



2022 Open Enrollment

Benefits are a key component of your total compensation at WSB. Carefully reading this information about our 2022 benefit plans will help you make wise benefit decisions.

Staff enrollments in WSB's medical, dental, vision, and life insurance will carry over into 2022.

Staff must re-enroll in flexible spending plans.

Background Information

WSB collaborates with our benefits consultant every year to analyze our benefit plan performance, look at benefit trends, explore new benefit options, and research alternate benefit providers. This significant effort guides our decisions and allows us to continue keeping medical premium increases well below the national average and a benefits package that is among the best in the industry.

Our Medical Plans for 2022

Higher than anticipated medical claims in 2021 led to a 10.5% suggested premium increase for 2022. Through strong negotiations and WSB electing to take on a higher share of risk, staff premiums will increase 4.75% on average. This is the sixth consecutive year of medical premium increases being below market trend and below the recommendation from our insurance company. Specific premium changes vary by plan and coverage level.

Preventive Care Reminder

There has been a nationwide decline in preventive care visits primarily due to COVID-19 concerns. Our health care reporting shows a similar trend at WSB. We care about you and your health and urge you to contact your medical provider to stay current on essential health care visits such as annual physicals, preventive screenings, routine cancer screenings, flu shots, immunizations, COVID-19 vaccinations, and mental health issues.

Learn To Live

WSB is continuing our partnership with Learn To Live to provide confidential mental health resources to WSB staff and dependent family members age 13+. Information is never shared with WSB or your medical insurance. Learn To Live offers a variety of services at no cost to staff including: on demand webinars on topics such as resiliency, stress management, time management, anxiety, and depression; unlimited free coaching by phone, text, or email; and comprehensive assessments to help identify areas of personal growth.

PinnacleCare

WSB is continuing our partnership with PinnacleCare which helps you and your family find the top primary care physicians and specialists that result in better health outcomes. They also provide second opinions, review treatment options, and can help you better understand your diagnosis and treatment options. Visit their website and make sure that you consult them if you are dealing with challenging medical conditions or need a recommendation on a physician.

Make Wise Health Care Decisions

You can drive better health outcomes and help keep premiums low by making wise health care decisions. For instance, individuals on WSB's medical plan visited the emergency room last year for treatment doctors indicate could have been handled using an alternate delivery method. This increased our health care costs by over \$60,000. Individual decisions do make an impact. WSB is self-insured, so each of us reducing costs allows us to provide more and better benefits to our staff.

Here are resources which can help you make informed health care decisions.

Telehealth Services

Doctor on Demand offers virtual physician visits from 7 a.m. – 11 p.m., 365 days per year at low or no cost depending on your medical plan. They treat hundreds of conditions including 18 of the top 20 issues seen in urgent care and the ER.

After-Hours Service

Many doctor's offices and clinics offer after-hours phone service. This may be through a nurse line, access to an on-call doctor, or an e-visit.

Health Care Concierge

Facing a serious health problem for you or your loved ones can be daunting. Making sure you're thinking through your evaluation and treatment options is critically important, which is where the PinnacleCare health care concierge service can help.

Health coverage remains a national topic of conversation and the costs are growing rapidly. We are committed to finding solutions to keep the costs down for all staff. We appreciate your shared commitment to use the benefits wisely, as well as your efforts to maintain a healthy lifestyle.

Thanks!



Julie Thiel, Vice President of Human Resources

IMPORTANT DATES TO REMEMBER

November 4, 2021 | Open enrollment begins through ADP

November 18, 2021 | All enrollment elections must be submitted by 10:59 p.m. CST through ADP

January 1, 2022 | New benefit plan year begins



2022 Annual Benefits Enrollment

November 4, 2021 – November 18, 2021 at 10:59 p.m. CST

Staff enrollments in WSB's medical, dental, vision, and life insurance will carry over into 2022.

Staff must re-enroll in flexible spending plans.

Carefully review this document so you can successfully enroll in benefits for 2022. The enrollment period automatically closes on November 18, 2021, at 10:59 p.m. CST. You will be unable to make 2022 benefit changes after that date unless you have a qualifying life event. Additional benefits information is found on the benefits app on the Human Resources page of the Intersection.

Complete open enrollment electronically

The open enrollment process must be completed online at workforcenow.adp.com or via the ADPmobile app.

Medical Insurance

- Premium changes vary by plan and tier. Some staff will see a premium freeze and all premium increases are less than 6.1%.
- Medical plan rates are included towards the end of this document.
- There are no copay or deductible changes
- PPO plan in-network out-of-pocket maximums are now \$7,000 per person and \$14,000 per family
- HDHP plan in-network out-of-pocket maximums are now \$7,000 for single coverage and \$14,000 for family coverage but are capped at \$7,050 per person with family coverage.

Medical coverage will carry over into 2022. You must complete the enrollment process through ADP by November 18 to change, add, or drop medical insurance for 2022.



