

It is that time of year again! Benefit open enrollment will be held from **Monday, November 22, 2021, through Sunday, December 5, 2021**. This year we will be doing a “Passive Enrollment”, **meaning your current coverage will carry into 2022 unless you make changes**. You will have the option to enroll or make changes via phone or using our online portal. Our benefit booklets for 2022 should be completed in the next few days and we will distribute them as soon as we receive them.

If you want to check what coverage you currently have, please see the **Check Current Coverage** section below.

2022 Coverage Changes and Notes

- a. We will continue to use the same UMR network of doctors and hospitals in 2022 that we currently use in 2021. You will receive updated ID cards but the network of doctors and hospitals remains the same.
- b.
- c. Our medical plan premiums are increasing by 4% in 2022 (See attached 2022 C.R. England Weekly Rate Sheet PDF). Premiums for plans across the country continue to increase and we continue to do much better than most. Prominent surveys* show medical premiums nationwide have increased by 20% from 2016 – 2021. By comparison, our premiums at C.R. England have only increased by 14% during the same time period. We are again outperforming the market in 2021 with our 4% renewal. Our health insurance broker reports they are seeing a 5.8% increase for their other employer clients nationwide. There are numerous reasons for nationwide premium increases, but two prominent factors this year are broadly increasing pricing for medical services and prescriptions, as well as the unpredictability of COVID-19, which has added almost \$4 million of unexpected expense to the CR England health plan alone.
- d. Our dental and vision coverage premiums will not see an increase and will remain the same as 2021 rates.
- e. We are excited to introduce Express Scripts as our new pharmacy vendor. Express Scripts offers the same network of in-network pharmacies but with more competitive pricing options for members. The updated pharmacy information will be sent with the new Medical ID cards you will receive.
- f. Starting in 2022 we will now use Life Map as our Short- and Long-Term Disability vendor. Life Map will provide a great customer experience with better rates. Our Short-Term Disability rates for 2022 will be 10% better than 2021 rates. Unfortunately, the Long-Term Disability market is struggling and our 2022 rates will be 4% higher than our 2021 rates. However, our outgoing vendor from 2021 was trying to give us a 12% rate increase. So, we were able to find better pricing with Life Map.
- g. We will continue our partnership with Smart Care Centers, by Edison Healthcare. These Smart Care Centers utilize some of the best doctors and hospitals in their respective fields. Our plan will require these Smart Care Centers for certain spine surgery, cancer treatments, stent surgery, transplant surgery, and joint replacement surgery. No need to sign up, the Smart Care Centers are included as part of the great care you already receive from the C.R. England Health Plan. Our Care Coordinators will help arrange your visits when required.
- h. Our Healthiest You, Pre-Paid Legal Services, Company Provided Life and AD&D, and Allstate Life Insurance and Supplemental coverage rates will remain the same in 2022 as they are in 2021.

* Premium statistics found from the Kaiser Family Foundation 2021 Employer Health Benefits Survey and the Arthur J. Gallagher Nationwide Benchmark Study.

Check Current Coverage

- Visit <https://allstate.benselect.com/Enroll/Lib/loginAllState.aspx?ReturnUrl=%2fenroll>
 - o Your Employee ID will be your SSN and your Personal Identification Number (PIN) is the last 4 digits of your SSN plus the last 2 digits of your birth year. (Please contact our enrollment team at 866-648-0044 if you have difficulty logging in to your profile)
 - o Once logged in you should see your current benefits and their current cost for 2021

If you have any questions, please call our enrollment team at 866-648-0044 or email the Benefits Department at benefits@crengland.com.