2022 BENEFITS





2022 OPEN ENROLLMENT REVIEW

- Welcome
- Medical & Vision Plans with Kaiser Permanente
- Dental Plan with Delta Dental of Washington
- Dental Plan with Willamette Dental
- ▶ Flexible Spending Accounts & Health Savings Accounts with HealthEquity
- ▶ Employee Assistance Program (EAP) with FirstChoice Health
- Life and AD&D Insurance with Unum
- Long-Term Disability with Unum
- Voluntary Term Life with Unum
- ▶ Retirement 403 (B) with **TIAA**
- Next Steps / Q&A

Open Enrollment is November 1 through November 15





KAISER PERMANENTE MEDICAL AND VISION PLANS

Access PPO Plan

Richer plan features in exchange for higher monthly premium cost

Virtual Plus- New Plan!

Closed network plan (coverage limited to in-network) featuring rich plan design and affordable monthly premiums and lower out of pocket costs

HMO HDHP + Health Savings Account (HSA) Plan

Higher deductible / out-of-pocket maximum in exchange for lower monthly cost and availability of Health Savings Account (HSA), partially funded by PLU

PLU- Medical Plans

New Plan!

This table shows an example of some of your group's benefits.

Benefit	Access PPO	Virtual Plus	HSA HMO
	In and out of network benefits	In network benefits only	In network benefits only
Network	Access PPO	Connect	Core
Deductible	\$750 / \$1,500	\$500 / \$1,000	\$1,500 / \$3,000
Individual / Family	Ψ, 30 γ ψ1,300	7500 / 71,000	ψ1,300 / ψ3,000
Office Visit	Deductible / Coinsurance	\$20 Copay (for authorized visits)	Deductible / Coinsurance
Plan Coinsurance	90% (95% Enhanced)	80%	80%
Out-of-Pocket Maximum Individual / Family	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,500 / \$7,000
Prescription Drugs	\$15/\$25/\$45 (\$10/\$20/\$40 Enhanced)	\$15/\$35/\$150 (preferred specialty)	\$15/\$30 after deductible HM
Prescription Mail Order	2x enhanced cost share	\$5/2x cost share	3x cost share
Vision Hardware	Up to \$250 per 24 mo	up to \$150 per 12 mo	Up to \$250 per 12 mo



Virtual Plus Plan Connect Network



Virtual Plus Health Plan - Connect Network



Offered in the following counties:

- King
- Kitsap
- Pierce
- Snohomish
- Spokane
- Thurston

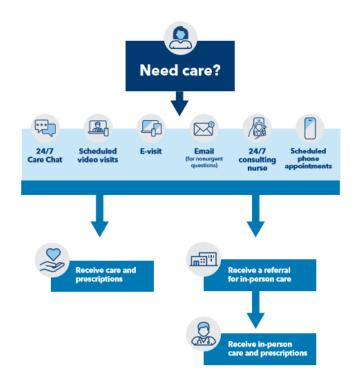
Virtual Plus Health Plans - Get Care

Getting care with the Virtual Plus Health Plan is easy and affordable.

Simply visit **kp.org/wa/getcare** to start with a virtual visit.

Kaiser Permanente providers will work with you to determine appropriate next steps, whether that's care and a prescription or an in-person visit.

Note: Starting with an in-person visit without a referral may result in higher out-of-pocket costs.





HMO HSA Plan Core Network

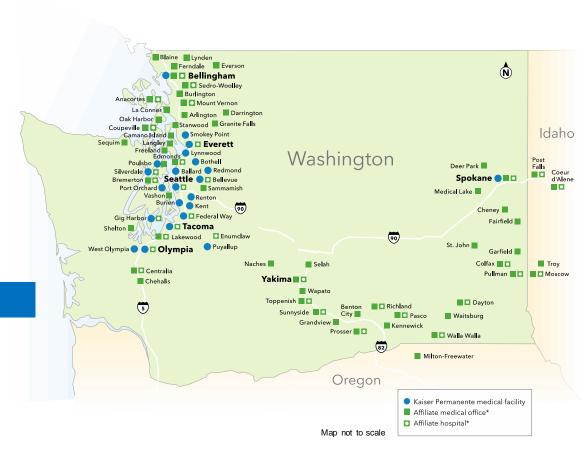
Washington

We operate 32 medical facilities with multiple services in our Washington region, plus 5 smaller medical offices that offer limited specialty services.

