

For Your Benefit

Public Employees Benefits Board (PEBB) Program

State and Higher-Education Employee Edition | October 2020

! The PEBB Program's open enrollment is November 1-30, 2020

2021 changes to your PEBB benefits

All changes are effective January 1, 2021 unless otherwise noted. For 2021 monthly premiums, see page 3. Learn more about the changes listed below on the HCA website at hca.wa.gov/pebb-oe.



Kaiser Permanente of the Northwest and Kaiser Permanente of Washington will:

- Cover one hearing instrument per ear every five years at no cost, up to the plan's allowed amount (or, for Consumer-Directed Health Plan [CDHP] members, after the deductible is met). In-network providers may not balance bill you for this service.



Uniform Medical Plan (UMP) will:

- Add a new medical plan option called UMP Select. This plan has the same covered services and provider networks as UMP Classic. Some cost shares differ, though. Learn more about UMP Select on the UMP website at regence.com/ump/pebb.
- Cover one hearing instrument per ear every five years at no cost, up to the plan's allowed amount (or, for CDHP members, after the deductible is met). Providers may not balance bill you for this service.
- Offer vision coverage through Vision Service Plan (VSP) providers.

- Add Chelan and Douglas counties to UMP Plus—Puget Sound High Value Network's (PSHVN) service area.
- Add The Everett Clinic to UMP Plus—PSHVN's provider network effective October 2020.
- Add Confluence Health to UMP Plus—PSHVN's provider network effective January 1, 2021.

Other changes coming in 2021

- The maximum annual contribution for the Medical Flexible Spending Arrangement (Medical FSA) will increase to \$2,750 (up from \$2,700 in 2020).
- The maximum annual contribution for health savings accounts will increase to \$3,600 for individuals (up from \$3,550 in 2020) and \$7,200 for families (up from \$7,100 in 2020). Subscribers ages 55 and older can continue to contribute an extra \$1,000 per year.

Rule changes

All changes to PEBB rules that take effect January 1, 2021 will be available on the *PEBB rules and policies* webpage at hca.wa.gov/pebb-rules. A few rule changes are highlighted below.

- If a special open enrollment event (SOE) allows the enrollment of

an extended dependent or a dependent with a disability, the enrollment will begin the first day of the month after the event date or eligibility certification, whichever is later.

- If an employee regains eligibility for PEBB benefits after a period of approved leave (as described in rules), and has a life event that creates an SOE at the same time, they will have 31 days to make new benefit elections.
- PEBB employers cannot terminate PEBB benefits while an employee is on Family and Medical Leave Act (FMLA) leave and their premiums are unpaid for 60 days.

Good news!

Your premiums for supplemental life insurance and supplemental accidental death and dismemberment insurance won't increase for 2021 (unless you change age brackets or increase your coverage). Your premium for supplemental long-term disability insurance won't increase for 2021, either (unless your wages increase or you shorten your waiting period). To learn more about these benefits, visit the HCA website at hca.wa.gov/pebb-employee and click on *Additional benefits*.

During this year's open enrollment, MetLife is offering a unique opportunity to enroll in or increase your supplemental life insurance with just five health questions. Learn more on page 5.

TOP NEWS INSIDE

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Covering a spouse or state-registered domestic partner for 2021?



Even if you do not make plan changes, you may have to reattest to the \$50 spouse or state-registered domestic partner coverage premium surcharge if you attested in 2020 and will continue to cover your spouse or partner on your PEBB medical in 2021.

If you have to reattest, the PEBB Program will mail a letter to you in late October. Starting November 1, you can also use PEBB My Account at hca.wa.gov/my-account to find out if you must reattest. If required, you must reattest by November 30, 2020. If you are required to reattest but do not, or if your attestation means you will incur the surcharge, you will be charged the monthly \$50 surcharge in addition to your monthly medical premium starting January 1, 2021.

To learn more, visit the HCA website at hca.wa.gov/pebb-employee and click on *Surcharges*.

