



WHAT'S NEW FOR 2022

HOURLY EMPLOYEES

BENEFITS OPEN ENROLLMENT: NOVEMBER 1 – 15, 2021

Open Enrollment only happens once a year, so take advantage of your opportunity to:

Consider what you're enrolled in now and what your needs for next year are

Explore the new medical plan option

Add or drop a dependent from coverage

Open a Flexible Spending Account (FSA) for 2022

If you don't enroll all of your current elections, with the exception of a Flexible Spending Account (FSA), will roll over to 2022. If you would like an FSA next year, you must take action during Open Enrollment.

It's important to us at PCL Construction that you have affordable and comprehensive medical coverage that helps you get and stay healthy.

DENTAL PLAN ENHANCEMENT

Our dental plan will change from the PDP to the PDP Plus Network. Our dental benefits will remain the same, but this means there will be more providers who are in-network. As a result of this change our policy number will change for 2022, so make sure your dentist has this updated information next year.

NEW MEDICAL PLAN OPTION

This year we have major news: during Open Enrollment, you can choose between two medical plans, a new plan simply called Plan 2 and the current medical plan which we are calling Plan 1. This flyer has information about the new plan, but we recommend reading the Benefits Guide to compare the two plans fully.

PROVIDER NETWORK	FEATURES	IMPORTANT CONSIDERATIONS
UnitedHealthcare Choice Plus	<p>Higher annual deductible and out-of-pocket maximum</p> <p>Lower per paycheck costs for coverage</p> <p>Copays for doctor visits & urgent care center visits</p> <p>Free virtual care via Teladoc</p> <p>Maximum copays for prescription drugs</p>	<p>Costs less per paycheck than Plan 1</p> <p>Must meet a higher deductible before the plan starts to share costs of health care</p> <p>Requires health care from an in-network provider; health care from out-of-network providers will not be covered</p>

HEARING AIDS

Effective January 1, 2022, our medical plans will now provide coverage for hearing aids. The plan will cover hearing aids up to \$5,000 every 5 years. Just like other medical care, the hearing aid benefit involves meeting your deductible and coinsurance.

EAP ENHANCEMENTS

All of our EAP services are free of charge to all employees and members of their household.

We are making the following enhancements to our EAP beginning January 1, 2022:

Increasing the number of in-person visits with an EAP therapist or counselor from three to six (per person, per incident, per year)

Adding three new programs

- WellthSourceSM:** an interactive financial wellness site that helps you and your family members work on budgeting, saving, debt, retirement planning and more
- Computerized Cognitive Behavioral Therapy (CCBT):** a program that addresses all of the most common issues associated with behavioral health, such as stress, depression, anxiety, substance use, chronic pain, insomnia, intense emotions, PTSD and mindfulness
- HealthyGuidance Tobacco Cessation Program:** this program helps participants kick the habit and provide techniques to stay tobacco free



▶ TOGETHER WE BUILD SUCCESS

BENEFIT PLANS EFFECTIVE JAN 1, 2022 – DEC 31, 2022