the HSA plan if you are also covered by another medical plan including Medicare.

#### Is your doctor in the network?

If you would like to see if your current provider is an in-network provider go to [www.cigna.com](http://www.cigna.com) and search for a network doctor or facility in the Open Access/Carelink network. This is the same network for all CIGNA plans.

If you're a Massachusetts resident, you are also eligible to enroll in the BlueCross BlueShield PPO Saver HSA plan. For more information, visit [www.staples.com/BCBSPPoSaver](http://www.staples.com/BCBSPPoSaver).



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Be smart, be healthy, save money — with the HSA Plan:

- Lowest per-paycheck cost
- No co-pays
- An annual contribution into your account from Staples of \$250 if you elect single coverage or \$500 if you elect two-person or family coverage
- A 25% match on your contributions from Staples, up to a \$125 maximum match
- Unused dollars roll over year after year
- FREE preventive care at in-network providers
- Deductible waived for preventive prescriptions
- The only medical plan that offers FREE preventive dental care and access to discounts for other dental services with the CIGNA Radius dental network
- FREE healthy living kit mailed to your home in July
- Higher fitness and weight-loss reimbursements — \$300 each, which is double what you would receive in the HRA or PPO plans
- Ability to save more for retirement
- Pay lower taxes now when you contribute to your account
- Your account is yours to keep — you can take the money with you when you leave Staples

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#### The CIGNA Choice Fund Health Saving Account Plan is made up of two components.

##### The Health Savings Account

- Staples contributes to your account each plan year in July — \$250 for single coverage or \$500 for two-person and family coverage.
- You may also contribute tax-free and Staples matches 25% of your contributions up to a \$125 maximum match.
- Unused dollars roll over each year for future use.
- You receive a debit card which you may use to pay for medical expenses.
- Once your account balance reaches \$2,000, the money in your HSA can be invested in mutual funds (optional).
- You own the account. If you leave Staples, the money and the account are yours to take with you. Banking fees may apply.


 Plus

##### The PPO Plan

- In-network preventive medical and dental care are FREE.
- You pay the full discounted price of services and prescriptions until you satisfy your portion of the deductible.
- The deductible is waived for preventive prescriptions. You'll pay 20% of the cost.
- Once you satisfy your deductible, you are responsible for 20% of in-network expenses.
- If you reach your annual out-of-pocket maximum, eligible expenses are covered at 100% for the rest of the plan year.
- You receive up to \$300 cash back for using a qualifying fitness facility and an additional \$300 cash back for a qualifying weight loss program.

#### Funding Your HSA

When you elect the HSA plan, Staples will fund your HSA with \$250 if you elect single coverage or \$500 if you elect two-person or family coverage. This money is available to you starting in mid-July.

The HSA plan features the lowest per-paycheck cost, but also comes with a higher annual deductible. That's why we encourage you to contribute to your HSA to supplement Staples' contribution. It's a great and easy way to budget for unexpected medical expenses. Staples matches 25% of your contributions, up to a \$125 maximum match. Your contribution and the Staples match go into your account each pay period.

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The easiest way to contribute to your HSA is through payroll deductions. You'll be able to elect an additional contribution amount when you enroll for your benefits at [associateconnection.staples.com](https://associateconnection.staples.com). You can change your contribution if you need to — as often as once a month — by submitting a benefit change form to HR Services.

#### Invest what you don't spend

Your HSA bank account earns interest, but once you have \$2,000 in your HSA you can invest this money to help it grow faster. Your HSA bank account is FDIC insured. However, if you decide to invest some or all of your money in mutual funds, your HSA is subject to investment gains and losses.

As long as you do not exceed the maximum annual contribution allowed by the IRS, you may also make deposits into your HSA just like you would into any other bank account. Unlike a regular bank account, you may deduct your contributions when you file your federal tax return. In this case, you must file an HSA plan schedule ([Form 8889](#)) with your annual federal tax return on which you list contributions to and distributions from your HSA.

#### Using Your HSA Funds

You can use the funds in your HSA to pay for eligible medical expenses. When you receive care from in-network providers, you don't pay anything at the time of service; in-network providers will file claims on your behalf. You will receive an Explanation of Benefits (EOB) that shows whether you owe anything and how much. You can then use your HSA funds to pay what you owe as long as you have enough money in your account.

**If you are enrolled in the HSA plan, you should not pay anything in the doctor's office as long as it is an in-network provider.** If you are asked to pay a co-pay, show the back of your ID card where there is a note that says, "Reminder to providers: Please do not collect deductible or co-insurance at time of service."

If you don't have the money in your account at the time you need it, you can pay your bill with cash or credit card and then reimburse yourself for those expenses once the money has gone into your HSA. You can also pay providers using the online bill payment feature with your HSA.

Keep in mind that there's no use-it-or-lose-it provision with the HSA. Any unused money remaining in your account rolls over from year to year — and is yours to keep if you leave Staples.



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### 15 Cool Things You Can Cover with Your HSA

You probably know that you can pay for prescriptions, doctor visits and even vision care with the money in your HSA, but there's a lot more you can cover. From hand sanitizers to hearing aids and even a hot tub (okay, only to treat a medical condition), here's a list of items that you can pay for out of your account:

- Your medical plan deductible and co-insurance
- Over-the-counter medicines, but only until December 31, 2010
- Acne laser treatments
- Acupuncture and chiropractic care
- Medical devices and batteries
- Dandruff shampoos and other medicated shampoos, soaps and powders
- Exercise equipment and weight-loss aids (requires a physician's diagnosis letter)
- Insect repellent
- Insoles
- Invisible braces and other orthodontia for adults and children
- Laser eye surgery
- Massage to treat a medical condition (requires a physician's diagnosis letter)
- Night or dental guard for TMJ, clenching and teeth grinding
- Protective sports equipment such as knee pads, mouth guards, helmets and more
- Sunscreen
- Tutoring for children with learning challenges

For complete lists of items you can cover with your HSA, visit [http://www.cigna.com/our\\_plans/medical/fsa/fsa\\_health.html#ad](http://www.cigna.com/our_plans/medical/fsa/fsa_health.html#ad).

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## How the Plan Works

The CIGNA Choice Fund HSA plan provides FREE in-network preventive medical and dental care, so when you get your annual physical, dental checkup or flu shot at an in-network provider you'll pay nothing. This year, you'll receive a FREE healthy living kit as well.

### The only medical plan that offers free dental

The CIGNA Choice Fund HSA plan includes free preventive dental care. Your twice-a-year checkups and periodic X-rays are covered at 100%. If you expect to need only preventive dental care, you may not need to enroll in a Staples dental plan. You will also have access to CIGNA's Radius dental network with discounts of 30% to 35% if additional dental services are needed (you can even get discounts on adult orthodontia). Keep in mind that dental services do not count toward your deductible or out-of-pocket maximum.

Other than preventive care and preventive prescription drugs, the HSA plan does not begin to pay benefits until you have met your annual deductible. You can use the money in your HSA to help meet the deductible. If the unexpected happens, you'll pay 20% of the cost of in-network medical expenses after you meet the deductible.

Your annual out-of-pocket maximum limits the amount you'll pay in a plan year for significant medical care. If you hit the maximum, the plan will cover 100% of your medical and prescription expenses for the rest of the plan year.

The annual out-of-pocket maximum is the same under the PPO and the HSA plans — \$2,000 for single coverage and \$4,000 for two-person and family coverage.

For details about prescription drug coverage, see [page 34](#).



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Consider the CIGNA Choice Fund HSA plan if you:	Because:
Rarely see a doctor or use your medical coverage	<p>If you rarely see a doctor, you'll have low medical expenses so you probably won't go through the money in your account and you can carry it over in case you need it later. Plus, the HSA plan provides FREE preventive medical and dental care. So when you get your annual physical, flu shot or twice-yearly dental exams, you'll pay nothing when you receive care from in-network providers.</p> <p>Still, if the unexpected happens, the HSA plan protects you with an 80%/20% PPO plan that has the same out-of-pocket maximum as the PPO plans.</p>
Want to reduce your taxes	You can contribute money to your HSA tax-free. Every dollar you contribute reduces your taxable income, so you'll pay less in taxes.
Are capped in the 401(k) plan	The HSA is a great way to save more for retirement. If you're capped in the 401(k) plan, you can contribute to your HSA. Once you save \$2,000 you can invest those dollars and use them in retirement.
Have prescription drug expenses for a chronic condition only	In the HSA the deductible is waived for preventive prescriptions. So from day one of the plan year, you'll pay 20% of the cost of these prescriptions.
Are a current HRA participant rolling over large account balances from year to year	If you have a lot of dollars in your HRA, you probably don't have a lot of medical expenses. When you leave Staples, you can't take your HRA dollars with you. With the HSA, the account and all the money in it is yours to take.
Feel a rush of excitement when you hear about FREE stuff	The HSA plan provides FREE preventive medical and preventive dental coverage. And this year you'll receive a FREE healthy living kit as well.

#### Did you know?

The out-of-pocket maximum, the most you'll pay for care out of your own pocket in a plan year when using network providers, is the same under the HSA and PPO plans. Under both plans, it's \$2,000 for single coverage and \$4,000 for two-person or family coverage.

With the HSA plan, though, you can use your account to help cover your expenses and once you hit the maximum, eligible services are covered at 100%, so you won't pay any more for covered charges out of pocket for the rest of the plan year. By contrast, with the PPO plan, once you hit the maximum, co-pays for office visits and prescriptions still apply.

