



2022 Benefits Open Enrollment

Oct. 27-Nov. 12, 2021



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In this Guide, we use the term Company to refer to ATC Management Inc. This Guide is intended to describe the eligibility requirements, enrollment procedures and coverage effective dates for the benefits offered by the Company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

The SPDs and additional details for benefits offered by ATC, can be found on the [Total Rewards SharePoint site](#).

(Only ATC employees can access the SharePoint site through PowerLine > Business > Human Capital > Total Rewards).

Dear Colleague,

We continuously assess and evaluate our Total Rewards program because we care about our employees and are committed to being a great place to work. Each year we review employee participation, perceived employee value and the value to ATC, as well as the cost of administration and the benefits market when making decisions about any program changes. Our goal is to provide a market-competitive Total Rewards package that provides choice and is inclusive to all ATC employees.

Deductible and out-of-pocket maximums will remain the same in 2022, while employees will see a slight increase in health care premiums due to medical inflation and cost-share alignment. We are pleased to note that our medical claims are anticipated to be in alignment with projections. Dental premiums will remain the same. ATC's health benefits continue to perform above benchmark.

New in 2022, we are pleased to offer a new vision plan, as well as enhancements to the Tria Health program, and the ATC medical plan.

- ❑ We are excited to announce a partnership with UnitedHealthcare for a stand-alone vision plan. This new offering will include two plan options, Base and Premium, and will also provide enhanced benefits for glasses and contacts, as well as added discounts for additional purchases of materials. This enhanced benefit will replace the previous reimbursement benefit.
- ❑ Tria Health, our pharmacist support care coordination program, designed to assist medical plan participants with prescription drug management, will have two new programs added:

Hypertensive Cuff Program

- This program will focus on blood pressure monitoring for eligible members, through various modes to avoid risks related to high blood pressure.

Choose to Lose Weight Management Program

- This program will provide resources and coaching for eligible members including individualized dietary and exercise care plans.
- ❑ The medical plan will be enhanced with additional ABA (Applied Behavior Analysis) coverage to include therapeutic services for dependents with developmental disabilities. Additional details can be found within the guide and in the upcoming open enrollment sessions.

Open Enrollment for 2022 will be Oct. 27 to Nov. 12, 2021. This guide outlines your benefit options and explains enrollment in Workday. Please evaluate which benefits are right for you and your family and enroll by Nov. 12. We also encourage you to participate in the informational Open Enrollment sessions on Oct. 26, as well as vendor presentations hosted by UHC Vision, HSA Bank and Voya Financial to learn more about all of the benefit offerings (see Outlook calendar invitations for details).

Thank you for everything that you do to help make ATC a top workplace.

ATC Employee Benefits Committee:

Lori Lorenz, Chairperson

Mark Davis

Mike Hofbauer

Bill Marsan



we care | we challenge | we commit | we communicate | we compete | we celebrate

Total Rewards Package

Total Rewards includes all benefits and perks of being an ATC employee – from medical coverage to paid time off, volunteer opportunities, financial counseling and tuition reimbursement. These employee benefits are grouped into four areas: Wealth, Wellbeing, Growth, and Connection. ATC shares in or contributes 100% for the majority of these benefits. We see investing in your benefits as an integral part of your total rewards package.

BENEFIT	WHO PAYS
POWERING WEALTH	
Base Pay (Including vacation/holiday)	ATC
Variable Pay	ATC
Social Security and Medicare	Shared
401(k) Retirement Savings & Match	Shared
Individual Account Pension Plan	ATC
Health Savings Account	Shared
Dependent Care Flexible Spending Account	Employee
Limited Purpose Flexible Spending Account	Employee
Home & Auto Insurance	Employee
Legal Services	Employee
Adoption Assistance	ATC
POWERING WELLBEING	
Medical/Prescription Drug	Shared
Vision	Shared
Dental	Shared
Accident Insurance	Employee
Hospital Indemnity	Employee
Critical Illness	Employee
Powering Up Wellness	ATC
Employee Assistance Program	ATC
Basic Life Insurance	ATC
Voluntary Supplemental Life Insurance	Employee
Basic Accidental Death & Dismemberment	ATC
Business Travel Accident Insurance	ATC
Short-Term Disability	ATC
Long-Term Disability	ATC
Caregiver Services	ATC
Virtual Fitness	ATC
POWERING GROWTH	
Tuition Reimbursement	ATC
Training & Development	ATC
POWERING CONNECTION	
Matching Gifts	ATC
Fond	ATC

Changes and enhancements for 2022

Cost share/Premiums/Deductible/OOP

With an average cost share mix of 86/14 percent, ATC performs better than other utilities and Midwest companies in the cost of our healthcare plans. Our strategic philosophy is to continue to share in the premium cost for most benefit offerings.

