



**HTC
Benefit
Enrollment
2023**

Begins November 8, 2022



Gallagher

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HTC Benefits

Ariana Poltz

Please **mute** until the end of the presentation

Use **chat** to ask questions during the meeting; we'll answer questions at the end of the presentation.

If you have a more personal question, send a **private chat** to Ariana Poltz

Roundup on Nov. 11th!

OPEN ENROLLMENT

November 8th – November 20th

- Your annual opportunity to:
 - Add or drop dependents
 - Change plans
 - Enroll for the first time
 - Waive coverage

- After Open Enrollment, you may make changes ONLY if you have a qualifying life event, such as:
 - Getting married or divorced
 - Giving birth or adopting a child
 - Involuntarily lose other coverage
 - Become eligible for coverage (through a spouse)

You have a 30-day window from the date of your life event to notify HR in order to be eligible to change your benefits.

WHAT'S NEW IN 2023?

• Premera Plan Updates

- Increase in medical plan cost have caused some adjustments to our Premera benefit structure
 - ✓ Network of Providers remains the same as prior year
 - ✓ Deductible increase to PPO plan structure
 - ✓ OOPM (out of pocket maximum) increase to both PPO and HDHP structure
 - ✓ Active election for all employees must be made

• Online Enrollment through ADP

- Log into ADP Workforce Now to:
 - ✓ Review current elections
 - ✓ Make updates to coverage for all benefit elections except FSA, GoNavia, and/or HSA
 - ✓ Enrollment in voluntary plans will now be made in ADP
 - ✓ Active enrollment required in ADP for both Medical benefits and FSA pretax elections

• Prudential Short Term Disability

- For 2023 our employer STD (short term disability) has been discontinued for 2023
 - ✓ As a result of the shift with state level programs that are providing partial income replacement (CA & WA)
 - ✓ Due to the recent addition of an internal extended leave program that aligns with FMLA eligibility

WHAT'S NEW IN 2023?

• FSA Updates

- Healthcare FSA IRS Maximum Contribution: \$3,050
- Dependent Care FSA Maximum Contribution: \$5,000 (\$2,500 if married and filing separately)
- For 2023, employees who wish to carry over Healthcare FSA funds will need to enroll in the Healthcare FSA plan in ADP.

• HSA Updates

- Payroll election through ADP
- Enrolling for the first time, must complete Navia account setup on the Navia site-Navia will send email to remind employees who have elected HDHP for 2023
- IRS Maximum Contribution: \$3,850 / \$7,750

• Commuter Benefits

- Parking and Transit: pre-tax elections into your GoNavia account
- IRS Maximum contribution: \$300 per month
- Employer subsidy of \$200 per month

• Pet Insurance

- Offered through Trupanion: 2023 Open Enrollment on the Trupanion site

ELIGIBILITY FOR COVERAGE

U.S. regular employees working at least 30 hours per week

Your Spouse or Domestic Partner

Your Dependent Children to age 26

Medical / Pharmacy Premera Blue Cross



Important Insurance Terms to Know

Copays (\$)	Deductible (\$\$)	Coinsurance (\$\$\$)
<ul style="list-style-type: none">• Payable at the time of service for things like:<ul style="list-style-type: none">• Office visits• Prescriptions• Urgent Care• Emergency Room• Do count towards out-of-pocket maximum	<ul style="list-style-type: none">• Amount of eligible expenses incurred before the plan will begin to pay• Based on calendar year• Does count toward the out-of-pocket maximum	<ul style="list-style-type: none">• Your share of eligible costs:<ul style="list-style-type: none">• After deductible has been met AND• After network discounts are applied AND• After plan pays %• Stops when the out-of-pocket maximum has been met

MEDICAL & PHARMACY

Premera Blue Cross PPO and HDHP

- Both plans offer a wide choice of providers
- Elect a Heritage network provider or another provider for health care services
- Cost is less if you choose a Heritage network provider
- To verify coverage with your provider, ask, “Are you an in-network provider with Premera’s Heritage network?”

Premera and Express Scripts Apps

- Find nearby doctors and clinics
- Mobile proof of coverage
- Look up your benefits
- Check your claims
- Track your medications
- Order prescriptions
- View lower cost options

**Medical / Pharmacy
Premera Blue Cross
Option 1: High Deductible Health Plan
(HDHP) with Health Savings Account (HSA)**

You will receive a new Premera Blue Cross ID card for 2023, even if you don't make any benefit changes!

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

HTC continues to pay 100% for employee only coverage on the HDHP medical plan.

Medical Monthly Premiums	2023 EE Rates
Employee	\$0.00
Employee + Spouse/Domestic Partner	\$136.14
Employee + Children	\$92.26
Employee + Family	\$231.27

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

	In-Network	Out-of-Network
Deductible	\$1,500 Individual \$3,000 Family*	\$3,000 Individual \$6,000 Family*
Out-of-Pocket Max	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family
Preventive Care	Covered in Full	Not Covered
Doctor's Office Visits	20%, after deductible	50%, after deductible
Lab & X-Ray	20%, after deductible	50%, after deductible
Urgent Care	20%, after deductible	50%, after deductible
Hospital	20%, after deductible	50%, after deductible
Emergency Room	20%, after deductible	

*The deductible is aggregate for families; even if only one person receives services the entire family deductible must be met before the plan will pay for services.

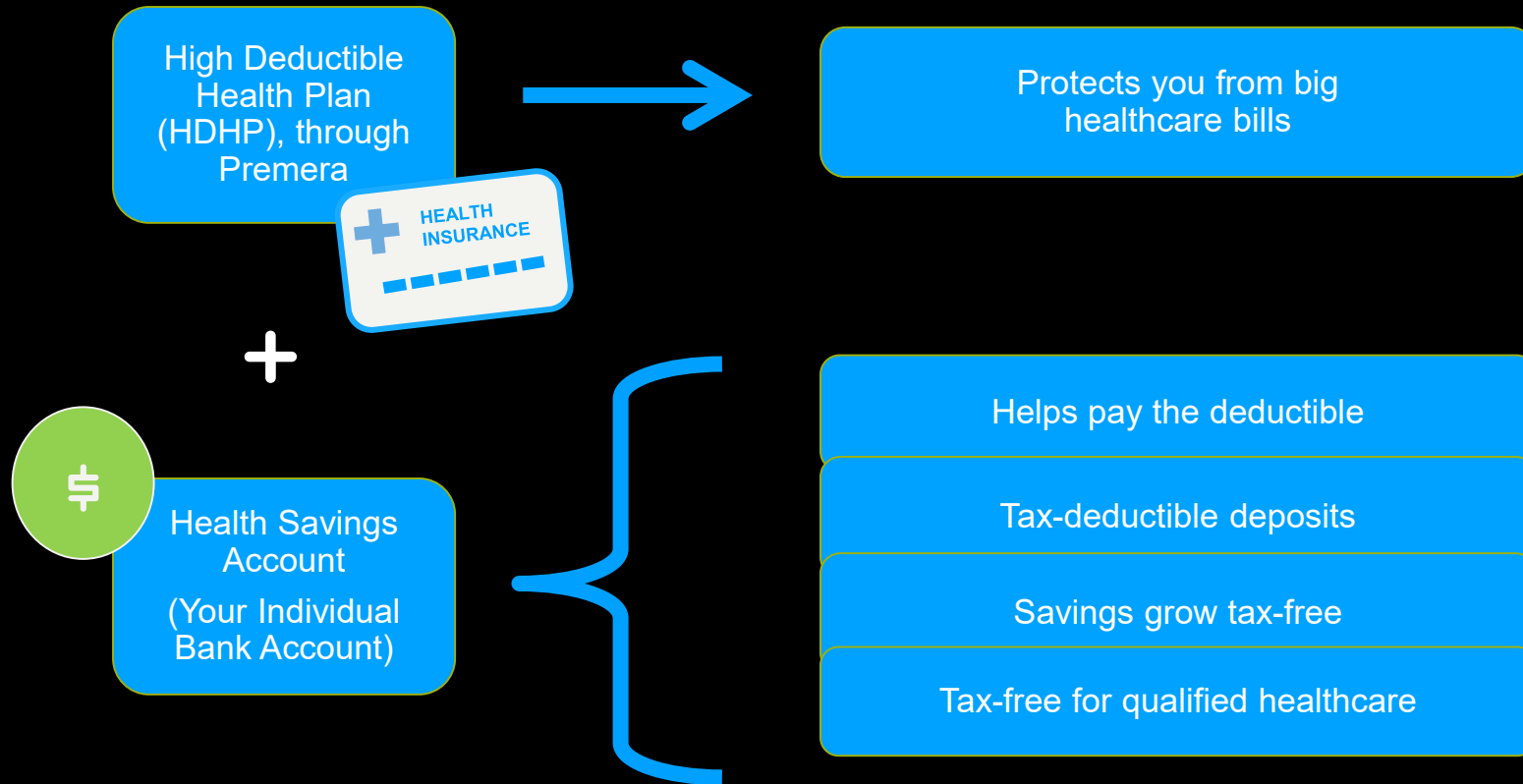
HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PHARMACY

