

# SHINE

*Be a better you*

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# OPEN ENROLLMENT IS MAY 9<sup>TH</sup>–27<sup>TH</sup>

You're the heart and soul of our company, and we strive to offer a benefits package that helps you shine. Take time to review your choices and enroll by **May 27<sup>th</sup>**. Open Enrollment is your only opportunity to make changes, unless you have a qualified life event during the year.

If you don't enroll, your current benefits will carry over to 2022–2023.

## What's Ahead for 2022-2023

- There are no plan design changes to your medical, pharmacy or dental benefits.
- Your costs for health coverage will depend on your salary band. See below for your monthly paycheck costs.
- You have access to our new CONNECT Employee Assistance Program (EAP) through Cigna. See page 4 for details.

## 3 Ways To Enroll

1

### ONLINE AT MYWSIBENEFITS.COM

- Go to the "Enroll" section at the bottom of the page.
- After logging in, click the Enroll Now button and follow the steps to make your elections.
- Save a copy of your election summary for your records.

2

### MOBILE APP

Log in to the Life@Work mobile app and click the Enroll Now button. Then follow the steps to make your elections.

3

### ENROLL BY PHONE

Call the WSI Benefits Resource Center at 800.413.1444, option 1. Representatives are available Monday through Friday, 10 a.m. to 7 p.m. Atlantic Standard time, except on certain holidays.

## YOUR MONTHLY PAYCHECK COSTS FOR COVERAGE

	Associate Only	Associate Plus One	Associate Plus Two or More
<b>If you make \$50,000 or less</b>			
Non-tobacco user	\$103.00	\$188.00	\$235.00
Tobacco-user	\$171.00	\$256.00	\$303.00
<b>If you make \$50,000.01–\$100,000</b>			
Non-tobacco user	\$106.00	\$194.00	\$242.00
Tobacco-user	\$176.00	\$264.00	\$312.00
<b>If you make greater than \$100,000</b>			
Non-tobacco user	\$109.00	\$200.00	\$249.00
Tobacco-user	\$181.00	\$272.00	\$321.00

# HEALTH BENEFITS AT A GLANCE

Learn more by contacting MCS Global Standard at 888.758.1617.

MCS Global Standard	
<b>Medical</b>	
Physician visits	\$10 for generalist \$15 for specialist, sub-specialist or chiropractor \$7 for physical or respiratory therapy
Emergency room	\$0 for accident \$50 for sickness
Urgent care	\$35
Hospital	\$150
Ambulatory facilities	\$75
Laboratory and X-rays	30%
Diagnostic and office surgical procedures	25%
Out-of-pocket maximum	\$6,350 for individual; \$12,700 for family
<b>Pharmacy</b>	
Bioequivalent preferred or non-preferred	\$5 for retail; \$10 for mail-order
Brand preferred	\$20 for retail; \$40 for mail-order
Brand non-preferred	\$35 for retail; \$70 for mail-order
Specialty	30%, \$200 maximum
<b>Dental</b>	
Diagnostic & preventive	0%
Restorative, oral surgery, endodontic, periodontal treatment	20%
Major restorative (including crowns and prosthesis)	50%
Orthodontics	N/A
Annual plan maximum	\$1,000

# LIFE AND AD&D BENEFITS AT A GLANCE

WSI provides you with associate Basic Life and AD&D benefits through MetLife.

Benefit	Amount
Basic Life	1x your base earnings; \$1 million maximum
Basic AD&D	1x your base earnings; \$1 million maximum



This document is intended for all regular full-time associates scheduled for or normally working 30 or more hours per week.

This guide is designed as a reference to help eligible associates enroll for benefits and answer many benefit questions. The legal documents and insurance contracts governing these plans will determine your benefits in the event of any omissions or discrepancies. Your participation in these plans is not a contract of employment and does not guarantee your future employment.

May 2022



# A Whole-istic Approach To Health

Sure, seeing your doctor and dentist for regular check-ups is super important. But good health goes way beyond that. It's taking a holistic (or whole-istic) look at everything going on in your life. What's worrying you? What do you wish could be different?

When life feels out of balance, our WSI programs are here to help. Our **CONNECT Employee Assistance Program (EAP)** provided by Cigna, offers free confidential support for everyday challenges and for more serious problems. It's available to you and your household members, even if you're not enrolled in a WSI medical plan.

## GET HELP

LEGAL ASSISTANCE  
FINANCIAL • PARENTING  
ELDER CARE • PET CARE  
IDENTITY THEFT

## EAP FAST FACTS

- Available 24/7
- Up to 7 free counseling sessions per issue for each household member each plan year
- Virtual or face-to-face support
- Help with everything from anxiety and depression to marriage and relationships to money management
- Online library of videos and articles



Place QR code in front of electronic device camera to activate.

## GET IN TOUCH WITH THE EAP

Call 877.505.4161 or visit [myCigna.com](https://myCigna.com).  
On the website, click on "Register" to complete your registration (Employer ID: WSI).