Remember, you may not need to reattest to the tobacco use premium surcharge during open enrollment. You reattest to this surcharge only if you (or a dependent age 13 or older enrolled in medical coverage) has a change in tobacco use status. If you need to report a change to your previous tobacco surcharge attestation, you can do it online through PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*, available on HCA's website at hca.wa.gov/pebb-employee.

Sign up for email delivery

During these unprecedented times, email is the fastest and most efficient way to receive updates and policy changes related to the COVID-19 pandemic. Sign up to receive *For Your Benefit* and other news about your PEBB benefits quickly by email instead of your mailbox.

Here's how: Visit PEBB My Account at hca.wa.gov/my-account. Go to the *My medical/dental coverage* tab. Under *Section A - Subscriber Account Information*, select *Subscribe/unsubscribe to email service*.

How to tell the two Delta Dental plans apart

The PEBB Program offers two Delta Dental plans: DeltaCare and Uniform Dental Plan (UDP). Sometimes members intend to enroll in one Delta Dental plan but accidentally enroll in the other. During open enrollment, be careful to choose the one you want.

DeltaCare (Group 3100) is a managed-care plan. You must choose a primary care dentist within the network. This plan will not pay claims if you see a provider outside of their network.

UDP (Group 3000) is a preferred-provider plan. You may choose any dental provider, but you will usually have lower out-of-pocket costs if you see network providers.



Before you enroll in a dental plan, check with the plan to see if your dentist is in the plan's network and check the group number. You can check by calling the dental plan's customer service (see page 8) or use the dental plan network's online directory.

2021 PEBB employee monthly premiums

Effective January 1, 2021 for state agency and higher-education employees. You do not pay employee premiums for dental, basic life, accidental death and dismemberment, and basic long-term disability insurance benefits.

Plans	Subscriber	Subscriber & spouse ¹	Subscriber & children ²	Subscriber, spouse ¹ , & children ²
Kaiser Permanente NW Classic ³	\$159	\$328	\$278	\$447
Kaiser Permanente NW CDHP ³	\$25	\$60	\$44	\$79
Kaiser Permanente WA Classic	\$189	\$388	\$331	\$530
Kaiser Permanente WA CDHP	\$26	\$62	\$46	\$82
Kaiser Permanente WA SoundChoice	\$55	\$120	\$96	\$161
Kaiser Permanente WA Value	\$112	\$234	\$196	\$318
UMP Classic	\$105	\$220	\$184	\$299
UMP Select	\$37	\$84	\$65	\$112
UMP CDHP	\$25	\$60	\$44	\$79
UMP Plus	\$72	\$154	\$126	\$208

¹ Or state-registered domestic partner

² You pay the same no matter how many children you enroll.

³ Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Premium surcharges

Two premium surcharges may apply, in addition to your monthly medical premium. You will be charged for them if the conditions described apply, or if you are required to attest to the surcharges and do not.

A monthly \$25-per-account premium surcharge will apply if you or any dependent (age 13 and older) enrolled in PEBB medical uses tobacco products.

A monthly \$50 premium surcharge will apply if you enroll a spouse or state-registered domestic partner, and they have chosen not to enroll in another employer-based group medical plan that is comparable to PEBB's UMP Classic.

For more guidance on whether these premium surcharges apply to you, see the *2021 PEBB Premium Surcharge Attestation Help Sheet* on our website at hca.wa.gov/pebb-employee and click on *Surcharges*.

Want more information? Go online!

Visit the PEBB Program's open enrollment webpage at hca.wa.gov/pebb-oe to:

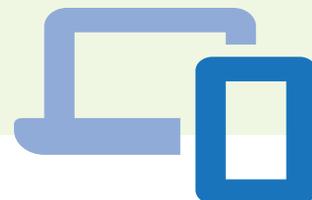
- Compare medical and dental plans, including new PEBB medical plans for 2021. You can also read the Summary of Benefits and Coverage (SBC) for details about medical plan benefits.
- Register for a webinar to learn more about plans or benefits you're interested in.
- Learn more about the premium surcharges.