Premera HDHP	
Classification of Prescription	Your Coinsurance
Generic	20%, after deductible
Brand Name Formulary	20%, after deductible
Brand Name Non-Formulary	20%, after deductible



Use GoodRx (website or app) to cost compare pharmacies!

THE HEALTH SAVINGS ACCOUNT (HSA)



ELIGIBILITY FOR AN HSA (HEALTH SAVINGS ACCOUNT)

- Employees enrolled/entitled to Medicare are not eligible
- You cannot be covered on any other non-HSA eligible medical plan
- Cannot be claimed as a dependent on someone else's tax return
- You cannot participate in your own or a spouse's general FSA or Health Reimbursement Account
- You cannot participate if you have received any Veteran's Administration benefits within the last three months, or if you're using Indian Health Services.

CONTRIBUTIONS TO AN HSA

HTC contributes on your behalf:

HTC's Contribution	2023
Individual	\$1,000
Family (2+)	\$2,000

Annual HSA contribution maximum (including HTC's contribution):

IRS Maximum	2023
Individual	\$3,850
Family (2+)*	\$7,750
Catch-up (age 55+)*	\$1,000

*If both spouses have HDHPs, the maximum family contribution applies per household

**Catch-up rule only applies to the account holder, not the spouse

2023 HSA REMINDERS

- If not previously enrolled in the Navia HSA, you must open a Navia account in order to receive the employer contribution in 2023
- Make pre-tax employee contributions into your HSA account through ADP
- Remember that the maximum contribution amounts include all contribution types; employer and employee contributions.
- If you have remaining funds in a 2022 medical FSA, you will waive any carryover of those funds into 2023 in order to participate in 2023 HSA Account and receive employer contributions

HSA QUALIFIED EXPENSES

- Deductibles and coinsurance for medical and dental care
- Prescriptions and over-the-counter drugs
- Vision care, including glasses and Lasik eye surgery
- Smoking cessation treatment/prescriptions
- Some premiums, such as long-term care, COBRA, Medicare Part A, B or D and health care premiums while you receive unemployment compensation.
- For a detailed list of qualifying medical expenses, go to www.irs.gov or visit the Navia website

CHOOSING AN HDHP WITH HSA – THINGS TO CONSIDER

- Lower monthly premium = lower payroll deductions for you
- Portability
 - Your HSA account is yours to keep
 - You can continue to spend your HSA funds into the future
- Pre-Tax Account
 - Your contributions reduce your taxable income
 - Your employer contributions are not considered taxable income
- Rollover from year to year
 - No expiration date on funds
 - No cap on how large your account can grow
- Investment opportunities
 - Interest accrues tax free
- After age 65, no longer subject to tax penalty for non-medical usage

Medical / Pharmacy Premera Blue Cross Option 2: Preferred Provider Organization (PPO) Plan

You will receive a new Premera Blue Cross ID card for 2023, even if you don't make any benefit changes!

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN OPTION

HTC contributes to the majority of plan premiums for you and your dependents.

Medical Monthly Premiums	2023 EE Rates
Employee	\$25.00
Employee + Spouse/Domestic Partner	\$206.64
Employee + Children	\$144.62
Employee + Family	\$321.77

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN OPTION

	In-Network	Out-of-Network
Deductible	\$750 Individual \$1,500 Family	\$1,500 Individual \$3,000 Family
Out of Pocket Max	\$4,500 Individual \$9,000 Family	\$9,000 Individual \$18,000 Family
Preventive Care	Covered in Full	Not Covered
Doctor's Office Visits	\$25 copay	50%, after deductible
Lab & X-Ray	Covered in Full	50%, after deductible
Urgent Care	\$25 copay	50%, after deductible
Hospital	20%, after deductible	50%, after deductible
Emergency Room	\$150 copay, then 20% after deductible	

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN - PHARMACY

Premera PPO	
Classification of Prescription	Your Copay
Generic	\$15
Brand Name Formulary	\$30
Brand Name Non-Formulary	\$50



Prescription costs will be applied to your out-of-pocket maximum on the plan

Virtual Care Benefits through Premera Blue Cross



VIRTUAL CARE OPTIONS

Regardless of the plan you select, you have several options available for telehealth benefits.

- **24 Hour Nurseline:** advice is just a phone call away! Connect with a registered nurse to receive advice on symptoms and care coordination. Phone number included on back of your Premera ID card.
- **98point6:** a text-based primary care service. Board-certified physicians can diagnose & treat, order prescriptions and labs, and provide guidance for your healthcare concerns.
- **Doctor on Demand:** connect with board-certified doctors and licensed psychologists via video or phone for assistance with common conditions like, colds & allergies, headaches, skin conditions, behavioral health, and more!
- **Talkspace:** behavioral health care accessible via video and text

The logo for 98point6, featuring the number '98' in a large, teal, sans-serif font, followed by 'point6' in a smaller, grey, sans-serif font.The logo for dr. on demand, featuring a blue square with a white 'dr.' inside, followed by the words 'on demand' in a grey, sans-serif font.The logo for talkspace, featuring the word 'talk' in a teal, sans-serif font, followed by 'space' in a grey, sans-serif font, with a teal rectangular border around the 'space' text.

Which medical plan is the best fit for me and my family?