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### CIGNA Choice Fund Health Reimbursement Account (HRA) Plan

The HRA plan provides a pool of money from which you pay for medical expenses. The plan also covers 100% of the cost of preventive care when you receive care from an in-network provider and, if you use all the money in your HRA, you will be responsible for 20% of the cost of in-network medical expenses. If you don't use all the money in your account, the funds will roll over from year to year for future use while you're still enrolled in the plan.

#### What's changing in the HRA?

Annual in-network out-of-pocket maximum will increase from:

- \$2,500 to \$2,900 for single coverage
- \$3,850 to \$4,400 for two-person coverage
- \$5,400 to \$6,100 for family coverage

Out-of-network out-of-pocket maximum will increase from:

- \$3,500 to \$4,100 for single coverage
- \$5,350 to \$6,100 for two-person coverage
- \$7,400 to \$8,300 for family coverage

Your portion of the cost of prescription drugs will increase from 20% to 30% after your deductible has been met. Also, if you are taking a maintenance prescription drug, on July 1, you must move it to mail order; otherwise after three fills, your portion of the cost will increase from 20% to 50%. See [page 34](#) for information about prescription drug coverage.



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#### The Choice Fund HRA Plan is made up of two components.

##### The Health Reimbursement Account

- Staples contributes to your account each plan year in July — \$1,000 for single coverage, \$1,600 for two-person coverage and \$2,400 for family coverage.
- The money in your account is automatically used to cover the cost of your medical care and prescriptions.
- As long as there are dollars in your account, you do not have additional out-of-pocket expenses.
- Once the money in your account runs out, you pay your share of the deductible.
- Unused dollars roll over each year for future use.

Plus

##### The PPO Plan

- Preventive care you receive from in-network providers is FREE.
- You pay the full discounted price of services and prescriptions for in-network care until you meet your deductible.
- Once you meet your deductible, a PPO plan kicks in. You pay 20% of the cost of medical care and 30% of the cost of prescriptions.
- If you reach your annual out-of-pocket maximum, eligible care is covered at 100% for the rest of the plan year.
- You receive up to \$150 cash back for using a qualifying fitness facility and an additional \$150 cash back for a qualifying weight loss program.

#### Is your doctor in the network?

If you would like to see if your current provider is an in-network provider go to [www.cigna.com](http://www.cigna.com) and search for a network doctor or facility that participates in the Open Access/Carelink network.

#### HRA Extras

Have more money in your account than you'll ever use? Then HRA Extras might be for you. You can use your HRA to pay for things like eyeglasses, out-of-pocket dental expenses, laser eye surgery, and more. Just be aware — extras do not count toward your deductible.

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### BCBS PPO Plus and CIGNA Open Access One PPO plans

Depending on where you live and work, you will be offered either the BlueCross BlueShield PPO Plus plan or the CIGNA Open Access One plan. Plan design and coverage levels are identical under both plans, but they're offered through different carriers and networks. To see what plans are offered in your state, see the chart on [page 18](#).

#### What's changing in the BCBS PPO Plus and CIGNA Open Access One PPO plans?

Annual in-network deductible will increase from:

- \$400 to \$500 per person
- \$1,000 to \$1,300 family maximum

Annual in-network out-of-pocket maximum will increase from:

- \$1,800 to \$2,000 per person
- \$3,600 to \$4,000 family maximum

Annual out-of-network out-of-pocket maximum will increase from:

- \$3,600 to \$4,000 per person
- \$7,200 to \$8,000 family maximum

Prescription coverage will move to CVS Caremark. Also, if you are taking a maintenance prescription drug, on July 1, you must move it to mail order; otherwise after three fills, your portion of the cost will increase to 50%. See [page 34](#) for information about prescription drug coverage and changes to co-pays.

#### Preventive Care

Annual physical exams and well-child care are covered with a \$20 co-pay when you see an in-network primary care doctor. Other in-network preventive services, such as lab tests, mammograms, colonoscopies, etc. are not subject to the deductible and you pay 20% of the cost.



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### Kaiser HMO (CA only)

If you live in California, you may choose to participate either in the Kaiser HMO or in the other Staples medical plans. If you enroll in the Kaiser plan, you must choose a Kaiser primary care physician to direct all your care with other Kaiser providers. Out-of-network care is not covered, except in the case of emergencies. Your prescription coverage also is through Kaiser.

**Important note: The Kaiser HMO will be eliminated in July 2011.**

What's changing in the Kaiser plan?	
<p>Annual deductible will be added:</p> <ul style="list-style-type: none"> <li>▪ \$500 per person</li> <li>▪ \$1,000 family maximum</li> </ul> <p>Annual out-of-pocket maximum will increase from:</p> <ul style="list-style-type: none"> <li>▪ \$1,500 to \$3,000 per person</li> <li>▪ \$3,000 to \$6,000 family maximum</li> </ul>	<p>Co-pays for some services are being replaced with co-insurance:</p> <ul style="list-style-type: none"> <li>▪ Inpatient hospitalization will change from a \$500 co-pay to 10% co-insurance after deductible.</li> <li>▪ Emergency room, outpatient surgery and some outpatient services will change from \$100 co-pay to 10% co-insurance after deductible.</li> </ul> <p>Co-pays for the following services will increase:</p> <ul style="list-style-type: none"> <li>▪ MRI, CT and PET will increase from \$0 to \$50 per procedure.</li> <li>▪ X-ray and lab tests will increase from \$0 to \$10 per procedure.</li> <li>▪ Well-child and prenatal visits will increase from \$5 to \$10.</li> </ul>

For more information about the Kaiser HMO, see the HMO (Kaiser Northern CA and Southern CA) highlight sheets at [www.staples.com/benefits](http://www.staples.com/benefits).

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### Plan Details

#### CIGNA Choice Fund Plans

In-Network Provisions	CIGNA Choice Fund HSA Plan		CIGNA Choice Fund HRA Plan	
Preventive care, such as annual physical exams, well-child care, immunizations, screenings	Covered at 100% — no deductibles, no co-insurance, no out-of-pocket costs			
Your account funded by Staples				
Single		\$250		\$1,000
Two-person		\$500		\$1,600
Family		\$500		\$2,400
Use your account to pay for any covered medical expense (including office visits, prescriptions, tests, X-rays, surgery, etc.) not otherwise covered in full. If you don't use all the funds in your account during the plan year, unused dollars roll over for use in future years.				
Plan deductible — the amount that you must pay before the plan pays benefits at 80%*	Total amount	Portion you pay from your pocket after your account is used up (the deductible minus your account)**	Total amount	Portion you pay from your pocket after your account is used up (the deductible minus your account)**
Single	\$1,200	\$950	\$1,600	\$600
Two-person	\$2,400	\$1,900	\$2,450	\$850
Family	\$2,400	\$1,900	\$3,500	\$1,100

\* The HSA deductible is waived for preventive drugs, which are prenatal vitamins and medications to treat and prevent hypertension, high cholesterol, diabetes, asthma, osteoporosis and stroke.

\*\* Assumes you have no carryover of funds from prior years. Funds carried over can be used to offset more of your deductible and out-of-pocket expenses.

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In-Network Provisions	CIGNA Choice Fund HSA Plan		CIGNA Choice Fund HRA Plan		
Your contribution to your account (optional)	In addition to Staples contributions, you can make tax-free contributions to your HSA to help offset your out-of-pocket costs.*** Single — up to \$2,675/ plan year Two-person or family — up to \$5,525/plan year In addition, Staples will match your contribution, up to a \$125 maximum match. See details on <a href="#">page 19</a> .		While you cannot make additional contributions to your HRA, you can contribute on a tax-free basis to a Health Care Flexible Spending Account (FSA) to help pay for your out-of-pocket expenses ( <a href="#">see page 45</a> ).		
Co-insurance — Once your total expenses meet the plan deductible (regardless of whether you’ve paid them from your account or from your pocket), additional medical services and prescription drugs are subject to co-insurance	Covered at 80%, you pay 20%		Medical care: covered at 80%, you pay 20% Prescription drugs: covered at 70%, you pay 30%		
Your annual out-of-pocket maximum (including the deductible) — once your total expenses have reached this amount, all additional eligible services are covered at 100%	Total amount	The most you will pay out of pocket (assuming you make no HSA contributions)**	Total amount	Total amount less Staples’ contribution to your account**	
	Single	\$2,000	\$1,750	\$2,900	\$1,900
	Two-person	\$4,000	\$3,500	\$4,400	\$2,800
	Family	\$4,000	\$3,500	\$6,100	\$3,700

\* The deductible is waived for preventive drugs, which are prenatal vitamins and medications to treat and prevent hypertension, high cholesterol, diabetes, asthma, osteoporosis and stroke.

\*\* Assumes you have no carryover of funds from prior years. Funds carried over can be used to offset more of your deductible and out-of-pocket expenses.

\*\*\* Age 55 and over can choose to contribute an additional \$1,000 for the 2010–2011 plan year.

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#### Traditional Plans

In-Network Provisions	BCBS PPO Plus Plan or CIGNA Open Access One Plan	CIGNA Out-of-Area (Passive PPO)
Provider access	Choose a network provider — reduced coverage for out-of-network providers is also available	Choose any provider (discounted if you use an in-network provider)
Annual medical deductible*	\$500 per person \$1,300 family maximum	\$500 per person \$1,300 family maximum
Annual out-of-pocket maximum* (includes deductible)	\$2,000 per person \$4,000 family maximum	\$2,000 per person \$4,000 family maximum
Office visits (preventive/sick)	\$20 co-pay, then 100%	80% after deductible
Office visits (specialists)	\$35 co-pay, then 100%	80% after deductible
Preventive services (including lab, mammogram and colonoscopy)	80% with no deductible; in-network only	80% with no deductible
Lab and X-ray (including MRI, PET and CAT scans)	80% after deductible	80% after deductible
Inpatient hospitalization	80% after deductible	80% after deductible
Outpatient surgery/facility services	80% after deductible	80% after deductible
Emergency room	80% after deductible	80% after deductible
Most other services	80% after deductible	80% after deductible

\*The medical plan year is July 1, 2010, to June 30, 2011.

