



Annual enrollment: What's changing for 2022

The following information is applicable to Alight colleagues who work 20 hours or more per week. Legacy NGA colleagues will have a separate annual enrollment, with details coming soon.

As highlighted in our [people agenda](#), one of the most significant investments Alight makes in our colleagues is in your wellbeing — caring for the mental, physical and financial wellbeing of you and your family. Programs such as meQuilibrium and the Employee Assistance Program (EAP) help you live life to the fullest and get extra help and support when you need it most. Please visit the Wellbeing Tab on UPoint® for additional wellbeing programs and resources.

Benefits are an important part of Alight's investment. We offer plans to help you cover your medical, dental and vision needs, as well as other important resources to keep you and your family secure. For 2022, Alight will cover Long-term Disability (LTD) at 100%, with no cost to eligible colleagues. Expanded Critical Illness coverage will also be available.

Each year, during annual enrollment, you have the opportunity to review your health-related needs and make decisions about the best plan options for you. This year's annual enrollment period is **November 15 through November 26, 2021**. It's important to explore the options and enroll in the benefits that best fit your unique needs. Remember: The benefit choices you make during annual enrollment will be effective January 1 through December 31, 2022. **Unless you have a qualifying life event, you will not have another opportunity to enroll in most options until the next annual enrollment period.**

In addition to reviewing your health-related needs, we want to help you understand what's changing with your current Aon Active Health Exchange™ benefits.

What's changing?

Due to the constantly evolving nature of healthcare and the rising cost of services, Alight continuously monitors the market to offer the most comprehensive and competitive plan options each year during annual enrollment.

While the cost of healthcare continues to rise nationally, we are committed to keeping medical plan premiums (the amount you pay for your medical plan) neutral and minimizing increases whenever possible. Depending on the plan you choose, based on your unique needs, you may experience a slight or no increase in your medical plan premium. Please keep these key points in mind while making your benefit choices for 2022:

- The premiums are based on the overall claim costs experienced by each carrier and plan. For example, someone enrolled in a carrier's Gold plan may see an increase in the premium due to costs the carrier and plan experienced in the prior year.
- The **Blue Cross Blue Shield (BCBS)** plans are the low-cost option for 2022, if available in your region. In 2021, Cigna was the low-cost option in most regions. If you are currently enrolled in BCBS, you may see a decrease in your 2022 medical plan premium.
- **If you are currently enrolled in Cigna**, carefully review all your plan options. If Cigna is no longer the low-cost option in your region, you may wish to choose a different provider or plan with a broader network to better manage your costs. Keep in mind that plans with a higher deductible sometimes have a lower monthly premium — but you must meet the deductible before the plan begins to pay.

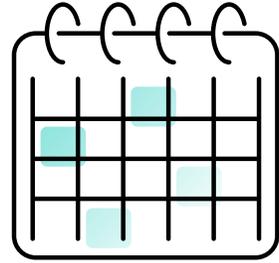
Due to these changes for 2022, it is especially important to review your and your family's needs and examine all your plan options before enrolling.

Also, be sure to review the "What you need to know" sections below to understand what happens if you do not make enrollment choices between November 15 and November 26, 2021.



When will I see the monthly premiums for 2022?

On **Monday, October 25**, you can access the pricing modeler to view the 2022 premiums and compare costs and options to see what plan works best for you. On October 25, you may access the modeler by visiting the Make it Yours website. To access the modeler, visit the **Make it Yours** website and enter the access code included on a postcard mailed to your address on file and emailed to your preferred address. Once annual enrollment begins on November 15, you'll find all pricing information directly on UPoint.



What you need to know

Why it matters

Review your coverage options for next year

Here's what happens for 2022 if you **do not take action** during annual enrollment, between November 15 and November 26, 2021.

- **If you currently have Alight healthcare coverage and take no action**, you'll have medical, dental and/or vision coverage at the Bronze level with the same carrier you have now including coverage for any eligible dependents covered in 2021. **If you have no medical, dental and/or vision coverage in 2021**, you'll have no coverage in 2022.
- If you are currently enrolled in supplemental critical illness coverage in 2021, you'll have **only** core (\$3,000) critical illness coverage in 2022.
- Your life and AD&D insurance coverage, as well as identity theft and legal services, will default to your current elections on file.
- Your contributions to a **Dependent Care Reimbursement Account (DCRA)** will be reset to \$0 on January 1, 2022, and you will not be able to contribute to this account in 2022. The annual contribution limit for the DCRA is \$5,000 for 2022.
- Your contributions to a **Health Care Reimbursement Account (HCRA)** will be reset to \$0 on January 1, 2022. You will be able to carry forward up to \$550 in unused HCRA funds from 2021 into 2022. This change will happen automatically, so no action is required. The annual contribution limit for the HCRA is \$2,750 for 2022.
- If you're eligible for a **Health Savings Account (HSA)**, contributions will be reset to \$0 on January 1, 2022. However, remember that you can make or update your contribution election at **any time** throughout the year. For 2022, you can contribute up to \$3,650 if you cover just yourself or \$7,300 if you cover yourself and your family. If you're age 55 or older, you can make additional "catch-up" contributions up to \$1,000.

