



**HTC  
Benefit  
Enrollment  
2022**

**Begins November 15, 2021**



## Gallagher

Gail Gentry

Doug Bradshaw

## 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. 18<sup>th</sup>!

# OPEN ENROLLMENT

November 15<sup>th</sup> – November 23<sup>rd</sup>

- 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 2022?

## • 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
  - ✓ No changes = only review required

## • FSA Updates

- Healthcare FSA IRS Maximum Contribution: \$2,850
- Dependent Care FSA Maximum Contribution: \$5,000 (\$2,500 if married and filing separately)

## • HSA Updates

- Payroll election through ADP
- Enrolling for the first time, must complete Navia account setup on the Navia site
- IRS Maximum Contribution: \$3,650 / \$7,300

## • Commuter Benefits

- Parking and Transit: pre-tax elections into your GoNavia account
- IRS Maximum contribution: \$280 per month
- Employer subsidy suspended

## • Pet Insurance

- Offered through Trupanion: 2022 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"><li>• Payable at the time of service for things like:<ul style="list-style-type: none"><li>• Office visits</li><li>• Prescriptions</li><li>• Urgent Care</li><li>• Emergency Room</li></ul></li><li>• <b>Do</b> count towards out-of-pocket maximum</li></ul>	<ul style="list-style-type: none"><li>• Amount of eligible expenses incurred before the plan will begin to pay</li><li>• Based on calendar year</li><li>• <b>Does</b> count toward the out-of-pocket maximum</li></ul>	<ul style="list-style-type: none"><li>• Your share of eligible costs:<ul style="list-style-type: none"><li>• After deductible has been met <b>AND</b></li><li>• After network discounts are applied <b>AND</b></li><li>• After plan pays %</li></ul></li><li>• Stops when the out-of-pocket maximum has been met</li></ul>

# 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 2022, 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	2022 EE Rates	2022 Rate with Surcharge
Employee	\$0.00	N/A
Employee + Spouse/Domestic Partner	\$111.14	\$211.14
Employee + Children	\$74.17	N/A
Employee + Family	\$185.86	\$285.86

**\$100 surcharge per month applies if spouse/domestic partner is eligible for coverage through their own employer.**

# 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	\$2,500 Individual \$5,000 Family*	No Limit
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. This also applies to the out-of-pocket maximum.

