



Your Wellbeing Newsletter

As we look toward 2022, we remain focused on improving Your Wellbeing. By prioritizing wellbeing in all areas of life – physical, mental, financial and work/life harmony – the health and support for you and your family stays at the forefront.

Our benefits at INTEGRIS Health are designed to address each one of these areas of Your Wellbeing. The changes we are making in 2022 further our goal to give you and your family the choices, tools and resources to thrive. In this newsletter, you can learn about your benefits and the actions required to have the coverage you need for 2022.

You are a valued part of INTEGRIS Health and we appreciate all the work you have done, especially over the past year. Through every challenge, you have shown strength and commitment to living out our values of Integrity, Compassion, Accountability, Respect and Excellence. By embracing our iCARE spirit, our mission of partnering with people to live healthier lives has been consistently present. Thank you for all you do to make INTEGRIS Health a special place to work!

Don't Forget!
Open Enrollment Is Nov. 1 – 15, 2021



What You Need to Know About Open Enrollment

Beginning Monday, Nov. 1, you may enroll in benefits online for the upcoming plan year at www.integrishhealthbenefits.com.

Steps to Enroll

Everyone MUST log in to the enrollment system during Open Enrollment and complete the following actions:

1. Confirm your tobacco status.

Remember, if you enroll in the INTEGRIS Health medical plan and you or your covered spouse use tobacco or you fail to confirm your status, you will pay a \$60 surcharge per pay period. The tobacco surcharge will be waived if a cessation program is completed. If completed before March 31, any tobacco surcharges incurred will also be refunded.

2. Confirm your spouse's eligibility for other coverage.

An audit will be conducted after Open Enrollment ends. Please be prepared to provide documentation if requested. If your spouse is covered under the INTEGRIS Health medical plan when they have eligibility for coverage elsewhere, please note you will pay a \$35 surcharge per pay period.



If you do not actively enroll, the above surcharges will apply!

Additionally, you must log in to the enrollment system to:

- Make any changes to your benefits
- Contribute to a Health Care and/or Dependent Care Reimbursement Account
- Add or drop dependents from coverage

Keep in mind that once Open Enrollment ends on Monday, Nov. 15, you will not be able to make changes to your coverage until the next Open Enrollment period (unless you have a qualifying event, such as marriage, birth of a child, etc.).

Fast Facts About Open Enrollment

When: Nov. 1 – 15, 2021

Benefits Effective Date: Jan. 1, 2022

Enroll Online: Integrishhealthbenefits.com

Username: Network ID (generally, first four letters of your last name + first and middle initial)

Password: Your caregiver ID number

Questions?

Contact HR Customer Service at 405-949-4045 or 888-546-8347 or by emailing HRcustomerservice@integrisk.com.

Enrolling Dependents?

Make sure all Social Security numbers for you and your dependents are accurate. If they are incorrect, provide the correct information to Human Resources Customer Service. Dependent verification for newly added dependents must be submitted by Nov. 15, 2021. You can upload copies of the documentation directly through the enrollment system.

Any dependents who are not verified will be dropped from coverage.

Make the Most of Your Coverage

Before you enroll, take some time to assess your needs and ask yourself a few questions:

- **Who should I cover?**
Look at your coverage options for yourself and your dependents. Make sure all your dependents currently enrolled in any INTEGRIS Health benefits meet the eligibility requirements.
- **How much can I expect to spend on health care next year?**
Review what you have spent in 2021 and estimate your upcoming health care expenses.
- **Will the plans I currently have meet my health care needs in 2022?**
Look closely at the plans INTEGRIS Health offers to see if other options are a better fit for you and your family.

Improvements Made in 2021

As we began 2021, we remained committed to improving the caregiver experience and providing programs that focused on overall caregiver wellbeing. Through our dedication to this goal, we made adjustments and enhancements to our benefit programs including:

Improved Caregiver Enrollment Experience

- Implemented a new, enhanced enrollment system: www.integrishhealthbenefits.com.
- Improved the online enrollment experience with fewer clicks.
- Added benefit assistance available in multiple languages.
- Simplified the process for caregivers to upload forms directly to the enrollment system.
- Introduced Emma, your interactive benefits counselor.
- Extended hours for benefits customer service – 7 a.m. to 7 p.m. CT.

Adopted Special COVID-19 Relief Provisions

- Continued temporary provisions related to waived deductibles and copays for COVID-19-related medical claims.
- Added provisions for unused funds in your 2021 Healthcare Reimbursement and Dependent Care Reimbursement accounts to be transferred to your 2022 account balance. Please consider this when determining your amount to set aside for 2022.