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### Easy Estimator

Not sure which medical plan will best meet your needs? Our new Easy Estimator can help. You provide some basic information about yourself and your health care needs for the coming year. Based on your information, the Easy Estimator guides you to the plan that will meet your needs in the most cost-effective way. Go to [www.staples.com/easyestimator](http://www.staples.com/easyestimator).

### Second Opinion Program

Finding out you have cancer can be devastating and overwhelming. What treatment options do you have? Which should you pursue? Where will you receive the best care? Staples wants to help you get the answers and information you need to recover as soon as possible.

If you are diagnosed with cancer you will be able to get an optional FREE second opinion through [Partners Online Specialty Consultations](#). The program leverages telecommunications technologies to put you in touch with more than 3,000 specialists.

Here's how it works: Your physician enters your medical history in a secure online database. Once Partners Online Specialty Consultations has all your medical information and diagnostics, they send your case to a specialist. The specialist and your doctor confer and develop a treatment recommendation. Most opinions are completed within a week. Because it's done over the phone, you can take advantage of this service regardless of where you live.

We're very excited about this program because in the majority of cases a second opinion will change your treatment, prognosis and even diagnosis. Don't worry; credible doctors will not be offended if you seek a second opinion. In fact, if your physician reacts negatively, that could be a bad sign.

Getting a second opinion is FREE for you or a covered family member if you have medical insurance through Staples. If you do not have medical insurance through Staples, you may also use this program and pay the cost, which is approximately \$495.

All of Staples' medical plans cover second opinions for any condition, so you should take advantage of your benefits and discuss alternatives with your doctor.



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## Prescription Drugs

Your prescription drug coverage provider varies depending on the medical plan you have selected.

Medical Plan	Prescription Drug Coverage Provider
CIGNA Choice Fund HSA plan	CVS Caremark
CIGNA Choice Fund HRA plan	CIGNA
BCBS PPO Plus plan	CVS Caremark
CIGNA Open Access One plan	CVS Caremark
CIGNA Out-of-Area plan	CVS Caremark
Kaiser Permanente HMO	Kaiser Permanente

No matter who provides your prescription drug coverage, you can always **save money with generics**. Research shows that you can save an average of 30% to 80% in out-of-pocket costs by using a generic drug instead of a brand-name drug.<sup>1</sup>

The U.S. Food and Drug Administration (FDA) approves generic medicines, which mean that a generic medicine has the same safety, quality, strength and effectiveness as its brand-name equivalent.

## Transferring Active Refills

As of July 1, 2010, pharmacy coverage for the CIGNA Choice Fund HSA, BCBS PPO Plus, CIGNA Open Access One PPO and CIGNA Out-of-Area plans will be moving to CVS Caremark. ([See page 35](#) for more details.) CIGNA and BlueCross BlueShield will be transferring all existing active mail-order refills to CVS Caremark to be processed at the beginning of July 2010. You may review the transfer by visiting [www.caremark.com](http://www.caremark.com) or calling Customer Care toll-free at 1-877-876-7215. If for any reason your prescription is not transferred, CVS Caremark's Customer Care will help you get a new prescription processed. To avoid a delay in filling your mail-order prescription, ask your doctor to write a new prescription for a 90-day supply (plus refills if required), and bring the prescription to a CVS pharmacy store or mail it to CVS Caremark along with a mail-service order form after July 1. CIGNA and BlueCross BlueShield will also be transferring current prior authorizations.

<sup>1</sup> Generic Pharmaceutical Association Web site: [www.gphaonline.org](http://www.gphaonline.org)



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## CVS Caremark

If you are enrolled in the **CIGNA Choice Fund HSA, BCBS PPO Plus, CIGNA Open Access One PPO or CIGNA Out-of-Area plan**, as of July 1, 2010, your pharmacy coverage will now be provided by **CVS Caremark**, a best-in-class pharmacy services company.

### In-Network Pharmacies

The CVS Caremark network has more than 64,000 pharmacies nationwide and includes CVS pharmacies as well as many other independent and chain pharmacies.

Here's a list of some of the major national and regional pharmacies that participate in the CVS Caremark network. Your welcome package from CVS will provide a list of the six in-network pharmacies that are closest to your home address. See all in-network pharmacies at [www.caremark.com](http://www.caremark.com).

Ahold

BI-LO Pharmacy

Costco Pharmacies

CVS/Pharmacy

Dominick's

Food Lion

Fred's Inc.

H.E.B.

Hannaford

King Soopers

Kmart

Kroger

Long's

Osco

Publix

Publix Super Markets, Inc.

Rite Aid

Safeway

Sam's Club

Stop &amp; Shop

SuperValu

Target

Walgreens

Wal-Mart

Winn-Dixie

To learn more about CVS Caremark and your new prescription coverage during open enrollment (May 15 - June 2), visit [www.caremark.com/staples](http://www.caremark.com/staples) where you can check drug costs and find a local pharmacy. Or call 1-877-876-7215, a dedicated open enrollment phone line that is available from May 3 through June 30, 7 AM to 11 PM Eastern time, seven days a week.

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#### CVS Caremark Mail-order

CVS Caremark offers a mail-order prescription service that allows you to refill prescriptions online, by phone or by mail. When you choose mail-order, you:

- Receive an extended supply of medicine
- Enjoy convenient delivery to the location of your choice, with free shipping
- Speak to a registered pharmacist 24 hours a day, seven days a week
- Contact a pharmacist with your questions online at [Caremark.com](https://www.caremark.com)

**Important note about how CVS Caremark will make mail-order easy:** Maintenance prescriptions will only be allowed to be filled at a retail pharmacy up to three times. After that, if your prescription is through a CVS pharmacy, CVS Caremark will automatically move it to mail-order for you. Or, you can call CVS Caremark and they will have your prescription at another pharmacy moved to mail-order. If you do not move your maintenance prescription to mail-order, you will be charged more for a 30-day supply on the fourth and any subsequent fills at retail – see the changes section of each plan for more information.

Learn more about CVS mail-order prescriptions at [www.caremark.com/staples](https://www.caremark.com/staples).

#### Mail-order at Retail

Like the idea of going into your local neighborhood pharmacy to pick up your prescription? With CVS Mail at Retail, you get the best of both worlds. Enjoy the benefits and savings of mail-order, but pick up your 90-day supply right at your local CVS.

#### Get the Most from Your Prescription Drug Coverage

**Beginning July 1, you can register at [www.caremark.com](https://www.caremark.com) using information from your pharmacy ID card, which you will receive in your home mail in late June. Once registered, you will be able to:**

- Order the fastest refills
- Check drug cost
- View prescription history



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#### Special Staples ExtraCare Rewards Program

Your pharmacy ID card will serve as your special ExtraCare Rewards card that entitles you to enhanced Special Rewards at CVS pharmacies. Every time you make a purchase, either online or in a store, you'll earn Extra Bucks®.

- Earn 2% back with every purchase in-store and online at CVS/pharmacy.\*
- Earn one Extra Buck for every two prescriptions purchased in-store and online at CVS/pharmacy.\*
- Every three months, your Extra Bucks will print on your store register receipt, or visit [www.caremark.com](http://www.caremark.com) to print your Extra Bucks.
- Spend your Extra Bucks at any CVS/pharmacy location or online the next time you shop.
- Receive a 20% discount on CVS branded over-the-counter medications.
- Learn more about CVS Caremark ExtraCare Rewards at [www.caremark.com](http://www.caremark.com).

#### CIGNA

If you elect the **HRA plan**, your prescription drug coverage is remaining with CIGNA. Prescription drug coverage for HRA members will transition to CVS Caremark in July 2011.

The cost of your prescription drugs is changing starting July 1, 2010. Here's what you'll pay out of pocket when you pick up a prescription:

- If there's enough money in your HRA to cover the cost of the prescription, you'll pay nothing out of pocket.
- If you have gone through your HRA dollars and are paying your portion of the deductible, you'll pay 100% of the full discounted cost of the prescription.
- If you have satisfied your portion of the deductible and the PPO plan co-insurance has kicked in you'll pay 30% of the full discounted cost of the prescription.
- After three fills of a maintenance prescription at your local pharmacy, you must move to mail order or your portion of the cost will increase to 50%.

---

\* Restrictions apply





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### Prescription Plan Details

	CIGNA Choice Fund HSA	CIGNA Choice Fund HRA	BCBS PPO Plus / CIGNA Open Access One PPO / CIGNA Out-of-Area
Pharmacy manager	CVS Caremark	CIGNA	CVS Caremark
Annual deductible	Combined medical and prescription drug \$1,200 single \$2,400 two-person or family (waived for preventive prescriptions)	Combined medical and prescription drug \$1,600 single \$2,450 2-person \$3,500 family	Separate deductible of \$100 per person
<b>Retail pharmacy (30-day supply)</b>			
Generic	20% of total cost	30% of total cost	\$10 co-pay
Preferred brand-name	20% of total cost	30% of total cost	25% of total cost; \$25 minimum, \$50 maximum
Non-preferred brand-name	20% of total cost	30% of total cost	25% of total cost; \$25 minimum, \$50 maximum
<b>Mail-order (90-day supply) – required after three fills at retail</b>			
Generic	20% of total cost	30% of total cost	\$25 co-pay
Preferred brand-name	20% of total cost	30% of total cost	25% of total cost; \$60 minimum, \$120 maximum
Non-preferred brand-name	20% of total cost	30% of total cost	25% of total cost; \$100 minimum, \$200 maximum
<b>If you don't move to mail order after three fills</b>			
Generic	40% of total cost	50% of total cost	\$25 co-pay
All brand name	40% of total cost	50% of total cost	50% of total cost



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## Healthy Resources

Both CIGNA and BlueCross BlueShield offer valuable resources to help you troubleshoot health problems.