Visit the virtual benefits fair on HCA's website at hca.wa.gov/vbf-pebb. See page 5 for information about the virtual benefits fair.

During open enrollment, make changes and reattest to the spouse or state-registered domestic partner coverage premium surcharge using PEBB My Account on HCA's website at hca.wa.gov/my-account.

If you are required to submit a form instead of using PEBB My Account, the system will direct you to the correct form. Forms will be available on HCA's website at hca.wa.gov/pebb-oe starting November 1.

Exception: University of Washington employees must use Workday.



Changes you can make during open enrollment

You can make the changes listed below during the PEBB Program's annual open enrollment, **November 1 through 30, 2020**. Changes are effective January 1, 2021.

Changes made through PEBB My Account at hca.wa.gov/my-account must be completed before midnight on November 30. Forms will be available November 1 on our open enrollment webpage at hca.wa.gov/pebb-oe. Your payroll or benefits office must receive your forms by November 30.

Exception: University of Washington employees must use Workday to make changes.



Change your medical or dental plan

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change* form. Questions? Visit HCA's website at hca.wa.gov/pebb-oe or contact your payroll or benefits office.

DeltaCare and Uniform Dental Plan, both administered by Delta Dental, are often confused. See "How to tell the two Delta Dental plans apart" on page 2.



Add a dependent to your medical or dental plan

Submit the *2021 PEBB Employee Enrollment/Change* form. You must provide proof of the dependent's eligibility. A list of documents we accept to verify eligibility is available on HCA's website at hca.wa.gov/pebb-employee.



Remove a dependent from your medical or dental plan

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change* form.



Waive your enrollment in medical if you have other employer-based group medical coverage, a TRICARE plan, or Medicare

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change* form. If you waive, your dependents' medical coverage will end.



Enroll in medical coverage, if you previously waived

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change* form.



Enroll in a Medical Flexible Spending Arrangement (FSA) and the Dependent Care Assistance Program (DCAP) for 2021

Submit the *Navia PEBB Open Enrollment* form to Navia Benefit Solutions or enroll online at pebb.naviabenefits.com by November 30. You must enroll in the Medical FSA or DCAP again every year you want to participate.



Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The PEBB Program will mail you a letter at the address we have on file if you must reattest for 2021. You can also check whether you need to reattest in PEBB My Account starting November 1. Make changes in PEBB My Account or submit the *2021 PEBB Premium Surcharge Attestation Change Form*.

Remember, you may not need to reattest to the tobacco use premium surcharge during open enrollment. You reattest to this surcharge only if you (or a dependent age 13 or older enrolled in medical coverage) has a change in tobacco use status. If you need to report a change to your previous tobacco surcharge attestation, you can do it online through PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*, available on HCA's website at hca.wa.gov/pebb-employee.



A new kind of benefits fair

During open enrollment, you can learn more about your health plan and other insurance options by visiting the virtual benefits fair.

No in-person fairs this year

In an effort to keep our members' health and safety a top priority during the COVID-19 pandemic, and follow the state guidelines for large gatherings, we will not offer in-person benefits fairs in November.

Attend the virtual benefits fair instead

We understand how important benefits fairs are to our members, which is why we are offering a new way to learn about benefits from the comfort and safety of your home. A virtual benefits fair is a great way to learn about your benefit options through an online experience — and it's available anytime, day or night, during open enrollment.

Use your computer, tablet, or smartphone to explore at your own pace. Start out in the virtual "lobby" and decide where to go within the fair. Want to learn about changes to your PEBB benefits for 2021? Explore the various plan "booths." You will find links to videos, plan comparisons, downloadable content, and other information to help you choose the right benefits for you and your family.

Learn more with webinars

On our open enrollment webpage at hca.wa.gov/pebb-oe, you can also read about and register for informative webinars hosted by some PEBB medical plans and Navia Benefit Solutions. Navia administers the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP).

To get started, visit the virtual benefits fair on the HCA website at hca.wa.gov/vbf-pebb — it will be available in mid-October.

Here's a preview of what it will look like.