THINGS TO CONSIDER

- **Where do I receive care?**
 - How many times a year do I go to the ER?
 - Do I have a relationship with a Primary Care Provider?
- **How do I use healthcare?**
 - Do I have a chronic condition requiring frequent medical visits?
 - Do I take an expensive medication?
- **What payroll deduction can I afford?**
 - How much does it cost to cover my dependents?
 - Do I prefer to have a higher payroll deduction now to pay less for care at the time I receive it (PPO)? Or pay less in payroll deductions now, to pay a little more for care if/when I need to receive (HDHP)?
- **Do I have a planned procedure in 2023 where I anticipate meeting my deductible/out-of-pocket maximum?**

SAVING MONEY ON MEDICAL COSTS

Regardless of the plan you select, there are key ways to save money on medical costs:

- **Mail Order:** Same prescription every month? Try mail order if enrolled on the PPO plan, and consider generic alternatives.
- **Shop Around:** On HSA plan? Shop around to see if your prescription costs less at another pharmacy. Check apps like “GoodRX” to help find lower cost drugs in your area.
- **ER or Urgent Care:** Is it really an emergency, or can you go to an Urgent Care Center? Emergency room care is expensive for you as a member and is costly to the HTC plan.
- **Virtual Care:** Check out the virtual care options through Premera. You can consult with a regular board certified physician at in-network levels via phone, video, or email at days/times when your regular physician may not be available.
- **Tip:** When coordinating your care and maximizing the use of your coverage, it is important to ask the provider whether they are in our network rather than just do you accept Premera coverage, the difference being that providers will bill anyone on your behalf, finding out whether they are in network can substantially adjust how much the expense is covered by the Plan

COMPARING PLANS – INDIVIDUAL ONLY

The following in-network example compares the two medical plans would work for an employee having their annual preventive care exam, generic birth control, and one office visit for an illness with a preferred brand name prescription prescribed.

<u>Expense</u>	HDHP	PPO
Preventive Care & Generic Birth Control	\$0	\$0
Office Visit (<i>estimated cost</i>)	\$150	\$25 copay
Preferred Brand Name Rx (<i>estimated cost</i>)	\$75	\$30 copay
Subtotal	\$225	\$55
HTC Annual HSA Contribution	(\$1,000)	N/A
Annual Employee Medical Premiums	\$0	\$300
Your Total Cost/Balance for Year	+\$775 (HSA)	\$355

COMPARING PLANS – EMPLOYEE + SPOUSE

The following in-network example assumes Employee + Spouse/Domestic Partner coverage, with only one person needing to meet their deductible and out-of-pocket maximum.

<u>Expense</u>	HDHP	PPO
Annual Deductible	\$3,000	\$750
Additional Amount Needed to Meet Annual Out-of-Pocket Maximum	\$5,000	\$3,750
Subtotal	\$8,000	\$4,500
HTC Annual HSA Contribution	(\$2,000)	N/A
Annual Employee Medical Premiums	\$1,633.68	\$2,479.68
Your Total Cost/Balance for Year	\$7,633.68	\$6,979.68

COMPARING PLANS – FAMILY

The following in-network example assumes Family coverage (employee + spouse/domestic partner + one or more children). In this example, we're assuming the entire family deductible & out-of-pocket maximum have been met.

<u>Expense</u>	HDHP	PPO
Annual Deductible	\$3,000	\$1,500
Additional Amount Needed to Meet Annual Out-of-Pocket Maximum	\$5,000	\$7,500
Subtotal	\$8,000	\$9,000
HTC Annual HSA Contribution	(\$2,000)	N/A
Annual Employee Medical Premiums	\$2,775.24	\$3,861.24
Your Total Cost/Balance for Year	\$8,775.24	\$12,861.24

Dental Delta Dental of Washington



Delta Dental of Washington

DENTAL PLAN

- Participating Delta Dental PPO and Premier dentists, nationwide, agree to provide services at discounted, negotiated fees.
- Use a PPO dentist and it will cost you less!
- Renewal of Delta Dental for 2023 includes an annual deductible amount of \$50.00 individual coverage and \$150.00 family coverage

Delta Dental Mobile App

- Find a dentist
- See your plan details and claims status
- Mobile ID card and email to dentist from the app



IMPORTANT NOTE

If you use out-of-network dental providers, your charges will be based on the maximum allowable fee for your area, as determined by Delta Dental.

DENTAL PLAN

Deductible	In-Network Services	Maximums
<p>\$50/\$150 (PPO Dentist)</p> <p>\$50/\$150 (Premier and OON Dentists)</p> <p>The deductible must be satisfied before the plan will pay for basic or major services</p>	<p>Preventive (cleanings, x-rays, topical fluoride) Covered in full</p> <p>Basic (fillings, extractions, periodontics, root canals) You pay 20%</p> <p>Major (crowns, bridges, dentures) You pay 50%</p>	<p>Orthodontia - 50% Up to \$1,500 per lifetime (adults & children)</p> <p>Annual Maximum \$2,000 per person, per calendar year</p>

**Vision
Vision Service Plan (VSP)**



VISION PLAN

Eye Exams	Eyeglasses Lenses & Frames	Contact Lenses
<p>Once per calendar year</p> <p>\$10 copay for vision exam</p> <p>up to \$60 for a contact lens exam and fitting</p>	<p>1 pair every calendar year</p> <p>Lenses: 100% after \$25 copay</p> <p>Frames: up to \$150; 20% discount off more than \$150</p>	<p>Up to \$150 allowance; Once per calendar year in lieu of frames & lenses</p>

Life & Disability Prudential



Prudential

LIFE & ACCIDENTAL DEATH & DISMEMBEMENT

- Life insurance provides financial security for the people who depend on you
- All eligible employees are covered by Basic Life and Accidental Death and Dismemberment (AD&D) Insurance benefits at 2X your annual earnings to a benefit maximum of \$300,000.
- Imputed Income: as required by the IRS, HTC employees with an employer-paid life insurance benefit of \$50K+ pay a small payroll tax on the value of the excess insurance.



IMPORTANT NOTE

When you first enroll in Life Insurance Benefits, you will need to designate a beneficiary who would receive the benefits in the event of your death.

You may change or update your beneficiary designation at any time.

Please note that HTC follows all applicable state laws on beneficiary designations.

DISABILITY INSURANCE

Disability benefits help protect your income if you become ill or are injured (outside of work) and are unable to perform your occupation. This benefit has been designed to protect your income on a long term basis. HTC pays the full disability premium for employees.

Long-Term Disability

Can replace up to 60% of your salary

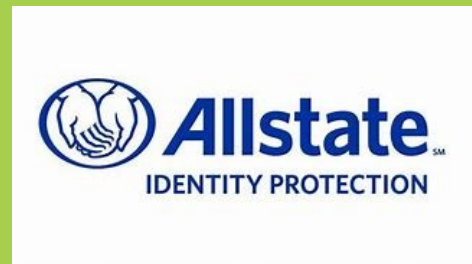
180 day elimination period

Up to \$10,000 per month

Up to SSNRA duration

Note: Your Prudential benefit may be offset by any State disability benefit you qualify for.

Voluntary Benefits Gallagher vChoice & Trupanion



VOLUNTARY BENEFIT OPTIONS

Additional insurance coverages are available for you and your family on a voluntary basis at discounted group rates through Gallagher vChoice. You pay 100% of the premium for these policies.