### 24/7 Nurse Line

The 24/7 Nurse Line is a FREE resource to help you troubleshoot medical questions in the short term. The Nurse Line nurses can help you:

- Answer questions about symptoms when they are occurring
- Provide parameters regarding how quickly you should seek medical help
- Identify medical options and locations for you when you're away from home
- Help you understand your doctor's recommended treatment options and prescribed medications

Call your plan's toll-free number on your ID card.

### Fitness and Weight-Loss Reimbursements

To help you meet your health goals, both CIGNA and BlueCross BlueShield will reimburse you up to \$150 per family each year for:

- Participation in a qualified full-service fitness center
- Weight Watchers at work or group meetings, or a hospital-based weight-loss program

**If you enroll in the HSA plan, you can be reimbursed for up to \$300 per family for each benefit.**

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## Be Healthy with StayWell

Your health matters. It matters not only to you, but also to your family and to Staples. We are committed to offering a comprehensive program that helps encourage good health, contributing to your happiness and quality of life. That's why we've partnered with StayWell Health Management, a highly regarded independent provider of health promotion programs and services. With more than 30 years of experience, StayWell specializes in helping employers like Staples improve the health and well-being of their associates.

This year, StayWell will be administering the Personal Health Assessment (PHA) for all Staples associates. It doesn't matter if you're enrolled in a CIGNA, BlueCross BlueShield or Kaiser medical plan — all Staples associates will use StayWell to take the PHA. The PHA is your first step to understanding and improving your health.

In addition to the PHA, StayWell provides even more services to help you stay healthy or improve your health. Have you thought about making changes such as exercising more, losing weight or quitting smoking? StayWell can help. Their online library and health coaching program can help you succeed in your health goals. Watch your home mail for more information about StayWell in the coming months.

### Get the Healthy Choices Discount: Take the Personal Health Assessment (PHA)

You don't need to run a marathon to be healthy. Taking small steps to improve your health can lead to big rewards — for your body, mind and wallet. A good place to start to understand your current health status is the Personal Health Assessment (PHA) on the StayWell Web site at <https://staples.staywell.com>.

The PHA is completely confidential and covers topics such as nutrition, stress and physical activity. It will provide you with personalized results and a plan you can use to take action right away. Completing it only takes 15 minutes, and Staples will automatically reward you by providing you with discounted medical plan rates through the Healthy Choices Discount.

#### Important things to note about the Healthy Choices Discount:

- If you and your spouse/ domestic partner are covered by a Staples medical plan, you both must take the PHA to receive the Healthy Choices Discount.
- Smokers can qualify for this discount, too. The Healthy Choices discount replaces the nonsmoking discount offered the last two years.



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- To receive a full 12 months of the Healthy Choices discount, complete the online PHA at <https://staples.staywell.com> no later than **June 21**, or mail your paper PHA postmarked no later than **June 7**. You can complete the PHA at any time during the year after that, and you'll start receiving the Healthy Choices discount soon after it's submitted.
- If you don't elect medical coverage through Staples, you can still take the PHA and take advantage of the StayWell programs.

See the Healthy Choices discount rates on [pages 15-16](#). Remember: The sooner you complete your PHA, the sooner you'll start saving.

### Completing the PHA

#### Completing the online PHA:

**Step 1:** Log on to <https://staples.staywell.com>

**Step 2:** Select "Register Now"

**Step 3:** Enter the following information:

- Full first name
- Date of birth
- Seven-digit employee ID

Note: Spouses and domestic partners should use **their own** first name and DOB and the **associate's** Employee ID to register their accounts.

**Step 4:** Create a User ID and Password

**Step 5:** Once your account is registered, you will be taken to your homepage. Click on the first link in your "Your Action Plan" entitled "Take Your Personal Health Assessment." The Personal Health Assessment (PHA) is also accessible from the top navigation bar.

Note: Once you have FULLY completed all the questions on your PHA, be sure to click on the **"Finish and View Results"** not the "Save and Finish Later" button.

#### Completing a PHA in paper form

**Step 1:** Call the dedicated StayWell HelpLine number at 1-800-706-4192 to request a paper PHA.

**Step 2:** A StayWell HelpLine representative will confirm your address and the PHA will arrive in five to seven business days.

**Step 3:** Complete the PHA and mail it back to StayWell in the self-addressed, postage-paid envelope.

**Step 4:** StayWell will have your results processed within two days of receipt of the PHA and your results will be sent back to you within seven to 10 business days.



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## Dental

There are no dental plan changes this year. See the new rates on [page 16](#).

Staples offers you access to dental insurance through Delta Dental. Your home and work location determines the choice of plans available to you. Click on Benefits Enrollment at [associateconnection.staples.com](https://associateconnection.staples.com) to see which plans are available to you.

- **Delta PPO** — The best value when you use the Delta PPO Network.
- **Delta Indemnity** — You have more provider options using the Delta Premier Network, but lower coverage levels, so you pay more of the cost of your care.
- **Delta Out-of-Area** — Available where the PPO network is not within a reasonable commuting distance of your home or work.

Both the Indemnity and Out-of-Area plans offer access to the PPO and Premier provider networks to lower your cost, but you may choose to receive care from any provider. Visit [www.deltadentalma.com](https://www.deltadentalma.com) to view the provider directory.

**If you are enrolled in the CIGNA Choice Fund HSA Plan**, your plan covers preventive dental care. If you plan on seeking only preventive dental care, you may not need to enroll in a dental plan with Delta Dental.

### Maxed out?

The cost of preventive dental care does not accumulate toward your annual benefit maximum. So even if you've reached your maximum dental benefit for the year, don't forget to have your cleanings and exams twice a year. They can help prevent additional expenses later.



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	Delta PPO		Delta Indemnity	Delta Out-of-Area Where Available
	In-Network	Out-of-Network		
Provider access Visit <a href="http://www.deltadentalma.com">www.deltadentalma.com</a> for the provider directory	Use a Delta Dental PPO provider	Choose any provider, no discount on services	Use a Delta Dental PPO or Premier provider	Choose any provider; use a PPO or Premier provider for discounted services
Deductible — plan year*				
Per person	\$50	\$100	\$50	\$50
Family maximum	\$150	\$300	\$150	\$150
Annual benefit maximum, basic and major services (per participant per plan year)*	\$1,000		\$750	\$1,000
Preventive and diagnostic services	100%, no deductible	80%, no deductible	80%, no deductible	100%, no deductible
Basic restorative services (including oral surgery, periodontics)	80% after deductible	60% after deductible	80% after deductible	80% after deductible
Major restorative and prosthodontic services	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontia (for children up to age 19)	50%, no deductible to \$1,000 lifetime maximum	Not covered	Not covered	50%, no deductible to \$1,000 lifetime maximum

\* The dental plan year is July 1, 2010, to June 30, 2011.

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## Vision

Your Staples medical plan covers eye exams every 24 months (except for the Kaiser Permanente HMO). If you or a family member wears glasses or contact lenses, you may want to choose the basic or enhanced vision plan, which is offered through EyeMed. There are no plan or rate changes this year.

With two options from which to choose, you can elect the one that gives you the best deal for what you need. The basic plan offers great coverage for basic eyewear, but if you want lower co-pays or your needs are a little more complicated, the enhanced plan takes just a little bit more from your paycheck (see rates on [page 16](#)), but offers many extras.

EyeMed offers coverage through a network of providers that includes private practice optometrists and ophthalmologists. You'll also enjoy the convenience of receiving services at several large retailers, including Pearle Vision, LensCrafters, Target, JCPenney and Sears.

In-Network Coverage	Basic Plan	Enhanced Plan
Annual comprehensive exam	\$10 co-pay	\$5 co-pay
Lenses for eyeglasses: Standard plastic and polycarbonate, available every plan year	\$25 co-pay Single, bifocal, trifocal and lenticular	\$10 co-pay Single, bifocal, trifocal, lenticular standard and premium progressives polychromatic (transitions)
Frames: Available every other plan year	\$0 co-pay, \$130 allowance	\$0 co-pay, \$130 allowance
Contact lenses in lieu of eyeglass lenses: This is a one-time allowance per plan year. Be sure to purchase enough lenses to take advantage of the full allowance; you cannot order the difference later.	\$0 co-pay, \$150 allowance	\$0 co-pay, \$150 allowance
Laser eye surgery	15% off retail price	15% off retail price, plus one-time \$600 allowance

You may also use out-of-network providers and still have coverage. Receive services, pay your provider and then file for reimbursement with EyeMed. See your EyeMed plan kit for more information.

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## Flexible Spending Accounts

A sure way to reduce your out-of-pocket expenses and taxable income for next year is to contribute to a Flexible Spending Account (FSA). An FSA allows you to pay for anticipated health care, dependent care, and parking and transit expenses with tax-free dollars. Please note: You cannot enroll in a Health Care FSA if you enroll in the HSA plan.

With the enactment in March 2010 of the Patient Protection and Affordable Care Act, after December 31, 2010, you will no longer be able to use health care FSA funds to purchase over-the-counter drugs. If you participate in an FSA, you should adjust your contribution appropriately to prepare for this change.

