

2022 Open Enrollment

Benefit Review & Enrollment Process for Full Time Employees





What is Open Enrollment?

- Your annual opportunity to make changes, enroll in or opt out of benefits.
 - Don't forget to provide the required back up (marriage and/or birth certificates) if adding new dependents to your medical plan.
 - Spouses and Child(ren) are eligible for RGA benefits. Child(ren) up to age 26.
- Runs from November 1, 2021 to November 30, 2021.
- It's required for all Employees.
- Must be completed online through Dayforce.
- Enrollments and/or changes made are effective January 1, 2022.
- Update beneficiaries, addresses and email addresses if needed.



Changes coming up...

- No medical coverage changes...what was covered now is the same for 2022.
 - RGA (Regence Group Administrators) = Medical, Dental, Vision
 - Navia = Flexible Spending Account
 - Unum = Supplemental Benefits
 - HSA Bank = Health Savings Account
- New medical cards will be mailed out from RGA, watch for those in the mail. Make sure your address is up to date in Dayforce, that's what RGA will use.
- 3 medical plans will be available with RGA.
- Employee contribution changes, broken down into 4 tiers.
- Spousal surcharge applied.
- Pharmacy provider change.



Why did Oak Harbor make changes?

- In order to continue offering bonuses, pay increases, excellent health benefits, new equipment, upgraded facilities, and new locations...Oak Harbor made a solid business decision to make some changes.
- Employees have paid 1% or 2% for their contributions for the past 13 years.
- There have been no major plan changes in 13 years.
- To become aligned with competitors and partners.
- To remain competitive in the employment market.
- To offer more plan options to our Employees.



Plan #1 - PPO

- This is the current PPO plan, the only change is the increase in employee contributions.
 - If you are currently paying 1%, and stay on this plan, you will move to 2%.
 - If you are currently paying 2%, and stay on this plan, you will move to either 3% or 4%...depending on the dependent(s) on your plan (see below)
- The deductible, out of pockets limits, and coverage remains the same as the current PPO plan.
- You'll pay a little more out of your check, but you'll keep the same rich plan with a lower deductible.

Employee Contribution	Employee Only	2%
	Employee + Spouse	3%
	Employee + Child(ren)	3%
	Employee + Spouse + Child(ren)	4%
Annual Deductible	Individual	\$500
	Family	\$1,500
Annual Max Out of Pocket	Individual	\$2,500
	Family	\$7,500



Plan #2 – High Deductible PPO

- This is the current PPO plan, but with a higher annual deductible, and out of pocket maximum.
- If you want to continue to pay 1% or 2% for your employee contributions, you can move to this plan...but you will have a higher deductible and out of pocket expense.
- If you want to keep more money in your check now, you'll pay higher deductibles later.
- ***If you are on the current PPO plan, and do not complete open enrollment, you will default to this plan as of January 1, 2022.***

Employee Contribution	Employee Only	1%
	Employee + Spouse	2%
	Employee + Child(ren)	2%
	Employee + Spouse + Child(ren)	2%
Annual Deductible	Individual	\$2,000
	Family	\$4,000
Annual Max Out of Pocket	Individual	\$4,000
	Family	\$8,000



Plan #3 – Qualified High Deductible Health Plan

- This is the current Qualified High Deductible Health Plan with Health Savings Account (HSA).
 - You will pay first dollar on all bills until the deductible is met.
 - If 1 or more dependents are added to this plan, the family deductible must be met, prior to insurance kicking in.
 - If 1 or more dependents are added to this plan, the family max out of pocket must be met, prior to full 100% coverage begins.
- Employee contributions are zero or decreased in some cases.
 - If you're currently paying 1%, and stay on this plan (or move from the PPO plan) you will have zero contributions.
 - If you're currently paying 2%, and stay on this plan (or move from the PPO plan) your contribution will decrease to 1%
- If you or your spouse are enrolled in Medicare, you are not eligible for this plan.
- You can also use the Flexible Spending – Limited Purpose Account with this plan, more details to follow.

Employee Contribution	Employee Only	0%
	Employee + Spouse	1%
	Employee + Child(ren)	1%
	Employee + Spouse + Child(ren)	1%
Annual Deductible	Individual	\$2,000
	Family	\$4,000
Annual Max Out of Pocket	Individual	\$4,000
	Family	\$8,000



Health Savings Account – What is it?

- Use the HSA funds to help pay for deductibles, out of pocket expenses, prescription costs, ect. for yourself or family members while also providing tax advantages as the funds are deducted from you pre-taxed.
 - You can take the account with you if you leave or retire.
 - Cannot be used to pay for Daycare expenses, or if you are enrolled in Medicare.
- Oak Harbor contributes the amounts below into the HSA, annually on your behalf. These amounts are spread out to be deducted each pay period. They are not front loaded. Each pay period \$33.33 or \$66.67 will be added to your HSA to use.

