



# Benefit open enrollment announcements

## Open enrollment: Jul. 13 – 20, 2022

Open enrollment is here! This is your annual opportunity to review your benefit options and make changes for the Aug. 1, 2022 through Jul. 31, 2023 plan year. Please review the enrollment materials in your packet and share the information with your family.

## What's changing on Aug. 1?

Baden Sports is committed to offering quality, affordable coverage to our employees and their families. We consider our health plans to be a very important part of our compensation package. Our plan costs continue to rise – we received an 8% increase from our carriers this year. But we are happy to announce that we will continue offering the same benefit plans with no changes other than those required by Regence. The employee contributions for medical and dental coverage will increase slightly.

The following changes will take effect on Aug. 1, 2022:

### Medical plan changes

<b>Core and Buy-Up Plans</b>	<b>2021 – 22</b>		<b>2022 – 23</b>
Non-preferred generic prescription drugs	You pay 25% coinsurance, per 30-day supply	→	You pay <b>\$30</b> copay, per 30-day supply (Regence-mandated change)
Pediatric hearing aids	Covered for members through age 18 when necessary for treatment of hearing loss	→	<b>Not covered</b> (Regence-mandated; benefit not approved by Washington Office of the Insurance Commissioner)

### Flexible Spending Account (FSA) changes

The IRS has adjusted the contribution maximums for the health care FSA.

<b>Health care FSA</b>	<b>2021 – 22</b>		<b>2022 – 23</b>
Maximum contribution	\$2,750	→	<b>\$2,850</b>
Carry over of unused funds	\$550 from 2021-22 into 2022-23	→	<b>\$570</b> from 2022-23 into 2023-24

## What you need to do

Open enrollment is the only time you can make changes unless you have a qualifying event. Changes will take effect on Aug. 1, 2022. Please complete the following paperwork as applicable:

- **Payroll Deduction Authorization Form** – All employees are required to [complete this form](#)
- **Regence Enrollment Form** – To enroll in one of the medical and vision plans for the first time or make changes
- **Delta Dental Enrollment Form** – To enroll in the dental plan for the first time or make changes
- **Navia FSA Enrollment Form** – To enroll in a health care and/or dependent care FSA. Current FSA elections will not automatically roll over; you must complete this form to enroll for the new plan year.
- **Reliance Standard Voluntary Life Enrollment Form** – To purchase additional life insurance for the first time or make changes (this form is not in your packet, download it from [badenbenefits.com](http://badenbenefits.com)).
  - If you are already enrolled in Voluntary Life your current elections will rollover, you don't need to complete a form.
  - If you want to purchase coverage for the first time or increase your current coverage you must complete the Health Questions section on the Reliance Standard Enrollment Form. Reliance Standard will need to review your enrollment form before approving your coverage. If approved, your coverage will begin on the first of the month following the approval date.

**Enrollment forms available online!**

[www.badenbenefits.com](http://www.badenbenefits.com)

**All forms due to Desiree Lactaen by Wednesday, July 20.**

[desireel@badensports.com](mailto:desireel@badensports.com)

## Will I get a new ID card?

Vendor	Plans	ID/debit cards
<b>Regence</b>	Medical, prescription drug, vision	Everyone will get a new Regence ID card.
<b>Delta Dental of Washington</b>	Dental	<ul style="list-style-type: none"> <li>• If you enroll in the dental plan for the first time you will receive a Delta Dental of WA ID card.</li> <li>• Current enrollees will not receive a new ID card.</li> </ul>
<b>Navia</b>	FSA	<ul style="list-style-type: none"> <li>• If you enroll in the Health Care FSA for the first time you will receive a debit card from Navia.</li> <li>• Current participants will not receive a new debit card, unless your card is expiring.</li> </ul>

## Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have questions, please contact the AssuredPartners Employee Service Center at 1-888-343-3330 or [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com).