

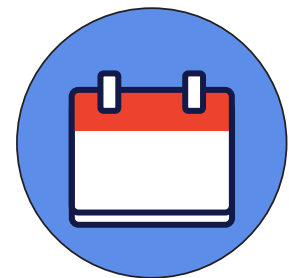
# Welcome To Your 2022 Benefits



We are pleased to present your healthcare benefit options. Your health and well-being is important to us, which is why we have chosen to subsidize these benefits for you if you decide to participate. If you choose to decline any company benefits, you will not be compensated in lieu of your participation.

## Your Medical Plan Offerings:

	<b>Anthem BCBS Access+ HMO</b>
<b>Network</b>	HMO
<b>Deductible</b>	\$2,000 (I) / \$4,000 (F)
<b>Coinsurance</b>	30%
<b>Out-of-Pocket Maximum</b>	\$3,500 (I) / \$7,000 (F)
<b>PCP/Specialist</b>	\$30 copay / \$45 copay
<b>Emergency Room</b>	\$150 / visit
<b>Pharmacy</b>	\$250 Rx Deductible (Tier 2-4)
<b>Generic</b>	\$15 copay
<b>Preferred Brand</b>	\$30 copay, after deductible
<b>Non-Preferred Brand</b>	\$45 copay, after deductible
<b>Specialty</b>	20% up to \$250, after deductible



**Open Enrollment is  
11/22/2021  
through  
12/3/2021**



**Looking for a doctor?**  
Visit: <https://www.bcbs.com/find-a-doctor>

## Dental Plan Design

	<b>Spectrum Premier 50/1500/Ortho/MAC</b>
<b>Annual Benefit Maximum</b>	\$1,500
<b>Annual Deductible</b>	\$50 (I) / \$150 (F)
<b>Diagnostic/Preventive Services</b>	100%
<b>Basic Services</b>	80%
<b>Major Services</b>	50%
<b>Orthodontic Services</b>	50% / \$1,000 Max

*In the event of any conflict between this document and the official plan documentation, the provisions of the plan documentation shall prevail. If you would like a paper copy of your compliance notices or Summary of Benefits and Coverage (SBC), contact the Human Resources department.*

*View your Summary Plan Description (SPD) and other important ERISA and HIPAA documents! Copies of these documents can be found at [mrstaxbenefits.com](http://mrstaxbenefits.com).*