

# Open Enrollment Newsletter

## 2022 BENEFITS ENROLLMENT



**NOV. 8 - NOV. 24**

*All employees  
must complete  
the enrollment  
process by  
November 24<sup>th</sup>.*

<https://access.paylocity.com>

It's that time of year again where you have the opportunity to re-evaluate which benefit plans best meet your needs. Welcome to our new Open Enrollment newsletter! We have streamlined our annual Open Enrollment communication to provide you with the latest and greatest information you need to know to make the best decisions for you and your family.

### *What to expect...*

You will learn about what's new, what's changing, and what actions you need to take to complete the open enrollment process. In addition, we will provide you with helpful hints on how to make the most informed decisions that best meet your needs. For questions regarding benefits options and the open enrollment process, please contact Human Resources. You will continue to have several benefit options to choose from, such as medical, dental, vision, life insurance, disability options, and more!

### *What's new for 2022?*

- eHealth Technologies is pleased to provide a more cost-effective medical plan for employees by reducing the annual premium cost for the HDHP \$6350 plan.
- eHealth will continue to pay 75% of dental premiums for those who elect dental coverage.
- Minimal increase to the vision plan premium for 2022.
- For more details on each of the medical plans and other benefit options please visit our virtual benefit platform starting November 8<sup>th</sup>, [Airbo](https://app.airbo.com/ard/ehealth-virtual-benefit-center2021): <https://app.airbo.com/ard/ehealth-virtual-benefit-center2021> or contact Human Resources.



Starting 11/8 Visit:

<https://app.airbo.com/ard/ehealth-virtual-benefit-center2021>



Failure to follow instructions can result in inaccurate coverage for 2022.

### Save some green!

- Reduce your premium cost by \$25 per pay period just by participating in the biometric screening. *Does not apply if you elect HDHP \$6350 which has the lowest annual premium cost.* Biometric screenings will be available in all states from November 11<sup>th</sup> through November 30<sup>th</sup>.

### What's changing?

- Our annual medical rates did increase by 5% for 2022, which was lower than we expected. The increase was allocated to two plans, increasing their premiums, and resulted in decreased premiums for the other remaining plans which provided employees more cost-effective options to select from in 2022.
- 2022 will be the last year the company will offer the Simply Blue CoPay medical plan. Due to the increasing premium costs, the plan is no longer cost-effective to offer employees.
- Now is a great time to understand how you can save more money by electing one of the three HDHP plans. Additionally, be sure to find out how to supplement the plan with a Health Savings Account (HSA). See below for more details on an HSA.

### 2022 Rates per pay period

MEDICAL PLANS	COPAY	HDHP 1400	HDHP 3000	HDHP 6350
Single	\$ 208.64	\$ 118.38	\$ 85.96	\$ 48.37
2 Person	\$ 509.09	\$ 288.84	\$ 209.74	\$ 147.52
Employee + Children	\$ 434.27	\$ 246.39	\$ 178.91	\$ 125.84
Family	\$ 553.30	\$ 313.92	\$ 227.95	\$ 160.33

VISION PLANS	VSP	DAVIS
Single	\$ 3.44	\$ 3.37
Family	\$ 7.40	\$ 7.25

### The Power of a Health Savings Account

- HSAs are only available if you elect an HDHP.
- It allows you to save on taxes. Your HSA contributions go into your account on a before tax basis.
- Reduces out-of-pocket medical, dental, vision, and some over-the-counter expenses.



## ENROLLMENT TIMELINE NOV. 8 - NOV. 24

*All employees  
must complete  
the enrollment  
process by  
November 24<sup>th</sup>.*

**Legal Disclaimer:** eHealth Technologies, Inc. has attempted to ensure all information in this enrollment handbook is clear and accurate. However, this handbook is not a legal document. For plan details, limitations and exclusions please refer to your Summary Plan Description. In the event of a conflict between the information summarized here and the official plan documents, the plan documents will govern.

- See IRS Publication 502 for a list of approved expenses: <https://www.irs.gov/publications/p502>
- Use HSA funds to pay coinsurance, copays, and your deductible (all tax-free).
- An HSA is an investment that rolls over every year, allowing you to save for future expenses and retirement.

### *Enrollment preparation*

- Research all your benefit options.
- Be sure to sign up for a benefit enrollment session to get more information on your benefit options.
- Ensure all your pertinent information is up to date, such as your address, dependent, beneficiaries, etc.
- Visit our virtual benefit information portal: Airbo – *be on the look out for an email to Airbo inviting you to login.*
- Complete the Benefit enrollment process online through the easy-to-use benefits portal on Paylocity. Online enrollment with Paylocity is simple, secure, and can be done in a few minutes from any computer or mobile device with internet access. After enrolling online, you will have access to your benefit information year-round, 24 hours a day.
- Access your enrollment at <https://access.paylocity.com>

### *You will need the following to enroll:*

- Your Social Security Number
  - Your dependent's Social Security Numbers and birth dates – *if enrolling for the first time.*
- Your primary care physician information and number (if applicable)
- Current Paylocity login credentials

### *Benefits Enrollment in Paylocity Self-Service Employee Portal*

- After logging in, click "Manage My Benefits" (left hand side of screen)
- On the next screen click "Enrollment/Open Enrollment"
- Proceed with processing your individual benefit elections

**Be sure to complete the enrollment site even if you are opting out of medical benefits. You still need to make the election to opt-out for any benefits you choose not to select.**