

# OPEN ENROLLMENT IS HERE!

Open enrollment is your annual opportunity to review your benefits and decide whether you need to update any of your elections. Any changes made at open enrollment are effective for the entire 2021/2022 benefits plan year. November is the open enrollment period. New enrollment or changes to existing enrollment will be effective December 1, 2021.

In most cases, once you have made your benefit elections for the plan year, you cannot change them until the next annual open enrollment period, unless you experience a permitted election change event. You must notify Human Resources within 30 days of the event (60 days in the case of birth or adoption). For more information about making mid-year changes to your benefit elections, please contact Human Resources or refer to the "Important Information" section in your enrollment guide.

Your health – both physical and emotional – is important to us. If the social or economic effects of the COVID-19 pandemic are causing distress for you or your family members, we want you to know resources are available to help. Regence offers alternatives to in-person medical care. Please visit their website at [www.regence.com](http://www.regence.com) for more information. We also offer an Employee Assistance Program (EAP), a free, completely confidential service that can connect you and your family members to licensed mental health professionals. Please visit [www.ibhsolutions.com](http://www.ibhsolutions.com) to learn more about how the EAP can help.

## 2021 CHANGES

### Employee Payroll Deductions

- TRICO now covers the base medical plan (\$3,000 deductible) at 100% for employees and 90% for a spouse/domestic partner.\* The \$1,000 deductible plan is still available as a buy-up option.
- Base life insurance and long-term disability is now covered in full for all employees.

### Health Reimbursement Arrangement (HRA)

- TRICO now provides an HRA in conjunction with your benefit plans. The HRA will reimburse the first \$1,000 of medical, dental and vision expenses for you and your family. See page 8 of the benefit guide for details and examples.

#### Office hours for benefit questions:

Thursday 10/28 from 3-5pm

Friday 10/29 from 3-5pm

Contact Shelby Beier at (206) 748-9590 or  
Ann Emerson at (206) 343-3348

## WHAT DO I NEED TO DO?

All employees must complete the following forms:

- Benefit Selection Form

If you want to drop, add, or enroll yourself and/or your dependents you must complete the following forms:

- Medical - Regence Enrollment Form
- Voluntary Dental - Delta Dental Enrollment Form
- Vision - LifeMap Enrollment Form
- Buy-up Life & AD&D - LifeMap Enrollment Form and Evidence of Insurability (if applicable)

If you want to update your beneficiary, or you haven't previously enrolled in Base Life Insurance, you must complete the following form:

- Life/AD&D - LifeMap Beneficiary Designation Form

**All forms must be returned to  
Human Resources by Friday, November 12th.**

\*If your spouse/domestic partner is employed and eligible for other group coverage and you wish to enroll them in TRICO's medical plan, you will be responsible for the full monthly premium of their coverage. If your spouse/DP does not have access to an employer-sponsored plan, TRICO will pay for 90% of their medical premium. See page 4 of the benefit guide for full details.