The screenshot shows a website interface for the virtual benefits fair. On the left is a navigation menu with categories: News, Newsletters (PEBB), Newsletters (SEBB), Virtual benefits fair (PEBB) (highlighted), For employees, For retirees (enrolled in Medicare), For retirees (not enrolled in Medicare), For PEBB Continuation Coverage - Unpaid Leave, and For PEBB Continuation Coverage - COBRA (enrolled in Medicare). The main content area features a video player titled "Virtual benefits fair (PEBB)" with a "Welcome to the Virtual Benefits Fair" message and a play button. Below the video is a text block explaining the decision to cancel in-person fairs. To the right of the video player are two "Medical benefits" booth thumbnails for Kaiser Permanente Northwest and Kaiser Permanente of Washington, each with a "Visit booth" button. Below that is a "Dental Benefits" section for Delta Dental of Washington, featuring a video player titled "Delta Dental of Washington Overview (managed care)" and a text block stating "Assigned a Primary Care Dentist from the DeltaCare network".

Adjust your supplemental life insurance

During open enrollment, MetLife is offering employees a simplified enrollment opportunity. You can enroll in or increase your supplemental life insurance coverage by answering just five health questions. That's it! This opportunity is unique and will only be available this year. MetLife will send you more information about this closer to open enrollment.

Forms for open enrollment

Available November 1

Visit our open enrollment webpage at hca.wa.gov/pebb-oe.



Consider a Medical FSA or DCAP for 2021



These benefits offer tax advantages on certain expenses for state and higher-education employees. A Medical Flexible Spending Arrangement (FSA) lets you use pretax dollars for eligible out-of-pocket health care expenses. The Dependent Care Assistance Program (DCAP) lets you use pretax dollars for eligible elder care or child care expenses.

You choose how much you contribute, and you can save between 25 and 40 percent on every dollar you set aside. These benefits are administered by Navia Benefit Solutions.

How does a Medical FSA work?

For 2021, you can contribute between \$240 and \$2,750 for expenses like copays, deductibles, prescription drugs, glasses or contacts, and dental products.

These funds can be used for you or your qualified tax dependents, even if they aren't enrolled in PEBB health plans.

You cannot enroll in a Medical FSA in the same year you will be enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA).

How does DCAP work?

You can contribute up to \$5,000 for a single person or married couple filing a joint income tax return. You can contribute up to \$2,500 for each married participant who files a separate tax return. Dependents include children under age 13 or other qualified dependents who are physically or mentally incapable of self-care and live with you for more than half the year. You must incur all DCAP expenses by December 31 each year. You may enroll in DCAP even if you will be enrolled in a CDHP with an HSA in the same plan year.

What's changed?

Two important changes happened this year that affect the PEBB Medical FSA and DCAP benefits.

The CARES Act: The Coronavirus Aid, Relief, and Economic Security (CARES) Act permanently removes the requirement that you have a prescription for over-the-counter drugs to pay for them with Medical FSA funds. The act also allows you to buy menstrual care products using your Medical FSA funds.

Debit card now available for DCAP: DCAP participants can now use a Navia debit card to pay child or elder care providers, rather than submitting claims and waiting for reimbursement.

Learn more with Navia

Navia is hosting webinars to offer more information about the Medical FSA and DCAP benefits for 2021 and answer your questions. The webinars will occur on:

- Tuesday, November 3 at 1 p.m.
- Thursday, November 19 at 1 p.m.



Visit pebb.naviabenefits.com/enrollment to register.

2020 plan year deadlines

If you have a Medical FSA or DCAP this year, here are some important deadlines:

- DCAP expenses must be incurred by December 31, 2020.
- Medical FSA expenses may be incurred through March 15, 2021.*
- For both Medical FSA and DCAP, you must submit all claims to Navia Benefit Solutions for reimbursement by March 31, 2021.*
- Money left in your account after that date cannot be refunded and will be forfeited to the Health Care Authority.

