

# Helping You Flourish



## 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. I'm excited to announce that this year we will begin offering **dental and vision coverage to part-time team members** (scheduled to work at least 20 hours per week, up to 30 hours per week) and their eligible dependents. We're also 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.

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](https://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](https://dulybenefits.com).

<b>New dental and vision coverage</b>	We're pleased to begin offering dental insurance through Delta Dental and vision insurance through VSP to part-time team members (scheduled to work at least 20 hours per week, up to 30 hours per week) and their eligible dependents. For details, review the 2022 Benefits Summary on <a href="https://dulybenefits.com">dulybenefits.com</a> .
<b>Additional medical coverage when you visit a Duly provider</b>	When team members visit a Duly provider, medical services will be covered at 100%. <b>(Note: this is after the deductible under the HSA Medical Plan).</b> See the chart on the following page for more information or visit <a href="https://dulybenefits.com">dulybenefits.com</a> for complete medical plan coverage details.
<b>Medical coverage enhancements</b>	We're adding coverage for hearing aids, removing the limit on speech therapy visits, and enhancing behavioral health resources.
<b>Enhanced coverage for diabetes care</b>	Generic and preferred-brand diabetes medications and related supplies will now be covered at 100% through Express-Scripts.
<b>Health Savings Account (HSA) contribution limit increase</b>	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.
<b>Changes to your medical costs</b>	While we work hard to manage our benefits program and keep changes for team members at a minimum, you may see changes to your medical costs for 2022. To view 2022 costs, refer to the Benefits Summary on <a href="https://dulybenefits.com">dulybenefits.com</a> .



## Benefits Information Available 24/7

You can visit our benefits information website at [dulybenefits.com](https://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 providers<sup>1</sup>. Here's a high-level comparison of the medical plans for 2022.

	HSA Medical Plan	PPO Medical Plan
<b>HSA funding</b> Money from Duly that you can use to pay for your eligible healthcare expenses	\$747.50 Single / \$1,495 Other	n/a
<b>Annual deductible</b> 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)
<b>Coinsurance</b> The amount you pay after the deductible	20% (covered at 100% after deductible for Duly providers) <sup>2</sup>	20% (covered at 100% for Duly providers)
<b>Physician office visit</b> Your cost when you see your primary care physician (PCP) or specialty care provider (SCP)		\$50 copay per primary care visit <sup>3</sup> \$100 copay per specialist visit <sup>3</sup> (covered at 100% for Duly providers)
<b>Annual out-of-pocket maximum</b> 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)
<b>Type of deductible and out-of-pocket maximum</b>	<i>True family deductible</i> (all or one individual can meet the deductible and out-of-pocket maximum amount)  <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)

<sup>1</sup> 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.

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

<sup>3</sup> Deductible does not apply.

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## What You Need to Do

- Review this newsletter that outlines the benefit changes.
- Visit our benefits information website at [dulybenefits.com](https://dulybenefits.com) to access all of your benefit enrollment materials and connect with other important resources.
- Go to [My.ADP.com](https://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.
- 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](mailto:Duly.Benefits@dulyhealthandcare.com).

### About This Announcement

This newsletter 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 newsletter. The Duly benefits programs are governed by official plan documents. In case of any conflict between this newsletter 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.**