

Medical

2022 CIGNA

NWGA LOCAL PLUS




MOHAWK

**GOOD
BENEFITS**

Talk about it!

Mohawk Benefits Resources
Mymohawkbenefits.com
Mycigna.com | 855-566-4295



Mohawk is committed to offering you benefits to bring you one step closer to better health. That is why we provide a robust set of services, tools, support and innovations designed to help you live better and spend less. Healthcare savings accounts, either the health savings account (HSA) or a flexible spending account (FSA) can help offset your out-of-pocket medical expenses such as deductibles, prescription medications and lab work. Mohawk's benefits are here to help you make the best choices for you and your family.

Mohawk continues to provide enhancements to the health plan to help you have overall lower medical costs. While your paycheck contributions may increase your total costs (including contributions and out-of-pocket expenses) don't have to. Take advantage of preventive care benefits--most are no cost for eligible services with in-network providers. Preventive care helps you stay healthy and can catch potential issues early. Covered care includes an annual physical, well-woman exam, immunizations, and other preventive screenings and lab work.

By using in-network providers, our onsite clinics and Amwell telehealth for acute care, mail-order prescription services, participating in pilot programs and limiting visits to the emergency room to true emergencies, you can be a savvy shopper for both quality care and lower cost. Make the most of your coverage and savings opportunities.

Don't forget—if you do not make any elections, your current 2021 Medical Plan and HSA plan contributions

will continue for 2022. Participants in the FSA plan must re-enroll each year.

MEDICAL PLAN CHANGES FOR 2022

Northwest Georgia remains the Medical Neighborhood Local Plus plan. As a reminder, CHI Memorial hospital and providers are now in-network.

Same great network of providers with a new option. We are pleased to announce the addition of Copay health plans. This option gives you the same high-quality providers as the MN Local Plus HSA (health savings account) Plan with higher premiums but lower deductibles.

For 2022, the premiums for the HSA plans will increase and deductibles will increase slightly. The Company's contributions to employee's health savings account (HSA) remains the same for employee only and employee plus spouse or employee plus children. Company Contributions for family will be slightly lower.

All plans are offered through Cigna and provide care through the same network of doctors, hospitals, laboratories and other providers. The key to saving money and choosing the best plan for you and your family is to understand how the plans work and become an informed healthcare consumer. Make the most of your coverage and savings opportunities.

COPAY PLAN

The Copay plan has a set amount that you pay for in-network doctor's office visits or fill a prescription. These do not count as part of your deductible. Other medical

expenses go towards your deductible. You must meet the deductible before the plan begins paying a percentage of the cost. You can see the doctors you want to see without needing a referral to a specialist.

HSA PLAN

With the HSA plan, you will continue to pay 100% of your healthcare costs until you meet your deductible. You have the HSA to help pay for healthcare expenses not paid by the health plan. You can see the doctors you want to see without needing a referral to a specialist.

When planning for your healthcare costs and Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2022, remember in-network and out-of-network deductibles are separate and do not crossover.

HSA NWGA, LP, OAP RATES

	Weekly	Semi-Monthly	Monthly
EE Only	25.62	55.50	111.00
EE+SP	66.00	143.00	286.00
EE+CH	52.85	114.50	229.00
Family	80.77	175.00	350.00

DEDUCTIBLES: HSA PLANS

EE ONLY | In-network: \$1,800 | Out-of-Network: \$3,300

EE+SP, EE+CH, FAMILY | In-Network: \$3,600 | Out-of-Network: \$6,600

CO-INSURANCE | In-network: 80% after deductible | Out-of-network: 50% after deductible

OUT-OF-POCKET MAXIMUM | In-network—Employee only \$5,000 | Family \$13,000
Out-of-network—Employee Only and Family None

COPAY RATES

	Weekly	Semi-Monthly	Monthly
EE Only	30.69	66.50	133.00
EE+SP	79.15	171.50	343.00
EE+CH	63.46	137.50	275.00
Family	97.15	210.50	421.00

DEDUCTIBLES: COPAY PLANS

EE ONLY | In-network: \$1,000 | Out-of-Network: \$3,300

EE+SP, EE+CH, FAMILY | In-Network: \$2,500 | Out-of-Network: \$6,600

CO-INSURANCE | In-network: 80% after deductible | Out-of-network: 50% after deductible

OUT-OF-POCKET MAXIMUM | In-network—Employee only \$5,000 | Family \$13,000
Out-of-network—Employee Only and Family None

PHARMACY

Both the HSA and Copay plans include prescription drug benefits through Express-Scripts when you elect health coverage. You will get greater savings with the 90-day supply program of a maintenance medication through their mail order program.

Brand-name diabetic medications will have a \$25 copay, excluding test strips. You'll generally pay less for generics than for brand-name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.

The formulary with Express Scripts can change periodically. To avoid paying full price, please check mymohawkbenefits.com or log into express-scripts.com/covered to review the 2022 formulary to ensure medications are covered.

