

Enrolling in your 2022 medical plan

How to select a plan

Annual enrollment is the only time of the year that you can change your benefit elections or dependents without a qualified change in status event. It's important to read your plan options closely to help you make the choices that are best for you. Here are a few helpful things to remember.

- Compare the differences between the plans.
- Check which doctors, hospitals and providers are in the network. Both plans offered through PEBC use the large UnitedHealthcare Choice Plus network.
- Think about potential health needs in the coming year. Estimate your out-of-pocket cost for each available plan for services you might receive, as well as the premium cost.
- If you enroll in the HDP, consider the additional savings and benefits of the health savings account (HSA), especially if partnered with a limited-purpose flexible spending account (LP-FSA). Your employer contributes "seed money" to your HSA to help you save even more. If you are not eligible for HSA contributions, the seed money goes to an LP-FSA.
- If you enroll in the PPO plan or opt out of medical coverage, you can also save by electing a health care FSA.

NOTE: During annual enrollment, you must re-enroll if:

- Your employer requires you to re-enroll (important deadlines apply)
 - Anything changed, including dependent eligibility, your address or your plan choice
 - You want to contribute to an FSA or an LP-FSA. You have to re-enroll each year if you want to contribute to an FSA, even if you do not change your annual election amount.
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Helpful tools

The following resources can help you choose the right plan, get the most out of your health plan benefits and maybe even save you time and money.

pebcinfo.com

Go to pebcinfo.com and click the button for your employer group.

- To compare plans, check the Summary of Benefits and Coverage (SBC). The SBC helps you compare certain health plan provisions.
- To see employee contribution rates for each plan along with the various account options available to you (HSA, FSA, LP-FSA), view the 2022 Employee Benefits Rate Sheet.

myuhc.com[®]

Register for an account on myuhc.com and you'll be able to locate a network provider nearby, estimate costs for care, verify FSA balances or transactions, link to Live and Work Well for mental health and Employee Assistance Program (EAP) services, schedule a 24/7 Virtual Visit, access your HSA and much more.

- **Use the cost estimator** to help estimate your out-of-pocket costs, compare treatment options and select a quality provider for a procedure.
- **Access myClaims Manager** to help manage your claims and understand your share of the plan cost. You can view your deductible, annual out-of-pocket maximum and claims history.
- **Select "Find Physician, Laboratory or Facility"** to find network providers (including Tier 1 and Premium Care Physicians) and even pay your out-of-pocket costs securely online.
- **Download the UnitedHealthcare[®] app** to access your health plan ID card, find nearby care and more right on your phone or mobile device, anywhere, anytime.

caremark.com

Log in to or download the CVS Caremark[®] app to manage your prescription drug benefits.