



Reasons to celebrate:

- Medical plans moving to Anthem
- Premiums the same or lower than 2021
- Opportunity to keep your PCP
- RCHSD now in network for both HMOs
- Additional wellness benefits including mental health resources





2022 OPEN ENROLLMENT

Dates: 10/18/2021 – 11/08/2021
For benefits effective 1/1/2022 – 12/31/2022

October 18, 2022

Dear Valued Team Member:

Our Annual Open Enrollment Period provides you the opportunity to make changes to medical, dental, vision, life, long term disability, and other voluntary benefits for you and your family members. This is also when elections for 2022 Flexible Spending Accounts (FSA) and/or Health Savings Accounts (HSA) need to be made. FSA and HSA elections do not roll over to the next year. **Once open enrollment begins on 10/18/2021, the deadline to make your elections or changes for 2022 is 11/8/2021. If you miss the deadline to make your open enrollment selections, you will not be able to make new elections or changes unless you have a qualifying event.**

Open Enrollment is also when the Hospital announces benefits and/or premium changes for the new year. Please read the section, **“What You Need to Know”** for detailed information about the following changes effective 1/1/2022:

- All Medical Plans will be moving to Anthem Blue Cross
- New premiums for medical plans
- PNC Bank will replace the Cigna HSA Bank for the health savings account (HSA)
- Increase in IRS annual maximum contribution for the health savings account (HSA)

Because we are moving the medical plans from Cigna to Anthem Blue Cross, everyone currently enrolled in medical insurance, must login to PeopleSoft HCM and review and confirm your medical plan selections in Employee Self Service. Please read to the section, **“What You Need to Do”** for more specific instructions.

“What You Need to Know” — Plan Updates effective 1/1/2022

2022 Medical Plan Changes – To continue offering three medical plan options, while maintaining lower costs, we are moving the medical plans to Anthem:

Medical Plans:

- **Anthem Select HMO:** Similar benefits and a 92% network match to the Cigna Full HMO, *with lower premiums* than the Cigna Full HMO. **NOTE:** *Will not include the Scripps Health Network in San Diego County*
- **Anthem Priority Select HMO:** Similar benefits and network to the Cigna Select HMO, with no change in premiums. Allows you to select Scripps Health providers in San Diego.
- **New!** Both HMO networks will now include Rady Children’s providers.
- **Anthem High Deductible Health Plan with HSA:** Similar benefits to the Cigna HDHP, at a *slightly lower cost*. PNC Bank will replace Cigna HSA bank for your HSA contributions.

Dental Plans: Cigna will continue as the dental provider. No change to benefits or premiums.

Life, AD&D and Long-Term Disability Insurance: Unum will continue as your provider.

Voluntary Benefits: Colonial Life continues as the provider of voluntary benefits. You do not need to do anything for your current enrollment in these plans to continue in 2022.

Please review the **2022 Employee Benefits Guide** for additional information about your benefits.

Contact the Benefits Department at benefits@rchsd.org if you have any questions about Open Enrollment.



2022 OPEN ENROLLMENT

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2022 Medical, Dental, Vision Premiums

Anthem Medical Plans *New!*

2022 FT Medical Premiums per Paycheck*

	Anthem Priority Select HMO	Anthem Select HMO	Anthem HDHP/HSA
Employee Only	\$46.19	\$52.52	\$83.83
Employee + Spouse/ DP	\$167.42	\$192.59	\$257.65
Employee + Child(ren)	\$124.23	\$142.53	\$213.26
Employee + Family	\$258.14	\$297.56	\$438.35

2022 Health Savings Account with PNC Bank *New!* For employees enrolled in the High Deductible Health Plan (HDHP). The IRS has increased the maximum amount that can be contributed to a health savings account.

	2022 IRS Annual Maximum Contribution <i>New!</i>	RCHSD Contribution (Pro-rated per paycheck)	Employee Contribution (Remaining Amount)	Catch-Up Amount for Over Age 55
Employee Only	\$3,650	Up to \$630	\$3,020	\$1,000
Employee + Family	\$7,200	Up to \$1,260	\$6,040	\$1,000

Cigna Dental Plans

2022 FT Dental Premiums per Paycheck*

	Cigna DHMO	Cigna PPO Basic	Cigna PPO Max
Employee Only	\$1.29	\$1.46	\$5.45
Employee + Spouse/ DP	\$5.31	\$13.69	\$20.33
Employee + Child(ren)	\$6.28	\$16.11	\$23.48
Employee + Family	\$8.52	\$27.34	\$38.32

MES Vision Plan MES Vision will continue as the vision provider. No change to benefits or premiums.

2022 FT Vision Premiums per Paycheck*

	MES Vision
Employee Only	\$0.88
Employee + Spouse/ DP	\$1.28
Employee + Child(ren)	\$1.20
Employee + Family	\$1.93

* Benefit deductions occur on the first and second pay checks of each month. If there are three paychecks in a month, no regular deductions are taken on the third check. Refer to the 2022 Employee Benefits Guide for PT1, PT2 and Per Diem Premiums

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What You Need to Do

Medical Plans are moving to Anthem effective 1/1/2022: If you are currently enrolled in a medical plan, you must login to PeopleSoft HCM and review and confirm your **New Anthem** medical plan selection by **11/8/2021** (see login instructions below). If you do not make a new election by the deadline, you and any covered dependents will be enrolled in the Anthem medical plan which most closely matches your current medical plan. (Please read the section, **“What You Need to Know”** for information about the new plans).

PCP Selection in the Anthem HMO Plans: Your current Primary Care Providers (PCP) with Cigna will not transfer to Anthem. You MUST login to PeopleSoft HCM and enter the correct Anthem PCP ID number for your current provider in order to keep your current physician. If you miss the deadline to enter your PCP, you will be able to change your PCP with Anthem by calling them directly starting in December through January 31, 2022 to update your PCP effective January 1, 2022.

Flexible Spending Accounts (FSA)*: You must make new elections every year. Your 2021 contributions will not continue into 2022. *NOTE: In 2021 the Internal Revenue Service allowed certain temporary relief options for FSAs. Any unused 2021 funds remaining in your Health Care or Dependent Care FSA on **December 31, 2021**, will carry-over to 2022 for claims incurred through December 31, 2022. Any carry-over funds will not impact the 2022 Annual Maximum Contribution.*

	2022 Annual Maximum Contribution
Health Care FSA (General Purpose)	\$2,750
Limited Purpose FSA (HSA Participants) Dental and Vision only	
Dependent Care FSA	\$5,000 (\$2,500 if married and filing separately)

* Benefit deductions occur on the first and second pay checks of each month. If there are three paychecks in a month, no regular deductions are taken on the third check. Refer to the 2022 Employee Benefits Guide for PT1, PT2 and Per Diem Premiums

Instructions to enter benefit elections in PeopleSoft HCM.

1. Login to PeopleSoft HCM on your work computer or if remote, login through “mycitrix.rchsd.org.”
2. From **“Employee Self Service,”** select the tile, “Benefit Details.” On the next screen select “Enroll in Benefits, then “Select” the Open Enrollment Event.
3. Follow the on-screen instructions to review, enroll, and confirm your benefit elections. **To complete your selections, you must select “Submit” on the screen that says, “Authorize Elections.”** You may go back at any time before 11/08/2021 to modify your election(s).

Note: If you are adding any dependents to your enrollment in the RCHSD Employee Benefits Plan whose eligibility has not been previously verified, you must provide proof of their eligibility. For a list of acceptable documentation, refer to your 2022 Employee Benefits Guide. If your dependents were previously verified, you do not need to re-submit the documentation.

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