

Helping You Flourish



Your 2022 Benefits

We're making enhancements to our 2022 benefits to better support you and your family's needs. Please check out this newsletter to learn more about what's new and get ready for enrollment – it **begins November 1 and runs through November 15.**





Extraordinary Health and Care for 2022

Duly Health and Care is more than a name – it's a promise. While our name may have changed, our promise remains the same: challenging the expected to deliver the extraordinary in health and care.

And that promise extends to you. Duly Health and Care wants you and your family to flourish – physically, financially and emotionally.

Each year, we take a close look at our benefit offerings and consider how we can best support your total well-being. In 2022, we're introducing some enhancements to our plans and taking steps to make our benefits more inclusive for all team members.

Please continue reading to learn more about changes to your 2022 benefits coverage. Be sure to make your benefit elections during this year's Open Enrollment, **November 1 – 15**.

A handwritten signature in black ink, appearing to read "Steve Nelson". The signature is fluid and cursive, extending across the width of the text area.

Steve Nelson
Chief Executive Officer

Prepare Now, Enroll Later

Open Enrollment is your once-a-year opportunity to think about your health and care needs, and select the benefits that will best fit you and your family in the year ahead. If you don't enroll by **November 15**, you may have to wait until the next Open Enrollment period to make benefit changes.

To learn more about your 2022 benefits, visit dulybenefits.com.

What's New or Changing for 2022

Each year, we review our offerings to ensure our benefits create a positive team member experience. Here's a summary of what's changing for 2022. For details, review the 2022 Benefits Summary on dulybenefits.com.

Additional medical coverage when you visit a Duly provider	When team members visit a Duly provider, medical services will be covered at 100%. (Note: this is after the deductible under the HSA Medical Plan). See the chart on the following page for more information or visit dulybenefits.com for complete medical plan coverage details.
Medical coverage enhancements	We're adding coverage for hearing aids, removing the limit on speech therapy visits, and enhancing behavioral health resources.
Enhanced coverage for diabetes care	Generic and preferred-brand diabetes medications and related supplies will now be covered at 100% through Express-Scripts.
Family benefits coverage enhancements	We're expanding family benefits coverage to include a paid parental leave program and a financial benefit for adoption and surrogacy.
Health Savings Account (HSA) contribution limit increase	Starting January 1, 2022, the HSA contribution limit will increase to \$3,650 (up from \$3,600 in 2021) for individual coverage and \$7,300 (up from \$7,200 in 2021) for family coverage. These amounts include Duly's contributions to your account. Note: There is no change in the Healthcare FSA contribution limit for 2022 (\$2,750 in 2021).
Tuition reimbursement changes	Team members will be eligible to receive tuition reimbursement after 6 months of service and be reimbursed up to \$5,250 to spend on school tuition and/or professional certifications in a calendar year.
Changes to your healthcare costs	While we work hard to manage our benefits program and keep changes for team members at a minimum, you will see changes to your medical, dental, vision, life insurance and disability costs for 2022. To view 2022 costs, refer to the Benefits Summary on dulybenefits.com .



Benefits Information Available 24/7

You can visit our benefits information website at dulybenefits.com to:

- Access all of your benefits enrollment materials
- Learn about the changes for 2022
- Connect with other important resources



More Coverage When You Use Duly Providers

Our Duly providers offer the highest quality care in the safest and most convenient care settings. When you use a Duly provider, medical services, like physician office visits and procedures, will be covered at 100% (Note: this is after the deductible under the HSA Medical Plan). For inpatient care and other services where Duly providers aren't available, the highest level of benefits will be provided by UHC Core network providers¹. Here's a high-level comparison of the medical plans for 2022.

	HSA Medical Plan	PPO Medical Plan
HSA funding Money from Duly that you can use to pay for your eligible healthcare expenses	\$747.50 Single / \$1,495 Other	n/a
Annual deductible What you must pay before the plan begins paying benefits	\$2,500 Single / \$5,000 Other	\$700 Single / \$1,400 Other (No deductible for Duly providers)
Coinsurance The amount you pay after the deductible	20% (covered at 100% after deductible for Duly providers) ²	20% (covered at 100% for Duly providers)
Physician office visit Your cost when you see your primary care physician (PCP) or specialty care provider (SCP)		\$50 copay per primary care visit ³ \$100 copay per specialist visit ³ (covered at 100% for Duly providers)
Annual out-of-pocket maximum The most you will pay out of pocket over the course of the year	\$6,550 Single / \$13,100 Other (\$2,500 Single / \$5,000 Other for Duly providers)	\$3,000 Single / \$6,000 Other (Out-of-pocket maximum not applicable for Duly providers)
Type of deductible and out-of-pocket maximum	<i>True family deductible</i> (all or one individual can meet the deductible) <i>Embedded out-of-pocket maximum</i> (individual family members are capped at the single out-of-pocket maximum amount; more than one family member needed to meet the family maximum amount) <i>True family out-of-pocket maximum</i> for Duly providers	<i>Embedded deductible and out-of-pocket maximum</i> (individual family members are capped at the single deductible and out-of-pocket maximum amount; more than one family member needed to meet the family maximum amount)

¹ If you live in Illinois, you can select among the UHC Core network and Duly providers. If you live outside of Illinois, you can select among the UHC Choice Plus network and Duly providers.

