



Health benefits open enrollment 2021

Open enrollment: December 7 – 18, 2020

Open enrollment is here! This is your annual opportunity to review your benefit options and make changes. Please review the materials in your enrollment packet carefully and share the information with your family.

Each year we analyze our plans, the overall cost to World Wide Movers (WWM), your premium contributions, and our corporate philosophy. Our priority this year was to provide stability for our employees. With the challenges 2020 has brought us we are very happy to be able to continue offering the same health benefits in 2021.

What you need to do

All employees must complete the following paperwork.

All paperwork is due to HR by Friday, December 18!

- Benefit Selection Form**
- Premera Enrollment Form**, if you want to enroll in medical, prescription drug, vision, and/or dental coverage for the first time or make changes to your current coverage.
- The Hartford Enrollment Form**, if you want to purchase Optional Life/AD&D coverage for the first time or increase your current coverage. Your application will be subject to review. Please request an Evidence of Insurability (EOI) form from HR, complete it, and submit it to The Hartford.

Enrollment changes will take effect on January 1, 2021. If you sign up for benefits you may not drop or change them during the plan year unless you experience a qualifying event (e.g. birth of a child, marriage, divorce, etc.).

What's changing?

The following changes will take effect on January 1, 2021.

New virtual care providers for Premera members

Premera is making changes to their telehealth partners for 2021. Teladoc will terminate on Dec. 31, 2020. Beginning on Jan. 1, 2021 virtual care services will be available through:



Doctor on Demand

Fast and easy way to see a medical doctor, dermatologist, or psychologist online on your computer, tablet, or phone. Connect with board certified doctors and licensed psychologists on demand 24/7 or by appointment. Doctors can diagnose, treat, and order prescriptions as necessary. [DoctorOnDemand.com/premera](https://www.DoctorOnDemand.com/premera)



98point6

On-demand access to a physician via private and secure in-app messaging, right from your mobile device 24/7/365. [98point6.com/premera](https://www.98point6.com/premera)



TalkSpace (available today)
Instant online counseling via text, audio, or video messaging at anytime, anywhere.

HIV PrEP covered at 100%

Pre-exposure prophylaxis (PrEP) antiretroviral therapy will be covered at 100% for Premera members at very high risk of getting HIV.

Monthly premiums

Medical/prescription drug/vision plan	Monthly total cost of coverage	WWM's monthly contribution	Your monthly contribution
Employee	\$989.65	\$873.65	\$116
Employee + non-working spouse*	\$2,120.63	\$1,671.63	\$449
Employee + working spouse*	\$2,120.63	\$1,571.63	\$549
Employee + children	\$1,696.58	\$1,291.58	\$405
Employee + non-working spouse* + children	\$2,827.56	\$2,134.56	\$693
Employee + working spouse* + children	\$2,827.56	\$2,034.56	\$793
Dental plan			
Employee	\$44.85	\$37.95	\$7
Employee + Spouse	\$93.44	\$83.44	\$10
Employee + children	\$99.61	\$59.61	\$40
Employee + spouse + children	\$148.06	\$104.06	\$44

*A "working spouse" is a spouse that has access to medical insurance through another employer. There is a \$100 per month premium surcharge if you elect to cover your spouse on the WWM medical plan and your spouse has access to medical insurance through another employer.

ID cards

If you make changes to your coverage or enroll for the first time you will get a new ID card from Premera. ID cards will be mailed to your home address in late December. Please start using your new ID card on Jan. 1, 2021 – show it to your doctor, hospital, pharmacy, etc. and let them know you have new insurance.

Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have any questions about the changes or what you need to do, please contact HR or the AssuredPartners MCM Employee Service Center (ESC) at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Summary of Material Modifications (SMM): This letter describes changes to the World Wide Movers, Inc. Group Life and Health Insurance Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the World Wide Movers, Inc. Group Life and Health Insurance Plan. The effective date of these changes is January 1, 2021. You should read this SMM very carefully and retain this document with your copy of the SPDs.