life essentials
benefits for you and yours
life essentials
for you and yours

look inside

- Our message to you
- What’s new and changing
- Benefits guide and rates sheet
- How to enroll
- Dual year process
- Helpful resources
our message to you

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You respond first.
You put yourself last.
You are essential.

Now, take care of yourself.
This enrollment decide what’s essential for you and yours.
The word essential has taken on a new meaning over the past six months. It was essential that we were caught up on our shows, that the dishes ended up in the dishwasher and that we were in the school carpool line on time. But now we understand the word essential the same way Tenet always has.

We are essential. Saving lives. Sharing smiles. Supporting our communities. Always essential.

Our benefits enrollment campaign uses the word essential to promote our benefits that help protect and empower you. But more importantly, using the word essential supports Tenet’s belief that we have always had an impact on patients, and always will.
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what’s new
and
changing

what’s new
and
changing
The Bronze Plan will be replaced with the new Copper Plan.

The out-of-pocket maximum for the Platinum Plan will decrease to $1,500 for individual coverage and $4,500 if you cover dependents.

There are no plan design or plan changes for locations that do not have the precious metal (Copper, Silver, Gold, Platinum) plans.

Medical and Dental contributions will increase (or remain flat for the new Copper plan).
  • Amount varies based on the medical option you choose, number of covered family members, and your location.
  • Options for Canadian Residents – Green Shield of Canada (for use in Canada only).

To compare plans, watch helpful videos and see what's new and changing, go to benefitsolutions.eHR.com.
### The new Copper Plan

#### life essentials

#### train the trainer

<table>
<thead>
<tr>
<th></th>
<th>Tenet Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
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<td><strong>Annual deductible</strong></td>
<td>$4,000/individual</td>
<td>$6,000/individual</td>
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<td>$8,000/family</td>
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<tr>
<td></td>
<td>$12,000/family</td>
<td>$14,000/family</td>
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</tr>
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**tax-advantaged HSA**

An HSA allows you to set aside money from your paycheck before taxes to pay for eligible healthcare expenses now, or in the future.

The **Copper Plan** offers access to a tax-advantaged Health Savings Account (HSA) and lower premiums than the Bronze Plan, in exchange for a higher annual deductible and out-of-pocket maximum each year.
As in previous years, some medications will change on the formulary medication list with OptumRx.

For example:
- OptumRx is changing to Contour products for blood glucose testing supplies (including test strips and glucose monitoring devices)
- Due to a growing number of generic alternatives, Albuterol HFA will move to OptumRx’s formulary medication list.

- **OptumRx will implement quantity limits on some medications.**

- Review OptumRx website for a listing of the formulary tiers and exclusions.

- Individual communication will be sent to affected employees.

- Out-of-network service providers for dialysis and out-of-network Specialty RX facilities will no longer be covered under our medical plans.
Save money on eligible expenses by participating in a pre-tax HSA (when enrolled in the Silver or Copper Plan) or HealthCare FSA (when enrolled in the Platinum or Gold Plan).

**HSA contribution limits.**
- The 2021 HSA contribution limits are $3,600 for individual coverage ($50 more than in 2020) and $7,200 for family coverage ($100 more than in 2020). If you’re 55 or older, you can still contribute an additional $1,000.

**FSA contribution limits.**
- The 2021 FSA contribution limits are $2,750 for the Healthcare FSA and $5,000 for the Dependent Care FSA. FSAs have a use it or lose it rule. FSA funds must be used by December 31 of the current plan year and claimed by March 31 of the following year; unclaimed funds are forfeited.

**401(k) contribution limits.**
- Currently, you can contribute up to $19,500 or $26,000 if you’re age 50 or older to your 401(k) Retirement Savings Account. The before-tax contributions you make may be eligible for a discretionary employer contribution.
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benefits
guide and
rates sheet
This year’s benefits guide includes new feature pages for automatic and anytime benefits, such as:

- 401(k) Retirement Savings Plan
- Student Loan Refinancing
- Pet Insurance
- Employee Assistance Program (EAP)

We encourage you to take advantage of all Tenet has to offer.
The 401(k) retirement savings plan is a great way to save for the future.

To enroll, call the My Financial Benefits Line at 1-800-372-4015 or log on to netbenefits.com.
Refinancing can help you pay off your student debt.

Visit the Voluntary Benefits section of the Benefit Solutions Center to get started.
Protect your furry family members. Pet insurance covers veterinarian treatment if your dog or cat has a covered injury or illness.

Visit the BenefitHub on the Benefit Solutions Center to learn more.
Through the EAP, you get 24/7, free access to:

- Professional counselors
- Legal assistance
- Referrals for local services, like day care

To access the EAP, call 1-866-335-2340 or visit tenet.mybeaconwellbeing.com
how to enroll

life essentials
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qualified life event

Examples of qualified life events include:

• Marriage or divorce
• A change in employment status or health coverage for you or your spouse
• Birth or adoption

If you have a qualified life event, you have 31 calendar days to enroll or make changes to your benefits.

Benefits Enrollment is your opportunity to take action on the following benefits:

• Medical, Dental, and Vision
• Tax savings accounts
• Supplemental life insurance and AD&D
• Identity theft protection
• Disability
• Accident, illness and long-term care insurance
• Legal services
• Child and elder care program
multi-factor authentication (MFA)

For security reasons, you must go through MFA to access the Benefit Solutions Center (BSC).

Use your work email or Tenet eID to setup your MFA.

Get a step-by-step guide for MFA on SharePoint.

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compare and shop for benefits

How Would You Like to Shop for Benefits?

- **Fast Lane**
  - if you know what you want.

- **Shop On My Own**
  - to compare your options.

- **Get Recommendations**
  - for personalized suggestions.
  
  *Recommended to ensure you elect the right coverage for you and your family*

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When it’s time to make your benefits choices, visit benefitsolutions.eHR.com.

Select the box on the homepage. Then, click

**Enroll Now**
Call the Benefit Solutions Center at 1-844-877-8591 if you have questions.

After you enroll:

- Verify dependent eligibility.
- Update beneficiaries.
- Complete Evidence of Insurability form (if applicable).
Benefit Solutions Center
benefitsolutions.eHR.com

Chat live or call 1-844-877-8591
Monday – Friday, 7 a.m. – 7 p.m. Central Time

Our benefits specialists are trained to answer your benefits questions and support you through the enrollment process.
Review your 2021 benefits guide and rates sheet.

Visit benefitsolutions.eHR.com to review what’s new and changing for 2021 and watch helpful videos.

Enroll within 30 days from your hire date on benefitsolutions.eHR.com.

Call the Benefit Solutions Center at 1-844-877-8591 if you have questions.

don’t forget

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