



WELCOME TO ANNUAL ENROLLMENT!

BENEFITS AT THE SPEED OF *YOUR* LIFE

**IMPORTANT
BENEFITS
INFORMATION**

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BENEFITS ANNUAL ENROLLMENT IS COMING!

Do you have your game pieces ready? It's time to decide if you need to make a move. Annual Enrollment is just around the corner, and that means it's time to decide which benefits are best for you and your family. This is **Benefits at the Speed of *YOUR* Life.**

You can expect few changes to your overall benefits going into 2022. However, Envision wants to ensure it is easy for you to understand, utilize, and maximize the benefits and programs available to you and your family. Read through this newsletter to learn more about how you can best prepare for this year's Annual Enrollment and stay connected to your benefits all year long.

Benefits Annual Enrollment is October 19-29

What's Changing for 2022

Better way to choose your medical plan

It's not always apparent what medical plan would be best for you and your family. That's why we're rolling out, Your Medical Plan Decision Tool, that will recommend a path for you to make that decision. This new tool guides you to preferred plans based on your income bracket while also factoring in the short- and long-term financial risk along with the tax-deferred savings opportunities. Be sure to check it out before you enroll in 2022 benefits!

Easier access to mental health services

The effects of COVID are being felt by our team members in every aspect of their lives, including mental health. That's why we've lowered the copay in the AmeriBen PPO plans when receiving care from certain types of mental health providers, such as licensed therapists.

New way to manage your spending accounts

Starting on January 1, 2022, your Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account and Commuter Benefit Plans will move to a new vendor — MyChoice® Accounts, administered by Benefitsolver.

The best part is, MyChoice Accounts can be managed directly on **EnvisionHealthcareBenefits.com** or through the **MyChoice® Mobile App**. No more logging onto a different website to manage your spending accounts. You'll be able to view balances, track claims, submit reimbursement requests and even pay providers directly — all from the same **Speed of *YOUR* Life** benefits portal.



You will continue to use the current vendor, WEX, for 2021 Flexible Spending Accounts and commuter benefit claims through the run-out period — March 31, 2022.

Note: Health Savings Accounts (HSA) will not transfer to MyChoice Accounts. They will continue to be managed through Fidelity.

Don't leave these benefits on the Table!

Your Envision benefits involve much more than just paying for your healthcare. They can also protect you during other incidents in your life, such as:



Identity Theft. Did you know that 1 in 15 Americans will experience identity theft this year? That's why we offer identity protection services through Allstate Identity Protection. It not only monitors your credit for suspicious activity, it also manages your reputation online by alerting you when you're mentioned on social media platforms.



Legal Services. Like health insurance, legal assistance is there to help you when the unexpected happens. This can include assisting you with matters such as family law, will preparation, traffic citations and more.

Draw some cards and learn how to play them together!

We realize that when it comes to benefits, there's no such thing as "one-size-fits-all." That's why your benefits are meant to work together as a package. Pairing certain benefits with different medical plans can help you get the most protection.

Get 2022 Benefits Information Before Enrollment

Want to learn more? Visit our NEW 2022 Virtual Benefits Guide. We're going digital this year with our benefits guide. Starting October 5th, you'll be able to visit the website and get all the same information you would have with a PDF guide. This one, however, is interactive and contains many key

documents to help you understand your benefits. In addition to the guide you will find:

- 2022 benefits details
- *Your Medical Plan Decision Tool*, available 10/12
- Videos and other interactive learning opportunities

Pairing voluntary benefits with a High Deductible Health Plan (HDHP)

In a high deductible health plan you have a lower paycheck deduction but may pay more when you go to the doctor. If you experience an unexpected medical event, there are several low cost plans that create a financial buffer to limit your out-of-pocket cost.

Plus, each of the plans below provide a \$50 Health Screening Benefit (HSB) for each family member who is enrolled. The HSB is payable once you complete a covered service such as an annual exam or getting a COVID test. Check out this year's **Virtual Benefits Guide** for more details.

Critical Illness Insurance: The plan pays out a lump sum if you develop one of the covered illnesses. In 2022, if you experience a continuous hospital stay for at least five days as the result of COVID, you may be

eligible for benefits under this plan. You can use the money to pay for medical expenses, bills or even take a vacation once you recover.

Accident Insurance: The plan pays cash to you if you or a covered family member has injuries or services related to an accident. You receive a specific amount for items such as broken bones, burns, MRI's and many more. Like Critical Illness, the money is in addition to other coverage you may have and can be used any way you wish.

Hospital Indemnity Insurance: You receive a lump-sum amount for qualified days in the hospital that can be used to meet your deductible or any other way that you choose!

Now, it's time to take action! Here is Your Annual Enrollment Checklist.

1. Visit our Virtual Benefits Guide, [EnvisionBenefitsGuide.com](https://www.envisionbenefitsguide.com). For benefits news and updates, make sure you have an active email address on file as well as a mobile phone number for texts.

2. Think about your benefit needs for 2022.

What's changing? Remember, the Company offers a wide variety of voluntary benefits so you can personalize your benefits based on your health and financial needs.

3. Review your dependents and beneficiary(ies).

You'll want to confirm all of your dependent information is correct and that each dependent on your plan is eligible. Also, it's a good idea to review your beneficiaries each year to make sure there are no changes.

4. Make your elections.

You'll have a chance to review all of your Information and elections before completing your enrollment. Important: Your benefit elections are not final until you receive a confirmation number.

Three Ways to Enroll

With Your Mobile Device



The MyChoice® Mobile App puts Annual Enrollment in the palm of your hands. If you don't already have the app, you'll find it at your favorite app store. To activate it, enter your **EnvisionHealthcareBenefits.com** user name and password. You'll get a 4-digit access code to get started.

With a Computer



Visit our benefits website at **EnvisionHealthcareBenefits.com**. If you access the site directly and need to reset your password, click "Forgot your user name or password?" under the Login button. To connect from the OKTA Homepage, click the Benefitsolver chicklet.

By phone



If you prefer to enroll with help from a benefits specialist, call the Benefits Center at 1-844-771-9332.

NEED HELP?

Call the Benefits Center at 1-844-771-9332, Monday through Friday from 8:00 a.m. - 8:00 p.m. EST and special extended hours October 18 - November 19 from Monday through Friday from 8:00 a.m. to 9:00 p.m. EST and Saturday 9:00 a.m. to 3:00 p.m. EST.



This document is designed to provide a general overview of your benefits. It is not a contract or an official interpretation of the benefit plans. For more detailed information, refer to your summary plan description or the official plan documents. Should any questions or discrepancies arise, the plan document will be the final authority in determining your benefits. Envision Healthcare (the Company) reserves the right to modify or discontinue the plans at any time. This document has been prepared exclusively for team members eligible for Company health and welfare benefits. Any unauthorized reproduction is strictly prohibited.

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Check out the Virtual Benefits Guide on your mobile device with the QR code to the right or visit **EnvisionBenefitsGuide.com**.

You'll also find a link on the home page of **EnvisionHealthcareBenefits.com**.