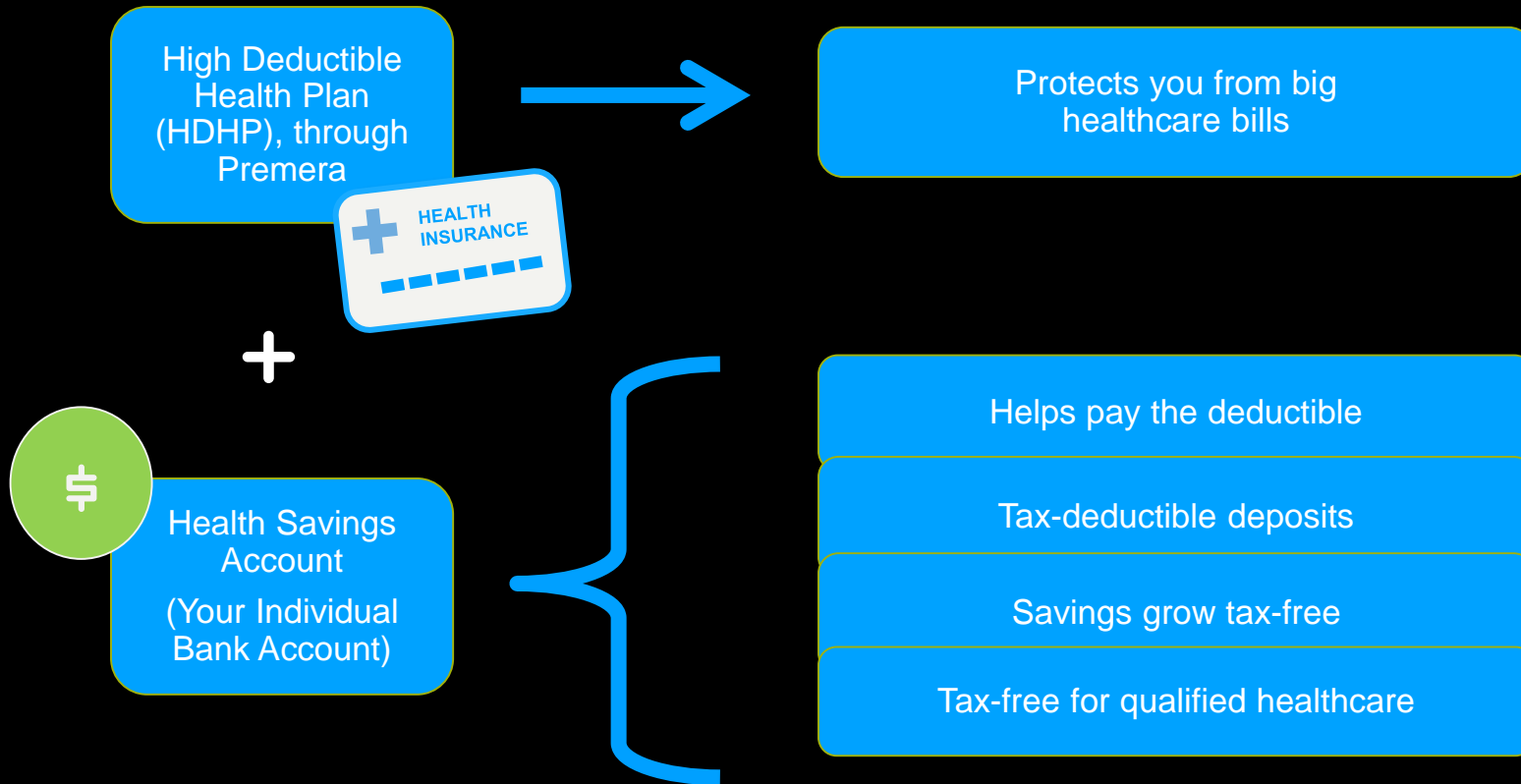
# HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PHARMACY

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	2022
Individual	\$1,000
Family (2+)	\$2,000

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

IRS Maximum	2022
Individual	\$3,650
Family (2+)*	\$7,300
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

## 2022 HSA REMINDERS

- If not previously enrolled in the Navia HSA, you must open a Navia account in order to receive the employer contribution in 2022
- 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.



# 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](http://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 2022, 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	2022 EE Rates	2022 Rate with Surcharge
Employee	\$25.00	N/A
Employee + Spouse/Domestic Partner	\$180.07	\$280.07
Employee + Children	\$126.03	N/A
Employee + Family	\$280.40	\$380.40

**\$100 surcharge per month applies if spouse/domestic partner is eligible for coverage through their own employer.**

# PREFERRED PROVIDER ORGANIZATION (PPO) PLAN OPTION

	In-Network	Out-of-Network
Deductible	\$500 Individual \$1,000 Family	\$1,000 Individual \$2,000 Family
Out of Pocket Max	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family
Preventive Care	Covered in Full	Not Covered
Doctor's Office Visits	\$25 copay	40%, after deductible
Lab & X-Ray	Covered in Full	40%, after deductible
Urgent Care	\$25 copay	40%, after deductible
Hospital	20%, after deductible	40%, after deductible
Emergency Room	\$100 copay, then 20% after deductible	

# PREFERRED PROVIDER ORGANIZATION (PPO) PLAN - PHARMACY

Premera PPO	
Classification of Prescription	Your Copay
Generic	\$10
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 'dr+' in white, followed by '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 2022 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.

