



# GET READY TO ENROLL

Annual Benefits Enrollment: October 28 - November 10, 2021

## 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 and Vision Coverage

You will see a small increase to your dental, vision, and long-term disability 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.

## WHAT DO I NEED TO DO?

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.

### **HSA and 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 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 funds.

## STAY UP TO DATE

Take a minute to make sure your **contact information** is current in Workday. Doing so will ensure your medical provider is updated (if applicable) and that you receive enrollment updates and reminders.



## QUESTIONS?

Visit [mytabenefits.com](https://mytabenefits.com) or call Mercer Marketplace at 866-891-4274.

### **Regular Hours:**

- Monday – Friday, 6 a.m. – 8 p.m. CT

### **Hours During Annual Benefits Enrollment:**

- Monday – Friday, 6 a.m. – 8 p.m. CT
- Saturday, 9 a.m. – 1 p.m. CT