You may choose from the following plans:

- Employee, Spouse/Domestic Partner & Child/ren Term Life
- Accidental Death & Dismemberment
- Critical Illness
- Injury/Accident
- Legal Assistance
- Identity Theft

VOLUNTARY BENEFITS

Life

- **Employee:** increments of salary, up to 5x salary, max of \$500,000
- **Spouse/Domestic Partner:** up to 50% of employee election amount
- **Children:** \$10,000 (ages 6+ months)
- Rates are based on age and salary
- Guaranteed Issue amounts are \$210,000 for employee & \$105,000 for spouse (for newly eligible employees only)

AD&D

- **Employee:** \$100,000 increments, up to \$500,000
- **Spouse/Domestic Partner:** up to 50% of employee election amount
- **Children:** \$10,000 (newborn to 26)
- Guaranteed Issue

VOLUNTARY BENEFITS

Critical Illness

- Critical illness insurance will pay a lump sum benefit upon diagnosis of a covered critical illness
- Covered Illnesses
 - ✓ Heart Attack
 - ✓ Stroke
 - ✓ ALS
 - ✓ End-Stage Renal Disease
 - ✓ Permanent Paralysis
 - ✓ Cancer

*If currently enrolled in the Critical Illness Plan, you must confirm enrollment in ADP for 2023.

Injury Accident

- Accident insurance can help protect against financial hardships resulting from emergency room treatment, hospital admissions and physical therapy expenses as a result of a non-work related accident

These plans pay a benefit directly to you, to be used however you choose!

VOLUNTARY BENEFITS

Legal

Telephone and office consultations for a number of legal matters such as:

- Will preparation
- Debt collection defense
- Property tax assessments
- Repossession
- License suspension
- Civil litigation defense

Identity Theft

Identify theft protection through Allstate. You have the option to buy coverage for yourself or your family.

Protection that can help to proactively and effectively protect you and your family's personal information by:

- Monitoring fraud
- Reduce junk mail
- Protecting or restoring identity
- Provide free credit reports and score watch

VOLUNTARY BENEFITS



Pet Insurance

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get necessary care when they need it.

Pet insurance is offered through Trupanion. From surgeries to supplements, diagnostic tests, and medications, Trupanion covers 90% of eligible veterinary costs for the diagnosis and treatment of new unexpected injury or illness.

Waiting Periods:

- Injuries: 5 days from policy effective date
- Illnesses: 30 days from policy effective date
- Pre-existing conditions not covered

VOLUNTARY BENEFITS – HOW TO ENROLL

- ✓ Enrollment in voluntary plans offered through Gallagher vChoice will be done in ADP.
- ✓ If not enrolling or not making changes to voluntary coverage, your only action is to review your current benefit elections in ADP.
- ✓ Your current coverage will roll into 2023 for all supplemental coverages enrolled from 2022 except FSA and HSA.
- ✓ If enrolling for the first time, be sure to have your dependent and beneficiary information handy when enrolling dependents or coverage requiring a beneficiary, for example voluntary life.
- ✓ You will log into Trupanion to elect or waive coverage for 2023. Your current Trupanion coverage will roll into 2023 so if there are no changes, there is no action required of you.

Flexible Spending Accounts & Commuter Benefits Navia Benefit Solutions



Healthcare Flexible Spending Account

For employees participating in PPO plan or
waiving medical coverage with HTC

Healthcare Flexible Spending Account (FSA)

What is a Healthcare FSA?

A pre-tax account that allows you to set aside funds to cover your medical/dental/vision/pharmacy expenses.

- **Date of Service Plan:** Services must be used within the Calendar Year
- **Maximum Contribution:** \$3,050
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the run-out period.
- **Carryover:** up to \$610 will be rolled over to the following plan year. Any Healthcare FSA funds in excess of \$610 will be forfeited. Funds will not be available for use until April, 2023. *You must elect enrollment in the Healthcare FSA in 2023 to use the carryover.

Healthcare Flexible Spending Account (FSA)

Examples of Eligible Expenses:

- Doctor visit copays
- Coinsurance
- Prescription copays
- Dental expenses (including orthodontia)
- Vision (glasses, contacts, LASIK, etc.)
- OTC medications
- Menstrual care products

How Do I Access My FSA Dollars?

- Full annual election available at beginning of calendar year
- Use Navia debit card at time of service
- Use personal debit/credit card at time of service, then file for reimbursement with Navia



Dependent Care Flexible Spending Account

Dependent Care Flexible Spending Account (FSA)

What is a Dependent Care FSA?

A pre-tax account that allows you to set aside funds to cover your childcare expenses for dependent children

- **Date of Service Plan:** Services must be used within the Calendar Plan Year
- **Maximum Contribution:** \$5,000 (\$2,500 if married and filing separately)
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the grace period. Funds remaining after grace period are forfeited.
- **Grace Period:** Following the end of the plan year (12/31), a 2.5 month grace period applies, allowing you to incur NEW claims and spend down your prior year FSA balance, through 03/15.

Dependent Care Flexible Spending Account (FSA)

What is an eligible Dependent Care expense?

Childcare expenses so you/your spouse can go to work or school

Does my childcare provider have to be licensed?

No. As long as the person caring for your child is over the age of 18 and is not another qualified dependent living in your household

What is the dependent age limit?

Through the age of 12, unless disabled

How do I access my Dependent Care funds:

Your Navia debit card, or by using your own debit or credit card and filing for reimbursement online



Commuter Benefits Transit & Parking

Commuter Benefits

What are Commuter Benefits?

Pre-tax accounts that allow you to set aside funds to cover your work-related transit and parking expenses

What is an eligible **transit** expense?

Bus, subway, train, light rail, ferry, vanpooling, UberPool, Lyft shared rides

What is an eligible **parking** expense?

Metered parking, daily/monthly fees for parking lots/garages, park & ride lots, parking at a mass transit facility

What expenses aren't eligible?

Bridge/road tolls, gas/fuel, residential parking fees, transit/parking expenses for spouses/dependents, private carpool expenses, non-work related transit/parking expenses

How much can I contribute?

The IRS maximum, per account, is \$300 per month.

Commuter Benefits

How do I elect my commuter benefits?

- Login as a participant to Navia's employee portal. If you've not registered yet, you will need to complete the registration process. Select the "GoNavia Commuter Orders" and follow the instructions.

How often can I change my election?

- Unlike the rest of your benefits, commuter benefits can be changed monthly. The cut-off date to submit your monthly order to Navia is the 20th of the month prior. If your commuter expenses remain the same, you can set up recurring orders. For example, if you wanted to elect to contribute \$150 into your parking account for the month of March, you would need to log into the GoNavia site and make that election by Feb. 20th.

Additional Resources

Employee Assistance Program

24/7/365 Phone Consultation

Up to 3 face-to-face visits per issue

Legal
Consultation

Relationship
Issues

Financial
Planning

Financial
Consultation

Substance
Abuse

Anxiety, Stress &
Depression

Retirement
Planning

Work
Conflicts

Day Care & Elder Care
Assistance

Access Information:

Web: <https://www.guidanceresources.com> (company ID: GEN311)

Phone: 800-311-4327

Gallagher Benefit Advocate Center (BAC)

What is the Gallagher BAC?