# 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
<b>Subtotal</b>	<b>\$225</b>	<b>\$55</b>
HTC Annual HSA Contribution	(\$1,000)	N/A
Annual Employee Medical Premiums	\$0	\$300
<b>Your Total Cost/Balance for Year</b>	<b>+\$775 (HSA)</b>	<b>\$355</b>

# 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	\$500
Additional Amount Needed to Meet Annual Out-of-Pocket Maximum	\$2,000	\$1,000
<b>Subtotal</b>	<b>\$5,000</b>	<b>\$1,500</b>
HTC Annual HSA Contribution	(\$2,000)	N/A
Annual Employee Medical Premiums	\$1,333.68	\$2,160.84
<b>Your Total Cost/Balance for Year</b>	<b>\$4,333.68</b>	<b>\$3,660.84</b>

**\$100 surcharge per month applies if spouse/domestic partner is eligible for coverage through their own employer.**

# 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	\$1,000
Additional Amount Needed to Meet Annual Out-of-Pocket Maximum	\$2,000	\$2,000
<b>Subtotal</b>	<b>\$5,000</b>	<b>\$3,000</b>
HTC Annual HSA Contribution	(\$2,000)	N/A
Annual Employee Medical Premiums	\$2,230.32	\$3,364.80
<b>Your Total Cost/Balance for Year</b>	<b>\$5,230.32</b>	<b>\$6,364.80</b>

**\$100 surcharge per month applies if spouse/domestic partner is eligible for coverage through their own employer.**

# 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!

## 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>\$0 (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 &amp; 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 &amp; 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. These benefits have been designed to protect your income on a short or long term basis. HTC pays the full disability premiums for employees.

Short-Term Disability	Can replace up to 60% of your salary 14 day elimination period Up to \$2,300 per week Up to 24 weeks duration
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 2022.

## 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

- ✓ New for 2022, 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. The one exception to this is the Critical Illness Plan – you must review and confirm your election even if making no changes.
- ✓ Your current coverage will roll into 2022.
- ✓ 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 2022. Your current Trupanion coverage will roll into 2022 so if there are no changes, there is no action required of you.

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT

- Your Benefits tasks: Welcome Message



**2**  
Day(s)

LEFT TO COMPLETE  
YOUR ENROLLMENT

Questions?    Americas\_benefits@htc.com  
Ariana Poltz    +1 206 548 2202

---

## 2022 Open Enrollment

November 8, 2021 - November 9, 2021

**Welcome to the 2022 HTC America benefits open enrollment!**  
**Open Enrollment begins on Monday, November 11th, 2021 and closes on Tuesday November, 23rd 2021.**  
This is your annual opportunity to review and update your current benefit elections that will be effective January 1st, 2022.

**\*All employees are required to review current enrollment and make election updated by November 23rd 2021**  
**Trupanion Pet Insurance:** If no changes are needed, your current enrollments will roll over. To enroll or update elections for please visit [this website](#).

During 2022 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.
- Complete spousal surcharge attestation for the new year.
- **Confirm Health Club Payroll Allowance eligibility for 2022 plan year, by completing and uploading this document.**
- 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 2022. FSA elections do not roll over from year to year. This will be done using these [instructions](#) on

**START THIS ENROLLMENT**    REMIND ME LATER

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

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT

- Your Benefits tasks: Initial Instructions



2022 Open Enrollment

📅 2 days left to complete this event

Welcome → Select Benefits → Document Upload → Summary

**Welcome to the 2022 HTC America benefits open enrollment!**

**Open Enrollment begins on Monday, November 11th, 2021 and closes on Tuesday November, 23rd 2021.**

This is your annual opportunity to review and update your current benefit elections that will be effective January 1st, 2022.

\*All employees are required to review current enrollment and make election updated by November 23rd 2021

**Trupanion Pet Insurance:** If no changes are needed, your current enrollments will roll over. To enroll or update elections for please visit [this website](#).