***Exception:** The March 2021 deadlines do not apply if you have a Medical FSA in 2020 and enroll in a CDHP with an HSA for 2021. You must use all your 2020 Medical FSA funds and have all your claims paid by December 31, 2020. If you don't, no one can contribute to your HSA until April 1, 2021.

\$250 Medical FSA contribution

Are you a represented employee whose rate of pay on November 1, 2020 will be \$50,004 a year or less? If so, and you do not enroll in a CDHP with an HSA or waive PEBB medical coverage (except to enroll as a dependent on another PEBB account) for 2021, you will receive a \$250 Medical FSA contribution from your employer in January 2021. It **will not** come out of your paycheck.

If you are eligible for this benefit and you:

- Do **not** enroll in a Medical FSA for 2021, Navia Benefit Solutions will open an account for you and send you a welcome letter with a debit card loaded with \$250.
- Enroll in a Medical FSA for 2021, the \$250 will be added to your account in January. Keep this amount in mind as you consider your annual election amount during open enrollment this year.

If you received this benefit in 2020, you have until March 15, 2021 to spend your \$250. Though you may be seeking less routine care during the COVID-19 pandemic, you still have opportunities to spend these funds. Use the debit card to pay for over-the-counter medications, menstrual care products, contacts or glasses, dental expenses, copays, deductibles, and much more. If you receive this benefit again in 2021, you **will not** receive a new debit card. Your existing debit card will be loaded with the new funds. If you have misplaced your debit card, call Navia Benefit Solutions at 1-800-669-3539.

If you have questions about this employer-paid benefit, please contact your payroll or benefits office.



During open enrollment this November, sign up for these benefits on Navia's website at pebb.naviabenefits.com. (**Exception:** University of Washington employees must use Workday.) Remember, you must enroll every year that you want a Medical FSA or DCAP.

If you have questions, you can call Navia Customer Service at 1-800-669-3539.



You don't have to handle COVID-19 stress alone

Someone to talk to

Washington Listens is a program that provides non-clinical support to people experiencing stress due to COVID-19. Speak to a support specialist and get connected to community resources in your area. The program is anonymous. Call Washington Listens at 1-833-681-0211, Monday through Friday, 9 a.m. to 9 p.m.; and weekends, 9 a.m. to 6 p.m.

More to know

For details on the PEBB Program's response to the pandemic, see our COVID-19 webpage at hca.wa.gov/coronavirus. For general information, visit the Department of Health's website at coronavirus.wa.gov.

Who to contact for help

Contact the plans directly for help with:

- Benefit questions
- ID cards
- Claims
- Making sure your doctor or dentist contracts with the plan
- Choosing a doctor or dentist
- Making sure your prescriptions are covered

Contact your payroll or benefits office for help with:

- Eligibility questions or changes (Medicare, divorce, adoption, etc.)
- Enrollment questions or procedures
- Premium surcharge questions
- Changing your name, address, phone number, etc.
- Finding forms
- Adding or removing dependents
- Life and long-term disability (LTD) insurance eligibility and enrollment questions
- Payroll deduction information



Medical plans

Kaiser Permanente NW¹ Classic or CDHP

my.kp.org/wapebb

503-813-2000 or
1-800-813-2000 (TRS: 711)

Kaiser Permanente WA Classic, CDHP, SoundChoice, or Value

kp.org/wa/pebb

1-866-648-1928 (TTY: 1-800-833-6388)

Uniform Medical Plan (UMP) Classic, UMP Select, UMP CDHP, or UMP Plus

Medical services

Regence BlueShield

regence.com/ump/pebb

1-888-849-3681 (TRS: 711)

Prescription drugs

Washington State Rx Services (WSRxS)

regence.com/ump/pebb/benefits/prescriptions

1-888-361-1611 (TRS: 711)

UMP Plus–Puget Sound High Value Network

pugetsoundhighvaluenetwork.org

1-855-776-9503 (TRS: 711)

UMP Plus–UW Medicine Accountable Care Network

uwmedicine.org/umpplus

1-855-520-9500 (TRS: 711)

