

# GLI/ATU 2022 Annual Enrollment



# Annual Enrollment Overview

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- Annual Enrollment begins October 18, 2021 and ends November 12, 2021 at 11:59pm EST.
- This Enrollment period applies to full time drivers, mechanics, and service workers represented by the ATU.
- 2022 enrollment packets will arrive at all work locations on or before October 14th.

# Annual Enrollment Overview

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- Employees currently on Leave of Absence (LOA) and New Hires will have packets shipped directly to their home address.
- Reinstatements will have 30 days from the return- to- work date to make any changes.

# Enrollment Materials

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- Packets will include details on 2022 GLI/ATU Health & Welfare benefits, eligibility, and The Hartford's benefit summaries/rates for Voluntary Life Insurance, Short Term Disability (STD), Accident and Critical Illness Insurance.

\* Employees can access all vendor brochures via the online enrollment portal

# Annual Enrollment 2022 Zoom Meeting Schedule

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We will send out Zoom Schedules for each region to discuss the Greyhound ATU 2022 Annual Enrollment overview.

The meetings will be held the week of October 11<sup>th</sup>. Please check your emails for further instructions on our Zoom meetings.



# What's new for 2022?

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- Effective January 1, 2022, rate changes will occur to the Medical, and Dental plans.
- Medical Plans In-Network and Out-of-Network Annual Deductibles and Out-of-Pocket Maximums are increasing.
- Pharmacy Copays for Generic, Preferred & Non-Preferred Brand prescriptions are also increasing.
- **NEW-Express Scripts SaveOnSP Program**-A specialty pharmacy copay assistance program.
- Employees can now carryover up to \$550 in the Flexible Spending Account (FSA) from one plan year to the next.

# What's new for 2022?

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- **Re-Enrollment is REQUIRED ONLY for the following:**
  - ✓ Flexible Spending Account
- **Other available coverage will remain the same for 2022 if no actions are taken during this time:**
  - Medical
  - Dental
  - Vision
  - Voluntary Life Insurance & AD&D
  - Dependent Life Insurance
  - Short Term Disability
  - Critical Illness
  - Personal Accident

# Reminder:

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## ➤ *For Massachusetts Residents Only!*

Cigna's **Open Access Plus Value Plan** does NOT meet Massachusetts minimum creditable coverage standards in effect for 2022.

**Please note:** Massachusetts residents that wish to enroll in Cigna's Value Plan may be subjected to tax penalty under the state's minimum creditable coverage requirements.

Cigna's **Open Access Plus Preferred Plan** does satisfy Massachusetts minimum creditable coverage standards for 2022.





# Medical Plan

- The plan design changes to the medical includes increases in the In-Network and Out-of- Network Deductible and Out-of-Pocket Maximums.
- Open Access Preferred Plan:
  - Preferred Plan Annual Deductibles; In-Network Annual Deductible increased to \$800 per person and \$2,400 for family, and Out-of-Network Annual Deductible increased to \$1,600 per person and \$4,800 for family.
  - Preferred Plan Annual Out-of-Pocket Maximums; the In-Network Out-of-Pocket Maximum increased to \$8,700 per person and \$17,400 per family and the Out-of-Network Out-of-Pocket Maximum increased to \$26,100 per person and \$52,200 for family.



# Medical Plan

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## ➤ Open Access Value Plan :

- Value Plan Annual Deductibles; In-Network Annual Deductible increased to \$6,000 per person and \$18,000 for family, and Out-of-Network Annual Deductible increased to \$12,000 per person and \$36,000 for family.
- Value Plan Annual Out-of-Pocket Maximum; In-Network Out-of-Pocket Maximum increased to \$12,000 per person and \$36,000 per family, and the Out-of-Network Out-of-Pocket Maximum increased \$24,000 per person and \$72,000 for family.

## ➤ Flexible Spending Account (FSA)

- The maximum carryover increased to \$550 of unused funds to used toward the next year.

# Pharmacy Plan

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- **Express Scripts** provides prescription drug benefits for both the Preferred and Value Plans.
- **NEW-Express Scripts New SaveOnSP Program**-If you participate in the **SaveOnSP** program, certain specialty pharmacy drugs may be considered non-essential health benefits and may fall outside of the deductible and out-of-pocket limits. In that case, manufacturer assistance may not be applied towards your deductible and out-of-pocket maximums. For information on whether your drug is covered under the **SaveOnSP** program, please contact **SaveOnSP** at 1-800-683-1074.



# Dental Plan

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- There are no plan design changes.
- The rates are increasing for 2022.

# Vision Plan

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- There are no plan design or rate changes for 2022.

# Life, Accident, Short Term Disability, Critical Illness, and Accidental Death & Dismemberment Plan

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- All Hartford premium rates will remain the same for 2022.
- Evidence of Insurability will be required for voluntary life/AD&D and dependent life insurance only if you are electing additional amounts for yourself and/or spouse beyond the current amount.

# Annual Enrollment Process

- New Benefit Administration Portal with **Businessolver**.
- **REGISTER AND LOGIN**
- Visit [www.benefitsolver.com](http://www.benefitsolver.com) and click the **Register** button to get started. The case-sensitive company key is **greyhoundatu**.
- Follow registration and enrollment process instructions found on pages 11-12 in the 2022 Enrollment Highlights Booklet.

Welcome

User Name \*

case sensitive

Password \*

case sensitive

Login >

[Forgot your user name or password?](#)



# Annual Enrollment Process

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## ■ Making Changes

- You can make changes to your existing benefit elections during Annual Enrollment.
- Add/Delete coverage and dependents.
  - *Adding dependents will require proper documentation to complete enrollment. (i.e. marriage certificates with a current tax return, birth certificates, etc).*
- When you are finished making your elections, click the **Approve** button and at the bottom of the page. You **MUST** finalize the enrollment process by clicking **I Agree**.
- All changes made during Annual Enrollment will take effect January 1, 2022.
- It is recommended to use this time to review/update beneficiary and dependent information even if no changes are made.



# Wellness Initiatives

[www.healthyhounds.info](http://www.healthyhounds.info)

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## **New Healthy Hound Program Surcharge Amount:**

Save \$100 per individual on the cost of your 2023 plan year medical premiums. If you and/or your spouse enroll in the medical plan, you must complete ONE of the following activities

**October 1, 2021-September 30, 2022**

- Your Health First Program – Health Support if you have a chronic condition
- Get a Preventative Wellness Exam or Test
- Get a Biometric Screening or Complete a Health Assessment
- Quit For Life – Tobacco Quitting Program
- Omada Lifestyle Change Program

# Wellness Initiative

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As part of the collective bargaining agreement, employees represented by the ATU can reduce their sick leave waiting period if they obtain an annual physical and biometric screening in 2022 for the 2023 plan year. They should have the medical provider sign a PB-1 form.



# Confidentiality Notice

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Any information that you provide to any program or screening professionals is absolutely confidential and will be available only to you and those professionals.

Greyhound/ATU will have no access to your personal health information. Furthermore, each of our program partners cannot sell or otherwise divulge any participant information to any unauthorized party.

# Questions?

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**Contact:**

**Businessolver**

**Phone: 833-925-0479**

**Monday-Friday 7 a.m.- 7 p.m. CST**

**Email: [www.benefitsolver.com](http://www.benefitsolver.com)**