

IT'S OPEN ENROLLMENT TIME!

JULY 11 – JULY 20, 2022

Other Benefits

Dental

Our dental benefits continue to be administered by BCBS of Texas. The plan features will remain the same. We are happy to note that **there are no increases in premiums this year.**

Vision

Our VSP vision plan covers frames every 12 months and includes Suncare, which allows you the option to use your frame allowance toward a pair of pre-fabricated sunglasses (with no Rx). We are happy to note that **there is a decrease in premiums this year.**

Voluntary Life Insurance

Each year during Open Enrollment, you and your spouse can increase your voluntary life and AD&D coverage. Unless you are newly eligible to elect voluntary life insurance, any increase in coverage is subject to evidence of insurability.

What's Changing in 2022?

It's no surprise to any of us that the U.S. economy is facing historic inflation. Several of our benefit plans require cost increases, but despite this, Supreme Lending will maintain our current benefit plans without making any changes. Supreme will absorb the majority of those cost increases on your behalf. This is one way we can show our gratitude for all you do as you remain focused on our customers.

BCBS Medical

We offer three plans through BCBS of Texas. *As a reminder, there is no out-of-network coverage except in cases of true medical emergencies. Out-of-network services that are not considered a medical emergency will be denied.* Just like an HMO, you must use network doctors, hospitals, and other health care providers. For true medical emergency services that are out-of-network, the benefit will be subject to the in-network deductible, coinsurance, and out-of-pocket, and will be payable at the in-network benefit level.

Pharmacy

Our pharmacy coverage will remain with CVS/Caremark. Please note that your BCBS ID card will serve as both your medical and pharmacy ID card.

Kaiser HMO

California employees also have access to a Kaiser HMO plan. If you choose to enroll on the Kaiser plan, you will need to log into <https://enroll.benefitsconnect.net/supreme-lending>, decline BCBS medical, and then proceed with enrollment for other benefits (dental, vision, etc.).

MDLIVE

MDLive Virtual Visits provide you access to board-certified doctors to help you with medical conditions 24 hours a day, 365 days a year through convenient phone or video consultations.

New! Meet with an MDLIVE mental health professional from the comfort of your own home. A board-certified doctor or therapist can help with a variety of mental health concerns by phone or video.

Copays:

Base/Buy Up: \$0

Consumer: \$44 until deductible is met

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Things to Consider

Before you enroll, take the time to review your benefits choices and decide if you need to make changes. Here are some things to consider:

- ☞ Does your spouse have benefits coverage through their own employer?
- ☞ Did you get married, divorced, or have a baby recently? If so, do you need to add or remove any dependents or update your beneficiary designation?
- ☞ Have any of your covered children reached their 26th birthday? If so, they are no longer eligible for benefits.

Action Required

If you want to remain in the same plans you are currently enrolled in, no action is required. Your elections will automatically be carried forward to the 2022-2023 plan year.

If you want to make changes to your current elections, you must log in to <https://enroll.benefitsconnect.net/supreme-lending>.

- Click on the "Online Enrollment" tab in the upper right side of the page.
- benefitsCONNECT requires a username and password.

Login Instructions

Username: First six letters of your last name (or full last name if less than six letters) followed by the first letter of your first name, followed by the last four digits of your Social Security number.

Password: SSN (without dashes). You will be prompted to provide a new and unique password after logging in. Please note your new password for future logins.

Example: Joe Demotest / SSN: 123-45-6789

Username = demotej6789
Password = 123456789

***Please click "Save" at the end of enrollment.**

If you have any questions, please email Benefits@SupremeLending.com.