Deductible and out-of-pocket maximums will remain the same in 2022, while employees will see a slight increase in health care premiums due to medical inflation and cost-share alignment. We are pleased to note our medical claims are anticipated to meet, not exceed, projections. ATC's health and welfare benefits continue to be top in our peer group.

Developmental Delays

The medical plan will be enhanced in 2022 with additional Applied Behavior Analysis (ABA) coverage to include therapeutic services for dependents with development disabilities. When performed by a qualified provider, this enhancement will allow coverage for dependents up to age 19 with no maximum limits for medical charges and occupational, physical or speech therapy for developmental delays due to accident or illness as listed here:

- Bell's palsy
- Apraxia
- Recurrent/chronic otitis media
- Down's syndrome
- Stroke
- Cleft palate/lip
- Vocal cord nodules
- Cerebral palsy

Tria Health

The Tria Health program will be enhanced in 2022 with the addition of a Hypertension program and a Weight Loss program for individuals who qualify. There is no additional cost for these offerings. See page 7 for more information.

After open enrollment, Tria Health will host a virtual event to preview these new programs.

Stand-alone vision

This new vision benefit through UnitedHealthcare includes two plans to select from - Base and Premium. With this new plan, benefits will be applied immediately at the time of your visit or purchase – so not a reimbursement process as it is today with UMR. See page 11 for more details.

During open enrollment, UHC will host a virtual event to preview this new offering.

HSA Limits

Health Savings Account contribution limits for 2022 will be \$3,650 for self-only and \$7,300 for family coverage. Those 55 and older can make a \$1,000 catch-up contribution.

401(k) Limits

For 2022, the total employee contribution limit to 401(k) plans for those under 50 will go up from \$19,500 for 2021 to \$20,500 for 2022. The catch-up contribution limit remains the same at \$6,500.



Medical and Prescription Drug Insurance

ATC's Medical Insurance is administered by UMR. Our two Consumer Health Savings Plans (CHSPs) provide you with the tools to manage your health care costs effectively. Both plans cover in-network preventative care at 100% and offer a Health Savings Account (HSA) with the opportunity for an ATC contribution. Please refer to the Powering Wealth section, starting on page 17, for more information. Under both CHSPs, you generally receive more benefits when you obtain care from in-network care providers. Detailed coverage for medical services is outlined in the table below.

Please note:

The medical plan network under UMR is "UHC Choice Plus" and provides nationwide coverage.

If you live in Wisconsin, and reside in Dane, Grant, Rock or Sauk Counties, your medical plan network is "The Alliance" and also provides nationwide coverage through PHCS MultiPlan and First Health networks.

Medical Insurance	CHSP - Low Deductible		CHSP - High Deductible	
Coverage tier	Wellness premium*	Regular premium*	Wellness premium*	Regular premium*
Employee only	\$54	\$74	\$35	\$55
Employee+child(ren)	\$100	\$120	\$63	\$83
Employee+spouse**	\$151	\$191	\$99	\$139
Family**	\$197	\$237	\$129	\$169
Spousal surcharge (if applicable)**	+\$70	+\$70	+\$70	+\$70
Benefit coverage	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Employee only	\$1,700	\$3,400	\$3,000	\$6,000
Employee+1 and family	\$3,400	\$6,800	\$6,000	\$12,000
Annual out-of-pocket				
Employee only	\$4,000	\$8,000	\$5,000	\$10,000
Individual within a family	\$7,350	\$14,700	\$7,350	\$14,700
Employee+1 and family	\$8,000	\$16,000	\$10,000	\$20,000
Benefit coverage				
Co-insurance (after deductible is met)	20%	40%	20%	40%
Preventative office visits & immunizations	You pay \$0	40%	You pay \$0	40%
Telehealth visit (after deductible is met)	20% Co-insurance	40% Co-insurance	20% Co-insurance	40% Co-insurance
Gender dysphoria (\$75,000 lifetime max.)	20% Co-insurance	20% Co-insurance	20% Co-insurance	40% Co-insurance
Teladoc service	General medical visit fee - \$49 Dermatology visit - \$85		<u>Mental health visits:</u> - Licensed therapist - \$90 - Psychiatrist (initial visit) - \$220 - Psychiatrist (ongoing) - \$100	
Hearing coverage	United Healthcare Negotiated rates for fees and costs associated with hearing health care			
Prescription Drug coverage	You pay \$0		You pay \$0	
ACA prescription drugs	You pay \$0		You pay \$0	
Expanded preventative drugs	20% (not applied to deductible)		20% (not applied to deductible)	
Brand name and generic medications	20% Co-Insurance (after deductible is met)		40% Co-Insurance (after deductible is met)	

* Premiums are paid bi-weekly

** Spousal surcharge adds \$70 to the bi-weekly premium for Employee+spouse and Family coverage.

You can purchase your prescriptions through a retail or mail order pharmacy.