During 2022 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.
- Complete spousal surcharge attestation for the new year.
- *Confirm Health Club Payroll Allowance eligibility for 2022 plan year, by completing and uploading this document.*
- 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 2022. FSA elections do not roll over from year to year. This will be done using these instructions on the Navia Website.
- GoNavia Commuter benefit elections for January 2022, must be made on the Navia website beginning 11/21/21 and ending on 12/20/2021.

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 for more information.

Are you a Tobacco User?

No

Yes

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 – 2022 BENEFIT ENROLLMENT



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

BACK Your Benefits

This information is your benefits coverage as of the date below. Select a different date to view other coverage.

11/05/2021

**DOWNLOAD**

Frequency: Per Pay Period

### Enrollment Summary

Plan	Effective Date	Coverage	Your Cost
AD&D			<b>\$0.00</b>
Prudential Financial: Prudential Accidental Death and Dismemberment, Eligible Employees <b>\$300,000.00</b>	October 1, 2021		
You must designate a beneficiary for Prudential Accidental Death and Dismemberment - Eligible Employees.			
Long Term Disability			<b>\$0.00</b>
Prudential Financial: Prudential Long Term Disability , Eligible Employees <b>\$10,000.00</b>	October 1, 2021	You	
Short Term Disability			<b>\$0.00</b>
Prudential Financial: Prudential Short Term Disability, Eligible Employees <b>\$2,300.00</b>	October 1, 2021	You	
Employee Life			<b>\$0.00</b>
Prudential Financial: Prudential Life Insurance, Eligible Employees <b>\$300,000.00</b>	October 1, 2021		
You must designate a beneficiary for Prudential Life Insurance - Eligible Employees.			
<b>Per Pay Period:</b>			<b>\$0.00</b>

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 – 2022 BENEFIT ENROLLMENT



## •Your Benefits tasks: Your Benefit Enrollments

Welcome → Select Benefits → Document Upload → Summary

**Available Benefits**

- MEDICAL
- FSA
- HSA
- Unum
  - UNUM EMPLOYEE VOLUNTARY LIFE
  - UNUM SPOUSE VOLUNTARY LIFE
  - UNUM CHILD VOLUNTARY LIFE
- ALLSTATE IDENTITY THEFT
- METLIFE LEGAL
- Standard
  - STANDARD VOLUNTARY ACCIDENT
  - STANDARD EMPLOYEE VOLUNTARY AD&D
  - STANDARD SPOUSE VOLUNTARY AD&D
  - STANDARD CHILD VOLUNTARY AD&D
  - STANDARD VOLUNTARY CRITICAL ILLNESS
  - CONSUMER HEALTH AND SAVINGS ACCOUNTS - FSA HEALTH CARE

**Medical**

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

1. Which plan would you prefer? Frequency: Per Pay Period

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	
MEDICAL, DENTAL, VISION PPO, BENEFITS ELIGIBLE - NO WORKING SPOUSE	PREMERA/WDS/V SP	\$12.50	\$367.76	---	SELECT
MEDICAL, DENTAL, VISION PPO, BENEFITS ELIGIBLE - WORKING SPOUSE	PREMERA/WDS/V SP	\$12.50	\$367.76	---	SELECT
MEDICAL, DENTAL, VISION HIGH DEDUCTIBLE, BENEFITS ELIGIBLE - NO WORKING SPOUSE	PREMERA/WDS/V SP	\$0.00	\$262.63	---	SELECT
MEDICAL, DENTAL, VISION HIGH DEDUCTIBLE, BENEFITS ELIGIBLE - WORKING SPOUSE	PREMERA/WDS/V SP	\$0.00	\$262.63	---	SELECT

VIEW PLAN COMPARISON | WAIVE THIS BENEFIT

2. Who do you want to cover? MANAGE DEPENDENTS

You

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

**\*PLEASE NOTE: It is extremely important that you select the appropriate plan. If you have a working spouse, you must select the plan choice that indicates working spouse.**

