


# 2022 Summary | Benefit Plan Changes




 Health Insurance: UMR will continue to be our provider for health insurance. Nye will absorb the 2.1% premium increase our plan experienced; however, we are pleased to announce that there will be no change in Employee HDHP premiums for 2022.

The following are the plan and premiums that are *effective on January 1, 2022*:


<b>Qualified High Deductible Health Plan (QHDHP)</b>				
Coverage Level	Monthly Premium	Employer Share/month	Employee Share/month	Employee Share/Payroll
Employee Only	\$663.23	\$571.23	\$92.00	<b>\$46.00</b>
Employee + Spouse	\$1,266.78	\$982.78	\$284.00	<b>\$142.00</b>
Employee + Child(ren)	\$1,107.60	\$851.60	\$256.00	<b>\$128.00</b>
Family	\$1,711.13	\$1,301.13	\$410.00	<b>\$205.00</b>

It is recommended that the QHDHP be used in conjunction with a Health Savings Account (HSA). If you elect this QHDHP plan and contribute towards your Health Savings Account (HSA) via payroll deduction, the company will match **100% per pay period (with limits)** to your HSA that coincides with your enrollment.


<b>Health Savings Account (HSA) Annual Match Limits</b>	
Coverage Level	Annual Match Limit
Employee Only	\$750
Employee + Spouse	\$1,000
Employee + Child(ren)	\$1,000
Family	\$1,500


 Dental Insurance: SunLife will continue to be our dental provider. ***There will be a 2% increase in premiums for 2022.***

Coverage Level	Cost Per Pay Period
Employee	<b>\$13.36</b>
Employee + 1	<b>\$27.07</b>
Employee + 2 or more	<b>\$43.65</b>

 Vision Insurance: Vision insurance will continue to be offered through EyeMed. ***There will be no premium changes for this new plan year.***

Coverage Level	Cost Per Pay Period
Employee	<b>\$2.33</b>
Employee + Spouse	<b>\$4.41</b>
Employee + Child(ren)	<b>\$4.63</b>
Family	<b>\$6.81</b>

 Voluntary Life Insurance & Short/Long Term Disability: Mutual of Omaha will continue to be our provider for voluntary life insurance as well as for both short and long-term disability. ***There will be no premium changes for this new plan year.*** If you had an age band change in 2021, an age band premium increase will apply as usual.

 Critical Illness and Accident Insurance: Critical Illness and Accident insurance will continue to be offered through Allstate. ***There will be no premium changes for this new plan year.***

For further details on offered benefits, please refer to the *Engagement & Wellbeing Guide*.