		Annual	Per pay Period
Annual Employer HSA Contribution	Individual	\$800	\$33.33
	Family	\$1,600	\$66.67

- All funds contributed by OHFL and yourself, will roll over each year. There is no maximum on the amount you can have in your account, but there are limits to what can be contributed yearly.
- You can choose to contribute on top of the OHFL contributions if you'd like, but it's not required. Employee contributions are limited to \$2,850 for individuals and \$5,700 for families. This is an annual limit.
- Total limits for 2022 (total of OHFL and your contributions) are \$3,650 for individual and \$7,300 for family. If you are over 55 yrs old, you can contribute an additional \$1,000 as catch up.

Employee Only Coverage

$$\boxed{\$800} + \boxed{\$2,850} = \boxed{\$3,650}$$

Family Coverage

$$\boxed{\$1,600} + \boxed{\$5,700} = \boxed{\$7,300}$$



Flexible Spending Account

- **3 options:** Healthcare, Day Care/Dependent Care and Limited Purpose Accounts
 - **Healthcare FSA:**
 - Use Pre-Tax funds to pay for medical expenses such as co-pays, prescriptions, many over the counter items, etc. for you and your dependents enrolled on your plan. 2022 limit is \$2,700.00
 - **Day Care/Dependent Care FSA:**
 - Use Pre-Tax funds to pay for eligible day care or dependent care expenses such as: before/after school care, day care, preschool, day camps and elderly care. 2022 limit is \$5,000.00
 - Dependents must live with you and be under 12 yrs. old, unless they cannot physically or mentally care for themselves.
 - **Limited Purpose FSA:**
 - Use Pre-Tax funds to pay for predictable out of pocket dental, vision and preventative medical expenses. Use with the Health Savings Account to maximize your benefits. 2022 limit is \$2,750.00
 - Funds are front loaded each year, and employees are deducted each pay check. Unlike the HSA...where you have funds added each pay check.
- ➔ Up to \$550 of unused funds for 2021 can roll over into your 2022 account.
- ➔ You MUST enroll again for 2022 in order to keep this roll over.



Spousal Surcharge and Affidavits

- You will be charged a \$200/month spousal surcharge if:
 - Your spouse has group coverage available with their employer, but opt out to be on your plan.
 - Your spouse is enrolled in group coverage with their employer, and want to be on your plan.
 - Your spouse is currently on your OHFL plan, the surcharge will automatically apply.
- You can waive this surcharge if...
 - Your spouse's employer does not offer group coverage.
 - Your spouse is on federal benefits such as Medicare or Medicaid.
 - Your spouse is not employed and/or not on federal benefits.
- Affidavits are required to waive this surcharge. This is completed online during open enrollment or anytime afterwards in Dayforce.
 - OHFL will not reimburse for any surcharges paid before an affidavit is submitted.
- \$200/month surcharge will apply on your first paycheck of each month (7th).



Pharmacy Provider Change

- Thank you for your feedback and comments regarding your experiences with Elixir... they led us to look at other options.
- As of January 1, 2022 we are moving away from Elixir to Optum.
- Optum is one of the top 3 pharmacy providers in the U.S.
- We have assurance from Optum of a smooth transition to their program, for those currently enrolled in the Elixir mail order program (for regular or specialty medications).
- HR will be working closely with Optum in the coming months to ensure this move is as seamless as possible for everyone.



Unum – Supplemental Benefits

- You can enroll in or make changes to the Unum Supplemental benefits that include; Life, AD&D, Short Term Disability, Accident, Hospital & Critical Illness.
- There are no rate changes for 2022, unless you are enrolled in an age banded plan and move into a new rate category as of January 1st.
- Dependents are eligible for all plans, except Short Term Disability.
- Age limits apply on Life and AD&D for children.
 - Can enroll up to age 19 or 26 if a student. You'll have to remove your dependent if they age out, this is not automatically done.
- A Medical Questionnaire (called an Evidence of Insurability) will be required:
 - If enrolling for the first time in Short Term Disability or Life.
 - If increasing coverage over the guaranteed amounts for Life:
 - \$150,000 Employee, \$25,000 Spouse, and \$10,000 Children.
 - If this applies, watch for an email after Open Enrollment....make sure your email address is up to date in Dayforce, this is what Unum will use.



Wrap Up & Reminders

- Open Enrollment runs November 1st – 30th → Required → Complete in Dayforce
- Forgot your log in for Dayforce? Your Manager or the HR Team can assist in resetting your password.
- All changes and new enrollments are effective January 1, 2022
- Visit www.oakharborbenefits.com for more information, educational videos and FAQ's
 - This site will be updated by Nov 1st.
- Please update mailing addresses and emails, if needed.
- Don't forget to submit your wellness benefit form, if eligible, to payroll for your \$50 (or \$100 if your spouse is also eligible). Download the required form on the benefit website.
- Win Stuff! Employees who complete open enrollment will be entered into a drawing.
 - Multiple prizes available.
 - Winners will be notified the first week of December – just in time for Christmas!

Questions: See your Manager, contact the HR Team at
800-858-8815 x20005 or email benefits@oakh.com