AMWELL

Amwell telehealth is a fast, easy and convenient way to see a doctor virtually any time without an appointment. You can have a live video visit from your computer, tablet or mobile device with a board-certified doctor at a time that works for you 24/7/365. It's perfect when your doctor's office is closed, you're too sick to leave home, too busy to see someone in person or a great alternative to a late-night ER visit. Shorter wait times. And it's easy to use, private and secure.

It's free to enroll and the cost per visit is \$20 for acute care visits for health plan members and \$69 for Mohawk employees not on the health plan.

We have two convenient ways to register and set up your account today!

Go to Mohawk.amwell.com.

Download the Amwell Visits 24/7

To receive the discounted rate, you must enter Service Key: Mohawk.

HSA

A Health Savings Account (HSA) is a smart, simple way to save money and pay for medical expenses while keeping you and your family healthy. Your HSA can easily help you manage healthcare costs now and in the future. It works just like a personal savings account, but the money is used to pay for healthcare expenses for you or a family member. Use it to pay for out-of-pocket medical expenses like deductibles, copays, coinsurance, dental, and vision care, and prescriptions.

Your HSA belongs to you. The balance in your HSA—plus any interest earned—is yours to keep tax-free, even if you stop contributing or leave the Company. And, unused funds roll

over from year to year. Don't forget; you also get a Company contribution to help it grow. Plus, you get some extra tax advantages—you can make tax-free contributions, tax-free withdrawals on eligible medical expenses and enjoy tax-free growth on the funds in your account if you invest them.

You can use the debit card linked to your HSA account to pay for eligible medical expenses for you or a family member. Eligible expenses include, but are not limited to deductibles, maternity-related costs and dental services. For a complete list, visit mycigna.com.

Your HSA balance rolls over from year to year, so you never have to worry about losing it. When you reach age 55, you may contribute an additional catch-up contribution to your HSA. Once you're over age 65 and enrolled in Medicare or covered under another medical plan that is not a high-deductible health plan, you can no longer contribute to an HSA or receive Company contributions, but you can still use the money for out-of-pocket medical expenses.

Your contributions from each pay period and any Company contributions you are eligible for are automatically deposited into your account. Eligible employees receive one-half of the Company contribution deposited into your account the first week of January 2022. The second half of the Company contribution is a match on amounts you contribute up to the full Company contribution amount. Example: If you're enrolled in the employee only medical plan, and you've elected to contribute at least \$250 during 2022, you will receive a \$250 Company contribution the first week of January 2022. You will receive a match on the amount you contribute until the additional \$250 in Company contributions are met. You may continue contributing up to the maximum amount allowed by the IRS.

YOU MUST CONTRIBUTE TO YOUR HSA TO RECEIVE THE COMPANY MATCH

	Mohawk contributions
EE Only	\$500 (if you contribute at least \$250 per year)
EE+Spouse	\$800 (if you contribute at least \$400 per year)
EE+Children	\$800 (if you contribute at least \$400 per year)
Family	\$1,000 (if you contribute at least \$500 per year)

2022 MAXIMUM HSA CONTRIBUTION LIMITS

Amount includes both employer & employee contributions	
EE Only	\$3,650
Family	\$7,300
55+ Catch-up	\$1,000

HEALTHCARE FSA

A healthcare Flexible Spending Account (FSA) acts much like the Health Savings Account (HSA). You set aside money from your paycheck to pay for qualified out-of-pocket expenses for you and your covered dependents. And, you don't pay taxes on this money. With an FSA, you decide how much you want to contribute each year, up to the legal limits.

Employees enrolled in the Copay Plan, employees age 65 and older and employee not enrolled in a high deductible health plan may participate in the FSA. You can enroll in the healthcare FSA even if you DO NOT enroll in Mohawk's healthcare coverage.

The money in your Healthcare FSA can be used to cover out-of-pocket costs, such as copays, deductibles, coinsurance, dental expenses, prescription glasses, contact lenses, prescription drug costs and over-the-counter drugs with a prescription.

To make it easy to use your FSA dollars, it comes with a debit card. For those providers or vendors that do not accept debit cards, you can complete a claim form and submit for reimbursement. You must use your healthcare FSA for expenses during 2022. FSA funds do not roll over from year to year, so you will lose any remaining FSA funds. Participants in an FSA plan must re-enroll in the plan each year. The minimum yearly contribution per plan is \$200 up to the IRS maximum limit.

For more information, visit mymohawkbenefits.com or contact TaxSaver Plan at 800-328-4337 (9:30 a.m.– 6:45 p.m. ET) or visit taxsaverplan.com.

2022 Maximum healthcare FSA limits: \$2,750

Triple Tax Advantages

When You Contribute To Your HSA, You Don't Pay Taxes:

- All contributions are tax-free
- Investment earnings are tax-free
- Withdrawals for eligible medical expenses are tax-free