\*Note: Your Website content may vary


# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits

Welcome → Select Benefits → Summary

## Medical




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

1. Which plan would you prefer? Per Pay Period

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	
Geneva Medical, ALL	Seminole Group Health	\$89.65	\$271.38	---	<a href="#">SELECT PLAN</a>

[VIEW PLAN COMPARISON](#) [WAIVE THIS BENEFIT](#)

2. Who do you want to cover? [MANAGE DEPENDENTS](#)

 You

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



- Your Benefits tasks: Comparing Benefit Plans

BACK View Plan Comparison

High Ded Health Plan - ALL x PPO Health Plan - ALL x Select... v

COMPARE PLANS

Overview

	HIGH DED HEALTH PLAN - ALL	PPO HEALTH PLAN - ALL
What is the overall deductible?	In-Network Indiv: \$1400 indiv+1: \$1750 Family: \$2100 Out-of-Network: Indiv:\$2600 indiv+1: \$5200 Family: \$7800	In-Network Indiv: \$1400 Indiv + 1: \$1750 Family: \$2100 Out-of-Network \$2600 Indiv + 1: \$5200 Family:\$7800
Is there an out-of-pocket limit on my expenses?	In-Network Indiv: \$3800 Indiv+1: \$5700 Family: \$7600 Out-of-Network: Indiv: \$5700 Indiv+1: \$7600 Family: \$9500	In-Network Indiv: \$3800 Indiv + 1: \$5700 Family: \$7600 Out-of-Network \$5700 Indiv + 1: \$7600 Family:\$9500
Does this plan use a network of providers?	Yes	Yes
Do I need a referral to see a specialist?	No	No
Are there services this plan doesn't cover?	Yes. See Summary Plan Description	Yes. See the Summary Plan Description

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Waiving coverage

The screenshot displays the ADP Workforce Now interface for benefit enrollment. At the top, there are three navigation steps: 'Welcome', 'Select Benefits', and 'Summary'. The 'Select Benefits' step is currently active. On the left, a sidebar lists 'Available Benefits' with categories like 'Health And Welfare - Medical', 'HEALTH AND WELFARE - DENTAL', 'INSURANCE - EMPLOYEE LIFE', and 'HEALTH SAVINGS ACCOUNT'. The 'Medical' plan is selected, and a message states: 'Your company requires you to enter a reason to waive this coverage.' Below this, a question asks '1. Which plan would you prefer?' with a 'Per Pay Period' dropdown. A table lists the available plan:

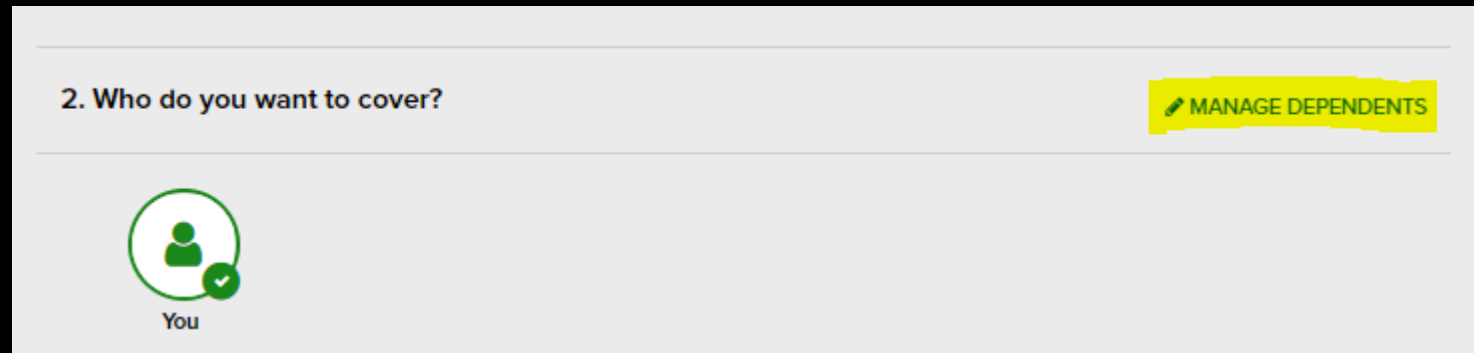
PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Geneva Medical, ALL	Seminole Group Health	\$89.65	\$271.38	---

