



2022 BENEFITS OPEN ENROLLMENT – FREQUENTLY ASKED QUESTIONS

When is Open Enrollment?

Open Enrollment will be December 1, 2021 – December 12, 2021.

What is open enrollment?

Open Enrollment is the one time per year that employees can make changes to their benefits such as: Enroll, switch Medical or Dental plans, add/delete dependents, or cancel any or all your plans. All changes will be effective January 1, 2022.

This year's enrollment will be a **passive Open Enrollment** meaning employees will not need to re-enroll in benefits. Employees will automatically be enrolled into the medical plan that most closely matches their current benefit plan. Employees will also be automatically enrolled in other plans for which they are currently enrolled (Dental, Vision, Basic Life and AD&D, Voluntary Life, Short Term and Long Term Disability).

Employees will need to take action for the following items:

- They are electing coverage for medical, dental or vision for the first time.
- They are making a change to your medical, dental or vision plan selection.
- They are adding, dropping or changing dependents.
- They are dropping medical, dental or vision.
- They are interested in enrolling or making a change in ancillary coverage (Accident or Critical- Illness).
- They are interested in enrolling or making a change to the Annual Flexible Spending Account elections.
- They are interested in enrolling in Voluntary Life Insurance, Voluntary Short Term Disability and Voluntary Long Term Disability. These benefits are not open enrollment benefits. Anyone who did not enroll when first eligible will be subject to medical underwriting (Evidence of Insurability) and can be denied coverage.
- They need to update your life beneficiary.

Great news! The process for this year's enrollment is not changing so employees still have access to call Enrollment Benefit Concepts (EBC) to make any of the above changes!!

How can employees be prepared when calling EBC to discuss changes to their enrollment for 2022?

Employees should have approximately 30 mins to spend to review the benefits being offered when they call in. They should also have the below information on hand:

- Dependent information for those they want to cover or add for the new plan year.
- Beneficiary information for life insurance.
- A list of any questions about the benefits.

Who is eligible to enroll?

There are no changes to current eligibility requirements. Full-time, hourly and salary employees, working 30 or more hours per week are eligible to enroll in benefits. Spouses are eligible if they are NOT offered benefits through their employers.

What happens if an employee doesn't enroll or change benefits during annual open enrollment?

Because it is a passive Open Enrollment, employees will be enrolled in the medical that most closely matches their current medical plan along with all other benefit plans. If any employee doesn't make necessary changes, as outlined in Question #2, they will have to wait until the 2023 open enrolled period unless they experience a qualified life event.

What is a qualified life event?

Employees have 30 days to make a change to current benefits. Qualified life events include:

- Birth/Adoption
- Child Status Change
- Death of a Dependent
- Divorce
- Marriage
- Spouse Gains/Loses Coverage
- Team Member Loses Coverage

Where can employees find resources and tools specific to benefits?

The DBM benefits website, <http://LiveWise.Info>, is a site designed specifically for employees. It provides employees and their families with great information on all the benefits offered by DBM.

What is changing specific to medical coverage in 2022?

Medical coverage will be moving to UnitedHealthcare. There will be three plan options. As noted above employees will be automatically enrolled into the plan that most closely matches the plan in which they are currently enrolled. The three plan options being offered for 2022 are noted below:

- **\$500 Deductible Plan**
- **\$2,000 Deductible Plan** - those currently enrolled in the \$1,500 deductible plan will be enrolled into this plan
- **\$2,800 High Deductible Health Plan** - those currently enrolled in the \$2,800 high deductible health plan will be enrolled into this plan
 - Preventive RX will be covered at **no cost** beginning day one. This includes (but is not limited to) medications for breast cancer prevention, blood clot/platelet therapy, high blood pressure, high cholesterol, organ rejection/immunosuppressants, diabetes, asthma/COPD. A full Preventive RX Drug List will be posted on the LiveWise website.
- **How can employees find a medical provider?** It is always important to utilize network providers to ensure you are received great care but being cost effective at the same time. Employees can go to <https://connect.werally.com/plans/uhc>.

- **Will employees receive new ID cards?** Yes, employees will receive medical ID cards from UnitedHealthcare of Arizona. **NOTE: The UHC medical ID cards will include the DBM logo.** Because employees are being automatically enrolled, a second set of ID cards will be received if any changes are made during open enrollment.
- **Are there other resources available to employees who enroll in the medical plan?**
 - UHC Employee Assistance Program offers employees unlimited, 24/7 access to EAP specialists who can provide in person referrals to UHC's network of clinicians. This is only for employees and their families enrolled with UHC.
 - Sanvello is a mental health app available, at no charge, to all employees allowing them to engage in activities such as daily mood tracking, coping tools, guided journeys and community support.
 - Live and Work Well is a UHC site specifically designed to provide behavioral health support with articles, videos, interactive self-help programs and tools to assist with the stresses of life.
 - Simply Engaged is a rewards program for completing health and wellness activities. Employees can earn up to \$200 per year in rewards for completing certain activities.

What is changing specific to dental coverage in 2022?

Dental coverage will be moving to Delta Dental. Benefits and employee rates are not changing. A new buy up option will be available to employees in addition to the current benefit plan.