What you need to know

Why it matters

Insurance carrier networks and prescription drugs

Insurance carrier provider networks and prescription drug coverage can change from year to year. Always double-check the networks of each insurance carrier you're considering before making a decision to see if your preferred providers are in-network.

When it's time to enroll, you can check the networks of each carrier through UPoint.

Important! *If you have any uncertainty (for instance, covering out-of-area dependents or understanding how your medication will be covered in the new plan year), it is strongly recommended that you call the **insurance carrier** or contact your dedicated Health Pro before you enroll.*

Note: Any federal laws that are passed related to COVID-19 — such as 100% coverage for testing — are applicable and administered by all health plan carriers. As a result, you don't need to consider this coverage when choosing a carrier.

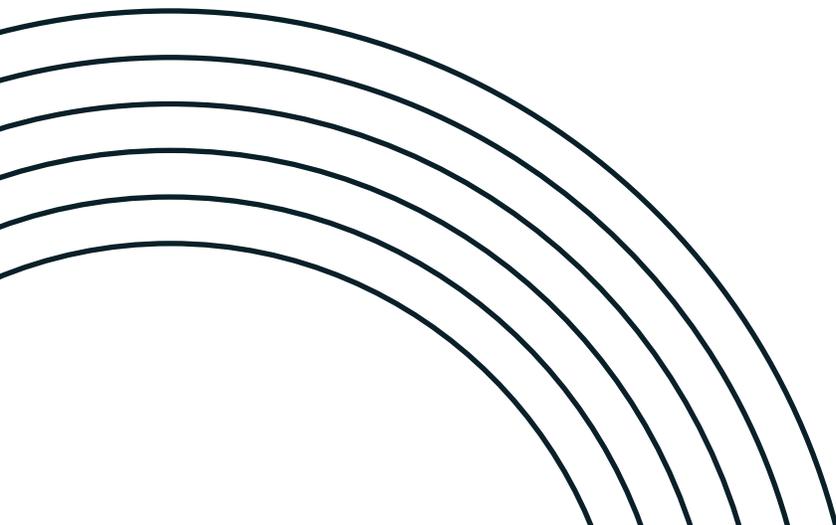
NEW! Long-term Disability benefit covered 100% by Alight in 2022

We're happy to announce that Alight will cover Long-term Disability (LTD) at 100% in 2022. Colleagues will no longer need to pay a premium for this coverage. The LTD benefit provides 60% of base pay (up to \$15,000 per month) once 26 weeks of Short-term Disability (STD) is exhausted. As a benefits-eligible colleague, there is no action to take. You will be automatically enrolled in this benefit.

NEW! Critical Illness coverage buy-up option

For 2022, you can choose a new buy-up option for Critical Illness that provides a \$50,000 benefit amount, paid directly to you to use how you wish.

Critical Illness coverage will now include coverage for certain infectious diseases, including COVID-19. Other enhancements include: No pre-existing condition limitation, expansion of childhood conditions category and an increase for all Health Screening benefit levels up to \$75.



Need help making decisions?

UPoint offers many different tools to help you make the choices that are best for you, including your dedicated Health Pro, who is prepared to answer any of your healthcare questions. Contact phone number and email address can be found on the UPoint home page on the “Alight Health Pro” tile.

Don’t forget you can enroll easily via the Alight Mobile app and receive text reminders for important actions you need to take.

Download the new **Alight Mobile app** today and get ready to enroll using your phone! The mobile app also lets you keep your annual enrollment and beneficiary confirmations at your fingertips for easy reference.

To opt in for text messaging on UPoint, go the “Your Profile” link and select “Manage Communications” from the drop-down menu. Then change your delivery preference to include text messaging (and provide your mobile number).

Attend the annual enrollment webinar at your convenience.

No registration needed! During this pre-recorded webinar, we’ll provide a refresher on enrolling for your benefits through UPoint, then give you the highlights of the 2022 benefit offerings. **Check Spotlight on November 2 to access the recorded presentation.**

Annual enrollment is also a great time to review beneficiaries on file and make any needed changes. Remember: you must enroll in benefits between November 15 and November 26, 2021, to make any changes to your coverage for 2022.

This overview of 2022 changes serves as a Summary of Material Modifications (SMM), providing information on various Alight benefit plan changes that take effect January 1, 2022. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Alight. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents on UPoint to confirm availability of benefits.

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