Reinstated Financial Benefits

- Restored the employer match for the Retirement Savings Plan.
- Reestablished paid funeral leave for part-time caregivers.

Focused on Tools of Support

- Improved caregiver awareness of the Employee Assistance Program (EAP) benefit.
- Implemented Wednesday Wellbeing Workshops, which provided presentations focusing on caregiver total health related to mental, emotional, physical and financial wellbeing.
- Created a manager toolkit with examples of EAP resources readily available.

Partnered with a New COBRA Administrator

- Improved the COBRA enrollment experience.
- Added the option for electronic premium payments.

*Please Note: Open Enrollment Is Only Two Weeks This Year
Nov. 1 – 15, 2021*

Get Ready for Open Enrollment

- 1. Discover**
Review your enrollment materials and visit www.integrishhealthbenefits.com. Look around the site to learn more about all the benefits available to you. Use Emma to help understand your medical plan options.
- 2. Choose**
Select the plans you will enroll in for 2022. If you are adding any dependents to your coverage, make sure you have all the information you will need – date of birth, Social Security number and supporting documentation.
- 3. Enroll**
Everyone must enroll! Set a reminder on your calendar to enroll early – beginning Monday, Nov. 1. This ensures you will have the coverage you need in 2022. Remember, Open Enrollment ends on Monday, Nov. 15, 2021.
- 4. Need help?**
Contact the HR Customer Service team for assistance at 405-949-4045 (option 1) or 888-546-8347 or by emailing HRcustomerservice@integrishok.com.

Important 2022 Benefit Information

INTEGRIS Health continues to provide great benefit plans that promote your total health and wellness.

Caregiver Enrollment Experience

- www.integrishhealthbenefits.com
- Online enrollment with fewer clicks.
- Benefit assistance in multiple languages.
- Simplified process to upload forms directly to the enrollment system.
- Your interactive benefits counselor, Emma.
- Extended hours for benefits customer service - 7 a.m. to 7 p.m. CT.

Medical PPO Plans

To simplify your enrollment choice, INTEGRIS Health will offer two PPO options plus an out-of-state medical plan.

1. \$1,500 Deductible PPO
2. \$750 Deductible PPO

The main differences between the PPO plans are the amounts you will pay in premiums, annual deductibles, and the percentage of coinsurance the plan covers. Please review the plans carefully before making your decision. Caregivers with dependents who live out-of-state can elect the \$1,500 Deductible PPO out-of-state plan.

If you are currently enrolled in the \$1,200 or \$900 deductible plan, you will be automatically defaulted into the \$1,500 plan if you do not make an election.

New Medical ID Cards

Because of new regulations, the information required on ID cards has changed. All caregivers enrolled in a medical plan will receive a new medical ID card in the mail to use in 2022.

PPL Sell Discontinuation

After considerable research and evaluation, we have identified the PPL Sell program is not a recommended practice and is not widely used amongst our caregivers. This program will not be offered in the coming year. We are evaluating other PPL sell options to offer in the future that don't relate to benefit offset.

Electronic Explanation of Benefits (EOB)

Login to www.WebTPA.com and change your preference to receive your EOBs electronically rather than in the mail.

COBRA Premiums

INTEGRIS Health will continue to subsidize COBRA premiums for 90 days in the event of the death of a caregiver.

Dental Plan Premiums

You will continue to have access to the same great dental coverage in 2022, but there will be a slight increase to your premiums.

New Names, Same Great Benefits

Cigna has merged with New York Life. INTEGRIS Health's life, AD&D, short-term disability and long-term disability insurance will be administered by New York Life in 2022. Dental will continue to be covered under the Cigna brand.

ConnectYourCare has merged with Optum Financial. Your Health Care Reimbursement and Dependent Care Reimbursement accounts will be administered by Optum in 2022. When you log in to your ConnectYourCare account, you will be redirected to the new Optum Financial website.

Need Help Choosing a Medical Plan? Ask Emma, Your Personal Benefits Expert!

For a better enrollment experience, Emma is available to help you understand your options and choose the medical plan that is best for you and your family. To learn all the ways Emma can help, click [here](#).

Wellness

Because wellness is the foundation for a happy and healthy life, INTEGRIS Health supports and rewards your efforts to make it a priority.

