YOUR 2021 BENEFITS OPEN ENROLLMENT



Benefit Plans Effective January 1-December 31, 2021

To learn more about your benefits click **here!**

The open enrollment period begins November 1 and ends November 15.

Your current medical, dental, vision, flexible spending account, and/or health savings account(s) will not carry over for 2021. You must re-enroll in these benefits by November 15, 2020 to have coverage for 2021.

All benefit election changes are effective January 1, 2021, to December 31, 2021.

Please take the time to learn about the benefits HonorHealth offers by:

- 1. Reading this announcement.
- 2. Attending the virtual benefits fair anytime between October 19-October 30 at honorhealthfair.com.
- 3. Listening to the recorded open enrollment presentation by clicking **here** or using the QR code below:



If you have questions, please contact an HonorHealth Benefits Educator at 877-768-7182 option 5 (8 a.m. to 5 p.m.).

HonorHealth provides a comprehensive benefits package for you and your family.

HonorHealth has been able to keep contribution increases fairly small because of your partnership in taking an active role in managing your healthcare spend. See below for some important changes to the medical plan for 2021.

This year is an active enrollment which means you must take action and enroll in benefits in order to have coverage in 2021. Even if you do not want benefits, you must go into the OE portal and actively waive coverage.

WHAT'S NEW?

Medical insurance-Plan design changes!

- The Coordinated Care Plan and Standard Plan will now have an annual deductible of \$500 for an individual and \$1,000 for a family that will apply to inpatient and outpatient hospital services.
- The deductible for the health savings account plan (HDHP) will be increasing to \$2,800 for an individual and \$5,600 for a family.
- Specialist services will now only be covered on the Coordinated Care Plan when you visit an HonorHealth or Innovative Care Partners provider.
- HonorHealth will help fund toward your health savings account (HSA) by matching your HSA contribution up to \$500 for employee-only coverage and \$1,000 for all other coverage levels.
- Some copays will be changing for urgent care, high-tech imaging, and some prescriptions.
- Physical and occupational therapy services will now require prior authorization after 20 visits.
- All 90-day maintenance medications must be filled at a Walgreens pharmacy or through Optum mail order.
 - » Maintenance medications will not be covered if filled at any other pharmacy.

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ACTIVE ENROLLMENT CHECKLIST

Your current benefit elections will not carry over for the 2021 plan year.

Step 1	Step 2	Step 3
Learn about the new plan design changes and contributions by reading this announcement, attending the virtual benefits fair anytime between October 19 and October 30 at honorhealthfair.com, and listening to the recorded open enrollment presentation by clicking here or using the QR code below:	Log into the Staff Member Self-Service portal to view your current benefit elections	Make your benefit elections in the Staff Member Self-Service Portal between November 1 and November 15, or you will not have benefits in 2021. Benefits you must re-enroll in include medical, dental, vision, and tax savings accounts. Your elections for voluntary life and AD&D and all other voluntary benefits will carry over into 2021 if you do not wish to make any changes. Log into the Staff Member Self-Service portal to view your current benefit elections



Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.