



Flexible Benefits At-A-Glance - 2022 Plan Year



	Dental DHMO	Dental Select & Dental Select Plus	Vision Select & Vision Select Plus	Employee Life, Spouse and Child Life	Accidental Death & Dismemberment	Short Term & Long Term Disability	Critical Illness Select	Critical Illness Select Plus	Long Term Care	Select, Select Plus & Select Premium Plans	FSA (Health Care & Dependent Care)
Vendor	Cigna	Delta Dental	Anthem BCBS (Anthem)	MetLife	MetLife	The Standard	AFLAC/CAIC	AFLAC/CAIC	Unum	MetLife Legal Plans, Inc.	WageWorks
Contact Numbers	1-800-642-5810	1-866-496-2384	1-855-556-4844	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-888-641-7186	1-800-433-3036	1-800-433-3036	1-888-764-3539	1-800-821-6400	1-888-557-3156
Coverage Tiers	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee: 1x to 10x Benefit Salary: Max Coverage is \$2,000,000 Spouse Levels: \$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 Child Levels: \$3,000, \$6,000, \$10,000, \$15,000, \$20,000	Employee: 1x to 10x Benefit Salary: Max coverage is \$2,000,000 (Spouse or Child(ren) not eligible for coverage)	STD: 7-Day or 30-Day waiting period (Employee only) LTD: (Employee only)	Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic)	Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 Child: 50% of Employee's coverage (automatic)	Employee Only ** A Spouse, Parent, and/or Parents-in-law may enroll in an individual policy directly with UNUM.	Employee (EE) EE + Family	Employee and any eligible dependents
Rate Tier	DHMO Employee (EE) \$21.95 EE + Spouse \$39.98 EE + Child(ren) \$49.57 EE + Family \$59.13 Monthly admin fee is included in the rates.	SELECT Employee (EE) \$27.73 EE + Spouse \$54.04 EE + Child(ren) \$56.65 EE + Family \$79.40 SELECT PLUS Employee (EE) \$44.48 EE + Spouse \$87.10 EE + Child(ren) \$91.36 EE + Family \$128.22 Monthly admin fee is included in the rates.	SELECT Employee (EE) \$ 5.61 EE+Spouse \$11.94 EE+Child(ren) \$12.50 EE+Family \$16.90 SELECT PLUS Employee (EE) \$9.69 EE+Spouse \$21.29 EE+Child(ren) \$22.28 EE+Family \$30.37 Monthly admin fee is included in the rates.	Employee: Based on Age, Salary, and Coverage Selection Spouse: Based on Spouse's Age, and Coverage Selection Child Rates: \$3,000 - \$0.92 \$6,000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18 Monthly admin fee will apply to each enrollee.	Based on Employee's Coverage Selection (0.020 per thousand + monthly admin fee)	Based on Employee's Age, Salary, Social Security Eligibility, and Retirement eligibility + monthly admin fee	Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost	Based on AFLAC/CAIC's premium rate chart. Employee: Guaranteed Issued up to \$30,000 + monthly admin fee Spouse: Rate will be based on the employee's age + monthly admin fee Child: Coverage is provided at no additional cost	Based on Unum's premium rate chart + monthly admin fee	Select Plan Employee \$5.97 Family \$7.46 Select Plus Employee \$7.65 Family \$9.80 Select Premium Employee \$8.75 Family \$10.90	Monthly contributions are determined by the employee. Please refer to the website for minimum and maximum contribution amounts. Monthly admin fee of \$3.20 will apply to the Health Care Spending Account only.
Changes for 2022	Cigna's DHMO rates will increase by 1%, with additional dental services added in the following categories: • Diagnostic/preventive • Crowns and bridges • Endodontics • Periodontics • Oral surgery • Orthodontics • General anesthesia	Effective January 1, 2022, Delta Dental's waiting periods will be removed from major services and orthodontia services.		MetLife will offer a One-Up opportunity for Employees to increase their Employee Life Insurance Coverage one-level without Medical Underwriting.					Unum's Long-Term care premiums will increase by 12% on plan options with Compound Inflation.		Grace Period for unused 2021 HCFSA & DCFSA extended through December 31, 2022.
Eligibility	Open Enrollment changes are effective January 1, 2022. New hire benefits will begin the first day of the month after one full calendar month of employment.										