- **Is there anything new within the dental program?** Yes, GrayWolf employees will now be able to obtain 3 free cleanings per year. This is one additional cleaning from what has been covered in the past.
- **How can employees find a dentist?** Although benefits pay the same regardless of going in or out-of-network, employees who see providers in the network remove the risk of being balance billed. To find a dentist, employees can go to www.deltadentalaz.com or call 1-800-352-6132.

What is changing specific to vision coverage in 2022?

Vision coverage will be moving to EyeMed vision. Benefits and employee rates are not changing.

- **How can employees find a vision provider?** To find a vision provider, employees can go to www.eyemed.com or call 1-866-4-EYEMED. Retail providers include Lenscrafters, Target Optical, JCPenney Optical and most Pearle Vision locations.

What is changing specific to Flexible Spending Accounts in 2022?

Flexible spending accounts will continue to be administered by Chard Snyder, however employees will now have the ability to enroll in other flexible spending accounts giving more opportunity to save via pre-tax dollars.

- **Limited Medical Flexible Spending Account** - The limited medical FSA is available to those enrolled on a High Deductible Health Plan with an HSA and covers dental/eye care expenses, only.
- **Dependent Care Flexible Spending Account** - The dependent care FSA covers expenses related to caring for children (13 years or younger) and elderly parents.

What is changing specific to life and disability coverage in 2022?

All life and disability coverage will be offered through Mutual of Omaha beginning January 1, 2022.

- **Are there other resources available to employees with Mutual of Omaha?**
 - Mutual of Omaha Employee Assistance Program offers employees 6 FREE face to face counseling sessions in the area in which employees live. It also includes services like legal/financial advice as well as assistance finding childcare.

- Will Preparation and other legal documents are available for preparation via a free on-line interactive tool. Legal documents include Last Will and Testament, Power of Attorney, Healthcare Directive, and Living Trust.

Are there any new offerings in 2022 as part of the harmonization with DBMG?

- **InfoArmor Identity Theft and Credit Protection** – InfoArmor is an identity theft protection and credit monitoring service. It detects high-risk activity to alert employees at the first sign of fraud. If employees fall victim to fraud, InfoArmor will help employees restore their identity.
- **Global Fit** – DBMG has partnered with GlobalFit to give employees direct access on savings and convenient terms for thousands of gyms across the country. This includes big chains and local favorites. Employees will receive exclusive member discounts on a variety of nutrition programs and home equipment, including NutriSystem, Total Gym and Zumba DVDs. Visit www.globalfit.com/DBMGlobal or call 1-800-294-1500
- **Business Travel Accident Insurance** – (*Company Paid Benefit*) Through Chubb Accident & Health, employees have access to 24/7 Business Travel Accident insurance. This coverage can help fill coverage gaps, at home and abroad, by providing travel assistance and services, which range from lost luggage to identity theft to medical and legal referrals, emergency transportation, and even dispatching medical specialists. Employees also receive services for medical evacuation and repatriation and out-of-country medical coverages. This insurance also covers the traditional Accidental Death & Dismemberment coverage, which pays a lump sum for accident loss of life, limb, sight, speech or hearing. Visit www.chubb.com/claims/accident-health.html for more information or call (800)252-4670. You can find the full plan summary with details on Paycom.
- **Working Advantage** - Working Advantage is a discount program that can help employees save up to 60% on tickets, travel and shopping. Exclusive discounts include:
 - Entertainment: movie tickets, theme parks, hotels, museums, zoos and more
 - Theatre and Events: Broadway shows, family events, concerts and sporting events
 - Shopping and Gifts: select online retailers for apparel, books, music, electronics, flowers and more
 Go to www.workingadvantage.com. You must register first by clicking "Employees Click Here" and then enter Member ID # 572475466.
- **Verizon Wireless** - employees may be eligible for an 18% discount from Verizon Wireless. Start by logging on to www.verizonwireless.com/discounts. Verizon requires validation of your employment at DBMG in two ways: email address or paystub/other proof of employment or affiliation. Visit <http://bit.ly/EmpDiscount> for Discounts and Employment Validation FAQs.

What is NOT changing for 2022?

- **Hospital Indemnity Insurance** – there are no benefit changes to the hospital indemnity plan and it will continue to be offered through Manhattan Life.
- **Accident / Critical Illness Insurance**– there are no benefit changes to the accident or critical illness insurance plans and they will continue to be offered through Trustmark.
- **Universal Life Insurance with Long Term Care**– there are no benefit changes to the Universal Life with LTC and it will continue to be offered through Trustmark.
- **Flexible Spending Accounts** – flexible spending accounts will continue to be administered by Chard Snyder.
 - **Healthcare Flexible Spending Account** - The healthcare FSA covers copays, deductibles, coinsurance, prescriptions, dental care, eye exams and other eligible healthcare expenses. You cannot be enrolled on a healthcare Flexible Spending Account if you are enrolled on a High Deductible Health Plan with an HSA.
- **401(k)** – employees can manage their 401(k) by logging on to www.principal.com or by contacting the Principal Customer Service Center at 1-800-547-7754.

- **Pet Insurance** – there are no benefit changes to the Pet Insurance plan and it will continue to be offered through Nationwide. The only change is the website for which employees need to enroll. Employees would need to go to <http://www.petinsurance.com/DBMGlobal-GrayWolf>.

Who can employees contact for help moving forward?

Employees can continue to call Enrollment Benefits Concepts but can also reach out to the DBM Benefits Team by emailing benefits.DBMGlobal.com or by calling 844-200-7392.