For a 30-day supply, visit a retail pharmacy. Thirty day supplies are best used for short-term medications or for the initial fill of maintenance medications. For a 90-day supply of maintenance medications, use the mail order pharmacy through OptumRx which offers convenient home delivery. Many times, a 90-day supply through mail order also comes at a reduced cost.



Wellness Discount

The medical plan premium discount equates to \$520 annually for employee only coverage, and \$1,040 for employee plus one or more. Premiums displayed in Workday are reflective of your participation in the 2020-2021 Wellness program. To review the program requirements, refer to the Wellness plan page on [SharePoint](#).

Spousal coverage

Spouses are welcome on ATC's Medical Plan. However, if they have subsidized coverage available through their employer, you will incur a spousal surcharge if you choose to cover them under ATC's plan.

Exclusions: You will avoid the surcharge if your spouse pays 100% of the premium for medical insurance through their employer or if he or she only has Medicare/Medicaid available to them. We will provide you with an affidavit form to submit for processing if you meet these exclusions.

When selecting your Medical Plan in Workday, choose the appropriate Medical Plan tier if you are subject to the surcharge. The tiers will be listed as:

- Employee + spouse (w/surcharge)
- Family (w/surcharge)

The surcharge will be added to the regular premium amount by selecting either of the options above.

Tria Health new program offerings

Tria Health, our pharmacist support care coordination program, will add two new programs this year for individuals who qualify.

Hypertension Cuff Program: This program provides eligible participants monitoring of hypertension through various modes, including a blood pressure cuff (provided at no cost), interpretation readings by a clinician, and interactions with your physician. The goal of the program is to reduce your blood pressure to avoid risks such as cardiovascular events, coronary heart disease, stroke and heart failure.

Choose to Lose Weight Management Program: This program provides eligible participants with resources such as health coaches (dietitians) to provide individualized dietary and exercise care plans, along with regular follow-ups to change long term behavior (provided at no cost). Pharmacists will provide comprehensive medication support along with weight-loss medication recommendations if applicable. A synced Bluetooth scale is also included for tracking and is connected directly with a member's health coach.

Health Care Programs

- **Health Care Advocacy Program - MyQHealth**
- **Pharmacy Advocacy Program - Tria Health**
- **Nurse Consultation - UMR**
- **Virtual Healthcare and Second Opinion Service - Teladoc**
- **Hearing Healthcare - UHC Hearing**

Information on these programs can be found at: [Total Rewards](#). (Only employees can access the Total Rewards SharePoint site.)

Voluntary Benefits

You have unique needs, which is why we offer a number of additional benefits that provide financial protection to give you peace of mind in case the unexpected happens. These include:

ACCIDENT INSURANCE

Bi-weekly rates (26 pay periods)			
Employee	Employee & spouse	Employee & children	Family
\$6.96	\$12.42	\$13.26	\$18.73



HOSPITAL INDEMNITY INSURANCE

Coverage Type	Daily Benefit	Bi-weekly Rate
Employee	\$200	\$11.81
Employee & spouse	\$200	\$24.94
Employee & children	\$200	\$18.46
Family	\$200	\$31.59

CRITICAL ILLNESS INSURANCE

- Employee, spouse and children rates based on uni-tobacco and includes Wellness Benefit Rider

Employee Coverage Bi-weekly rates (26 pay periods)				
Attained age	\$5,000	10,000	\$15,000	\$20,000
Under 30	\$1.29	\$2.58	\$3.88	\$5.17
30-39	\$1.52	\$3.05	\$4.57	\$6.09
40-49	\$2.61	\$5.22	\$7.82	\$10.43
50-59	\$5.45	\$10.89	\$16.34	\$21.78
60-64	\$9.18	\$18.37	\$27.55	\$36.74
65-69	\$12.44	\$24.88	\$37.32	\$49.75
70+	\$16.52	\$33.05	\$49.57	\$66.09

Spouse Coverage Bi-weekly rates (26 pay periods)*		
Attained age	\$5,000	\$10,000
Under 30	\$1.04	\$2.08
30-39	\$1.29	\$2.58
40-49	\$2.35	\$4.71
50-59	\$5.05	\$10.11
60-64	\$7.92	\$15.83
65-69	\$9.65	\$19.29
70+	\$12.83	\$25.66

*Spouse rates based on employee age



A child's critical illness benefit amount is 50% of the employee benefit amount and is included at no additional cost to you.