Caregivers and their spouses who are covered under the INTEGRIS Health medical plan are eligible to earn the following cash incentives in 2022:

- \$200 for a wellness visit with a Primary Care Physician.
- \$200 for compliance with the following preventive care screening guidelines:

Screening	Frequency
Cervical Cancer Screening (pap/pelvic exam)	Age 21-64: Every 3 years
	Age 30-64: Every 5 years if HPV test is performed
Breast Cancer Screening (mammogram)	Age 40-49: Talk to your Primary Care Provider about when to start and how often
	Age 50-74: Every 2 years
Colorectal Cancer Screening (current on one)	
Colonoscopy	Age 50-75: Every 10 years
Fecal Occult Blood Test	Age 50-75: Annually
Fecal Immunochemical Test (FIT)	Age 50-75: Annually
Cologuard screening	Age 50-75: Every 3 years

For more information about our Wellness Program, visit www.integrisk.com/employee-wellness.

Wednesday Wellbeing Workshops

INTEGRIS Health will continue the Wednesday Wellbeing Workshops which focus on various aspects of wellbeing: Physical, Mental, Emotional and Financial. The schedule of workshops through March 2022 is listed below. Watch the daily newsfeed for updates on how to register or click the EAP tab at www.integriskbenefits.com. Previous workshops are also available on the same page.

Date	Time	Workshop
Sept. 29, 2021	Noon	Where are you going? Goal setting for personal and professional success
Oct. 13, 2021	1 p.m.	Create a Budget, Ditch Your Debt and Start Building for the Future
Oct. 27, 2021	Noon	Coping with Compassion Stress
Nov. 3, 2021	1 p.m.	Cutting Through the Clutter
Nov. 10, 2021	Noon	Managing Holiday Stress
Dec. 1, 2021	1 p.m.	Using Kindness to Achieve Personal Success and Happiness
Dec. 15, 2021	Noon	Healthy Lifestyle – Change the Way You Think About Diet and Exercise
Jan. 5, 2022	1 p.m.	Staying Engaged and Advancing Your Career as a Remote Employee
Jan. 19, 2022	Noon	After the Holidays – Managing Debt
Feb. 2, 2022	1 p.m.	Loving You – The Art of Self-Acceptance
Feb. 16, 2022	Noon	Time Management Tools: To Do Lists, Calendars, Smartphones and More
March 2, 2022	1 p.m.	Let's Talk Politics – How to Have Impassioned Disagreement Without Damaging Relationships
March 16, 2022	Noon	Encouraging Kids to be Active
March 30, 2022	1 p.m.	The Five Pillars of Personal Finance



Retirement Savings Plan (RSP) Reminders

While new IRS limits for 2022 haven't been announced yet, Open Enrollment is still a great time to take a closer look at your RSP account. It is also a great time to review your beneficiary information and make sure it is up to date. Make the most of your savings and your RSP by utilizing the tools below:

- **INTEGRIS Health matches your contribution!** Make sure you are contributing at least 5% in order to receive the maximum company match of 2.5% from INTEGRIS Health.
- Improve your financial wellbeing. Fidelity offers one-on-one support and provides a variety of webinars, tutorials and planning tools. Visit www.netbenefits.com for more information.

To review your beneficiary information or make changes to your account, go to www.netbenefits.com.



Mark Your Calendars

Key Open Enrollment Milestones	Date
Open Enrollment Begins	Nov. 1, 2021
Open Enrollment Ends (This is also the deadline for uploading all dependent documentation to the benefit enrollment system.)	Nov. 15, 2021
Health Care Reimbursement Account Deadline for 2021 Claims (Under special COVID-19 relief rules, any money left in your Health Care Reimbursement Account after you have been reimbursed for expenses incurred through Dec. 31, 2021, will be transferred to your 2022 account.)	Deadline for incurred expenses: Dec. 31, 2021 Deadline for reimbursement filing: March 15, 2022
Dependent Care Reimbursement Account Deadline for 2021 Claims (Under special COVID-19 relief rules, any money left in your Dependent Care Reimbursement Account after you have been reimbursed for expenses incurred through Dec. 31, 2021, will be transferred to your 2022 account.)	Deadline for incurred expenses: Dec. 31, 2021 Deadline for reimbursement filing: March 15, 2022
INTEGRIS Health Contribution to RSP for Plan Year 2021	Jan. 2022
IRS Form 1095-C	Mailed by Jan. 31, 2022
Benefits Plan Year Begins (This is when new elections go into effect.)	Jan. 1, 2022
Benefits Plan Year Ends	Dec. 31, 2022



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