



# Health Benefits Open Enrollment 2022

Open Enrollment: May 2 – 16, 2022

Five benefit enhancements begin July 1!

## What is Open Enrollment?

Open Enrollment is the only time of the year when you may enroll, change, or drop benefit coverage for yourself or your dependents unless you experience a Qualifying Life Event.

Current elections can be viewed, and Open Enrollment elections made or confirmed, including re-enrollment in the Flexible Savings Accounts, in WorkForce Ready (WFR). All employees are required to complete the Working Spouse / Tobacco Use Affidavit in WFR and confirm, change, or waive benefit elections. These benefit elections take effect on July 1, 2022.

**Enrollment is  
due Monday,  
May 16!**

## Action Items: What you need to do

- Read this memo and the Employee Benefits Guide** carefully to make sure you understand the changes being made to our benefits program and determine the right benefit options for you and your dependents.
- Log into WFR** and click on My Benefits from the Start Menu > Enrollment > Open Enrollment and complete the steps below:
  - a. Complete the Working Spouse / Tobacco Use Affidavit: **All employees enrolled in a medical plan are required to complete this electronic form and answer the questions every plan year.**
  - b. Choose your benefits *or* waive coverage. You must either confirm your current election, select a new coverage, or waive benefits. To make a change, uncheck the box on your current election, then click the box for the new choice.
  - c. Confirm elections. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.
- Complete enrollment by 5:00 p.m. on Monday, May 16, 2022.**

*Step-by-step instructions for WorkForce Ready are included on page three of the enclosed Employee Benefits Guide.*

# What's changing?

The following changes will take effect on July 1, 2022.

## ① Medical Benefit Enhancements (PPO plan only)

Based on employee feedback and review of benchmarks, Green Diamond has reduced the amount PPO plan participants will pay for Deductibles, Out-of-Pocket Maximums, and Copays. The review of the HSP design confirmed it remains competitive with other employers, and therefore not changing.

Plan Benefit	2021-2022		2022-2023
<b>In-Network Deductible</b>	Self: \$750 Family: \$2,250	→	<b>Self: \$500</b> <b>Family: \$1,500</b>
	*Out-of-Network benefits are 2x In Network benefits		
<b>In-Network Out-of-Pocket Maximum</b>	Self: \$4,400 Family: \$9,500	→	<b>Self: \$3,000</b> <b>Family: \$6,000</b>
	* Out-of-Network benefits are 2x In Network benefits		
<b>Copays</b>	Primary Office Visit: \$30 Specialist Office Visit: \$45 Emergency Room: \$300	→	<b>Primary Care: \$25</b> <b>Specialist: \$40</b> <b>Emergency Room: \$200</b>

## ② Employee Contributions

We have adjusted the threshold to qualify for the lower medical contribution amounts from \$70,000 to \$85,000 base salary. That means all employees with base pay less than \$85,000 will qualify for the lower cost medical contribution tier effective July 1, so more employees will pay less for their coverage. The lower contribution tier would apply for as long as base pay is lower than \$85,000.

Employee contribution amounts will increase less than 2% overall for both medical plans. For contribution details, refer to page 6 of the Benefits Guide.

## ③ Virtual Behavioral Health for Children (Premera members only)

Virtual Behavioral Health options have been available only to individuals aged 18 and older. Premera members will now have access to Brightline, a virtual behavioral health platform designed for children (ages 3-17) who are facing mental health challenges. Through Brightline, you will have access to group classes, coaching programs, and a chat feature with behavioral health coaches. In addition, Brightline offers behavioral therapy, speech therapy, and medication evaluation & support from likened clinicians. Log into your Premera account to sign up for services.



<http://helloworldbrightline.com/premera-access>

## ④ Short-Term Disability Plan Enhancements

The Short-Term Disability plan benefit will be improved for eligible employees from 55% to 100% replacement of base pay for the first six weeks. After six weeks, if you remain disabled, the plan provides 60% replacement of base pay. The weekly STD benefit maximum will increase to \$2,300.

## ⑤ Wellness Reimbursement Increase

Effective July 1, 2022 the wellness reimbursement will increase from \$90 to \$120 per quarter. Eligible wellness expenses include gym memberships, online fitness classes, wellness and fitness apps and weight management programs. Any qualified expenses paid by the employee on and after July 1, 2022 will be reimbursed at the new level. The Wellness Reimbursement Form is found on the Green Diamond Intranet Forms section.

## Flexible Spending Account (FSA) changes

The IRS requires a new election every year if you would like to contribute to the FSA in the new plan year.

**Current FSA elections will not continue unless you make a new election.**

FSA	Eligible expenses	Maximum election	Carry Over Provision
<b>Healthcare FSA</b>	Medical, prescription drug, dental and vision expenses	\$2,850 for 2022	Carry over up to \$550 into the 2022-2023 plan year. Claims must be submitted by 9/28/2022 for expenses incurred between 7/1/21 – 6/30/22
<b>Limited Healthcare FSA</b> (only if electing the HDHP)	Dental and vision expenses	\$2,850 for 2022	
<b>Day Care FSA</b>	Before and after school care, day care, preschool, day camps (under age 13), and elder care (tax dependent adult) expenses that allow you (and your spouse) to work, look for work, or be a full-time student	\$5,000 for 2022	No Carryover  Claims must be submitted to PayFlex by 9/28/2022

\*The IRS has not yet announced the maximum FSA contribution limits for 2023.

## Contributions for HSA

The maximum contributions for health savings accounts (HSA) are set by the IRS each year and they are increasing for 2022. Remember that Green Diamond's contribution to your HSA counts towards these limits.

Maximum contribution	2021-2022		2022-2023
Self-only HSA	\$3,600 (under age 55)	→	<b>\$3,650 (under age 55)</b>
	\$4,600 (age 55 and up)		<b>\$4,650 (age 55 and up)</b>
Family HSA	\$7,200 (under age 55)	→	<b>\$7,300 (under age 55)</b>
	\$8,200 (age 55 and up)		<b>\$8,300 (age 55 and up)</b>

## Questions?

If you have any questions about the changes or what you need to do, please contact Human Resources at [benefits@greendiamond.com](mailto:benefits@greendiamond.com) or the AssuredPartners Employee Service Center at (206) 343-4175, (888) 343-3330, or [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com).

Summary of Material Modifications (SMM): This letter describes changes to Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan. The effective date of these changes is July 1, 2022. You should read this SMM very carefully and retain this document with your copy of the SPDs.