

# 2022 Open Enrollment

## November 1 - November 12

Open enrollment begins Monday, November 1 and continues through Friday, November 12.

You will select your benefits via Employee Self Service (ESS). Benefit changes will be effective Saturday, January 1, 2022.



**We are proud to offer benefit programs that encourage healthy living, financial security and balance the needs of Southwest General.**

If a Qualifying Event occurs during 2022 and you need to change your benefit elections, you have 30 days from the date of the change to notify Human Resources.

During the open enrollment period, please log into ESS if:

- You want to change an existing benefit selection or if you wish to add or drop coverage.
- You plan to participate in a 2022 Flexible Spending Account [FSA] for health care and /or dependent care expenses.
- You enroll your spouse in Southwest's medical coverage and the spousal surcharge does not apply to you because your spouse does not have medical coverage available through his or her employer. If you do not make this indication you will be charged a \$225 per month surcharge.
- You want to enroll in the NEW Unum Whole Life offering

### Choosing your benefit coverage is an important decision

To ensure that your coverage for 2022 will meet you and your family's needs, review your benefits via ESS, make any necessary changes and print your confirmation statement.

We are fortunate and thank you for your commitment to wellness. As a result of our joint effort, employee contribution increases for medical coverage is minimal and there is no change to vision and dental costs.

## WHAT'S NEW FOR 2022

- Medical Plan Enhancements
  - The Basic PPO coinsurance will decrease from 25% to 20% for Tier 1 Facilities/Providers.
  - The birth of a child at SW General (Main campus) will now be covered at 100%. (Note the CDHP plan [High Deductible with HSA] will cover at 100% after the deductible has been met.)
- Short-Term Disability waiting period for full-time employees is moving from a 30-day waiting period to 14 days!
- Enhanced Voluntary Benefits
  - Additional voluntary benefits will be available through Unum to better protect you and your family, including Whole Life, Accident, Critical Illness, Hospital Indemnity, and Half-Time Short-Term Disability insurance
  - Aflac Cancer Care

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