For a more detailed list of expenses as defined by the IRS and to estimate your FSA health care contribution needs by using the Tax Savings Estimator Tool, go to the Benefits Resource Center at [www.staples.com/benefits](http://www.staples.com/benefits).

	Health Care	Dependent Care	Parking	Transit
Use it for:	<ul style="list-style-type: none"> <li>Co-pays</li> <li>Deductibles</li> <li>Prescriptions</li> <li>Eyeglasses and contacts</li> <li>Dental expenses</li> <li>Over-the-counter medications, but only through December 31, 2010</li> </ul>	Covers the following care while you are working: <ul style="list-style-type: none"> <li>Child care Before- and after-school care Nanny or au pair</li> <li>Summer camp</li> <li>Adult daycare</li> </ul>	Parking near your work or at a commuter station	<ul style="list-style-type: none"> <li>Transit passes</li> <li>Tokens</li> <li>Fare cards</li> <li>Commuter van fees</li> </ul>
Minimum contribution	\$100 per year	\$100 per year	No minimum	No minimum
Maximum contribution	\$4,000 per year	\$5,000* per year (\$2,500 for married couples filing separately)	\$230 per month	\$230 per month

\* Note: The Dependent Care Flexible Spending Account is subject to nondiscrimination rules to ensure that the plan does not discriminate in favor of highly compensated employees (as defined by the IRS). Therefore, should discrimination testing require corrective action, contributions may be limited for highly compensated participants. You will be notified if this applies to you.

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	Health Care	Dependent Care	Parking	Transit
Enrollment required during open enrollment period	Yes	Yes	No Purchase vouchers online at any time	No Purchase passes online at any time
Do funds expire at the end of the plan year?	Yes	Yes	No	No
Pay for purchases with your PayFlex card	Yes	No	No	No
Automatic payroll deductions	Annual amount divided and deducted from each paycheck throughout the year	Annual amount divided and deducted from each paycheck throughout the year	Deducted from your paycheck in one lump sum for each month that you participate	Deducted from your paycheck in one lump sum for each month that you participate
Claims deadlines				
Incur claims by:	September 15, 2011	September 15, 2011	Purchase online each month for use the following month	Purchase online each month for use the following month
File claims by:	October 30, 2011	October 30, 2011		

### More Information about Claims

You may not use your PayFlex card for the Dependent Care FSA, and you can only be reimbursed up to your current account balance when your claim is filed. Child care is for children under age 13 only.

If you enroll in a Health Care FSA, you will receive a PayFlex card for use in paying your eligible claims or you can file a claim with PayFlex. You may be reimbursed up to your full annual account contribution amount at any time during the plan year.

You may file a claim with PayFlex at any time during the plan year at [www.mypayflex.com](http://www.mypayflex.com). Expenses you incur through September 15, 2011, can be applied to the account you establish in July 2010. All plan-year claims must be incurred no later than September 15, 2011, and filed no later than October 30, 2011.

Please note that it is your responsibility to retain receipts and supporting detailed information from each PayFlex card transaction, since your FSA claims are subject to review and audit by the IRS.

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## Disability

Should you become disabled, Staples helps you protect your assets, lifestyle and family by providing disability coverage. Staples automatically enrolls you, at no cost to you, in Short-Term Disability (STD) coverage once you become eligible. You may choose extended coverage by electing Long-Term Disability (LTD).

### Short-Term Disability (STD)

Short-Term Disability pays a portion of your salary for up to 180 days if you become temporarily disabled and are unable to work. STD is provided by Staples at no cost to you.

### Long-Term Disability (LTD)

Long-Term Disability provides you with income after your STD benefits end. LTD coverage is optional and you pay for it on an after-tax basis. For this reason, should you become disabled, the benefit is paid to you tax-free.

LTD replaces 60% of your base pay up to age 65 or longer, depending on when your disability begins (maximums and offsets may apply).

A few important notes about LTD:

- Proof of good health is not required to sign up for LTD during open enrollment.
- If you are not actively working on July 1, the effective date of your coverage will be delayed until you return to active employment.
- Should you elect LTD coverage during this year's open enrollment, any period of disability due to a preexisting sickness or injury within three months before July 1, 2010 (the date your coverage begins) is not covered until July 1, 2011.

### Rates

LTD coverage costs \$0.467 per \$100 of covered pay per month. When you enroll for benefits on Associate Connection at [associateconnection.staples.com](https://associateconnection.staples.com), you will see your specific cost based on your pay.

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Staples offers the following plans for your finances:

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## Life and Accidental Death and Dismemberment Insurance

To help protect your family and assets should the worst occur, Staples offers a variety of life insurance options. Be sure to enter or update your beneficiary information on Associate Connection at [associateconnection.staples.com](https://associateconnection.staples.com).

If you are not actively working on July 1, the effective date of any addition to coverage will be delayed until you return to active employment.

### Basic Life Insurance and AD&D

Staples automatically provides you with the following coverage at no cost to you:

- Basic life insurance — one times your base pay\* up to \$600,000 is provided for death due to any cause
- Accidental death and dismemberment (AD&D) — an additional one times your base pay\*, up to \$1,300,000, is provided for accidental death and also provides benefits for loss of limbs, sight or hearing, or paralysis that results from an accident.

\*Or benefits base rate for certain positions.

### Evidence of Insurability (EOI)

During any Staples open enrollment period, you may increase the amount of coverage for yourself by one times pay without providing EOI, unless you did not enroll when you were first eligible. Any increase in coverage for your spouse requires EOI. Child coverage never requires EOI.

Providing EOI to an insurance company typically entails answering a short questionnaire. Depending on your answers, you may be asked to take a physical and/or blood, heart and other tests at the expense of the insurance company.

### Portability

Under the Staples benefit plans, life insurance coverage for you and your dependents may be portable. This means you can take your coverage with you if you leave the company, and you pay the same group rates as you did as an active associate. In this case, you pay your premiums directly to The Hartford. Portability forms are available from HR Services by calling 1-888-490-4747 or submitting a ticket through the eHelpDesk on Staples@work. You must submit the forms within two weeks of termination of employment.



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## Supplemental Life Insurance Coverage

If you decide your family needs additional protection in the event of a death, you may purchase extra life insurance coverage with after-tax dollars.

Coverage for	Coverage levels available		
<b>You</b>	One, two, three, four or five times your base pay up to \$700,000		
<b>Your spouse (or domestic partner)</b>	\$10,000		\$100,000
	\$25,000		\$150,000
	\$50,000		\$200,000
<b>Your children — one rate covers all your children</b>	\$5,000	\$0.26/month	\$0.06/week
	\$10,000	\$0.51/month	\$0.12/week
	\$25,000	\$1.28/month	\$0.30/week

Note that life both basic and supplemental life insurance coverage amounts are reduced at ages 65 and 70. The reductions will be reflected on [associateconnection.staples.com](http://associateconnection.staples.com).

## Rates

Rates for coverage you and your spouse are age-rated based on your age. Rates are higher if you or your spouse uses tobacco. Child coverage amounts are subject to flat rates regardless of the number of children you cover.

To calculate weekly rates, multiply the monthly rate by 12 and divide by 52.

Supplemental and Spouse Life Insurance Rates		
Monthly rates per \$1,000 of coverage		
Age at open enrollment	Nonsmoker rates	Smoker rates
Less than 25	\$.051	\$.070
25 to 29	\$.048	\$.070
30 to 34	\$.060	\$.090
35 to 39	\$.085	\$.140
40 to 44	\$.125	\$.260
45 to 49	\$.205	\$.450
50 to 54	\$.324	\$.760
55 to 59	\$.557	\$1.440
60 to 64	\$.877	\$2.330
65 to 69	\$1.362	\$2.680
70 to 74	\$2.254	\$3.960
75+	\$3.670	\$5.730



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### Optional AD&D Coverage

If your death or disabling injury is the result of an accident, AD&D insurance benefits will pay out in addition to regular life insurance. Benefits also are payable for loss of limbs, sight or hearing, or paralysis that results from an accident. Optional AD&D features low group rates and EOI is never required, which means you can change your coverage amount during any open enrollment period.

You may choose AD&D coverage in the amounts 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 as follows:

Coverage for:	AD&D benefit is a percentage of your coverage amount:
<b>Your spouse and children</b>	50% spouse 10% each child
<b>Your spouse only</b>	60%
<b>Your child(ren) only</b>	15% each child

How does family coverage break out? Let's do the math. If your annual pay is \$40,000, you choose two times your pay or \$80,000 of coverage for yourself and you elect family coverage, your dependents will have the following coverage:

- Spouse and children — spouse \$40,000 and each child \$8,000
- Spouse only — \$48,000
- Child(ren) only — \$12,000 each child

#### Optional AD&D insurance rates:

- Associates only: \$0.012 per \$1,000 per month
- Family: \$0.022 per \$1,000 per month



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## 401(k) Savings Plan

Sound financial planning for today and tomorrow can give you peace of mind. Staples understands that all our associates have busy lives and various levels of financial expertise. We strive to make it easy to manage your daily budget and save for the future.

### Save with Staples

**Eligibility** — You become eligible to participate in the 401(k) plan as of the first of the quarter after you complete six months of service. You must also:

- Be 21 years of age or older
- Have worked at least 500 hours during your first six months of employment

You are immediately eligible to roll over any existing qualified savings plan monies into the Staples 401(k) plan.

### Contribution limits

- You may contribute from 1% to 50%\* of your base pay, up to a maximum of \$16,500 in 2010.
- If you are age 50 or over in 2010, you may contribute up to \$5,500 more in 2010.

\*The maximum contribution for highly compensated employees is 9%.

