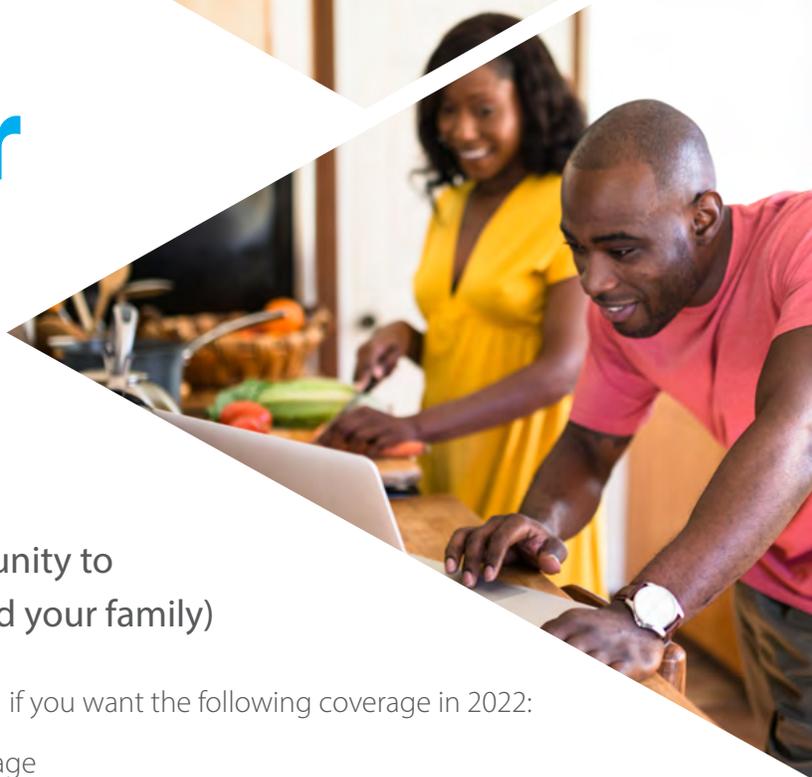


Get Ready for 2022 Open Enrollment



November 8 – 19, 2021

Open Enrollment is your once-a-year opportunity to choose the benefits that are right for you (and your family) for the coming year.

This year, you **must** enroll if you want the following coverage in 2022:

- Mercury medical coverage
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)

Other coverage you have today will carry over automatically to 2022.

Submit your elections on UKG Pro by November 19, 2021. If you miss this deadline, you won't be able to elect Mercury medical coverage until the Open Enrollment period next year, unless you experience a qualifying life event.

Visit the 2022 Open Enrollment Page Beginning October 18

Starting Monday, October 18, 2021, go to the Open Enrollment page on **mymercurybenefits.com** to access the following tools and resources:



Questions?

- Email **mybenefits@mercury insurance.com**
or
- Call the Benefits Hotline at **877-716-6372**



Attend the **Virtual Benefits Fair** and visit online booths to learn about benefit options.



Use the **Medical Plan Cost Estimator** to compare the Blue Shield \$aver plans and costs.



Review **2022 team member rates** to estimate your costs for coverage.



Watch **videos about voluntary benefits, hospital care, and legal assistance.**



Blue Shield Concierge Assistance Available During Open Enrollment Period

To make the transition process easy for you and your family, Blue Shield will offer concierge customer service throughout the 2022 Open Enrollment period (November 8 – 19, 2021).

Blue Shield Concierge is a team of registered nurses, health coaches, social workers, pharmacy technicians, pharmacists, and customer service representatives, who can support your questions on finding a provider, choosing a plan, getting care, filing claims, and more. Just call **855-747-5800** for assistance between 7 a.m. – 7 p.m. PST, or schedule an individual **consultation with a representative.**

What's New for 2022

Blue Shield of California Will Replace Cigna and Express Scripts

After conducting a careful review of carriers, we've chosen to transition to Blue Shield of California as our medical plan and prescription drug carrier for 2022. We believe that Blue Shield offers the customer service, provider network and member programs and resources that will best serve your health care needs.

Medical

Blue Shield's medical plans are very similar to the current Cigna medical plans, with some minor exceptions. Here's a summary of the Blue Shield plan options to help you with choosing your new medical plan for 2022:

2021 Cigna Plan	2022 Blue Shield Plan
Cigna OAP \$aver	→ Blue Shield PPO \$aver/HSA Plan (All TM's)
Cigna OAP Super \$aver	Blue Shield PPO Super \$aver/HSA Plan (All TM's)
Cigna HMO	Blue Shield HMO Plan (California TM's)
Cigna HMO Select	Blue Shield HMO Trio Plan (California TM's)
Cigna OAP No Deductible	Blue Shield No Deductible Plan (TM's outside of California)

NOTE: In California, the Kaiser HMO will continue to be available.

For more information about the Blue Shield plans, go to the Open Enrollment page, mymercurybenefits.com, beginning October 18. This page has the details you need about transitioning to the Blue Shield plans.

Remember! You **must** enroll by November 19 if you want Mercury medical coverage or if you want to contribute to an HSA and/or FSA in 2022.

What's New for 2022 continued

Prescription Drugs

When you enroll in a Blue Shield medical plan for 2022, your prescription drug coverage will be provided through Blue Shield of California. Your Blue Shield prescription drug coverage is very similar to the current Express Scripts' coverage, with some minor exceptions.

Blue Shield's network of participating pharmacies makes it easy to meet your prescription drug needs. You can fill your prescription through pharmacies at major grocery store chains, including Albertson's, Ralphs, and Vons, as well through your local Costco and Walmart stores.

Beginning January 1, 2022, after you register on the Blue Shield member portal at blueshieldca.com, you can search for a Blue Shield network pharmacy anytime at blueshieldca.com/pharmacy.

Health Savings Account (HSA): Limits Increase

You can save even more in your HSA for 2022. The IRS limit will increase to \$3,650 for team member only and \$7,300 for family coverage. Remember, Mercury contributes to your account as well — we're excited to continue to help you save on health care expenses in 2022!



Contact Blue Shield Concierge for Prescription Drug Questions

Blue Shield Concierge will also provide support with your prescription drug questions and requests during the 2022 Open Enrollment period (November 8 – 19, 2021). Just call **855-747-5800** with questions about your new plan's general prescription drug coverage or schedule an individual **consultation with a representative**.

Your Enrollment Checklist



Use this checklist to make the most of your Open Enrollment opportunity:

- Choose the medical plan you want for 2022.
- Determine your HSA and/or FSA contribution amounts and remember — HSA and FSA contributions don't carry over to the next year.
- Submit your benefit elections enrollment in UKG Pro by November 19, 2021.

