

# 2022 Open Enrollment

## November 1 – 5, 2021



Open enrollment is your opportunity to review your health benefit options and select the benefits that will meet your needs in 2022. This is the only time that you can make enrollment changes unless you have a status change. Please read this newsletter carefully – there is a lot of important information about the changes and what you need to do during open enrollment.

Our Human Resources team reviews Lakeside’s benefits annually to make sure they are grounded in our values and aligned with our company philosophy. We recognize that benefits are an important part of Lakeside’s investment in you – our employees. Although we face rising costs each year, we remain committed to offering valuable programs so you can be well physically, financially and in life. With the challenges 2021 continued to bring us, we are very happy to be able to continue offering robust health benefits to our employees and their families at no cost.

## What’s changing?

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

### Medical plan changes

- Preventive care visits done through telemedicine with in-network providers will be covered at 100%. The demand for and capabilities of telemedicine have changed significantly – some providers can now do preventive visits virtually.

### Express Scripts prescription drug formulary changes

The Express Scripts drug formulary (list of covered medications) will change on January 1, 2022 – like it does each year. There will be changes to certain medications’ tier classification (for example, moving from preferred to non-preferred), new prior authorization and step therapy requirements, and new exclusions. A very small number of employees and family members will be impacted. Express Scripts will notify you by mail if you will be impacted by the changes.

### Health Savings Account (HSA) changes

The IRS increased the annual maximum contributions for 2022. Keep in mind that Lakeside’s HSA contribution counts towards your maximum contribution amount.

**Did you know?**  
You can purchase qualified HSA items directly from [HSAstore.com](https://www.HSAstore.com). All products are HSA eligible.

	2021		2022
Annual HSA maximum contribution	<b>\$3,600</b> for self-only coverage <b>\$7,200</b> for employee + one or more dependents coverage	→	<b>\$3,650</b> for self-only coverage <b>\$7,300</b> for employee + one or more dependents coverage

## New digital cognitive behavioral therapy (dCBT) program

We will provide Health Advocate’s digital cognitive behavioral therapy (dCBT) program to all benefit-eligible employees and their family members at no cost. CBT is proven and effective for addressing emotional and behavioral issues by changing your thinking and habits. Digital CBT is a self-paced online program you can access anytime, anywhere, focused on:

- Anger management
- General depression
- Low self-esteem
- Panic
- Opioids and chronic pain
- Perfectionism
- Phobias
- Sleep management
- Social anxiety
- Stress management
- Trauma and abuse
- Worry

Check out the Health Advocate dCBT flyer on the Open Enrollment page of our [benefit website](#) for more information about the program.

## What you need to do

**All employees** must log in to UKG and complete open enrollment by **Friday, November 5.**

Click [here](#) to log in and start open enrollment.

### New online enrollment!

No paper or PDF forms this year. Everyone will complete enrollment online with UKG.




## Will I get a new ID card?

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

New ID and debit cards will be mailed to your home address in late December. Please begin using your new cards on Jan. 1, 2022.

**Did You Know?** You can print an ID card at any time by going to HMA’s Member Portal at <https://hmamember.accesshma.com> and logging into your account.

## Reminder: You have many ways to access virtual care

<b>Telemedicine</b> 	<b>24/7 virtual medical care</b> 	<b>Video + text-based counseling</b> 
<p>Telemedicine is covered on the Health Savings Plan with HMA for enrolled Lakeside employees and family members. With in-network providers the plan pays 80% after deductible; you pay 20%. Preventive care with in-network providers is covered at 100%.</p> <p>Ask your provider if they are doing telemedicine visits, especially during the COVID-19 pandemic.</p>	<p>Lakeside employees and family members have access to telemedicine with MeMD. You can have a visit, get diagnosed, and have a prescription sent to your pharmacy all from your phone 24/7. A visit is only \$35 vs. \$100+ for an in-office primary care visit.</p> <p><b>Go to</b>  <a href="https://memd.me/group/lakesideindustries">memd.me/group/lakesideindustries</a></p>	<p>Lakeside employees and family members have access to free:</p> <ul style="list-style-type: none"> <li>• text-based counseling with MyHelp</li> <li>• video counseling through our Employee Assistance Program (EAP) with Health Advocate</li> </ul> <p>Counselors address stress, depression, relationship and parenting issues, substance use, and more. Completely confidential.</p> <p>1-866-799-2691</p>

## Questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or [Rhianna.Argudo@LakesideIndustries.com](mailto:Rhianna.Argudo@LakesideIndustries.com). You can also contact Health Advocate at 1-866-799-2691 – a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2022. You should read this SMM very carefully and retain this document with your copy of the SPD.