Health savings account (HSA) trustee

HealthEquity

learn.healthequity.com/pebb

UMP members: 1-844-351-6853

(TRS: 711)

All other members: 1-877-873-8823

(TRS: 711)

Dental plans

DeltaCare, administered by Delta

Dental of Washington

deltadentalwa.com/pebb

1-800-650-1583

(TTY: 1-800-833-6384)

Uniform Dental Plan, administered

by Delta Dental of Washington

deltadentalwa.com/pebb

1-800-537-3406

(TTY: 1-800-833-6384)

Willamette Dental Group

wapebb.willamettedental.com

1-855-4DENTAL (433-6825) (TRS: 711)

Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)

Navia Benefit Solutions

pebb.naviabenefits.com

425-452-3500 or

1-800-669-3539 (TRS: 711)

Life insurance

MetLife

mybenefits.metlife.com/wapebb

1-866-548-7139

Long-term disability insurance

The Standard Insurance Company

hca.wa.gov/ltd

1-800-368-2860 (TRS: 711)

Wellness

SmartHealth

hca.wa.gov/pebb-smarthealth

1-855-750-8866 (TRS: 711)

Diabetes prevention

hca.wa.gov/prevent-diabetes

Contact your medical plan's customer service.

Living tobacco free

hca.wa.gov/tobacco-free

Contact your medical plan's customer service.

¹ Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Summary of benefits and coverage available to you

Required federal notice

The Affordable Care Act requires the PEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC) to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from a PEBB medical plan, you can:

- Go to the Health Care Authority website at hca.wa.gov/erb (or the plan's website) to view or print it online.
- Request a paper copy at no charge.
 - For your current PEBB medical plan: Call your plan. Your medical plan can also provide paper copies translated in other languages.
 - For other PEBB medical plans: Call the PEBB Program at 1-800-200-1004.

Annual notice of creditable prescription drug coverage

Required federal notice

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

Premera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. The new UnitedHealthcare Medicare Advantage Prescription Drug (MAPD) plans include Medicare Part D prescription drug coverage.

All other PEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these PEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your PEBB medical plan and not pay a penalty if you enroll in Medicare Part D later (see below).

If you lose or terminate your current PEBB medical plan

To avoid paying a higher Medicare Part D plan premium, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Medicare Part D plan's monthly premium may increase by 1 percent or more for every month you didn't have coverage.

Employees and PEBB Continuation Coverage members: If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

PEBB Continuation Coverage (COBRA) members enrolled in Medicare Part A and Part B: If you enroll in a Medicare Part D plan, you will need to enroll in a Premera Blue Cross Medicare Supplement plan offered by the PEBB Program. Otherwise, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

Retirees enrolled in Medicare Part A and Part B: If you enroll in a Medicare Part D plan, you will need to enroll in Premera Blue Cross Medicare Supplement plan offered by the PEBB Program to keep your PEBB health plan coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan.

For questions about Medicare Part D, visit the Centers for Medicare & Medicaid Services website at medicare.gov or call 1-800-633-4227.

Important dates to remember

Mid-October through November 30

Unfortunately, the COVID-19 pandemic prevents us from holding our normal in-person benefits fairs this year. Instead, we are offering a virtual benefits fair on HCA's website at hca.wa.gov/vbf-pebb. It will be available in mid-October — learn about it on page 5.

November 1 through 30

Open enrollment for the 2021 plan year. See “Changes you can make during open enrollment” on page 4. If you do not want to make any changes to medical or dental plans and they are still available in your county for 2021, you do not have to do anything. You will stay enrolled in your current plans for 2021. However, you may have to reattest to the spouse or state-registered domestic partner premium surcharge (see page 2).

November 30

Last day for open enrollment changes. Also, last day to qualify for the SmartHealth \$125 wellness incentive (if you're eligible).

December 31

Last day to qualify for and claim the SmartHealth \$25 Amazon.com wellness incentive (if you're eligible). The gift card is a taxable benefit.

January 1, 2021

New plan year begins. Open enrollment changes become effective, if you made any.

This is your
only
2021 open
enrollment
notice.