Dental Insurance

- There are no changes to our dental insurance for 2022.
- Dental plan rates are included towards the end of this document.

Dental coverage will carry over into 2022. You must complete the enrollment process through ADP by November 18 to change, add, or drop dental insurance for 2022.

Vision Insurance

- There are no changes to our vision insurance for 2022.
- Vision plan rates can be found on the benefits app.

Vision coverage will carry over into 2022. You must complete the enrollment process through ADP by November 18 to change, add, or drop vision insurance for 2022.

Health Savings Accounts (HSA)

- WSB continues to match staff HSA contributions of up to \$400 for single coverage and \$800 for all other coverage levels. One-fourth of this amount will be deposited quarterly.
- Staff HSA contribution maximums are \$3,250 for single coverage and \$6,500 for all other coverage levels.
- Staff 55 or older may still contribute an extra \$1,000 into their HSA account.

You must enroll or re-enroll in HSA contributions through ADP. Prior year elections will NOT carry over into 2022.



Flexible Spending Accounts (FSA)

- Medical FSA contributions are capped at \$2,750 and allow a \$500 carry-over.
 - Staff electing WSB's PPO Plan should enroll in the "FSA Medical 2022" plan.
 - Staff electing WSB's High Deductible Health Plan should enroll in the "Limited FSA Medical 2022" plan.
- Dependent Care FSA contributions are capped at \$5,000 with no carry-over available.

You must enroll or re-enroll during open enrollment to participate in Flexible Spending Accounts for 2022. Prior year elections will NOT carry over into 2022.

Voluntary Life Insurance

- There are no changes to our voluntary life insurance for 2022.
- There is nothing to complete to keep your existing voluntary life insurance.
- All requests for additional coverage are subject to medical underwriting.
- Applications for additional coverage will be sent to those requesting additional coverage.

Voluntary Life coverage will carry over into 2022. You must complete the enrollment process through ADP by November 18 to change, add, or drop voluntary life insurance for 2022.

WSB Wellness Incentives

- Staff and spouses on WSB's medical plan who met 2021 wellness program participation requirements will each receive a \$240 annual wellness incentive in 2022.
- Staff log and track participation through the Wellness Program page on the WSB Intersection.
- Wellness program participation documents must be uploaded by November 30, 2021.
- Qualifying staff will receive additional information in January 2022.



Continuing our partnership with PinnacleCare

- PinnacleCare is a concierge health benefit WSB provides to full-time staff and many family members.
- PinnacleCare provides:
 - Referrals for highly qualified primary care physicians and specialists
 - Expert medical opinions to confirm diagnosis and treatment options
 - Health care advisory support to help you navigate serious, chronic, or complex medical diagnoses
- All information you share with PinnacleCare is confidential. Your Personal Health Information is never shared with WSB or our benefit plans.
- Additional information is included in this mailing.

Continuing our partnership with Learn To Live

- Learn To Live is a confidential mental health resource for WSB staff and dependent family members age 13+.
- Learn To Live provides on-line and telephonic services at no cost to staff.
- Services include on demand webinars on topics such as resiliency, stress management, time management, anxiety, and depression; unlimited free coaching by phone, text, or email; and comprehensive assessments to help identify areas of personal growth.
- Additional information is included in this mailing.

Sharecare

- Sharecare is a fitness incentive offered through BlueCross for those on WSB's medical plan.
- This program rewards staff who complete both the RealAge quiz and track and report various fitness activities.
- Sync your fitness tracking device / smartphone or manually log activities to qualify.
- Qualified individuals will receive up to \$20 per month in gift cards.
- Additional information is found on the Human Resources page of the Intersection. Get started today!



2022 Benefit Plan Rates

MEDICAL - PPO PLAN				
			EFFECTIVE MONTHLY PREMIUMS AFTER QUARTERLY WELLNESS INCENTIVE:	
COVERAGE LEVEL (AS LISTED IN ADP)	TOTAL MONTHLY COST	STAFF MEMBER'S MONTHLY PREMIUM	ONE WELLNESS PARTICIPANT	TWO WELLNESS PARTICIPANTS
Employee	\$483	\$161	\$141	n/a
Employee + Spouse	\$1,389	\$463	\$443	\$423
Employee + Child	\$1,104	\$368	\$348	n/a
Employee + Children	\$1,458	\$486	\$466	n/a
Employee + 2 (Only to cover your spouse and one child)	\$1,875	\$625	\$605	\$585
Family	\$1,902	\$634	\$614	\$594

MEDICAL - HIGH DEDUCIBLE HEALTH PLAN (HDHP)				
			EFFECTIVE MONTHLY PREMIUMS AFTER QUARTERLY WELLNESS INCENTIVE:	
COVERAGE LEVEL (AS LISTED IN ADP)	TOTAL MONTHLY COST	STAFF MEMBER'S MONTHLY PREMIUM	ONE WELLNESS PARTICIPANT	TWO WELLNESS PARTICIPANTS
Employee	\$432	\$144	\$124	n/a
Employee + Spouse	\$1,161	\$387	\$367	\$347
Employee + Child	\$918	\$306	\$286	n/a
Employee + Children	\$1,215	\$405	\$385	n/a
Employee + 2 (Only to cover your spouse and one child)	\$1,563	\$521	\$501	\$481
Family	\$1,749	\$583	\$563	\$543