**Staples plan match** — Staples gives you a match of \$.50 for every dollar you contribute, up to 6% of your annual pay.

**Vesting** — The Staples match vests over five years at the rate of 20% per year, which means that you are 100% vested in Staples' matching contributions after you complete five years of service. You are always 100% vested in your own contributions.

**Auto enroll/auto increase** — At five years of service, nonparticipants are automatically enrolled into the plan at a 3% contribution rate. You will be notified by mail of the automatic enrollment 30 days before your enrollment date. Every year after that, your contribution will increase by 1% until it reaches 6% of your base pay and you are receiving the full Staples match. Auto enrolled associates may opt out at any time. Amounts already deposited into your 401(k) account cannot be refunded.



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### Investing Made Easy

You have two ways to invest your 401(k) savings under the Staples plan.

- Invest your 401(k) account with Target Date funds based upon the year you plan to retire. Each Target Date Fund is a broadly diversified portfolio mix that automatically adjusts for you as you age. Its risk level will gradually become more conservative the closer you get to retirement.
- Choose from a well-diversified set of individual investment funds, which allows you to design a portfolio that best meets your goals and investment time horizon.



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## Employee Stock Purchase Plan

The Staples Employee Stock Purchase Plan (ESPP) gives you the unique opportunity to purchase company stock at a 15% discount. In other words, you may purchase your shares “on sale,” so you get more stock for your money. Only eligible Staples associates can get in on this deal.

### How You Benefit

You can build wealth by saving and investing money that automatically comes out of your paycheck. Depending on how Staples stock performs, this investment can grow quickly because the stock you purchase is discounted by 15% from the market price. Apart from the earnings potential, there's something special about owning a part of Staples. It is one thing to watch an investment grow in value, and another to participate in the rewards of a success you help create and grow.

### How It Works

- You are eligible for the ESPP if you have completed at least 90 days of service and work at least 20 hours per week. There are two six-month offering periods each year, beginning each January 1 and July 1. You must be an active associate on the last day of the offering period to purchase stock under the ESPP.
- You elect to contribute from 1% to 10% of your base pay during the offering period.
- Your participation begins as of the first pay period of the offering period following the date you enroll.
- The purchase price is determined by the lower of the closing price on the first day of the offering period and the closing price on the last day of the offering period, discounted by 15%.
- You have personalized access to your shares through your own E\*Trade account. The ESPP shares you purchase at the end of each offering period are deposited in an account established in your name at E\*Trade. You can then choose to sell or transfer your shares at any time. There are no fees for purchasing or holding your shares and you pay discounted fees when you sell your shares.
- If you change your mind, no problem. You can withdraw from the plan at any time during the offering period by completing a withdrawal form. Your accumulated contributions for that offering period will be returned to you and shares will not be purchased on your behalf.
- Automatic reenrollment makes it easy: Once you begin participating, you will continue to be enrolled for future offering periods unless you take action to withdraw. You can change your contribution amount during the two offering periods each year.



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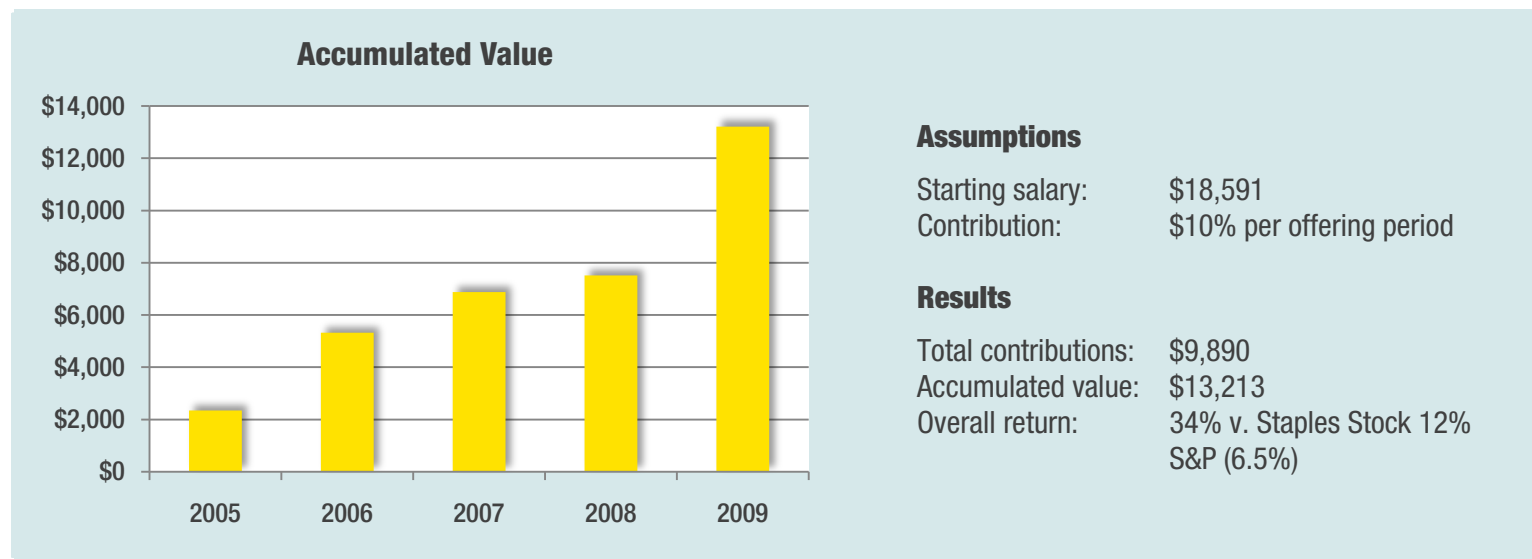
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### Example: Value after Five Years in the Plan



Note: past performance does not guarantee future performance.

### Here's an example of a prior offering period purchase:

<b>Weekly salary</b>	\$400
<b>ESPP contribution</b>	2% (\$8/week × 26 weeks = \$208)
<b>July 2, 2009, closing price per share</b>	\$20.12
<b>December 31, 2009, closing price per share</b>	\$24.59
<b>Purchase price per share</b>	\$17.11 (\$20.12 × 85%)
<b>Number of shares purchased</b>	12.1566 (contribution/purchase price)
<b>Out-of-pocket cost</b>	\$208
<b>Value of shares when purchased</b>	\$299

Note: Selling your shares creates a taxable event. You should read the plan documents and consult your tax advisor.

For more information about the ESPP, visit [www.staples.com/benefits](http://www.staples.com/benefits).

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## Scholarship Program

At Staples, we value the importance of education and we want to help our associates develop personally and professionally. That's why we offer a variety of internal and external programs to support and encourage you to pursue your goals and succeed.

The Staples Annual Scholarship Program is available to all full-time and part-time associates with 90 days of service who work an average of 18 hours or more per week. The scholarship can be applied to courses that are part of a degree program or are job related. Courses must be taken at an accredited college, university or technical school, and you need to achieve a grade of C or higher and be actively employed at year-end. As long as you meet the plan criteria, the scholarship is a guaranteed award.

### How It Works

The program runs on a calendar year. Detailed instructions will be available to you when it comes time to request your reimbursement, but here's an overview of the four easy steps you should take to get started:

1. Apply for a scholarship by September 30, 2010.
2. Take your courses. Courses must be completed by December 31, 2010, to qualify for the 2010 program year.
3. Submit your grade transcript and receipts when requested.
4. Receive your reimbursement.

### How to Enroll

Go to [associateconnection.staples.com](http://associateconnection.staples.com).

1. Enter your associate ID and password.
2. Click on Training Enrollment and search for course code 003002.
3. Click on "Associate Scholarship 2010" under the course name.
4. Click on "Scheduled Sessions."
5. Click on "2010" under Session.
6. Click "Submit" to enroll.

The deadline to enroll is September 30, 2010.



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### Scholarship Payment Schedule

Tax-free payments typically are awarded early in the year following the close of each calendar year, with these scholarship payout maximums.

- First calendar year of hire: \$750
- Second calendar year of hire: \$1,500
- Third calendar year of hire: \$2,000

Tuition, books, lab fees and CLEP (College Level Examination Program) exam fees, less what was received from other scholarships or awards from other institutions, are eligible expenses for scholarships up to the maximum amount payable in any given year.

### Wells Fargo Student Loan Program

For additional support, Staples offers associates and immediate family members access to an exclusive package of full-service educational and financial services from Wells Fargo, including:

- College search and planning tools
- Scholarship search engine
- Low-interest student loans
- Telephone and Web support

Go to [www.wellsfargo.com/student](http://www.wellsfargo.com/student) or call 1-800-767-5626 for more information.

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## Life

## Life

Staples offers a number of voluntary benefits administered by Marsh@Work. All voluntary benefits are paid by you with a single payroll deduction taken for all elections.