A free resource to assist in answering your benefit questions

Benefit Advocates will:

- Answer benefit related questions
- Help you find a provider
- Be an advocate for resolving claims issues
- Assist you through open enrollment



Benefits Help

425-201-9082

bac.htcamerica@ajg.com

Hours of Availability

6:00 am to 6:00 pm (PT)

*Language interpretation
available*

Next Steps

Important Enrollment Information



- You **MUST** review your benefit elections in ADP for 2023.
 - Review the following for accuracy and any changes needed for 2023:
 - ✓ Medical
 - ✓ Dental
 - ✓ Vision
 - ✓ Life/Disability (automatically enrolled)
 - ✓ Healthcare/Dependent Care FSA (review for reference)
 - ✓ Health Savings Account (current payroll deduction)
 - ✓ Voluntary Coverages
- You **MUST** make an affirmative election for your medical benefits this year to enroll or waive coverage.
- You **MUST** enroll through ADP to participate in a Healthcare and/or Dependent Care FSA, and to make your HSA election for 2023.
- If enrolling in the HSA for the first time, you must complete the application on the Navia site.
- Trupanion enrollment or changes must be made on the Trupanion site.

Enrollments must be complete by end of day, Nov. 20, 2022

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT

- Your Benefits tasks: Open Enrollments select start enrollment



Open Enrollment 2023

⚠ Not started

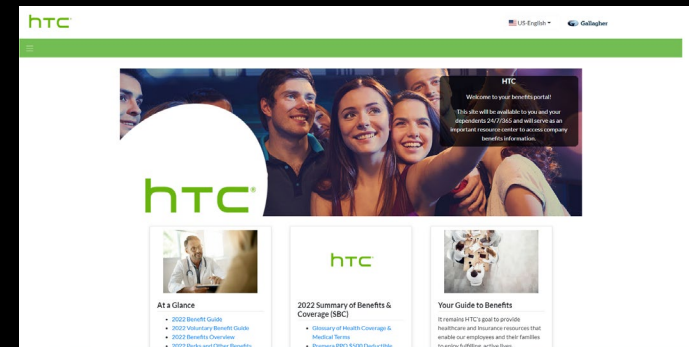
🔔 15 days left to complete this event

You can make changes to your enrollment from November 8, 2022 to November 20, 2022 at 11:59 p.m. ET.

[Start enrollment](#)

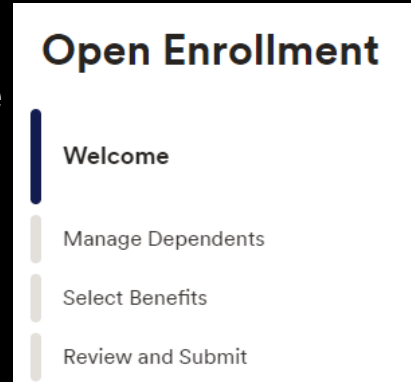
This pop-up will show up until you have completed your enrollment. After reading the entire Welcome Message, please select Start This Enrollment.

[HTC Benefit Hub Link](#)



ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT

- Your Benefits tasks: Welcome Message



This pop-up will show up until you have completed your enrollment. After reading the entire Welcome Message, please select Start This Enrollment.

Welcome to the 2023 HTC America benefits open enrollment!
Open Enrollment begins on Tuesday, November 8th, 2022 and closes on Sunday, November 20th, 2022.
This is your annual opportunity to review and update your current benefit elections that will be effective January 1st, 2023.
*All employees are required to make a medical benefit enrollment election for 2023 by November 20th 2022

Trupanion Pet Insurance: If no changes are needed, your current enrollments will roll over. To enroll or update elections for please visit [this website](#).
Reminder: Evidence of Insurability (EOI) will be necessary for Voluntary Life Insurance Plans.

During 2023 HTC Benefit open enrollment you can review and update your benefit elections:

- Enroll in Medical benefit coverage or Supplemental benefit coverage for the first time
- Update your current plan election options.
- It is advisable to have the [HTC Benefit Hub](#) site open along with your ADP resource to aid in detailed review of plan options.
- For ADP access issues, please contact ADP MyLife Advisors:
 - Phone: (855) 547-8508. E-Mail: MyLifeAdvisor@adp.com. Hours: 5:00am to 8:30pm PST
- There are important updates to employee contributions towards coverage and overall plan design updates therefore all employees must make an election for their medical plan coverage for 2023
- Enroll or drop eligible family members enrollment in HTC America benefit plans.
- **Please note that Domestic Partner coverage is dependent on completion of the affidavit found [here](#).**
- FSA Participants: You must elect your health and/or dependent care FSA during open enrollment for 2023. FSA elections do not roll over from year to year. You must make an election to carry over FSA funds into 2023 using Navia portal. This will be done using these [instructions](#) on the [Navia Website](#).
- If moving from PPO FSA plan to HDHP HSA, please be sure to sign waiver for roll over of remaining FSA funds in order to participate in employer contributions to your HSA account for calendar year 2023
- [GoNavia](#) Commuter benefit elections for January 2023, must be made on the [Navia website](#) beginning 12/01/22 and ending on 12/20/2022.
- **Confirm Health Club Payroll Allowance eligibility for 2023 plan year, by completing and uploading [this document](#).**

Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your benefit administrator at Americas_Benefits@htc.com if you have questions.

[Back](#) [Next](#)

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT

•Your Benefits tasks: Initial Instructions



Welcome to the 2023 HTC America benefits open enrollment!
Open Enrollment begins on Tuesday, November 8th, 2022 and closes on Sunday, November 20th, 2022.
This is your annual opportunity to review and update your current benefit elections that will be effective January 1st, 2023.
*All employees are required to make a medical benefit enrollment election for 2023 by November 20th 2022

Trupanion Pet Insurance: If no changes are needed, your current enrollments will roll over. To enroll or update elections for please visit this [website](#).
Reminder: Evidence of Insurability (EOI) will be necessary for Voluntary Life Insurance Plans.

During 2023 HTC Benefit open enrollment you can review and update your benefit elections:

- Enroll in Medical benefit coverage or Supplemental benefit coverage for the first time
- Update your current plan election options.
- It is advisable to have the [HTC Benefit Hub](#) site open along with your ADP resource to aid in detailed review of plan options.
- For ADP access issues, please contact ADP MyLife Advisors:
 - Phone: (855) 547-8508. E-Mail: MyLifeAdvisor@adp.com. Hours: 5:00am to 8:30pm PST
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- Enroll or drop eligible family members enrollment in HTC America benefit plans.
- **Please note that Domestic Partner coverage is dependent on completion of the affidavit found [here](#).**
- FSA Participants: You must elect your health and/or dependent care FSA during open enrollment for 2023. FSA elections do not roll over from year to year. You must make an election to carry over FSA funds into 2023 using Navia portal. This will be done using these [instructions](#) on the [Navia Website](#).
- If moving from PPO/FSA plan to HDHP/HSA, please be sure to sign waiver for roll over of remaining FSA funds in order to participate in employer contributions to your HSA account for calendar year 2023
- GoNavia Commuter benefit elections for January 2023, must be made on the [Navia website](#) beginning 12/01/22 and ending on 12/20/2022.
- **Confirm Health Club Payroll Allowance eligibility for 2023 plan year, by completing and uploading [this document](#).**

Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your benefit administrator at Americas_Benefits@htc.com if you have questions.