DENTAL PLAN		
COVERAGE LEVEL (AS LISTED IN ADP)	TOTAL MONTHLY COST	STAFF MEMBER'S MONTHLY PREMIUM
Employee	\$45	\$15
Employee + Spouse	\$84	\$36
Employee + Children (1 or more children)	\$107	\$46
Employee + Family	\$130	\$56



You and your covered dependents now have access to PinnacleCare's health advisory services.

Welcome. As a member, you and your covered family members (including your extended family*) will receive an objective, unbiased, resource to coordinate an expert medical review and guide you through your health care challenges. We save you time and help you avoid unnecessary or inappropriate procedures.

Access PinnacleCare for the confidence that you are making the right health care decisions for you and your family.

We specialize in providing access to top specialists, especially when you...

- Have a new diagnosis
- Receive a surgery recommendation
- Are unsure of your doctor's medical advice
- Require a top health care specialist
- Need mental health or substance use support

We can also help you find a new routine care provider.

When facing an unexpected health care challenge, PinnacleCare will help you...

- Review your case
- Understand your condition
- Gather your medical records
- Understand your treatment options
- Expediently schedule appointments
- Obtain opinions from experts
- Make informed decisions
- Achieve better medical outcomes

Contact PinnacleCare when you need access to a health care specialist:

PHONE: 888-442-7380 • ONLINE: www.PinnacleCare.com/support

Representatives are available Monday through Friday 8:00 a.m.-6:00 p.m. ET

*Extended family includes non-dependent children, parents and parents-in-law. Please check with your benefits administrator for information on extended family.

Feeling overwhelmed?

We can help.

wsb



Learn to Live offers
free, 100% confidential
online programs for:
Stress, Anxiety & Worry
Depression, Social Anxiety,
Insomnia, Substance Use

Additional Resources:

- **Unlimited Free Coaching**- by phone, text or email
- **Teammates** - choose someone to help you along your journey
- **On demand webinars** - topics include, Resiliency, Stress Management, Time Management and more.
- **Free Comprehensive Assessments** - To find out which issues may be affecting you
- **Mindfulness Moments** - Receive short texts with general resources filled with positivity, quick tips, and research-driven exercises to help you make big transformations in your life.

Available to all employees and family members (ages 13+)

To enroll, visit learntolive.com/partners and enter the code: WSBENG

We believe that employee benefits should go beyond traditional medical packages. In addition to WSB's traditional benefits, these benefit add-ons give staff the tools and resources they need to grow as a person and a professional.



LoanMatch is a loan payment program for staff with student loans who are unable to contribute enough to their 401k to receive the full company match due to financial constraints. For example, if someone is only contributing 3% to their 401k, they are missing out on an additional 2% of the company match. LoanMatch provides non-taxable retirement contributions to make up this gap based on the verified student loan payments a person makes.



WSB provides full-time staff and immediate family members a concierge health benefit through PinnacleCare. Whether you need help finding the best physician in your area, information about a new diagnosis or treatment options, or support deciding if surgery is right for you, PinnacleCare can provide the care you need.



Learn to Live is an online resource for staff struggling with mental health (stress, depression, substance abuse, sleeplessness, anxiety). Providing help anywhere, any time.



Doctor on Demand (DOD) offers TeleMedicine services to staff enrolled in a WSB medical plan. TeleMedicine provides a virtual healthcare experience to staff and their families via DOD's mobile and desktop applications.



sharecare

ShareCare is WSB's fitness incentive program (included in the medical plan) that rewards staff for staying active and prioritizing their wellness.



Staff can save money via the CollegeAmerica 529 Plan; save money free from federal and, in most cases, state taxes. Whether you're saving for a child's k-12, college education, or your own continuing education, CollegeAmerica can help you succeed.



WSB provides an identity theft and pre-paid legal plan for staff as a voluntary benefit via payroll deduction. Staff have the option to select the benefit plans separately or purchase both plans together at a discounted price.



WSB has partnered with Liberty Mutual to give staff discounted rates on home and auto insurance. Staff can receive an additional 10% discount on insurance and payments can be deducted from payroll.



Full-time staff who have been with WSB at least one year, may qualify for paid parental leave benefits. Eligible staff will receive three days of paid parental leave (up to 8 hours per day) immediately following the birth or adoption of a child. Hours are prorated for employees working less than 40 hours per week. New mothers may also receive standard or enhanced short-term disability benefits.



Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance and Work/Life Support Program is there for you. It can help you and your family find solutions and restore your peace of mind.

More information about these benefit add-ons and traditional WSB benefits can be found on our [benefits app](#).