Voluntary Benefit	Details
<b>Group home and auto insurance</b> Discounts for payroll deductions and more	<ul style="list-style-type: none"> <li>Personal insurance at low group rates</li> <li>Includes autos, recreational vehicles, motorcycles, boats, homeowners, renters, umbrella coverage and more</li> </ul>
<b>Veterinary pet insurance</b> Rates vary based on type and age of pet	<ul style="list-style-type: none"> <li>Insurance for the medical care of most pets</li> <li>Covers hospitalization, tests, X-rays and treatments for injuries, emergencies and illnesses</li> <li>Optional wellness coverage available for routine exams and immunizations</li> </ul>
<b>Group legal through Hyatt Legal Plans</b> \$4.73 per week/\$20.50 per month covers you and your family	<ul style="list-style-type: none"> <li>Legal advice and services for a wide range of legal matters, including document review and presentation, traffic ticket defense, wills, family matters, real estate transactions, and more</li> <li>You may only enroll during open enrollment periods</li> <li>Coverage automatically rolls over unless you cancel</li> </ul>
<b>ID TheftSmart™</b> \$2.30 per week/\$9.95 per month for associates \$3.44 per week/\$14.90 per month for associates plus spouse/domestic partner	<ul style="list-style-type: none"> <li>Comprehensive service designed to help you monitor your credit and protect your identity</li> <li>Up-to-date credit reports, personal credit score and analysis, continuous credit monitoring, and more</li> <li>Fraud restoration should you become a victim of identity theft</li> </ul>
<b>Aflac™ personal accident insurance</b> Rates vary based on coverage level and state	<ul style="list-style-type: none"> <li>Cash benefits payable for a covered person's death, dismemberment or bodily injury caused by a covered accident, on or off the job</li> <li>Use benefits to pay for deductibles, co-insurance, travel-related expenses, lost income or everyday living expenses.</li> </ul>

For rates and to enroll in any of these plans, contact Marsh@Work at [personal-plans.com/staples](https://personal-plans.com/staples) or 1-800-749-4217. You may enroll in Aflac; ID TheftSmart; and home, auto and pet insurance at any time during the year.

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Benefit	Provider	Contact	Networks
<b>Medical</b>	CIGNA Pre-enrollment  Once enrolled	<a href="http://www.mycignaplan.com">www.mycignaplan.com</a> ID: ItsEasy Password: cigna (case-sensitive)  <a href="http://www.mycigna.com">www.mycigna.com</a> 1-800-797-3662	Search for a doctor or facility by selecting the Open Access/Carelink network Note: The Out-of-Area Plan uses the PPO Network and the HSA preventive dental uses the Radius network
<b>Medical</b>	BlueCross BlueShield	1-800-215-8660 <a href="http://www.bluecrossma.com/staples">www.bluecrossma.com/staples</a> Blue Care Line 1-888-247-2583 Blue Advisor 1-888-232-0384	Search for a doctor or facility by clicking on "Guest"; when it asks for your plan, click on "PPO/EPO." Or call 1-888-232-0384
<b>Medical</b>	Kaiser Permanente	1-800-464-4000 <a href="http://www.kp.org">www.kp.org</a>	
<b>Pharmacy (except HRA and Kaiser)</b>	CVS Caremark	1-877-876-7215 <a href="http://www.caremark.com">www.caremark.com</a>	
<b>PHA and wellness</b>	StayWell	1-800-706-4192 <a href="http://staples.staywell.com">staples.staywell.com</a>	
<b>Vision</b>	EyeMed	1-888-849-7297 <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a> 1-866-299-1358 (preenrollment)	Search for a provider using the Select network
<b>Dental</b>	Delta Dental	1-800-872-0500 <a href="http://www.deltadentalma.com">www.deltadentalma.com</a>	Search for a dentist in the Delta PPO network for the Delta PPO Plan (best value) or in the Delta Premier network for the Delta Indemnity Plan



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<b>Flexible Spending Accounts (FSA)</b>	PayFlex	1-800-284-4885 <a href="http://www.mypayflex.com">www.mypayflex.com</a>	
<b>Employee Stock Purchase Plan (ESPP)</b>	E*Trade	1-800-838-0908 <a href="http://www.etrade.com/stockplans">www.etrade.com/stockplans</a>	
<b>Voluntary benefits: Group legal, Aflac, ID TheftSmart, pet insurance, group home and auto</b>	Marsh@Work Solutions	1-800-749-4217 <a href="http://www.personal-plans.com/staples">www.personal-plans.com/staples</a>	
<b>401(k)</b>	NYL Benefits Complete	1-800-294-3575 <a href="http://www.bcomplete.com">www.bcomplete.com</a>	
<b>Employee Assistance Plan</b>	Lifescope EAP	1-800-227-2195 <a href="http://www.LifeScopeEap.com">www.LifeScopeEap.com</a> (login: staples)	
<b>Benefits enrollment</b>	Associate Connection	<a href="http://associateconnection.staples.com">associateconnection.staples.com</a>	
<b>Benefits questions</b>	HR Services	1-888-490-4747 Submit a ticket through the eHelpDesk on Staples@work	

**Remember:** Just because providers accept your insurance card doesn't guarantee that they are in the specific network that the Staples plans use. Be sure to look up the provider on the plan's Web site or call your plan's member services.

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### Staples, Inc., Privacy Notice

We are providing you with this notice as part of our effort to ensure compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). It describes how medical information about you may be used and disclosed and how you can gain access to such information. Please review this notice carefully.

This notice is effective April 14, 2003, and applies to the following coverage: medical insurance, dental insurance and FSA Health Care Account.

#### 1. Staples' Responsibilities

Staples, Inc. ("Staples"), recognizes the need for associate record privacy standards. We are committed to maintaining the privacy and security of your personal health information and complying with all state and federal laws. This Privacy Policy describes how we collect, use, share and protect your personal health information. It also explains your rights of access and control.

We are required to:

- Maintain the privacy of protected health information;
- Provide you with this notice of our legal responsibilities and privacy practices;
- Abide by the terms of this notice of privacy practices;
- Accommodate any reasonable request that communications involving your protected health information be provided to you at an alternative location or by an alternative means of communication;
- Obtain your written authorization to use or disclose your health information for reasons other than those identified under permissible uses, disclosure of protected information and the law.

Staples reserves the right to change this Notice at any time and to adopt new provisions and practices effective for all protected health information we maintain. We will provide you with a revised notice if we make any such changes.





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## 2. Permissible Uses and Disclosures of Protected Information

You have the right to know how Staples may use your personal health information. This notice informs you of those permitted uses and disclosures. However, there are certain uses and disclosures, under federal law, when we are permitted or required to disclose health information without your authorization. These circumstances may include, but are not limited, to the following situations:

- Health care providers need to provide you with treatment.
- A personal representative designated by you to receive your protected health, such as a friend or relative or a representative by law.
- The Secretary of Health and Human Services (HHS) or any employee of HHS is part of an investigation to determine Staples' compliance with the HIPAA Privacy Rules.
- A business associate, as part of a contracted agreement, performs services for Staples' group health plan. Each business associate must agree, in writing, to maintain privacy and security of your information.
- Research is conducted; this is in limited circumstances.
- Worker's Compensation or other similar programs established by law.
- Responding to inquiries or investigations of the Plan, requests to audit the Plan, or to obtain licenses.
- Such disclosures required by law to include:
  - Law enforcement officials for limited law enforcement purposes;
  - Coroner, medical examiner, or funeral director;
  - Organ procurement organizations in limited circumstances;
  - Federal officials for national security purposes;
  - Appropriate military authorities, if you are member of the armed forces.

Other than the circumstances described above, Staples will not use or disclose your protected health information without your written permission to do so. If you provide such permission, you will be free to revoke it at any time.



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### 3. Your Rights

You have the right to:

- Request that Staples restrict how we use or disclose your health information. We will make every effort to comply with your requests, but are not obligated to agree to impose all restrictions.
- Access, review and copy all protected health information pertaining to you. Also, you may request to change, amend or add health information. Requests to access your information should be sent to the contact person identified in the Notice.
- Receive an accounting of how your personal health information was used or disclosed for purposes other than activities related to your treatment, payment options or other health care operations.
- Receive this Notice upon request. This right applies even if you have agreed to receive it electronically. Requests for a paper copy of this Notice should be directed to the Privacy Contact List provided in the Notice.

### 4. Filing a Complaint about the Misuse of Health Information

If you believe that your protected health information was misused, we encourage you to file a complaint with Staples in writing to our Privacy Officer listed at the end of this Notice. You may also file your complaint with the Secretary of Health and Human Services. Your concerns are opportunities for Staples to make changes for the future. You will not be retaliated against in any way for filing a complaint.

### 5. Confidentiality and Security of Your Information

Confidentiality and security of your personal health information applies to current or former associates of Staples. Access to this information is limited to a "need to know" basis for associates to perform their jobs. Staples will maintain procedural and physical safeguards that comply with state and federal standards.

### 6. Whom to Contact

If you have suggestions or comments; feel that your privacy rights have been violated; or need more information, please contact:

HIPAA Privacy Officer  
Staples, Inc.  
500 Staples Drive  
Framingham, MA 01702

HR Services 1-888-490-4747

Associate Help Line 1-800-288-8187



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## For Massachusetts Residents

You are required under state law to be enrolled for medical coverage. If you are eligible and decline the medical coverage offered to you by Staples, you will be required to complete an Employee Health Insurance Responsibility Disclosure Form (HIRD Form), indicating that you have other medical coverage.

## Extension of Coverage for College Students Taking Medical Leave

Currently, you may cover your children under Staples-sponsored medical plans until they reach age 19, or to age 23 if they are full-time students. Beginning January 1, 2010, medical coverage may continue if your child is unable to maintain his or her full-time student status because of a serious medical condition. Coverage may continue for up to 12 months from the date your child begins a medically necessary leave of absence or changes to part-time status. However, if your child reaches age 23 before 12 months of leave, active coverage will cease as of your child's 23rd birthday, and your child will be eligible for COBRA continuation coverage.

## Qualified Medical Child Support Orders (QMCSOs)

Staples will honor a qualified medical child support order (QMCSO) relating to provisions for child support, alimony payments or marital property rights that may require you to provide medical coverage to an eligible child. If Staples receives such an order, you will be notified of how it will be handled with respect to your benefits.