We have urgent care centers at 5 locations: Bellevue, Capitol Hill, Olympia, Silverdale, Tacoma.

Quality of care

One of the top-ranked medical groups in Washington state 5 years in a row*



Access PPO network

Access PPO network

With Access PPO you can choose from an extensive network of preferred primary and specialty care providers, including our exclusive medical group at Kaiser Permanente medical facilities. You also have the option to get care through our regional and national networks.



1. Care with Kaiser Permanente clinicians

- Nearly 1,600 Kaiser Permanente doctors and other clinicians
- 37 Kaiser Permanente medical facilities and pharmacies²
- Visit kp.org/wa/find-a-doctor.



2. Care from other network providers

- 26,000 additional network providers
- Includes most major providers and designated pharmacies in our service area
- Visit kp.org/wa/find-a-doctor.



3. Care from First Choice Health network

- · Regional care in Alaska, Idaho, Montana, Oregon, and Washington
- Visit fchn.com/ProviderSearch/KFHPWAO



4. Care from First Health network

- Care in all other states
- More than 5,000 hospitals
- More than 1 million health professionals
- · Visit myfirsthealth.com



5. Care from nonparticipating providers

- · Care from any licensed provider in the United States
- Covered at the out-of-network benefit level; balance billing may apply

Access PPO



Pharmacy access

With Access PPO, you have in-network access to the OptumRx pharmacy network at kp.org/wa/optumrx-wa in addition to the many pharmacies listed at kp.org/wa/find-a-doctor.

Safe travels

You're covered for emergency care and medically necessary urgent care anywhere in the world.



How to find a provider

Kaiser Permanente Provider Directory

1. For Was ngton providers go to kp.org/wa/directory

In Washington state, you have more than 50,000 providers to choose from, including most major hospitals and medical groups. Whether you're looking for a personal physician, a specialist, an urgent care center, or an alternative care provider, you'll generally find what you need.

Filters in this directory allow you to expand or shrink the e of your search results. You can also filter by gender, spe_____, and more.

KAISER PERMANENTES

| Suppose | Company | Suppose | Supp





Sign In

IMPORTANT NOTE

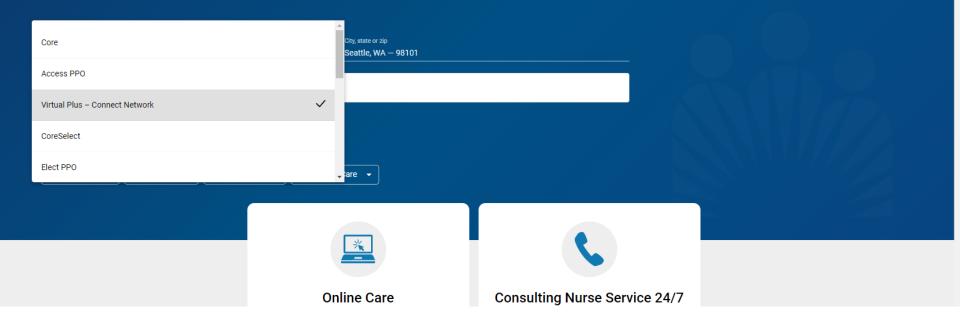
1 To meet patient needs related to COVID-19, some Kaiser Permanente locations and providers are temporarily not available for in-person care. Your search results will reflect these temporary changes.

We will continue to provide excellent care to our members through a broad array of virtual care options and in person when necessary.

View Less

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. Procedure Cost Estimate tool has changed. Get a Procedure Cost Estimate at Estimate Costs | Kaiser Permanente Washington

View Less



Urgent and emergency care

Emergency and Urgent Care



Emergency care – US or Worldwide

- Call 911 in the United States. If abroad, call the local emergency number or visit the closest emergency room.
- If admitted to a hospital, call our Hospital Notification Line at 1-888-457-9516 as soon as reasonably possible

Urgent Care for Treatment in Washington

- Call the 24/7 nurse line for assessment and advice
- Urgent care locations: Tacoma, Bellevue, Everett, Capitol Hill, and walk in appts
- Additional Urgent care options Visit kp.org/wa for more information

Away from home care



Care Away from Home



Out-of-Area Care Overview

- Call, Email or Chat with your Kaiser Permanente provider
- 24/7 Consulting Nurse Line
- Visiting member access to other regional Kaiser
 Permanente locations
- Worldwide Urgent and Emergency Coverage, including access to Minute Clinics and Concentra Urgent Care

Visit **kp.org/wa/travel** for more information

F

Visiting Member Benefits



Members traveling to Kaiser regions outside of their home service area benefit from having a **Visiting Member Number** before they seek care.

