

2022 Annual Benefits Enrollment

Questions & Answers

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Introducing your 2022 benefits

Your well-being matters to us, so we offer benefits to help you get the most out of life. Think of us as your personal cheerleader as you take care of your body, save for retirement and provide for your family. Whether you're picking benefits for the first time or are a seasoned pro, make sure you know your options.

Please review these Questions & Answers to learn more about what's changing for 2022 benefits and the basics of how to enroll. You can find additional information and plan details in your online Benefits Decision Guide at mytabenefits.com.

What's changing (and not changing) for 2022?

Q1. What's changing with my health and welfare benefit options for 2022?

A1. You will have access to the same comprehensive suite of benefits for 2022, but with a few changes. Here's what's changing (and not changing) for 2022:

- **Medical Cost of Coverage and Plan Carriers:** We have some good news to share: Your medical premiums will NOT increase for 2022. We were able to do this in part by making some changes to our medical plan carriers. If you have Aetna, you'll be switching to either Wellmark Blue Cross Blue Shield or United Healthcare (UHC). If you have UHC, you **may** be moving to Wellmark. The medical plan carrier depends on your state of residence. [Click here](#) to see if there's a carrier change in your state. Note that your plan level will remain the same and that the carrier changes don't impact vision coverage.

While this may sound like a big change, the majority of employees will be able to keep their current providers (doctor, physical therapist, etc.). We ran the numbers*, and discovered that 99% of the Aetna and UHC in-network medical providers employees use will also be in-network for Wellmark and UHC in 2022.

We recommend you check whether your current providers are in-network. [Click here](#) to view the online guide, which tells you how you can search for your provider.

- **Dental, Vision and Long-Term Disability Coverage:** You will see a small increase to these premiums. [See your 2022 rates.](#)
- **Get Help Navigating Your Benefits with TouchCare:** TouchCare health assistants can help you negotiate bills, locate providers and compare costs. They can also answer benefits questions and are available to go over your options with you. [Learn more](#) or call 866-486-8242 to schedule your 30-minute consultation before or during annual enrollment.

- **New FSA Administrator:** Effective January 1, 2022, your Flexible Spending Account (FSA) will be with Transamerica. This means you'll be able to see your FSA, HSA and retirement plan account balances all in one place, using one login. (If you currently have an FSA, make sure to submit any 2021 FSA expenses to TRI-AD.)
- **2022 Changes to Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs):**
 - HSA contribution limits are increasing to \$3,650 for single coverage and \$7,300 for family coverage.
 - You'll be able to roll over only \$550 in your Health Care FSA.
 - You can't roll over funds in your Dependent Care FSA.
 - The Dependent Care FSA contribution limit is returning to \$5,000.

** 99.2% of Aetna and UHC in-network medical providers utilized between February 1, 2019 and October 31, 2020 and paid between February 1, 2019 and January 1, 2021 will also be in-network for UHC and Wellmark in 2022.*

Q2. Is the cost of employee coverage increasing?

A2. Good news, your medical contributions are staying the same for 2022. You will however see changes to your vision, dental and long-term disability contributions. [See your 2022 rates.](#)

Q3. Is the cost of retiree coverage increasing?

A3. While the cost of employee coverage isn't increasing, retiree premium rates will increase. Our medical and dental coverage rates for retirees remain competitive compared to other companies in the financial services industry. If you plan to retire in 2022, please contact People Solutions to receive a copy of the 2022 retiree premium rates.

General

Q4. Where can I learn about my health and welfare benefit options for 2022?

A4. Education and resources are available to help you understand your options and the enrollment process.

- **2022 online Benefits Decision Guide** – You should refer to this online guide to get a detailed view of your benefits and the enrollment process. The guide is available at mytabenefits.com. You can view the site from work or from home with no login required.
- **2022 benefits program presentations** – You have access to a series of short recorded presentations at mytabenefits.com with details on plan options, the enrollment process and online tools.
- **TouchCare** – You can consult with a Personal Health Assistant (866-486-8242) to discuss your 2022 benefit options.

Q5. How can I check to see if the medical plan carrier for my state is changing, and if my current provider is still in-network?

A5. [Click here](#) for details on whether the medical plan carrier for your state is changing, and if so, how to confirm whether your current providers are in-network.

Q6. Where can I find my benefit costs for 2022?

A6. The online Benefits Decision Guide at mytabenefits.com has everything you need to know about your benefits, including the 2022 costs for medical, dental and vision coverages. On the homepage, under "What are you looking for?" click the "2022 rates" tile. You'll also see full coverage details and costs on the Mercer Marketplace 365+ website when you enroll during Annual Benefits Enrollment.

Q7. Will I receive new medical plan ID cards?

