



2022 benefit open enrollment announcements

Open enrollment: December 1 – 10, 2021

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 again this year was to provide stability for our employees. With the challenges 2021 has continued to bring us, we are very happy to be able to continue offering the same health benefits with no cost increase to employees for 2022.

What you need to do

All employees must complete the following paperwork.

All paperwork is due to HR by Friday, December 10!

- 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, 2022. 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.).

ID cards

Everyone will get a new ID card from Premera for 2022. ID cards will be mailed to your home address in late December. Please start using your new ID card on January 1 – show it to your doctor, hospital, dentist, pharmacy.

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 Employee Service Center (ESC) at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Monthly premiums

Medical/prescription drug/vision plan	Monthly total cost of coverage	WWM's monthly contribution	Your monthly contribution
Employee	\$1,014.10	\$898.10	\$116
Employee + non-working spouse*	\$2,173.01	\$1,724.01	\$449
Employee + working spouse*	\$2,173.01	\$1,624.01	\$549
Employee + children	\$1,738.49	\$1,333.49	\$405
Employee + non-working spouse* + children	\$2,897.40	\$2,204.40	\$693
Employee + working spouse* + children	\$2,897.40	\$2,104.40	\$793
Dental plan			
Employee	\$46.07	\$39.07	\$7
Employee + Spouse	\$95.78	\$85.78	\$10
Employee + children	\$102.10	\$62.10	\$40
Employee + spouse + children	\$151.76	\$107.76	\$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.

Reminder: New Washington State payroll tax

The Washington State legislature has established a long-term care (LTC) program for eligible Washington residents. **It is funded by employee payroll deductions of .58% of W-2 income, beginning January 1, 2022.**

The Washington LTC plan ("WA Cares") provides eligible residents with a \$36,500 lifetime benefit to help pay the cost of assistance performing certain activities of daily living, such as bathing, dressing, or eating. The earliest LTC benefits will be available is January 1, 2025.

WWM will begin payroll deductions on January 1, 2022, as required by this new law. For more information about the Washington State LTC program, please visit the [Washington Cares](#) website.

If you currently have an individual LTC policy, you can apply for a permanent exemption and if approved, avoid paying into WA Cares. To do so, you must have purchased a qualifying private LTC policy before November 1, 2021; be at least 18 years old; and apply to the Employment Security Department (ESD). Exemption applications will be available beginning October 1, 2021 and will be accepted only through December 31, 2022.

If you are approved for an exemption, you will be permanently disqualified from accessing WA Cares benefits in your lifetime. You must present your ESD approval letter to all current and future employers; any payroll deductions you pay into WA Cares while awaiting your exemption approval letter are not refundable.

To learn more about applying for an exemption, visit <http://www.wacaresfund.wa.gov/private-insurance/>

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, 2022. You should read this SMM very carefully and retain this document with your copy of the SPDs.