



October 22, 2021

Dear Commission Employee:

The 2022 Benefits Open Enrollment period will begin **October 25, 2021 and will end at midnight November 12, 2021**. This is your once-a-year opportunity to review and make changes to your benefit elections for the coming year, unless you experience a qualified life event.

Any changes made to your benefit elections will become effective January 1, 2022. If you do not make any changes, your current benefits, except the flexible spending accounts, will carry over to next year. **You must re-enroll in the flexible spending accounts each year.**

The Commission continues to review its health and benefits offerings to identify ways to enhance these programs to better meet the needs of you and your families. I am pleased to announce several enhancements effective January 1, 2022:

- All medical plans will provide coverage for hearing aids as part of their core services. The UnitedHealthcare plans join Kaiser Permanente in offering hearing aid benefits for all members; children and adults.
- If you are enrolled in the Caremark prescription drug plan, your copay for Specialty drugs will be \$0.00 if you participate in the PrudentRx program.
- Coverage under Basic Life Insurance and Accidental Death and Dismemberment becomes automatic. The amount of coverage remains two (2) times your base annual salary, up to a maximum of \$200,000. Employees may opt-out of the plan at any time.
- Sick Leave Bank waiting periods have been eliminated, the exhaustion of all accrued leave is no longer required before receiving benefits and paid leave is now available for the parental leave responsibilities of both men and women.

Additional details on these enhancements will be provided at open enrollment meetings and will be available in your Benefits Guide posted on the open enrollment website.

Now let's review the premiums for next year:

- Premiums for the EyeMed Vision, Legal Resources Prepaid Legal and life insurance plans will not increase next year.
- The dental and long-term disability plans will incur premium increases while the premium for the Kaiser Permanente plans will decrease.

This is the second year in a row that the premium for the Kaiser Permanente plans have not increased. With low rates and no additional cost for a prescription drug plan (it is included in the premium), the Kaiser plan is really an economical option for you to consider this upcoming year.

The chart below shows the cost impact of the changes in the premiums for the dental, long-term disability and Kaiser Permanente plans. The changes, **increases/decreases (not full rates), shown are for single coverage only**. Multiply the amount by 2 for two-member coverage and by 3 for family coverage.

Benefit Plan	Non-Represented and MCGEO Employees Bi-Weekly	FOP Active Employees Bi-Weekly	Retirees Monthly
Delta Dental PPO	\$0.25	\$0.29	\$0.55
DeltaCare USA HMO	\$0.05	\$0.06	\$0.11
Kaiser Permanente HMO with Prescription	-\$0.28	-\$0.43	-\$0.82
Kaiser Permanente Medicare Advantage with Prescription	N/A	N/A	-\$3.32
Long Term Disability (Per \$100 Monthly Benefit)	\$0.07	\$0.16	N/A

- The premiums for the UnitedHealthcare and Caremark prescription drug plans have not yet been finalized. Please be assured that if the premiums for these plans are not finalized in a timely manner during the Open Enrollment period, provisions will be made to allow you to change your elections. This will ensure that your elections meet the needs of you and your family in the coming year while factoring in the cost.

To assist you in making your elections, the Health & Benefits Office will host both in-person and virtual Benefit Information Sessions. Please see the enclosed flyer for the schedule and links for the virtual sessions. I encourage each of you and your family members to attend these sessions. I find them to be very informative.

Employee Self Service (ESS), the online enrollment platform, will be available for employees again this year once all premiums are finalized. This platform is quick, easy and ensures that your changes are recorded accurately and efficiently. You can receive immediate confirmation of your elections for the coming year. Look out for the email with the ESS Guide and FAQs if you need assistance or a refresher.

To obtain more information on your benefit options for next year, go to inSite (the Commission's intranet site) or visit www.mncppc.org, beginning October 25, 2021 and click on the link for Open Enrollment. You will have access to the Benefits Guide, summary plan descriptions and other great information provided by our vendors. You will also have access to the recordings of the virtual Benefit Information Sessions if you miss a session or want to review the information discussed.

Remember, your benefit elections for next year must be completed and received by the Health & Benefits Office no later than midnight on Friday, November 12, 2021. If you are unable to make your benefits elections using the ESS online platform, you may submit your benefits enrollment form by mail (postmarked no later than November 12, 2021), email (benefits@mncppc.org), fax (301-454-1687) or in person in the Executive Office Building via a locked drop box located on the 1st floor in the lobby.

Again, please rest assured that if the premiums for the UnitedHealthcare and Caremark plans are not finalized in a timely manner, you will be able to change your elections after the Open Enrollment period closes on November 12, 2021. If this affects you or if you have any questions about your benefits, contact the Health & Benefits Office at benefits@mncppc.org or 301-454-1694. The Health & Benefits Team will respond to you within 48 hours.

Sincerely,


 Asuntha Chiang-Smith
 Executive Director