- Call the Washington Visiting Member Line at (800) 446-4296
- Request a Visiting Member Number, known as either a Medical Record Number (MRN) or Health Record Number (HRN)
- Use this number at the local Kaiser facility to ensure access to routine and urgent / emergent services
- Pay for services according to specific plan benefits

Visit **kp.org/wa/travel** for more information



Access From Anywhere



Away from Home Travel Line: 1-800-562-6300

- 24/7 support while traveling
- Get immunization information from our travel clinic
- · Find care in another Kaiser Permanente service area
- · Assistance with claims reimbursement



Appointment and Advice Line

- Clinical care 24/7 by talking to a clinician.
- · No appointment needed.
- Phone numbers vary by service area.



Kaiser Permanente app and kp.org/wa/travel

- Answers to frequently questions
- · Chat with a healthcare provider



MinuteClinic and Concentra Urgent Care Centers

 Receive care outside of our service area at either MinuteClinic (minuteclinic.com) or Concentra (concentra.com/patients/urgent-care)



Washington Visiting Member ID: 1-800-446-4296

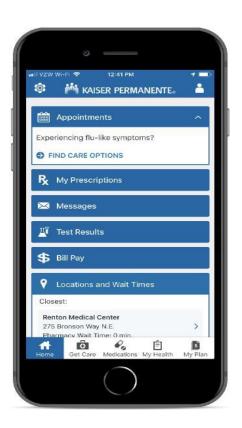
 Call our member services line and set up a visiting member ID to make getting care easier



Tools and resources



- •It's easy to connect to care and get helpful resources right from your phone.
- •Use the **Kaiser Permanente Washington** app to:
- •Refill prescriptions
- Access Care Chat
- Connect with the consulting nurse line
- •Use your digital member ID card
- Access Explanation of Benefits
- •Teens ages 13–17 can also use the app. For more information about teen online access, visit kp.org/wa/teenaccess-faq.





Click

Call

E-visit

New! On demand phone and video visits! For common medical issues, answer a series of questions online and get appointment recommendations, self-care advice, or other guidance on what care is right for your situation.

kp.org/wa/onlinecare

Consulting nurse

When you need advice or help figuring out where to get care, our 24/7 consulting nurse service is here for you.

Call 1-800-297-6877 or 206-630-2244 (TTY 711). We're available 24 hours a day, 365 days a year.

Care Chat

Care Chat is an online messaging feature that lets you get real-time medical care from a Kaiser Permanente care provider. It's available 24/7.

kp.org/wa/onlinecare

Phone appointment

For symptoms or health concerns that don't require an in-person visit, schedule a time to talk with your Kaiser Permanente doctor over the phone. Appointments are often available same day or next day.

To schedule a phone appointment, sign in to your account at kp.org/wa or use the Kaiser Permanente Washington mobile app.

Email your doctor

You can email your Kaiser Permanente care team nonurgent questions whenever it's convenient for you. You'll get an answer within 2 business days and often that same day. Sign in at kp.org/wa

If you have a life-threatening emergency, call 911 or go to the nearest hospital.



For more information about these care options, visit kp.org/wa/getcare.

¹For non-urgent questions, when you get care at a Kaiser Permanente medical facility Telehealth is not available for Medicare FeeFor-Service patients.

Added support to help you thrive¹



ClassPass reduced rates on fitness classes



Self-care apps Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site health education classes and support groups²



Seasonal farmers markets³

^{1.} These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. 2. Classes vary at each location and some may require a fee. 3. Not available in all areas. myStrength* is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.



Feeling overwhelmed? Tap into the power of self-care.

Adult members can download 2 popular apps at kp.org/wa/mhw

These apps can help you build resilience, set goals, and take meaningful steps toward becoming healthier and happier. Choose the areas you want to focus on — including managing depression, reducing stress, improving sleep, and more.

