



WORLD WIDE MOVERS, INC.

2023 benefit open enrollment announcements

Open enrollment: December 1 – 9, 2022

Open enrollment is your opportunity to review your options and select the health benefits that will meet your needs in 2023. This is the only time that you can make enrollment changes unless you have a status change. Please review the information in your enrollment packet carefully – there is a lot of important information about benefit changes and what you need to do during open enrollment.

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. We are happy to announce a few enhancements to our medical plan – outlined below. Although we were able to hold the employee premiums for the medical plan flat last year, the premiums will increase by 10% for 2023. There will be no increase to the employee premiums for the dental plan.

What’s changing?

The following changes will take effect on January 1, 2023.

In-network*	2022		2023
Out-of-pocket maximum Per calendar year (includes deductible, copays, and coinsurance)	\$5,000 / individual \$10,000 / family	→	\$4,500 / individual \$9,000 / family
Office visits Includes primary care and specialists, urgent care, chiropractic services, acupuncture, mental health care, etc.	\$30 copay / visit	→	\$25 copay / visit

*The out-of-network annual out-of-pocket maximum will also decrease to \$9,000/individual and \$18,000/family.

Monthly premiums

Medical, prescription drug, and vision plan	Monthly total cost of coverage	WWM’s monthly contribution	Your monthly contribution
Employee	\$1,115.21	\$987.21	\$128
Employee + non-working spouse*	\$2,389.68	\$1,895.68	\$494
Employee + working spouse*	\$2,389.68	\$1,795.68	\$594
Employee + children	\$1,911.84	\$1,465.84	\$446
Employee + non-working spouse* + children	\$3,186.30	\$2,424.30	\$762
Employee + working spouse* + children	\$3,186.30	\$2,324.30	\$862

Dental plan			
Employee	\$47.69	\$40.69	\$7
Employee + Spouse	\$99.13	\$89.13	\$10
Employee + children	\$105.67	\$65.67	\$40
Employee + spouse + children	\$157.07	\$113.07	\$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.

What you need to do

All employees must complete the following paperwork.

All paperwork is due to HR by Friday, December 9!

- 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, 2023. 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 2023. 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.

Reminder: New WA State Long Term Care payroll tax

WA Cares, the mandatory state-run Long Term Care (LTC) plan and payroll tax (0.58% of W-2 earnings), was delayed by the state legislature in early 2022. Individuals who qualified for an exemption are not required to pay the tax and are permanently excluded from WA Cares benefits. **Exemption approval letters must be sent to HR no later than June 15, 2023, to ensure no deductions are taken.** If you already provided your exemption letter to HR, you do not need to do so again.

The legislature made some improvements to WA Cares:

- Payroll deductions will begin July 1, 2023, and benefits will become available July 1, 2026.
- Exemptions will be available to individuals who did not previously qualify, including workers who live outside of Washington, military spouses, workers with non-immigrant visas, and certain disabled veterans. Exemption applications will be available January 1, 2023.

- Employees who wish to apply for an exemption because they purchased an LTC insurance plan by Nov. 1, 2021, can still apply up until Dec. 31, 2022.
- People born before January 1968 and near retirement can earn a 10% partial benefit for each year they work at least 500 hours.

For more information and to apply for an exemption visit www.wacaresfund.wa.gov.

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.