



September 10, 2021

DEAR ASSOCIATES,

Apella Health understands the benefits you receive are important for you and your family. Each year, we compare our benefits with other healthcare facilities of similar size. Once again, our benefits package continues to offer market competitive, comprehensive benefits. And for the second year in a row, there will be no increase in medical or dental premiums.

Open enrollment for your 2022 benefits choices will begin Oct. 1, 2021, and close at 6 p.m. on Oct. 22, 2021. Enrollment instructions are included in the enclosed 2022 Benefits Guide. This guide is also available online via the Hub and at SpartanburgRegional.com/HR. Elections on file effective Oct. 23, 2021, excluding qualifying events, will be the benefits you carry for the 2022 calendar year.

Enrollment must be completed using our enrollment tool, Benefitsolver (ApellaHealthBenefits.com). You must register if this is your first time using the tool. If you registered in the past and do not remember your username or password, use the "Forgot your username or password?" option on the sign-in screen.

Customer service representatives and Sofia, the virtual agent, are available to answer your questions or help you complete the enrollment process on the phone.

Please carefully read important information regarding your benefits below and in the attached guide. We care about our Apella Health family!

Sincerely,

Your Human Resources Department

WHAT IS NEW?

Below is a list of benefit changes for 2022. Please take the time to read about these benefits in the attached 2022 Benefits Information Guide.

- Oct. 1, 2021, the number of Employee Assistance Program (EAP) confidential counseling visits will increase to eight per year, per event.
- Prescription costs will become more transparent and simplified as coinsurance (% payments) will be replaced by flat-dollar copays.
- The Spartanburg Regional Weight Loss Program and the Naturally Slim Program will no longer be covered under the health plan; a new, improved, self-pay program will be available with Spartanburg Regional Weight Loss Services.
- To continue to grow our business and further secure our future, the tier 1 (Regional HealthPlus providers) deductibles and out-of-pocket maximums will be less than the tier 2 (Cigna providers).
- To comply with High-Deductible Health Plan federal requirements, the deductibles for Value Plan members covering their children and/or spouse will increase slightly.
- The Health Reimbursement Account for Healthy Choice Plan members will be eliminated. Wellness incentives will be three \$30 copays for physician/specialist fees, lower deductibles and out-of-pocket maximums.
- The pre-tax dollars you may place in the Health Savings Plan (Value Plan members) will increase.



DO I HAVE TO COMPLETE OPEN ENROLLMENT IF I HAVE NO CHANGES?

All employees are strongly encouraged to enroll in October for 2022 benefits for the following reasons:

- **You may not have a life insurance beneficiary on file with us.**
- **You may have to pay a \$40 medical premium surcharge each pay period in 2022.**

Failure to use the enrollment tool and attest to your tobacco/nicotine usage will result in the assumption that you are a user of these products, and you will be required to pay a \$40 medical insurance surcharge per pay period for the entire 2022 calendar year. Those tobacco/nicotine users who completed the 2021 Cessation Program will not be subject to the surcharge.

- **Your flexible spending plan will end.**

If you are enrolled in the flexible spending plan, this benefit election will end on Dec. 31, 2021, unless you re-enroll.

Again, we strongly encourage you to use the Benefitsolver tool to review your benefit elections for 2022. All benefits other than your tobacco attestation and your flexible spending enrollment will roll over to 2022 should you fail to re-enroll.

- **Requirements for adding a spouse or child to your health plan**

If you add a spouse or child to your health plan, the enrollment must be complete and the documentation submitted to Benefitsolver before Oct. 22, 2021. You are not required to provide proof on spouses and children that are covered on your medical plan in 2021. A list of approved documents can be found in the 2022 Benefits Guide and on the enrollment website.

- **Wellness Incentives for 2023**

Associates must complete at least one wellness screening between Oct. 1, 2021, and Sept. 30, 2022, to qualify for potential 2023 wellness incentives. In addition, associates are required to join the Employee Wellness Program during your 2022 Employee Health visit and complete the health risk assessment, fasting labs and biometrics.

HAVE QUESTIONS?

Log in to Benefitsolver at ApellaHealthBenefits.com or contact the Customer Service Call Center at 1-833-996-1809 Monday through Friday between 8 a.m. and 8 p.m.