

What are the changes for 2022

There are not any carrier, rate, or design changes in 2022. We have enhanced the benefits package by offering an additional Cigna option with High Deductible Health Plan, a Health Savings Account (HSA). Please carefully review the two plan options in the benefit guide.

ENROLLMENT QUESTIONS

What do I need to do to enroll for 2022 benefits?

2022 Open Enrollment is a “Passive Enrollment”. Passive enrollment means: All current benefit elections will rollover to the 2022 plan year unless you make changes, **except for FSA & HSA**, which require re-enrollment if you would like to have these benefits in 2022. Enroll online at www.workforcenow.adp.com

Do I have to re-enroll into the FSA account each year?

Yes, you must re-enroll each year for your Flexible Spending Account (FSA) election, even if you don't want to make any other changes to your benefits. If you enroll in the Health Savings Account (HSA) you are not allowed to enroll in the FSA, due to IRS rules. Enroll online at www.workforcenow.adp.com

DEPENDENT QUESTIONS

What dependents are eligible to be on my plan?

- An Employee's legal Spouse or certified Domestic Partner
- An Employee's biological child, adopted child, stepchild, and adult child up to age 26
- A Child(ren) placed with you for foster care or adoption
- A Child(ren) of a certified Domestic Partner
- A Dependent Child of any age who is certified as disabled and dependent upon the employee
- A Grandchild of the Employee who is a dependent of the Employee

What if I add a new dependent?

You will need to provide documentation to show proof of eligibility.

What is required if I have a Domestic Partner on my plan?

A domestic partner affidavit will need to be completed if you have or will be adding a domestic partner.

What is a Qualifying Life Event?

Once 2022 open enrollment ends, you will not be able to enroll or remove your dependents into Ethos Group's 2022 benefit plan unless a qualified change in status occurs. Examples of the changes include:

- Marriage or divorce
- Birth, Adoption or Foster Child(ren)
- Child reaches age 26
- Employment status change for you, your spouse, or your adult child
- Medicare or Medicaid eligibility
- Death of spouse or child

If you experience one of these qualifying events, your benefit elections must be made within 30 days of the qualifying event (status change).

MEDICAL QUESTIONS

How do I check if my doctor is in-network?

To verify your provider, please log on to www.ethosgroupbenefits.com and confirm that your provider is part of the Cigna network. You can always call HealthEZ at 1-844-449-5553.

Do we still have Telemedicine?

Yes, Telemedicine is still offered through Teladoc at no cost.

Do I need to select a primary care doctor?

None of the Cigna medical plans require you to select a primary care physician. Also, you do not need a referral to see a specialist on any of the medical plans.

Is medical coverage available outside of the United States?

Medical coverage is available outside of the United States. The member must pay out of pocket and submit a claim form with proper documentation to HealthEZ for reimbursement.

HEALTH SAVINGS ACCOUNT (HSA) QUESTIONS

What is a Health Savings Account (HSA)?

An HSA is a tax favored account used in conjunction with a High Deductible Health Plan (HDHP). The funds in the account are used to pay for IRS-qualified medical, dental, vision and certain over-the-counter medical expenses.

How much can I contribute to the HSA plan in 2022?

The IRS sets the Maximum Allowable Contribution Limits each year. These limits include the combined contribution by you and Ethos Group. The 2022 limits, based on your tier of coverage are:

- Employee Only: \$3,650
- Employee and Family: \$7,300
- Employees aged 55 or older may contribute an additional \$1,000 as a catch-up contribution

Will Ethos Group contribute to my HSA?

Yes, the amount of contribution to your HSA depends on the tier of coverage you elect. The annual amounts are matched dollar for dollar up to the amounts below:

- Employee Only: \$600
- Employee and Family: \$1,200

DENTAL AND VISION QUESTIONS

Are there any changes to our 2022 dental plans?

There are no changes to our dental plans. We continue to offer a Dental PPO through Principal with no changes to plan design.

Are there any changes to our 2022 vision plans?

There are no changes to our vision plans. We continue to offer vision through our VSP network with no changes to plan design.