2022 Employee Benefits Open Enrollment

- Annual Employee Benefits Enrollment open in Workday: November 1-12
- Continue to offer same choice of benefit plans
- New vendor for FSA/HSA/HRA administration
- New Virtual Benefits Fair

Caring for You When and Where you Need Us Coverage for Today, Options for Tomorrow



Employee Medical Insurance

- Continue to offer same choice of health plans with Anthem:
 - PPO
 - POS with HRA
 - HDHP with HSA
- Maintain employee contribution model to reflect value of each plan
- Adjust salary tier levels to maintain affordability

	Current	New
Tier 1	<\$45,000	<50,000
Tier 2	\$45,000 - \$80,000	\$50,000 - \$80,000
Tier 3	\$80,000 - \$140,000	\$80,000 - \$140,000
Tier 4	>\$140,000	>\$140,000



Employee Medical Insurance Changes

PPO and HDHP/HSA plans

- No plan design or provider network changes
- 1% increase to employee contributions
- POS/HRA plan
 - Provider network change from New England to National network
 - Decrease to employee contributions*:
 - 8% 15% decrease to employee only coverage (\$180-\$190/year)
 - 6% 10% decrease to employee & children/spouse/partner and family coverage (\$290-\$450/year)
 - Changes to Deductible, Out-of-Pocket, and Martin's Point HRA contributions:

POS/HRA Plan	Martin's Point Plan 2021	Martin's Point Plan 2022
Individual/Family Deductible	\$1,500 / \$3,000	\$2,000 / \$4,000
Individual/Family Out-of-Pocket Maximum	\$3,500 / \$7,000	\$5,000 / \$10,000
Martin's Point Annual HRA Contributions	\$400 employee \$600 emp & child/spouse/partner \$800 family	\$300 employee \$600 employee & child/spouse/partner and family

Plan design changes to align with industry benchmarks and support choice of high, mid, and low medical insurance plan offerings



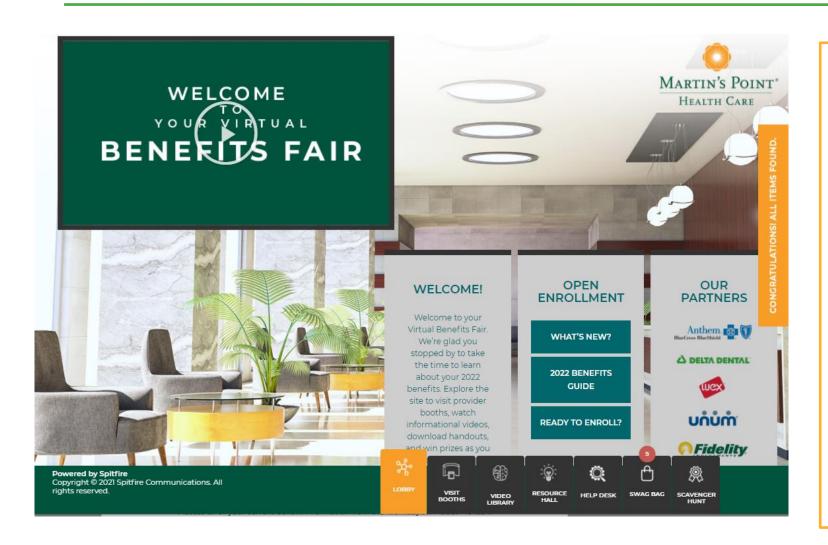
FSA/HSA/HRA Administrator

- WEX will be our new administrator for these plans:
 - Medical & Limited Purpose Flexible Spending Accounts
 - Dependent Care Reimbursement Accounts
 - Health Savings Accounts
 - Health Reimbursement Accounts
- One administrator versus two (currently Group Dynamic and Benefit Wallet)
- Enhanced technology and mobile options
- Better overall participant experience
- Expense decrease of 23%

Simplifying benefits for everyone.



Virtual Benefits Fair - Spitfire



Martin's Point is hosting a
Virtual Benefits Fair to
provide you with all the
resources you need to
make the best decisions for
you and your family in the
upcoming year and beyond.

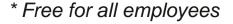
Explore the lobby and visit our partner booths to see what's new for 2022, learn more about your options and how to enroll, grab some swag, and participate in a virtual scavenger hunt for a chance to win a prize!

MPHCBenefits.com



Employee Dental, Vision, Life, Disability & Voluntary Plans

- Continue to offer current plans with no plan or contribution changes:
 - Dental (Delta Dental)
 - Vision (Anthem Blue View Vision)
 - Basic & Voluntary Life, Short & Long Term Disability (Unum)
 - Critical Illness, Accident, Hospital Indemnity, Whole Life with LTC (Unum)
 - Legal Services (Legal Shield)
 - Identity Theft Protection (Identity Guard)
 - Pet Insurance (Nationwide)
 - Employee Assistance Program (HealthAdvocate)*
 - Financial Wellness (SmartDollar)*
 - Nutritional Wellness (Foodsmart)*





Open Enrollment