Buttons for 'VIEW PLAN COMPARISON' and 'SELECT PLAN' are visible. A 'WAIVED' button with a red cross icon is highlighted. Below the table, a prompt asks for a 'Waive Reason \*' with a dropdown menu showing 'Coverage does not meet my needs'. At the bottom, there are buttons for 'SAVE FOR LATER' and 'SAVE AND CONTINUE TO NEXT BENEFIT'.

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



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




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 – 2022 BENEFIT ENROLLMENT



- Your Benefits tasks: Supplemental Benefits

## Employee Life



1. Which plan would you prefer? Per Pay Period

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	
Geneva Family Life	Geneva	---	---	---	<input type="button" value="SELECT PLAN"/>

2. How much coverage would you like?

\$50,000.00 Base Amount

+ Please Select Additional Amount

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



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

3. Who would you like to assign as your beneficiaries? [MANAGE BENEFICIARIES](#)

You can select as many beneficiaries as you would like as long as the total equals 100%.

**Select your Primary beneficiaries**

		= 100.00% (total must equal 100%)
John Macgill Spouse 100.00 %	Kennedy Macgill Child	

**Do you want to add Secondary beneficiaries?**

		= 100.00% (total must equal 100%)
John Macgill Spouse	Kennedy Macgill Child 100.00 %	

[SAVE FOR LATER](#) [CONTINUE TO PREVIEW](#)

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



- Your Benefits tasks: Enrolling in Benefits – Employee Life

HEALTH AND WELFARE - DENTAL

INSURANCE - EMPLOYEE LIFE

CONSUMER HEALTH AND SAVINGS ACCOUNTS - FSA HEALTH CARE

HEALTH SAVINGS ACCOUNT

REMOVE ENROLLMENT

### 2. How much coverage would you like?

\$50,000.00	Base Amount
+ Please Select	Additional Amount
= \$50,000.00	Total Actual Coverage Amount



# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



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

### Save Your Election

YOU ARE ENROLLING IN  
Geneva: Geneva Family Life, Eligible Employees

*Total Actual Coverage Amount: \$50,000.00*

PER PAYCHECK	COSTS
You Pay	\$16.15

**PRIMARY ALLOCATIONS**

- JM John Macgill Spouse **100.00%**

**SECONDARY ALLOCATIONS**

- KM Kennedy Macgill Child **100.00%**

**SAVE AND CONTINUE TO NEXT BENEFIT**

# ADP WORKFORCE NOW – 2022 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.


Progress bar: Welcome (Home icon) → Select Benefits (Checkmark icon) → Document Upload (Eye icon) → Summary (Circle icon)

## Upload Documents



**HTC America - Health Club Corporate Sponsorship Agreement.pdf**  
Please complete this document to confirm your current enrollment in a Health Club Facility for 2022 tax year.

**Domestic Partner Affidavit**  
Please complete this document if applicable.

Drag the file here to upload  
or  
 [CHOOSE FILE](#)

Allowed file formats: DOC, .DOCX, .PDF, .XLSX, .XLS, .TXT, .JPG, .JPEG, .BMP, .PNG, .TIF, .TXT, .HTML, .PPTX, .PPT, .GIF and .CSV. Maximum file size: 5MB

[SAVE](#)

# ADP WORKFORCE NOW – 2022 BENEFIT ENROLLMENT



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

Progress: Welcome → **Select Benefits** → Summary

Please review this summary of your Open Enrollment. [Download](#)