This is the initial instruction message you will receive to complete your benefit election process. Select your tobacco status and click Continue.



ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



•Your Benefits tasks: Enrolling in Benefits – Review Manage Dependents

Manage Dependents

Before you continue, take a moment to review your Dependent and Beneficiary information and ensure things are up to date.

[+ Add dependent or beneficiary](#)

Marty Manager ⋮	Child Employee ⋮	Kid Employee ⋮
Type Dependent	Type Dependent	Type Dependent
Relationship Spouse	Relationship Child	Relationship Child

Finish later [Back](#) [Next](#)

Please review your new benefit elections before submitting. It is recommended that you download this information for reference as you complete the Open Enrollment process.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Review Dependents & Beneficiaries

← Back **Add Dependent**

Relationship

Relationship * Child Classification *

Basic Information

First Name * Birth Date * Age 25 Years, 8 Months

Middle Name Gender *

Last Name * Professional Suffix

Generation Suffix Tax ID Type *

Tax ID *

Please take a moment to review your Dependent and Beneficiary information, especially when they are included in your coverage, and confirm this information is up to date. You can do this by clicking on the hyperlink.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



•Your Benefits tasks: Enrolling in Benefits – Select Benefits

Open Enrollment

- Welcome
- Manage Dependents
- Select Benefits**
- Review and Submit

Select Benefits

 **15 days left to enroll**
Effective: January 1, 2023

Your cost per paycheck
\$0.00

[Go to section ▾](#)

Action Required

These plans need your attention. You can confirm details for this plan or click [View all plans](#) to select another plan. You can also waive the benefit.

Medical

[Waive benefit](#)

[View all plans](#)

Multiple available options

You have 2 benefit options available to choose from. See what is right for you!

FSA Dependent Care

[Waive benefit](#)

[View all plans](#)

DEP FSA

[Finish later](#)

[Back](#)

[Next](#)

Please review your new benefit elections before submitting. It is recommended that you download this information for reference as you complete the Open Enrollment process.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Your Benefit Enrollments

Available Plans ✕

Your company requires you to enter a reason to waive this coverage.

Covered Individuals

Emily Employee (You) Marty Manager (Spouse) Child Employee (Child)

Kid Employee (Child)

2 Plans Available [Plan comparison](#)

<p>Medical, Dental, Vision - High Deductible, BE - Benefits Eligible (1 individual selected) Additional details</p> <p>Provider Premera/WDS/VSP</p> <p>Select plan</p>	<p>Employer Cost \$378.25</p>	<p>Your Cost \$0.00</p>
<p>Medical, Dental, Vision - PPO, BE - Benefits Eligible (1 individual selected) Additional details</p> <p>Provider Premera/WDS/VSP</p> <p>Select plan</p>	<p>Employer Cost \$420.62</p>	<p>Your Cost \$12.50</p>

[Waive benefit](#) [Cancel](#)

For more information and/or additional instructions, on any plan, you can select the hyperlink.

*Note: Your Website content may vary

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits

Plan comparison ✕

Plan 1

Medical, Dental, Vision - PPO, BE - Benefits Eligible
▼

Plan 2

Medical, Dental, Vision - High Deductible, BE - Bene...
▼

Compare Plans

^
Overview

Benefit	Medical, Dental, Vision - PPO, BE - Benefits Eligi...	Medical, Dental, Vision - High Deductible, BE - ...
What is the overall deductible?	\$750 Individual/ \$1,500 Family	\$1,500 Individual/ \$3,000 Family
Are there services this plan doesn't cover?	<ul style="list-style-type: none"> Bariatric Surgery Cosmetic Surgery Dental Care (Adult) Hearing aids Infertility treatment Long-term care Private-duty nursing Routine eye care (Adult) Weight loss programs 	<ul style="list-style-type: none"> Bariatric Surgery Cosmetic Surgery Dental Care (Adult) Hearing aids Infertility treatment Long-term care Private-duty nursing Routine eye care (Adult) Weight loss programs
Does this plan use a network of providers?	Yes	Yes
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health c are this plan doesn't cover.	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health c are this plan doesn't cover.
Is there an overall annual limit on what the plan pays?	No	No
Are there other deductibles for specific services?	No.	No.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Comparing Benefit Plans

Plan comparison ✕

Plan 1: Medical, Dental, Vision - PPO, BE - Benefits Eligible

Plan 2: Medical, Dental, Vision - High Deductible, BE - Bene...

[Compare Plans](#)

Overview

Benefit	Medical, Dental, Vision - PPO, BE - Benefits Eligi...	Medical, Dental, Vision - High Deductible, BE - ...
What is the overall deductible?	\$750 Individual/ \$1,500 Family	\$1,500 Individual/ \$3,000 Family
Are there services this plan doesn't cover?	<ul style="list-style-type: none"> • Bariatric Surgery • Cosmetic Surgery • Dental Care (Adult) • Hearing aids • Infertility treatment • Long-term care • Private-duty nursing • Routine eye care (Adult) • Weight loss programs 	<ul style="list-style-type: none"> • Bariatric Surgery • Cosmetic Surgery • Dental Care (Adult) • Hearing aids • Infertility treatment • Long-term care • Private-duty nursing • Routine eye care (Adult) • Weight loss programs
Does this plan use a network of providers?	Yes	Yes
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health c are this plan doesn't cover.	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health c are this plan doesn't cover.
Is there an overall annual limit on what the plan pays?	No	No
Are there other deductibles for specific services?	No.	No.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



•Your Benefits tasks: Your Benefit Enrollments-HDHP

Available Plans

Your company requires you to enter a reason to waive this coverage.

Covered Individuals

Emily Employee (You) Marty Manager (Spouse) Child Employee (Child)
 Kid Employee (Child)

2 Plans Available

Medical

You enrolled in Medical, Dental, Vision - High Deductible, BE - Benefits Eligible.

Click Continue to 2023 HSA for the next benefit, or click View all benefits to manually select another benefit to work on.

[View all benefits](#) [Continue to 2023 HSA](#)

Medical, Dental, Vision (1 Individual selected) **Provider: Premera/WDS/VSP** **Employer Cost: \$3.25** **Your Cost: \$0.00**

Medical, Dental, Vision (1 Individual selected) **Provider: Premera/WDS/VSP** **Employer Cost: \$420.62** **Your Cost: \$12.50**

[Select plan](#)

Custom Amount

Frequency

Payments

Annual Contribution

Contribution

Total Contribution
\$0.00

For more information and/or additional instructions, on any plan, you can select the hyperlink.

*Note: Your Website content may vary

HSA
 Select the plan that meets your needs.

1 Plan Available

2023 HSA [Select contribution type to view the cost.](#)

Provider
 Navia

Contributions
 Enter contribution amount to view your estimated cost.
 Your estimated annual contribution can be any amount from \$0.00 up to \$2,850.00.
 For the entire year, I want to contribute:

Maximum Yearly Goal
 Custom Amount

Confirm details for this plan selection. [Confirm details](#)

Navia: 2023 HSA

Coverage

Your Contribution **\$2,850.00**
 Employer Contribution **\$1,000.00**
 Total Contribution **\$3,850.00**

Per Paycheck Costs

Employer Cost	Employee Cost	Payments
\$41.67	\$118.75	x 24

[Back](#) [Confirm](#)

Per Paycheck Costs

Your Cost **\$118.75**

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: FSA

FSA
Select the plan that meets your needs.