- ☐ Evidence-based and effective
- ☐ Hand-picked by Kaiser Permanente physicians
- ☐ Confidential and easy to use



Calm

Calm is an app for daily use that uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for every one.



myStrength

my Strength offers personalized programs with interactive activities, daily health trackers to monitor and maintain your progress, in-the-moment coping tools, and more. It's designed to help you set goals and work towards them in ways that work for you — by making positive changes that support your mental, emotional, and overall well-being.

Get the apps at kp.org/wa/mhw.

Not intended to replace treatment or advice. Calm and myStrength are not available to Kaiser Permanente Dental-only members. myStrength® is a wholly owned subsidiary of Livongo Health, Inc. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice.

KPWA Member Services



Member Services 1-888-901-4636

Monday through Friday, 8 a.m. to 5 p.m. except major holidays

TTY relay service: 771

Online: kp.org/wa





Delta Dental

The Importance of a Healthy Smile

Dedicated to delivering better dental benefits

DENTAL PLAN WITH DELTA DENTAL OF WASHINGTON

No Plan Design Changes for 2022!

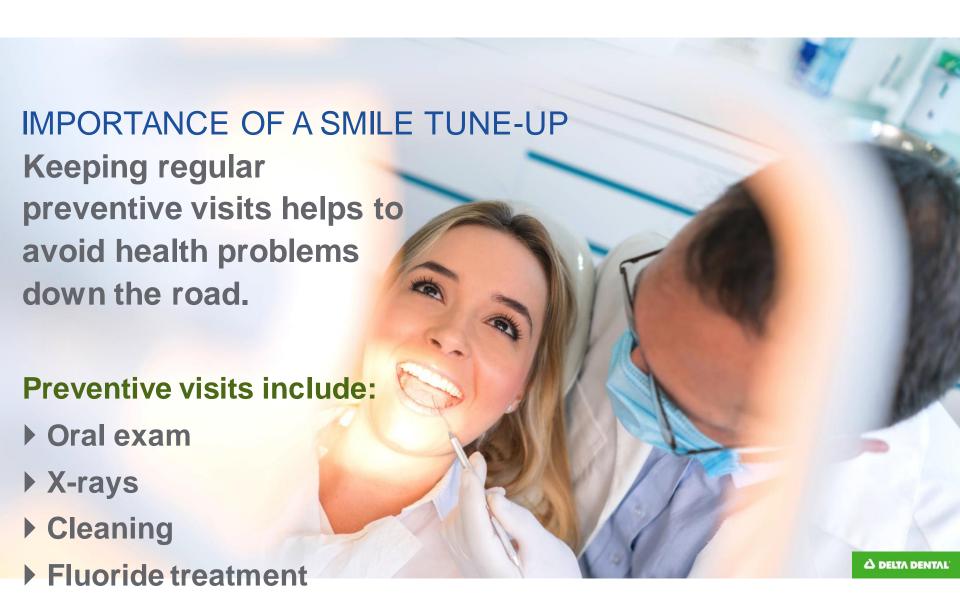
Benefit	In-Network	Out-of-Network	
Annual Calendar Year Deductible (waived for Class I)	\$50 Individual \$150 Family	\$100 Individual \$300 Family	
Annual Calendar Year Maximum	\$1,500 per covered individual		
Class I—Preventive Care	100%	90%	
Class II—Basic Care	80%	60%	
Class III—Major Care	50%	30%	
Orthodontics	Not Covered		



www.deltadentalwa.com 800.554.1907 THE IMPORTANCE OF A HEALTHY SMILE

The majority of consumers view regular dental checkups to be as important as other healthy lifestyle activities.





PREVENTIVE CARE VISITS HELP YOUR WHOLE HEALTH

Good oral health goes beyond brushing and flossing. Problems in your mouth can affect the rest of your body and are linked to serious disease.



Cardiovascula r Disease



Alzheimer's



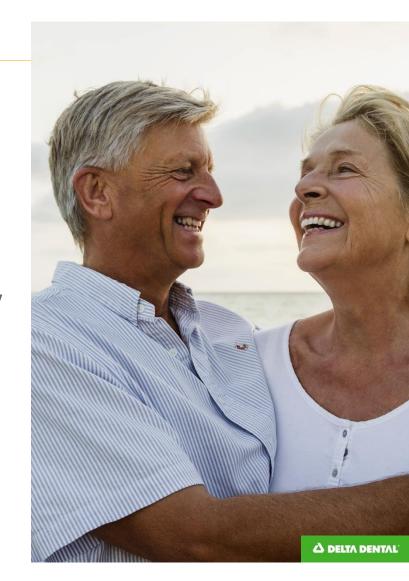
Pregnant



Diabetes

OUR STRUCTURE: NATIONAL STRENGTH

- ▶ As part of the nationwide Delta Dental system, we provide access to the largest overall network in the nation.
- ➤ We leverage our strengths and share best practices to consistently deliver superior performance and value.