**Warning:** Your benefit elections will not be processed until you click "SUBMIT ENROLLMENT". You will still be able to make changes until October 14, 2020 11:59 PM EDT. [SAVE FOR LATER](#) [SUBMIT ENROLLMENT](#)

### Enrollment Summary

Plan	Effective Date	Coverage	Employer Cost	Your Cost
Employee Life			\$0.00	\$16.15
<input checked="" type="checkbox"/> Geneva: Geneva Family Life, Eligible Employees <b>\$50,000.00</b>	January 1, 2021	<b>Primary Beneficiary:</b> John Macgill (100%) <b>Secondary Beneficiary:</b> Kennedy Macgill (100%)		
<b>Per Pay Period:</b>			\$0.00	\$16.15

### Waived Benefits

Medical	Waive Reason: Coverage does not meet my needs
---------	---

# 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	(OR) Registering with a registration code from your organization
<ol style="list-style-type: none"> <li>On your ADP service website, click the link to Create Account.</li> <li>Select <b>Find Me</b>.</li> <li>Enter an <b>email address</b> or <b>mobile number</b> that you shared with your organization.                             <ol style="list-style-type: none"> <li>To verify your record within your organization, enter your identity information either <b>government-issued legal ID (SSN, EIN OR ITIN - US ONLY)</b> or your <b>Employee ID/Associate ID., Date of birth</b>. Options available to you may vary slightly.</li> </ol> </li> </ol> <p>(OR)</p> <p>Enter your personal identity information that you shared with your organization.</p> <ol style="list-style-type: none"> <li>Enter your <b>First name, Last name, and Date of birth</b>, and then either your <b>legal ID</b> or your <b>Employee ID/Associate ID</b>.</li> </ol> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol>	<ol style="list-style-type: none"> <li>Set up your user ID and strong password to complete the registration process for your ADP service account.</li> <li>On your ADP service website, click the link to <b>Create Account</b>.</li> <li>Select <b>I Have a Registration Code</b>.</li> <li>Enter the Personal Registration code or Organizational Registration code shared by your administrator.</li> <li>Enter your identity information, such as <b>First name, Last name, Date of birth, government-issued legal ID (SSN, EIN OR ITIN - US ONLY),</b> or your <b>Employee ID/Associate ID</b>. Options available to you may vary slightly.</li> <li>Based on your information requested during this process:                             <ol style="list-style-type: none"> <li>Enter the verification code sent to your email address or mobile number available on record.</li> <li>You can also enter new phone number for identity verification.</li> <li>You may be required to answer questions from public records.</li> </ol> </li> <li>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.</li> </ol>

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.

ADP, the ADP logo, and Always Designing for People are trademarks of ADP, Inc. Copyright © 2020 ADP, Inc.



## Portal Support



**Have Questions? Need Help?**

Contact [Americas\\_Payroll@HTC.com](mailto: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](mailto:MyLifeAdvisor@adp.com)

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

# 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:** \$2,850
- **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 \$570 will be rolled over to the following plan year. Any Healthcare FSA funds in excess of \$570 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 \$280 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 20<sup>th</sup> 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. 20<sup>th</sup>.

# 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](mailto: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 2022.
  - Review the following for accuracy and any changes needed for 2022:
    - ✓ Medical
    - ✓ Dental
    - ✓ Vision
    - ✓ Life/Disability (automatically enrolled)
    - ✓ Healthcare/Dependent Care FSA (review for reference)
    - ✓ Health Savings Account (current payroll deduction)
    - ✓ Voluntary Coverages
- You **MUST** enroll on the Navia site to participate in a Healthcare and/or Dependent Care FSA for 2022.
- HSA elections are now made in ADP, 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. 23, 2021



**QUESTIONS ABOUT YOUR BENEFITS?**

visit <https://htc.benefithub.com/>

**GALLAGHER BENEFIT ADVOCATES**

[bac.htcamerica@ajg.com](mailto:bac.htcamerica@ajg.com)

833-580-5861