1 Plan Available

2023 Medical FSA ✔ Selected
Effective: ---

Provider
Navia

Contributions
Enter contribution amount to view your estimated cost.

Your estimated annual contribution can be any amount from \$25.00 up to \$3,050.00.

For the entire year, I want to contribute:

Maximum Yearly Goal

Per Paycheck	\$127.08
Payments	× 24
Annual Contribution	\$3,050.00

Your Contribution **\$3,050.00**

Total Contribution **\$3,050.00**

Custom Amount

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Waiving coverage

AD&D

Standard
You have

Waive benefit View all plans

Waive Benefit

Are you sure you want to waive Medical benefit?

⚠ Waiving this benefit will remove your elections from the current plan. You can still enroll in the plan while the enrollment period is open.

Waive Reason
Participating in Spouse's Plan

No, cancel Yes, waive benefit

Selected

You are enroll

Medica

Medica
Eligible
Effective

Who is co
You

Waive benefit View all plans

Selected

Your Cost
\$0.00

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Supplemental Benefits

Open Enrollment

Spouse Life [View all plans](#)

Unum Spouse Voluntary Life
You have 1 benefit options available to choose from. See what is right for you!

Child Life [View all plans](#)

Unum Child Voluntary Life
You have 1 benefit options available to choose from. See what is right for you!

Identity Theft [View all plans](#)

Allstate Identity Theft
You have 1 benefit options available to choose from. See what is right for you!

Legal [View all plans](#)

MetLife Legal Plan
You have 1 benefit options available to choose from. See what is right for you!

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



•Your Benefits tasks: Supplemental Benefits

Available Plans

Your company requires you to enter a reason to waive this coverage.

Covered Individual

Emily Employee (You)

1 Plan Available

Unum Employee Voluntary Life
(1 individual selected) [Additional details](#)

Provider
Unum

Select Coverage Amount

Additional Coverage: Total Actual Coverage Amount: **\$500,000.00**

Evidence of Insurability will be required for this enrollment.

Over The Limit - Approval Required
The Total Actual Coverage Amount is over the guarantee issue amount of \$210,000.00. That amount requires Evidence of Insurability (EOI) and approval from the insurance carrier.

[Waive benefit](#) [Cancel](#)

Unum Employee Voluntary Life

If you have elected coverage that requires medical underwriting, you must complete the Evidence of Insurability (EOI) and be approved to receive your total election.

To complete your medical application, click on the following link: [UNUM EOI \(Code - 2832UVG\)](#)

Please note: you only need to complete this form once for you and your spouse/domestic partner or covered dependents if you are applying for applicable dependent coverage. Spouses and domestic partners are only eligible for 50% of your total approved covered amount. This is your only chance to obtain coverage up to the Guarantee Issue Amount of \$210,000 without obtaining evidence of insurability. Please be sure to have your dependents data available when enrolling.

[Back](#)

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Selecting Dependents & Beneficiaries

Available Plans

⚠ Over The Limit - Approval Required
The Total Actual Coverage Amount is over the guarantee issue amount of \$210,000.00. That amount requires Evidence of Insurability (EOI) and approval from the insurance carrier.

Per Paycheck Costs	Employer Cost	Your Cost
	\$0.00	\$84.00

Beneficiaries

[Add beneficiary](#)

Allocate the percentages of your benefits payout. You can divide the percent paid to as many beneficiaries as you want, but the total must equal 100%.

Beneficiary	Primary	Secondary
Marty Manager Spouse	<input type="text" value="0"/> %	<input type="text" value="0"/> %
Child Employee Child	<input type="text" value="0"/> %	<input type="text" value="0"/> %
Kid Employee Child	<input type="text" value="0"/> %	<input type="text" value="0"/> %
Total	0.00%	0.00%

⚠ Confirm the details for this plan selection or waive this benefit.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Employee Life

Available Plans

Your company requires you to enter a reason to waive this coverage.

Covered Individual

Emily Employee (You)

1 Plan Available

Unum Employee Voluntary Life

(1 individual selected) [Additional details](#)

Provider

Unum

Select Coverage Amount

Additional Coverage

2.0x Earnings - \$500,000.00

Total Actual Coverage Amount

\$500,000.00

Evidence of Insurability will be required for this enrollment.

Over The Limit - Approval Required

The Total Actual Coverage Amount is over the guarantee issue amount of \$210,000.00. That amount requires Evidence of Insurability (EOI) and approval from the insurance carrier.

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Employee Life (continued)

Confirm Details

Unum: Unum Employee Voluntary Life

Covered Individual
You

Coverage
Additional Coverage
2.0x Earnings - \$500,000.00
Total Actual Coverage Amount
\$500,000.00

Beneficiaries

Marty Manager (Spouse)	Primary (100.00%)
Child Employee (Child)	Secondary (50.00%)
Kid Employee (Child)	Secondary (50.00%)

Per Paycheck Costs

Employer Cost	Your Cost
\$0.00	\$84.00

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Trupanion

Available Plans

⚠ Test as an employee
Open Enrollment 2023 is set up as a test enrollment profile. After you finish testing the profile for (Emily Employee), go to **Setup > Benefits > Enrollment Profiles > Actions** and click **Convert to an active profile** to allow employees to make enrollment changes. Click **Back to enrollment profiles** to exit testing mode at any time.
[Back to enrollment profiles](#)

Trupanion Pet Insurance-Dog/Canine Coverage, Dog/Canine Coverage

⚠ Test as an employee
Open Enrollment 2023 is set up as a test enrollment profile. After you finish testing the profile for (Emily Employee), go to **Setup > Benefits > Enrollment Profiles > Actions** and click **Convert to an active profile** to allow employees to make enrollment changes. Click **Back to enrollment profiles** to exit testing mode at any time.
[Back to enrollment profiles](#)

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get necessary care when they need it. Pet insurance is offered through Trupanion and covers a wide variety of routine and emergency care. All plans reimburse a percentage of your vet bill for treatment related to accidents and illnesses. Additional coverage for routine care available.

To enroll or update elections, please visit this website.

