

Open Enrollment: Preview of What's Changing for 2022

Open Enrollment is coming up fast: **November 29 through December 10**. But before you enroll, you need to understand what's changing with your current **My Choice** benefits (offered through the Aon Active Health Exchange™).

Below is an overview of important considerations for 2022.

What's New	Why It Matters
You must enroll.	If you don't enroll, you will not have medical, dental, or vision coverage through Safelite® next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account, you must make an active election.
Your cost of coverage may have changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of the My Choice Pricing Tool that helps you compare the costs of your health care options. To access the My Choice Pricing Tool beginning November 11 go to benefitspricing.com/safelite/2022. You'll need to enter an access code, which you can get online at the People System or request at the My Choice Service Center. During enrollment, you'll see pricing of your options on the My Choice enrollment website.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the My Choice website. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name — not medical practice. • Check only the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>
Medical and Prescription Drug	<p>How your medication is classified (and covered) could have changed.</p> <p>Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new plan year.</p>

What's New	Why It Matters
Other medical and prescription drug benefits may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2022. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

Health Savings Account (HSA)

The IRS has updated the HSA contribution limits.	If eligible, 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 (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
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Want more information? Beginning November 11, find the details about all your coverage options on the Make It Yours website at safelite.makeityoursource.com.

This overview of 2022 changes serves as a Summary of Material Modifications (SMM), providing information on various Safelite 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 Safelite. 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 to confirm availability of benefits.