MYSMILE TOOLS TO USE YOUR BENEFITS

ACTIVATE YOUR PERSONAL ONLINE MYSMILE ACCOUNT.

ITS QUICK AND EASY AND PROVIDES ACCESS TO ALL YOUR DENTAL

BENEFITS 24/7.

View and use ID Card anytime

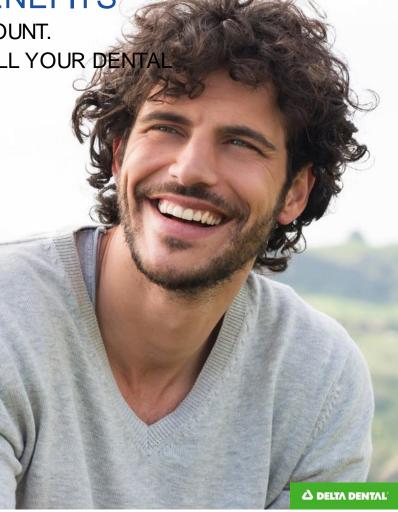
Find a dentist

Know treatment costs before a visit

Review your plan details and benefits

Access all info on the go 24/7

Preventive care reminders



JOIN US IN OUR FIGHT FOR THE ENVIRONMENT AND GO PAPERLESS!

WWW.DELTADENTALWA.COM/GO-PAPERLESS



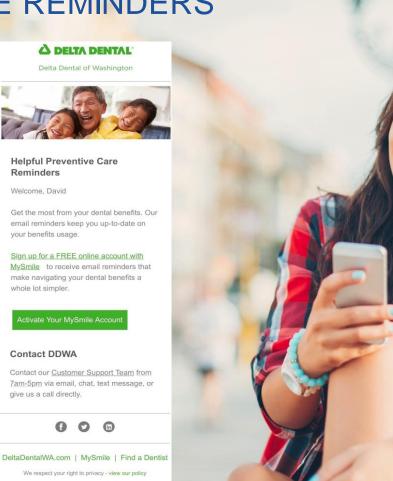
Save time and clutter

Make sure as you activate your MySmile account to select email notification for communication preference.

All your claims information and explanation of benefits will be added to your account for ease of viewing. And sent to you through your email address.

PREVENTIVE CARE REMINDERS

Once you have activated paperless, we will send you preventive reminders. These are tools to help you use your benefits and keep a healthy smile.



△ DELTA DENTAL

DENTAL BENEFIT TERMINOLOGY



Deductible

The amount you must pay out-of-pocket before your plan starts covering your bill.



Explanation of Benefits (EOB)

The document you receive after treatment that reviews treatment and plan payments. It is not a bill.



Coinsurance

The amount you are responsible for paying towards treatment costs after the plan has paid their portion.



Annual Maximum

The total dollar amount your plan pays for dental treatment care within one benefit period.

STILL HAVE QUESTIONS ABOUT YOUR DENTAL HEALTH?

Visit www.deltadentalwa.com

Here you will find our blog:

https://www.deltadentalwa.com/blog

The Delta Dental Benefit Guide:

https://www.deltadentalwa.com/dental-

benefits-guide

Glossary of terms:

https://www.deltadentalwa.com/learn-

about-oral-health/glossary



WE'D LOVE TO HEAR FROM YOU

Delta Dental of Washington



Text us
1.833.604.1246
7 am to 5 pm Mon
through Fri Pacific
time



Call us
1.800.554.1907
7 am to 5 pm
Mon through Fri
Pacific time



DENTAL PLAN WITH WILLAMETTE DENTAL

In-Network Benefits Only				
Annual Calendar Year Deductible (waived for Class I)	No deductible			
Annual Calendar Year Maximum	No annual maximum except TMJ at \$1,000 per year to a lifetime maximum of \$5,000 Implant surgery maximum at \$1,500 per calendar year			
Office / Specialist Visit Copay	\$15 / \$30			
Class I—Preventive Care	100% after visit copay			
Class II—Basic Care	100% after visit copay			
Class III—Major Care	\$150 copay per tooth for bridges and crowns \$275 complete denture (upper or lower) \$75, \$90, \$125 copay for root canals \$50 copay for surgical extractions			
Orthodontics	\$25 copay for initial orthodontic exam \$125 copay for study models and X-rays \$1,500 copay for orthodontic service			

TAX SAVINGS OPTIONS



HSA BASICS

What is a Health Savings Account?