[Back](#)

Select Coverage Level

Coverage Level

Trupanion Pet Insurance : Trupanion Pet Insur... ▾

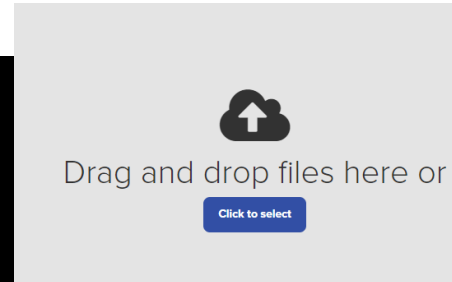
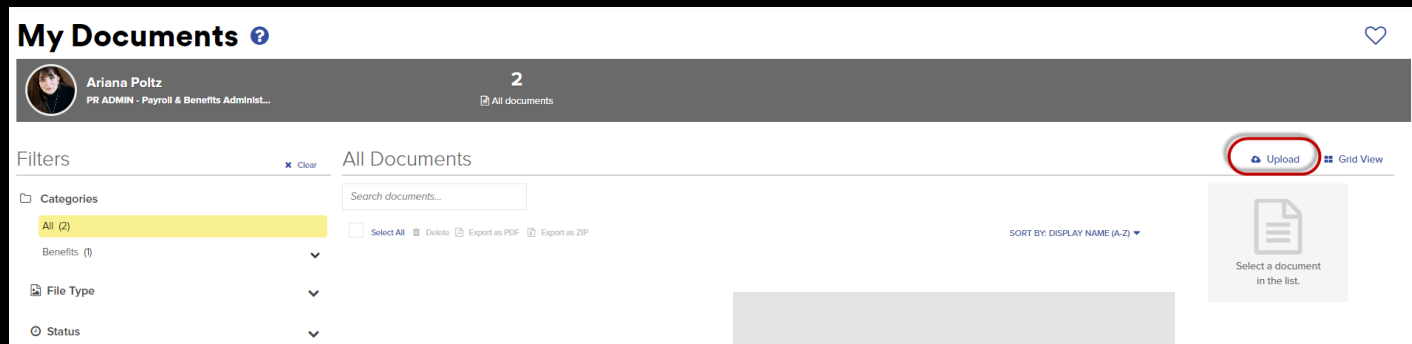
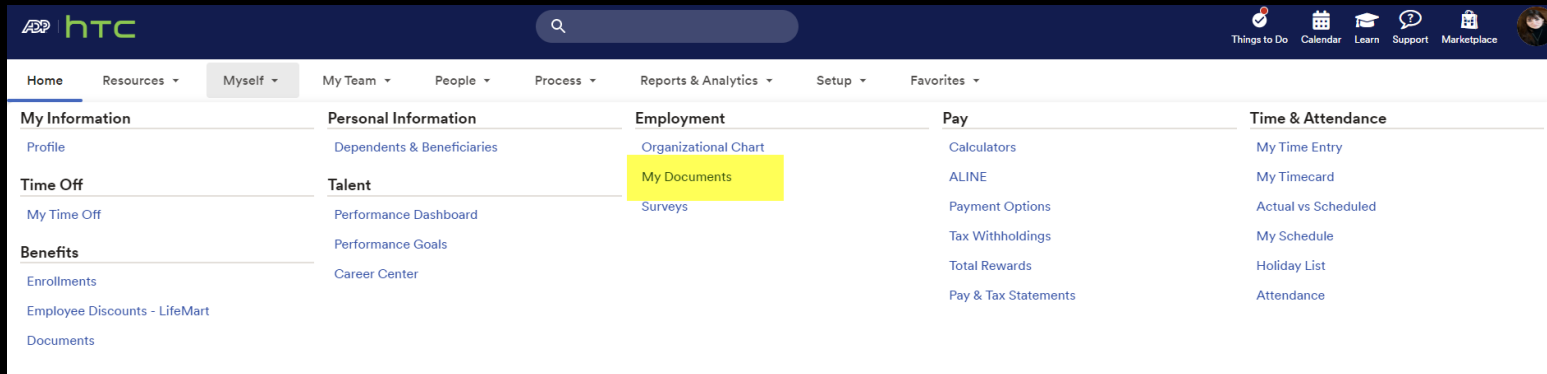
[Back](#)

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Upload Documents

Be sure to download, sign and upload the Health club Corporate Sponsorship Agreement. If you have selected Domestic Partner coverage, you are also required to download, sign, and upload the Affidavit on this page.



ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT

- Your Benefits tasks: Enrolling in Benefits – Upload Documents



Be sure to download, sign and upload the Health club Corporate Sponsorship Agreement. If you have selected Domestic Partner coverage, you are also required to download, sign, and upload the Affidavit on this page.

Return

Add files Remove Select All 1/1 DOCUMENT(S) SELECTED

✓	HTC America - Health Club Corporate Spo...	PDF	188.98 KB
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Document properties

Display Name
HTC America - Health Club Corporate Sponsors

Category / Subcategory
Benefits/Health Club Allowance

Effective Date

Expiration Date

Tags

Category
Select a category for this document


Cancel Save

ADP WORKFORCE NOW – 2023 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Review and Submit Benefit Elections

Review and Submit


 **15 days left to enroll**
Effective: January 1, 2023

Employer cost per paycheck	Your cost per paycheck
\$419.92	\$0.00

Your benefit elections will not be effective until you click Submit enrollment.

Enrolled plans

You are enrolled in the following plans. You can make changes until the enrollment period closes.

 **Medical** Enrolled

Effective: January 1, 2023

Medical, Dental, Vision - High Deductible

BE - Benefits Eligible

Your Cost **\$0.00**

[Finish later](#) [Back](#) [Submit enrollment](#)

ADP WORKFORCE NOW – HOW TO CREATE ADP WFN LOGIN

• How to register:

ADP Employee Registration Quick Reference Card



Welcome! Register an account with ADP to access the services offered by your organization.

The process is very simple and supportive to help you identify yourself in the context of your organization to set up your account. Let's get started!

Registering with your email/mobile or identity information

1. On your ADP service website, click the link to Create Account.
2. Select **Find Me**.
3. Enter an **email address** or **mobile number** that you shared with your organization.
 - a. To verify your record within your organization, enter your identity information either **government-issued legal ID (SSN, EIN OR ITIN - US ONLY)** or your **Employee ID/Associate ID., Date of birth**. Options available to you may vary slightly.

(OR)

Enter your personal identity information that you shared with your organization.

- a. Enter your **First name, Last name, and Date of birth**, and then either your **legal ID** or your **Employee ID/Associate ID**.
4. Enter the verification code sent to your email address or mobile number available on record. You can also enter new phone number for identity verification.
5. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

(OR) Registering with a registration code from your organization

1. Set up your user ID and strong password to complete the registration process for your ADP service account.
2. On your ADP service website, click the link to **Create Account**.
3. Select **I Have a Registration Code**.
4. Enter the Personal Registration code or Organizational Registration code shared by your administrator.
5. Enter your identity information, such as **First name, Last name, Date of birth, government-issued legal ID (SSN, EIN OR ITIN - US ONLY)**, or your **Employee ID/Associate ID**. Options available to you may vary slightly.
6. Based on your information requested during this process:
 - a. Enter the verification code sent to your email address or mobile number available on record.
 - b. You can also enter new phone number for identity verification.
 - c. You may be required to answer questions from public records.
7. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

Congratulations! Use your user ID and password to log in to your account and access your information on ADP service URL and ADP Mobile app, if applicable.

To stay connected with your information, download the ADP Mobile App and access your information on the go!



If you forget your login information, use the **Forgot User ID/Forgot Password** link on your ADP service web site to complete a quick verification and recover your information.

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Portal Support



Have Questions? Need Help?

Contact Americas_Payroll@HTC.com / 206-548-2202

for questions regarding:

Time Off | Time & Attendance | Payroll

For general site navigation, contact

ADP MyLife Advisors

Phone: (855) 547-8508

E-Mail: MyLifeAdvisor@adp.com

Hours: 5:00am to 8:30pm PST



QUESTIONS ABOUT YOUR BENEFITS?

[visit https://htc.benefithub.com/](https://htc.benefithub.com/)

GALLAGHER BENEFIT ADVOCATES

bac.htcamerica@ajg.com

833-580-5861