A7. Both UHC and Wellmark Blue Cross Blue Shield members will be mailed new ID cards for 2022, even if your state's medical plan carrier is not changing. Remember to start using your new ID card effective January 1, 2022, and discard your old ID cards.

If Wellmark Blue Cross Blue Shield is your new medical plan carrier, please note that your ID card will only show the employee's name and not your dependents' names. Also, you will only receive two ID cards regardless of the number of dependents you cover, but you can request additional cards by calling Wellmark Blue Cross Blue Shield or requesting them online after registering at www.wellmark.com/mywellmark.

Kaiser will not be re-issuing ID cards for existing members in 2022, but will issue new cards to members that change plans or coverage tiers and new members.

Q8. Will I receive a new debit card for my HSA or FSA?

A8. If you enroll in an HSA for the first time in 2022, you will receive a debit card. Otherwise, you will continue to use your current HSA debit card.

If you enroll in an FSA for 2022 and you currently have an HSA, you will not receive a new debit card, as you will use the same debit card for your HSA and FSA.

If you enroll in an FSA for 2022 and you **do not** currently have an HSA, you will receive a new debit card for 2022.

Enrollment

Q9. When is Annual Benefits Enrollment?

A9. This year's Annual Benefits Enrollment begins **Thursday, October 28, through Wednesday, November 10, 2021.**

Q10. How do I enroll?

A10. You will enroll through the Mercer Marketplace 365+ website.

Enter benefits.transamerica.com in your browser window.

- If you are connected to the network, it won't be necessary to enter additional credentials.
- If you're not connected to the network, you'll need to enter your network username, password and domain. Most employees will enter "US" as the domain (Corporate Center will use "DS").

Please note: If you're part of the Transamerica Agency Network, you'll be required to enter your credentials regardless if you are connected to the network or not, enter the same ID and password you use for ePortal and Integrity Ed, and enter "US" as the domain.

Once you've finished enrolling, make sure to print or save a copy of your confirmation statement for your records. You will not be able to make any changes after the enrollment period ends.

Q11. What happens if I don't enroll?

A11. Most of your current benefits will automatically carry over for 2022. If your carrier is changing, you'll be enrolled in the same plan as you have now, but you'll want to [confirm your providers](#) are still in-network. Even if you don't have a carrier change and you don't plan to make changes to your medical benefits, it's still a good idea to review your elections, confirm your providers are in-network and make sure your beneficiary information is up to date.

Health Savings Account (HSA) and Flexible Spending Account (FSA) activities require action, as these elections do not automatically carry over.

- If you have a high-deductible health plan, you may wish to elect an HSA and set your contribution amounts for 2022; even if you don't wish to contribute to an HSA, you must elect one (you can make a \$0 election) in order to receive Reward Dollars for the wellness activities you complete.
- You may wish to elect an FSA and set your contribution amounts for 2022. Keep in mind that even if you don't wish to contribute, you'll still need to elect an FSA if you plan to carry over Health Care or Combination FSA funds (up to \$550).

If you want to make any changes to your current benefit elections, including adding or dropping benefits or electing an HSA or FSA, you must make these enrollment changes between October 28 and November 10, 2021.

Q12. Will I need to verify my dependents?

A12. You will only need to verify any newly added dependents during Annual Benefits Enrollment. You must submit verification within 31 days from the date of enrollment or your dependents will be removed from benefits.

Q13. Why should I review my beneficiaries each year?

A13. Life changes such as a birth or marriage happen. And when they do, you should review your primary and contingent beneficiary elections. You can do this by visiting the Mercer Marketplace 365+ website at benefits.transamerica.com.

Q14. What if I enroll on the Mercer Marketplace 365+ site and need to make a change to my elections before November 10?

A14. You can return to the site and make changes to your elections any time up until 11:59 p.m. ET on November 10.

Q15. What if I need to make changes to my 2022 elections after November 10?

A15. No changes will be allowed after the November 10 enrollment deadline.

Q16. What if I have a qualifying life event?

A16. If you have a qualifying life event (i.e., you have a baby or get married) either later in 2021 or in 2022, you can make changes to your benefit elections at benefits.transamerica.com.

Questions

If you have additional questions, please contact the Mercer Marketplace 365+ dedicated Transamerica Benefits Center at 866-891-4274. Benefits counselors are available from 6 a.m. to 8 p.m. CT Monday through Friday. During Annual Benefits Enrollment, extended hours will be available on Saturdays from 9 a.m. to 1 p.m. CT.

The information is intended to provide highlights for 2022 Annual Benefits Enrollment. In the event of any conflict or inconsistency between this information and the actual Plan documents, the provisions of the Plan documents, including applicable insurance contracts, will govern.

The receipt of this information does not entitle you to benefits under the Plan. In order to be entitled to benefits, you must meet all of the applicable eligibility requirements.