 A health savings account (HSA) is an specific type of account that you can use to pay qualified healthcare expenses

▶ Who is eligible for a HSA?

- Enrolled in a qualified PLU HMO high-deductible health plan
- No other first dollar insurance, including Medicare
- Cannot be covered by a Medical FSA

▶ What are the advantages?

- Triple Tax Benefits: Contributions are deposited, grow and can be spent pre-tax/tax free
- There is no "use it or lose it" rule for HSAs
- Tax savings and automatic payroll deductions using a HSA account

Larger contribution amounts allowed

- 2022 Limits—\$3,650 for an Individual and \$7,300 for a Family
- \$1,000 catch-up contribution for participants age 55 or older



HSA PLU CONTRIBUTION

- ▶ PLU contributes \$65 per month for an individual and \$130 per month for a family
 —if you elect the HSA HMO for January 1, 2022
- You can only have a HSA when you have enrolled in the HSA HMO through Kaiser and you cannot enroll in an HSA if you are covered by any PPO / HMO plan or another employer's plan (i.e., spouse or domestic partner)

	HSA HMO \$1,500 Individual	HSA HMO \$3,000 Family
PLU Monthly Contribution	\$65	\$130
PLU Annual Contribution	\$780	\$1,560

▶ <u>Debit cards</u> will be mailed to new participants' home addresses. Continuing participants will use the same card and member portal for their accounts. Cards are good for 3 years, so continuing participants will only be receiving a new card in the mail if debit card is approaching an expiration date.

FLEXIBLE SPENDING ACCOUNTS

Allows you to set aside funds pre-tax each pay period to pay for Qualified Medical and Dependent Care Expenses.

Healthcare Expenses

- \$2,750 per calendar year (projected)
- Can receive total election amount before all monies set aside
- Funds must be used for qualified healthcare expenses
- "Use it or Lose it"

Dependent Care Expenses

- \$5,000 per calendar year
- For children under 13 or tax dependents unable to care for themselves
- Can only be reimbursed for amount contributed year to date

<u>Debit cards</u> will be mailed to new participants' home addresses. Continuing participants will use the same card and member portal for their accounts. Cards are good for 3 years, so continuing participants will only be receiving a new card in the mail if debit card is approaching an expiration date.

www.healthequity.com 866-346-5800





- Employees
- Your Spouse or Domestic Partner
- Your Children to Age 26
- Anyone 18 or older needs to request their own services

First Choice Health EAP

- Free and confidential
- Up to 3 free face-to-face counseling visits per year
- Legal and financial consultation
- Depression, stress and conflict
- ▶ Elder and child care consultation
- ▶ ID theft and fraud resolution
- ▶ Home Ownership Assistance
- Great online tools

LIVE BETTER WITH THE EAP

Free. Fast. Confidential.

www.firstchoiceeap.com

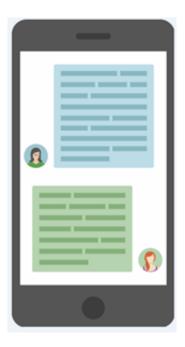
Username: pacific 800.777.4114



Telehealth

- Convenient, private virtual therapy (text, email, phone, or secure video)
- Four communication methods available

Messaging (Unscheduled)



Chat (Scheduled)



Phone (Scheduled)



Video (Scheduled)





