



September 16 until October 15, 2022

Red Hed Oil Company

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ANNUAL OPEN ENROLLMENT

TO ALL FULL TIME EMPLOYEES WORKING 30 OR MORE HOURS PER WEEK

It is again our Open Enrollment time for our benefit program. This is the time that you can add yourself or any of your dependents to your plan without a qualifying event. This will be the only time until our next renewal 10-1-2023 to make changes without a qualifying event.

We are happy to announce that we will be offering the same medical plans this year with Anthem Blue Cross & Blue Shield. We did have an increase in cost, but the plans are still affordable and provide comprehensive coverage for you and your family.

You will need to complete an Election Form if you want to change plans and a change form to add or delete dependents. See attached for Benefit Summary and Cost.

There are some exciting enhancements included again this year:

Anthem has added the Wellbeing Solutions. You can earn up to \$200 in rewards for taking part in health and wellness programs. The more activities you complete the higher your reward! You now have access to the **Sydney App**. You can download the app in the app store. See flyers for additional information.

The HRA reimbursement will remain the same as last year and will be available on both plans! We will continue to reimburse the 1st \$1500 of incurred expenses that go to the deductible. And like in the past, any unused HRA funds will roll over to the next year until you have reached a maximum of \$3000.

Remember all health care costs come out pre-tax so your enrollment is for the entire year unless you have a change in family status.

Our other coverages Dental, Vision and Voluntary life will remain with Guardian. **There is NO CHANGE TO THE BENEFITS AND ONLY A SLIGHT INCREASE ON VISION COST.**

Again, this is the open enrollment period so if you want to add any coverage you must do so by the end of September.

Please let your manager know as soon as possible so we can schedule a time with our insurance representatives to have a virtual meeting or phone call with you to get you enrolled or to make any changes to your current elections.

Sincerely,

Teresa Brewster
Vice President