² The HSA Medical Plan is covered at 100% after deductible in accordance with HSA eligibility rules.

³ Deductible does not apply.

More Ways to Save with the Health Savings Account (HSA)

The HSA Medical Plan works much like the PPO Plan, but includes a unique Health Savings Account (HSA) through **Fidelity**. The HSA is a tax-advantaged personal savings account that allows you to set aside funds to pay for eligible out-of-pocket healthcare expenses. You then pay for eligible expenses, such as coinsurance, deductibles, prescription drugs, and dental and vision expenses, using your Fidelity HSA debit card or pay out of pocket and submit for reimbursement from your account.

In addition to your savings, Duly also contributes to your account:

- **\$747.50 single**
- **\$1,495 other**

There are limits to how much you can deposit annually to your HSA (both your contributions and Duly's contributions) and receive tax-free benefits, depending on your coverage level.

2022 Health Savings Account Limits (individual and Duly contributions)	
Team Member-only	\$3,650
Team Member + dependents	\$7,300

If you reach age 55 by the end of the calendar year, you can contribute an additional \$1,000 to your HSA in "catch-up contributions."

Don't forget - HSAs Have a Triple Tax Advantage!

Tax-free contributions are withheld from your paycheck and deposited directly into your HSA.

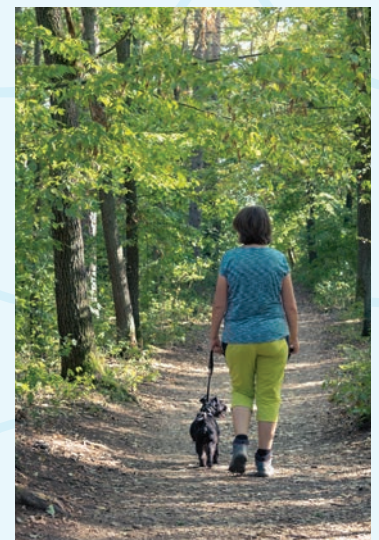
Tax-free earnings potential when you invest your HSA contributions.

Tax-free withdrawals are taken from your HSA when you use your account to pay for eligible healthcare expenses.

Plus, use your HSA to save for future medical expenses! Unlike an FSA, an HSA does not have a "use it or lose it" rule, so your HSA balance rolls over year after year. This means your account balance can continue to grow, and you can save that money to use on future healthcare expenses – even into retirement. Plus, the HSA is a personal bank account that you own, which means you can take it with you – both your savings and the company's contributions – if you leave Duly or if you retire.

Reasons to Consider the HSA Medical Plan

- **Significantly lower premium contributions.** The HSA Medical Plan costs you much less than the PPO Medical Plan, while still providing comprehensive coverage, including preventive care covered at 100%.
- **Pay as you go approach.** You have lower paycheck deductions upfront and pay more for out-of-pocket costs, but only if needed. That means you're not paying for care you don't need.
- **Tax savings and the ability to save for future expenses.** Set tax-free money in a savings account with Duly contributing money. You can save for future healthcare needs, even for retirement, since the money rolls over from year to year, accumulates over time, and is tax-advantaged.



What You Need to Do

- Review this newsletter that outlines the benefit changes.
- Visit our benefits information website at dulybenefits.com to access all of your benefit enrollment materials and connect with other important resources.
- Go to My.ADP.com between **November 1 and November 15** to review and update your benefit elections. If you don't enroll or make changes during Open Enrollment, most of your current benefits will carry over to 2022. If you want to take advantage of your Flexible Spending Account (FSA) options, you **must** enroll even if you currently contribute, per IRS requirements.
- Be on the lookout for new ID cards from UMR and Delta Dental with the Duly logo.

Questions?

Contact the Benefits Department at **630-942-7901** or Duly.Benefits@dulyhealthandcare.com.

About This Announcement

This announcement contains only highlights of your benefits from Duly. Every effort has been made to report information accurately, but the possibility of error exists. In addition, not every plan detail of every benefit that may matter to you could be included in this announcement. The Duly benefits programs are governed by official plan documents. In case of any conflict between this announcement and an official plan document, the plan document will be the final authority.

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This year's enrollment runs from November 1 through November 15.