

# 2022 Employee Benefits Open Enrollment

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- 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

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- 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

\*Amount based on coverage level and salary tier

# FSA/HSA/HRA Administrator

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- 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!*

# Employee Dental, Vision, Life, Disability & Voluntary Plans

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- 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)\*

*\* Free for all employees*

