



WHAT'S NEW IN 2022 EMPLOYEE BENEFITS

WMC Medical Benefits Plan (Non-Grandfathered)

WMCHHealth is committed to providing our employees and their dependents with access to affordable, high-quality health care. Good news! We are pleased to announce that your premiums in 2022 will be the same as they were in 2021 and your programs will continue with Aetna/CVSHHealth, Cigna Dental and Eyemed.

Below are highlights of updates in 2022. As with any summary, in the event of any conflict or confusion, the actual plan documents and policies provide the full details and will apply.

Monthly Premiums for your WMC Medical Benefits Plan

Your premiums for the WMC Medical Benefits Plan include the full array of medically related coverages for you and your family, including medical care, prescription drugs as well as dental and vision coverage. 2022 premiums are the same as 2021 and are \$85 per month per person (with a family cap of \$340). These are paid pre-tax via payroll deduction. Check the Beat for premium rate schedule.

WMCHHealth is pleased to continue to offer the health premium monthly discount for eligible staff to \$25 per person enrolled (capped at \$100 per month or \$1,200 per year for a family of 4 or more). To be eligible for the premium discount, employees participate in an exciting new Aetna program called Attain and participate by May 31, 2022. When you participate in Attain, you can also earn an Apple watch; that means double incentive to consider the health premium reduction plan for 2022. More information on Attain will be announced to help you enroll early next year. Please note that only the employee needs to participate in Attain to receive the full discount for you and your family.

Note: You must complete the participation form for the premium reduction during Open Enrollment by December 3, 2021. **If you do not enroll during open enrollment, you will not be able to join later for 2022. Finally, if you enroll for the premium discount and do not join Attain, your premiums increase to the higher level had you not joined the premium discount plan.**

Working Spouse/Domestic Partner Surcharge – Employees who choose to provide health care benefits to a spouse/domestic partner who has access to healthcare coverage through their own employer will be charged an additional \$100 per month in 2022. Working spouses/domestic partners can opt to elect coverage through their own employer to avoid this additional expense. Please note that your premium will default to include the spouse/Domestic Partner surcharge, unless you complete and return the Spouse/Domestic Partner Verification Form to the Total Rewards Office by December 4, vouching that your spouse does not have other medical coverage available. Forms are posted on the Beat. See link to complete the electronic 2022 Spouse/Domestic Partner Verification form at:

<https://wmchealth.tfaforms.net/82>



Plan Updates for your Medical Coverage

Home Host Coverage – You and your family continue to have access to 10 hospitals and now over 900 physicians in the WMCHHealth Home Host network for care that is convenient and close to your work and home. When you use Home Host providers, the plan covers virtually all such care at 100% outside of low copays for doctor visits (\$10 per visit) and for use of emergency room services (\$25 copay and waived if admitted). Please check the Total Rewards site for an interactive search engine for a list of providers and their specialties in the Home Host network.

PrudentRx – A new feature starting January 1, 2022 is for your specialty drugs, a program called PrudentRx offered with Aetna/CVSHHealth. If you are taking a specialty drug, you will receive a letter inviting you to join PrudentRx. With PrudentRx, your cost sharing for a specialty drug covered is often eliminated. Be sure to join PrudentRx; it's easy and worth it.

You can directly call PrudentRx at 1-800-578-4403 if you have questions about your specialty medications.

\$0 Copay Continues in 2022 for All Generic Preventative Rx Prescriptions – In an effort to focus on wellness and prevention, all prescriptions for generic drugs for preventative purposes are provided at a \$0 copay both retail and mail order. After 90 days, your maintenance prescriptions will move with automatic enrollment to mail order for convenience with home delivery. The generic drugs list for preventative care are listed on the Total Rewards site and include conditions such as asthma, diabetes, heart conditions, osteoporosis and more.

Annual Deductibles – An annual deductible of \$500 per individual (capped at \$1,000 for a family) for care sought through Aetna's in-network regional providers applies in 2022, the same as in 2021. The annual deductible for out-of-network services \$1,000 per individual (capped at \$2,000 for a family), the same as in 2021. Please see the full Summary of Benefits and Coverage for 2022.

Services subject to a copay, such as a doctor visit, are not subject to the deductible. Deductibles generally apply to facility care or more complex procedures. Also, you can avoid the deductible by choosing WMCHHealth's Home Host providers.

Doctor Visits for Mental Health & Substance Abuse Treatment – In these challenging times, the 2022 copay for doctor visits for mental health and substance abuse treatment continues to be \$15 per visit.

Teladoc – In 2022, the copay for Aetna's Teladoc service will continue at \$5 per visit, making it an even more affordable and convenient alternative to a doctor's visit. Teladoc provides 24 hours a day, 7 days a week access to board-certified physicians through video, mobile app visits, or by phone at a time that's convenient for you.



Your 2022 Life and Disability Benefits

We are pleased to announce that your 2022 life and disability benefits package paid entirely by WMCHHealth continues to be the same, with the insurance carrier Lincoln Financial Group

For Life Insurance, during your first year of employment, life insurance coverage is provided at 1.5 times your annual salary up to \$750,000. In your second year and after, life insurance is provided at 2 times your annual salary up to \$1,500,000. The premium for this coverage is paid 100% by WMCHHealth and Lincoln Financial Group is the new life insurance carrier.

During the 2022 open enrollment, you will also be able to purchase additional group term life insurance on a guaranteed issue basis for up to \$600,000 in life insurance for you as the employee, half that for coverage for your spouse, and up to \$10,000 for your children. "For certain buy-up amounts, health questions are asked first electronically with possible follow-up with Lincoln Financial Group

For long term disability coverage, long term disability benefits are provided for those with disabilities continuing after 180 days at 60% of base salary, up to \$10,000 per month. With the Lincoln Financial Group enrollment site, you have the option of whether you want to have this benefit be taxable or not taxable in the event you did become disabled and were eligible for the long term disability benefit. If you elect the benefit to be non-taxable, the Internal Revenue Service requires that an imputed income amount be reflected and provided in your income.

Lincoln Financial Group continues to offer additional **voluntary coverages** such as Critical Illness and Accident benefits. During open enrollment, the specifics of these coverages are explained together with your premiums. WMCHHealth does not sponsor these programs but makes them available for convenient payroll deduction as part of the Lincoln Financial Group's suite of insurance coverages.