

Communications
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Gladys M. Finnigan
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To: NY/NE Local Presidents –Verizon Locals
From: Gladys Finnigan, Assistant to the Vice President
Date: September 20, 2022
Re: 2022 Verizon Annual Enrollment Notification

The 2022 Annual Open Enrollment Dates are as follows:

October 5, 2021 to October 14, 2021 – (these dates are for Active employees and Retirees)

This is your opportunity to review your benefits and make any changes to your benefits.

Retirees are urged to make any changes during the annual enrollment period; however they continue to have “Anytime Enrollment”. When a retiree makes a change outside of the Annual Enrollment period, the change is effective the first of the month following a 30 day period. So, under “Anytime Enrollment” a retiree could make a change up through November 30, 2021 to be effective January 1, 2022.

Most other 2021 Elections and designations automatically carry over into 2022 Annual Enrollment. Members who want to stay with their current elections for medical, dental, vision and AD&D life insurance plan without any changes don’t need to do anything. The alternative to the MEP HCP will not be offered in 2022. Anyone currently enrolled in this plan will default to the 2022 MEP HCP.

If you have a Qualified Life Event between now and the end of the year, you will need to make changes on BenefitsConnections for both 2021 and 2022. Examples of a Qualified Status Change are adding a spouse if you get married, adding a child when there is a birth of a new baby etc.

Annual Enrollment Guides will be sent to employees and retirees during the week of beginning September 20, 2021.

Health Assessment Credit

Verizon has informed us that the Health Assessment will not roll over. In order to receive the \$100 Health Assessment Credit in 2022, employees will need to retake the Health Assessment. Employees will also have the option to complete one wellness activity instead of the Health Assessment to earn the \$100 premium reduction for 2021. There are five wellness activities to choose from:

- Complete the Health Assessment
- Complete a WebMD Coaching Session
- Participate in a Volunteer Activity
- Choose a Primary Care Physician
- Complete a Biometric Screening

Completions by 12/31/21 will receive full credit for 2021.

Completions in 2022 will receive a prorated credit.

Non- Tobacco User Credit - \$600

- If you are a non-tobacco user and are already receiving credit, no further action is needed.
- If you are not receiving this credit and **DO NOT** use tobacco products, indicate your NON-TOBACCO status on BenefitsConnection to receive your \$600 credit towards your annual medical contributions.
- If you and your covered dependents **DO USE** tobacco products but have completed a tobacco cessation course within the last six months indicate your status on BenefitsConnections during Open Enrollment for the full credit.
- If you have **NOT** yet completed a tobacco cessation course, you can earn the full Non-Tobacco Credit in 2022 if you and/or your covered dependents satisfy the reasonable alternative standard as follows:
 - 1) During Annual Enrollment, log on to BenefitsConnection and answer the Tobacco User Status question while completing your Annual Enrollment elections: - answer YES and intend to complete a tobacco cessation course before July 31, 2022.
 - 2) Before July 31, 2022, complete a tobacco cessation course such as **Craving to Quit**. An employee can also focus on tobacco cessation with a WebMD coach, available through the Health Zone.

You MUST update your Tobacco User Status response by July 31, 2022 in order to receive the full Non-Tobacco credit. Any update made to your tobacco user status after July 31, 2022 will result in a prorated credit for the remainder of the year.

Retirees:

Your contributions depend on your retirement date, your net credited service date and the medical plan option you select.

For all retirees who retired after January 1, 1992, with a net credited service date before August 3, 2008:

The labor contracts provide for limits on the amount the Company will contribute toward retiree medical coverage. These limits are referred to as retiree medical caps.

In the 2022 plan year, the cost of coverage of each of the Medicare plan options is less than the applicable retiree medical caps.

For the 2022 plan year:

- The cost of coverage for the NYNE pre-Medicare MEP HCP plan option does not exceed the applicable retiree medical caps. Since the caps were not exceeded, there is no need for an alternative plan for 2022.
- The cost of coverage for the NYNE Pre-Medicare EPO, Harvard Pilgrim and Aetna HMO plan options will exceed the retiree medical cap by an amount greater than the minimum retiree contribution for retirement dates after 12/31/91.
- The amount of coverage for all other NYNE HMOs will either not exceed the retiree caps, or will exceed the caps by an amount not greater than the minimum retiree contributions applicable to that plan option for retirement dates after 12/31/91.

Your current elections will automatically continue unless you make a change. Anyone currently enrolled in the 2021 Alternative Plan will default into the MEP HCP plan if they do not make a change.

The billing process will remain unchanged from the process that is in place today for those who are already making contributions.

Anyone that is enrolled in a benefit that requires contributions will receive a bill.

Bills are mailed by the 15th of each month with a due date of the first of the following month.

For example, the bill for the contributions for January 2022 will be mailed/posted to the web by December 15, 2021 with a due date of January 1, 2022.

Retirees can elect to have contributions paid via ACH debit or pension deduction:

Because ACH direct debit is the fastest and easiest way for a retiree to pay for coverage, it is highlighted on each monthly invoice that is mailed home to encourage enrollment. The retiree can enroll in this option on the secure BenefitsConnection website by providing his/her routing and checking account number. The balance due would be debited out of their account on the first business day of the month.

A retiree who is receiving a monthly pension also has the option to have his/her deductions taken from their pension check. A retiree would have to call the Benefit Center and speak with a representative to enroll in this option.

Life & Accidental Death & Dismemberment Insurance (AD&D)

Annual enrollment offers you the opportunity to make changes to your current life insurance coverage amounts and/or waive coverage. The rates for coverage are based on age ranges. As you and your spouse fall into a new age band your costs could increase. If you choose to continue your coverage, no further action is required.

Verify you beneficiary status to make sure it is accurate and up to date. It is a good idea to do this every year.

Confirmation Statements

Similar to last year, confirmation statements will not be distributed to employees and retirees. Confirmation statements can be printed out on the BenefitsConnection website or one can be requested by calling the Benefits Center.

Attached are the 2022 Annual Enrollment materials which will begin mailing this week. If you have any questions, please let me know.

Attachments:

2022 Annual Enrollment materials
Health plan comparison charts (HPCC)
Summary of benefits and coverage (SBCs)
NYNE Contribution and COBRA rates
Craving to Quit fliers
Web Health Coaching program flier
2022 Market Summaries

Cc: Bill Gallagher
Staff leading Verizon locals