## Newborns' and Mothers' Health Protection Act of 1996 Maternity Stays

Group health plans and health insurance issuers generally may not, under the Newborns' and Mothers' Health Protection Act (NMHPA), restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).



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## Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act of 1998 requires that we provide the following information every year. If a participant or beneficiary is receiving benefits under a group health plan in connection with a mastectomy and elects breast reconstruction, coverage under the plan will be provided in a manner determined in consultation with the attending physician and patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to provide a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

In accordance with the Act, coverage of the breast reconstruction benefits will be subject only to deductibles and co-insurance limits consistent with those established for other benefits under the plan.



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## Medicare Part D Notice of Creditable Coverage

**This Notice of Creditable Coverage is required by the federal government and applies to you only if you or a dependent are eligible for Medicare and participating in a Staples medical plan.**

Important Notice from Staples about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Staples and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Staples, Inc., has determined that the prescription drug coverage offered by these plans — BlueCross BlueShield PPO Plus, BlueCross BlueShield PPO Saver, CIGNA Open Access One, CIGNA Out-of-Area, CIGNA Choice Fund HRA plan, CIGNA Choice Fund HSA plan, and Kaiser HMO — is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.**

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15 through December 31. Beneficiaries leaving employer coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.



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**If you do decide to enroll in a Medicare prescription drug plan and drop your Staples Inc. coverage, be aware that you and your dependents will not be able to get this coverage back until the next open enrollment period unless you have a qualified change in family status.**

You should also know that if you drop or lose your coverage with Staples and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

**For more information about this notice or your current prescription drug coverage...**

Contact HR Services at 1-888-490-4747. You will receive this notice annually. You also may request a copy.

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you can call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare that offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.**



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## Medicaid and the Children's Health Insurance Program (CHIP)

Medicaid and the Children's Health Insurance Program (CHIP) offer free or low-cost health coverage to children and families. If you are eligible for health coverage through Staples, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for Staples health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for a Staples health plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, Staples is required to permit you and your dependents to enroll in the plan — as long as you and your dependents are eligible for, but not already enrolled in, a Staples health plan. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

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If you live in one of the following states, you may be eligible for assistance in paying your health plan premiums. The following list of states is current as of March 3, 2010. You should contact your state for further information on eligibility.

ALABAMA — Medicaid	CALIFORNIA — Medicaid
Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a> Phone: 1-800-362-1504	Website: <a href="http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx">http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx</a> Phone: 916-552-9200
ALASKA — Medicaid	COLORADO — Medicaid and CHIP
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone: 907-269-6599	Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a> Medicaid Phone: 303-866-2993 CHIP Website: <a href="http://www.CHPplus.org">http:// www.CHPplus.org</a> CHIP Phone: 303-866-3243
ARIZONA — CHIP	
Website: <a href="http://www.azahcccs.gov/applicants/default.aspx">http://www.azahcccs.gov/applicants/default.aspx</a> Phone: 602-417-5422	
ARKANSAS — CHIP	FLORIDA — Medicaid
Website: <a href="http://www.arkidsfirst.com/">http://www.arkidsfirst.com/</a> Phone: 1-888-474-8275	Website: <a href="http://www.fdhc.state.fl.us/Medicaid/index.shtml">http://www.fdhc.state.fl.us/Medicaid/index.shtml</a> Phone: 1-866-762-2237
GEORGIA — Medicaid	MONTANA — Medicaid
Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> Click on Programs, then Medicaid Phone: 1-800-869-1150	Website: <a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a> Telephone: 1-800-694-3084
IDAHO — Medicaid and CHIP	NEBRASKA — Medicaid
Medicaid Website: <a href="http://www.accesstohealthinsurance.idaho.gov">www.accesstohealthinsurance.idaho.gov</a> Medicaid Phone: 208-334-5747 CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a> CHIP Phone: 1-800-926-2588	Website: <a href="http://www.dhhs.ne.gov/med/medindex.htm">http://www.dhhs.ne.gov/med/medindex.htm</a> Phone: 1-877-255-3092





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### INDIANA — Medicaid

Website: <http://www.in.gov/fssa/2408.htm>  
Phone: 1-877-438-4479

### IOWA — Medicaid

Website: [www.dhs.state.ia.us/hipp/](http://www.dhs.state.ia.us/hipp/)  
Phone: 1-888-346-9562

### KANSAS — Medicaid

Website: <https://www.khpa.ks.gov>  
Phone: 800-766-9012

### KENTUCKY — Medicaid

Website: <http://chfs.ky.gov/dms/default.htm>  
Phone: 1-800-635-2570

### LOUISIANA Medicaid

Website: [www.dhh.louisiana.gov/offices/?ID=92](http://www.dhh.louisiana.gov/offices/?ID=92)  
Phone: 1-888-342-6207

### NEVADA — Medicaid and CHIP

Medicaid Website: <http://dwss.nv.gov/>  
Medicaid Phone: 1-800-992-0900  
CHIP Website: <http://www.nevadacheckup.nv.gov/>  
CHIP Phone: 1-877-543-7669

### NEW HAMPSHIRE — Medicaid

Website: <http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm>  
Phone: 1-800-852-3345 x 5254

### NEW JERSEY — Medicaid and CHIP

Medicaid  
Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 1-800-356-1561  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

### MAINE — Medicaid

Website: <http://www.maine.gov/dhhs/oms/>  
Phone: 1-800-321-5557

### MASSACHUSETTS — Medicaid and CHIP

Medicaid and CHIP Website: <http://www.mass.gov/MassHealth>  
Medicaid and CHIP Phone: 1-800-462-1120

### NEW MEXICO — Medicaid and CHIP

Medicaid Website: <http://www.hsd.state.nm.us/mad/index.html>  
Medicaid Phone: 1-888-997-2583  
CHIP Website: <http://www.hsd.state.nm.us/mad/index.html>  
Click on Insure New Mexico  
CHIP Phone: 1-888-997-2583

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### MINNESOTA — Medicaid

Website: <http://www.dhs.state.mn.us/>  
Click on Health Care, then Medical Assistance Phone: 800-657-3739

### MISSOURI — Medicaid

Website: <http://www.dss.mo.gov/mhd/index.htm>  
Phone: 1-888-275-5908

### NORTH DAKOTA — Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>  
Phone: 1-800-755-2604

### OKLAHOMA — Medicaid

Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742

### OREGON — Medicaid and CHIP

Medicaid  
Website: <http://www.oregon.gov/DHS/healthplan/index.shtml>  
Medicaid Phone: 1-800-359-9517  
CHIP Website:  
[http://www.oregon.gov/DHS/healthplan/app\\_benefits/ohp4u.shtml](http://www.oregon.gov/DHS/healthplan/app_benefits/ohp4u.shtml)  
CHIP Phone: 1-800-359-9517

### PENNSYLVANIA — Medicaid

Website: <http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm>  
Phone: 1-800-644-7730

### NEW YORK — Medicaid

Website: [http://www.nyhealth.gov/health\\_care/medicaid/](http://www.nyhealth.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

### NORTH CAROLINA — Medicaid

Website: <http://www.nc.gov>  
Phone: 919-855-4100

### UTAH — Medicaid

Website: <http://health.utah.gov/medicaid/>  
Phone: 1-866-435-7414

### VERMONT — Medicaid

Website: <http://ovha.vermont.gov/>  
Telephone: 1-800-250-8427

### VIRGINIA — Medicaid and CHIP

Medicaid Website: <http://www.dmas.virginia.gov/rcpHIPP.htm>  
Medicaid Phone: 804-786-7933  
CHIP Website: <http://www.famis.org/CHIP>  
Phone: 1-866-873-2647

### WASHINGTON — Medicaid

Website: <http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm>  
Phone: 1-877-543-7669

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#### RHODE ISLAND — Medicaid

Website: [www.dhs.ri.gov](http://www.dhs.ri.gov)  
Phone: 401-462-5300

#### WEST VIRGINIA — Medicaid

Website: <http://www.wvrecovery.com/hipp.htm>  
Phone: 304-342-1604

#### SOUTH CAROLINA — Medicaid

Website: <http://www.scdhhs.gov>  
Phone: 1-888-549-0820

#### WISCONSIN — Medicaid

Website:  
[http://dhs.wisconsin.gov/medicaid/publications/p1\\_0095.htm](http://dhs.wisconsin.gov/medicaid/publications/p1_0095.htm)  
Phone: 1-800-362-3002

#### TEXAS — Medicaid

Website: <https://www.gethipptexas.com/>  
Phone: 1-800-440-0493

#### WYOMING — Medicaid

Website: <http://www.health.wyo.gov/medicaid>  
Telephone: 307-777-7531

To see if any more states have added a premium assistance program since March 3, 2010, or for more information on special enrollment rights, you can contact one of the following:

- U.S. Department of Labor  
Employee Benefits Security Administration
- U.S. Department of Health and Human Services  
Centers for Medicare Medicaid Services

The information in this document provided by Staples contains a summary of the benefits provided under the benefit plans available to eligible Staples employees for the 2010-2011 plan year. Details are provided in the summary plan descriptions and other plan documents, which are available from Human Resources and the applicable vendors. The plan documents contain the terms and conditions for each plan and govern the operation of the plans. In the event that the content of this document or any oral representations made by any person regarding the plans conflicts with or is inconsistent with the provisions of any plan document, the provisions of the plan document control. The provision of this document and the contents thereof are not intended to and shall not create any contractual relationship or guarantee of employment for any defined period of time between Staples and any recipients of this document, including, without limitation, Staples' current and former employees. Eligibility for and enrollment in Staples' benefit plans are subject to all terms and conditions of the plans. Staples reserves the right to amend, modify and/or terminate any or all of the plans at any time, in its sole discretion.

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