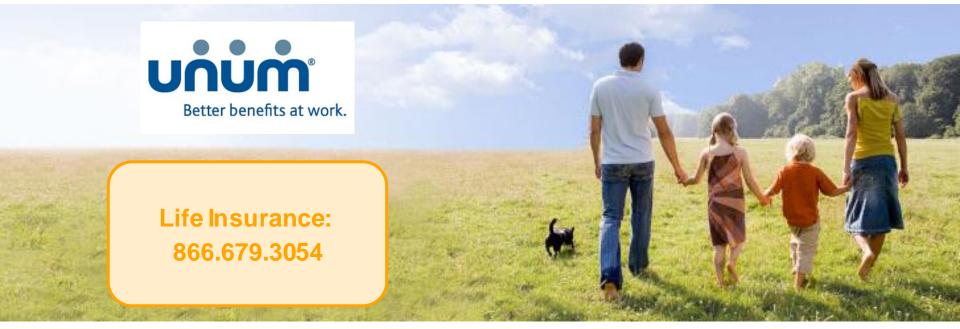
LIFE AND AD&D INSURANCE WITH UNUM

Benefit

1x Annual Salary

Maximum Benefit

\$500,000



LONG-TERM DISABILITY WITH UNUM

Benefit	Benefit Level	
Elimination Period	90 Days	
Benefit Amount	60%	
Maximum Monthly Benefit	\$6,000	
Benefit Duration	Length of disability or Social Security Normal Retirement Age (SSNRA)	



Long Term Disability: 800.679.3054

This plan does not cover a disability due to a pre-existing. You have a pre-existing condition if the following apply:

- ▶ You received medical treatment, consultation, care or services, including diagnostic measures, or took prescribed drugs or medicines, or followed treatment recommendations in the 3 months prior to your effective date of coverage.
- Your disability begins within 12 months of the date your coverage under the plan becomes effective.

VOLUNTARY BENEFITS WITH UNUM

What are voluntary benefits?

- ▶ Not designed to replace insurance you already have
- ▶ Elected and paid for by the employee via payroll deduction
- ▶ Can be used to help pay expenses that other insurance plans don't cover
- ▶ Benefits are paid directly to you—paid in addition to any other benefits you have in place

VOLUNTARY TERM LIFE WITH UNUM

Benefit	Benefit Level		Notes
Employee Benefit	\$10,000 to \$500,000		not to exceed 5x annual earnings
Guarantee Issue	Employee: \$350,000	Spouse: \$50,000	at initial offering and annual enrollment if already enrolled
Spouse Benefit	Increments of \$5,000 up to \$250,000		not to exceed 100% of employee amount
Child Benefit	Increments of \$2,500 up to \$10,000		not to exceed 100% of employee amount

Please Note: If you enroll in the minimum amount of coverage at your initial eligibility, you can increase up to the guarantee issue amount at annual enrollment with no medical questions. If you waived all coverage, medical questions will be needed for any amount of coverage.

Voluntary Life Insurance: 866.679.3054

403(B) RETIREMENT PLAN

- ▶ You can contribute Pre-tax (up to IRS limits for 2022 of \$20,500, if you are age 50 or older, you can also make a \$6,500 "catch-up" contribution)
- ▶ PLU's 403(b) retirement plan contributions are invested with Teachers Insurance and Annuity Association (TIAA)
- ▶ There is a one-year waiting period before new employees may participate in the retirement plan (unless they have participated in a qualified Retirement plan within the last year).

- ▶ Once an employee is eligible, PLU will contribute 3% of the employee's salary to their retirement account.
- ▶ Employee Voluntary Contributions This account provides an opportunity to accumulate additional tax-deferred retirement savings on a voluntary basis. No waiting period is required. IRS restrictions do apply.

www.tiaa.org/public/tcm/plu

800.842.2252 866.928.4221

Weekdays 9 am - 5 pm

403(B) RETIREMENT PLAN SCHEDULE A ONE-ON-ONE MEETING!

 To schedule a virtual counseling session just scan the QR code below

Scall the QR code below

- Email <u>Jason.Casey@TIAA.org</u>
- Visit TIAA.org/schedulenow
 - Select Virtual Consultation



Schedule an appointment



Jason Casey
Financial Consultant
TIAA Financial Solutions

NEXT STEPS

YOUR NEXT STEPS

TO DO

- Visit PLU Enrollment Page
- Compare Medical / Dental Options
- Review Physician Networks
- Consider Voluntary Options
- ► Complete a 2022 FSA form to elect/continue the plan
- Ask Questions

NOTE

Must submit 2022 enrollment form by **November**15th only if you are making any of the following changes:

- Switching medical/vision and/or dental plan
- Adding/dropping coverage for dependent(s)
- Enrolling or terminating your plan(s)

If you do not submit a new form, current coverage will continue unless specified otherwise. All plan details will remain the same through December 31, 2022. Your premiums may change

Open Enrollment is November 1 through November 15 <u>Forms are due by November 15</u>

Q & A

THANK YOU