Children Coverage Bi-weekly rates (26 pay periods) All eligible employees	
Coverage amount	Rate
\$2,500	\$0.00
\$5,000	\$0.00
\$7,500	\$0.00
\$10,000	\$0.00

Information on these programs can be found at: **Total Rewards**. (Only employees can access the Total Rewards SharePoint site.)

Health Savings Account

When you contribute to a Health Savings Account (HSA), the money you save is tax-free and can be used to cover doctor office visits, eye exams, prescriptions and other qualified expenses, including those of your spouse and/or dependent(s), even if they are not covered by your Medical Plan. And the best part is that HSAs allow you to save, carry over and invest your money. Even if you do not spend it in the calendar year, the money is yours.

If you enroll in the ATC Medical Plan, you may be eligible to open or contribute to an HSA. To offset health care costs, ATC may contribute to your HSA based on your Wellness Program participation. IRS Publication 502 provides a complete list of eligible expenses. Visit [irs.gov](https://www.irs.gov) for details.

All contributions to an HSA, regardless of the source, count toward the annual maximum contribution limit. A “catch-up” provision allows participants who will turn age 55 during the year or who are currently over age 55 to contribute up to an additional \$1,000. Any unused HSA balance can carry forward from year-to-year and accumulate with earnings, to be used as another retirement savings account. The amount you contribute can be changed at any time throughout the year.

HSA Bank’s website offers calculators to assist you in choosing a medical plan and determining how much money to set aside in your HSA. They include a [Health Plan Comparison Calculator](#), [HSA Contribution Calculator](#) and [HSA Savings Calculator](#).

HSA contributions

Coverage level	2022 IRS maximum contribution limit	ATC core contribution (level 2)	ATC wellness contribution (level 3)
Single	\$3,650	\$600	\$400
Employee + 1 and family	\$7,300	\$1,200	\$400
Age 55 or older	\$1,000 (additional contribution above IRS max)	PLEASE NOTE: If you attained one or both of these wellness levels, you need to subtract the applicable amount from the IRS maximum contribution limit.	

HSA Bank provides unique opportunities to invest HSA funds in self-directed investment options. It’s a great way to potentially grow HSA funds for health care expenses or save funds as a nest egg for retirement. There are two investment platforms that give you a wide variety of stocks, bonds and mutual funds to choose from. Visit hsabank.com to learn more about the investment options and to designate a beneficiary for your account.

You cannot make or receive HSA contributions if:

- You are enrolled in any part of Medicare
- You are enrolled in VA benefits
- You are enrolled in your spouse’s HMO or PPO Non-Qualified High Deductible Health Plan
- You are enrolled in Tricare
- Your spouse is enrolled in a Medical Flexible Spending Plan
- You are enrolled in Indian Health Services (IHS)

Compensation limits may apply in accordance with non-discrimination testing. In addition, if you enroll in Medicare after age 65, coverage under Part A will be effective retroactively for the previous 6 months. This means you are ineligible to contribute to an HSA in the final 6 months leading up to your enrollment in Medicare Part A.

Dental Insurance

ATC provides you and your family affordable Dental Insurance through Delta Dental of Wisconsin, which provides a comprehensive program to help ensure your dental health. The plan also includes access to Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP), which provides expanded benefits that address the unique oral health challenges faced by persons with certain conditions, such as cancer, diabetes and pregnancy. To enroll in the EBIC Plan, visit deltadentalwi.com or call Delta Dental's Benefit Center at **(800) 236-3712**. Detailed coverage for dental services is outlined in the table below.

Dental Insurance - Delta Dental of Wis.	Bi-weekly premiums	Annual deductibles
Employee only	\$9.00	\$50
Employee+spouse	\$24.00	\$50/member; max \$100
Employee+child(ren)	\$20.00	\$50/member; max \$150
Family	\$32.00	\$50/member; max \$150
Benefit coverage	In-network	
Diagnostic and preventative	100%	
Basic restorative	80% (deductible applies)	
Major restorative	50% (deductible applies)	
Annual benefit maximum	\$2,000	
Orthodontic (children & adults)	50% (deductible applies)	
Lifetime ortho maximum	\$2,000	
Hearing coverage		
Amplifon hearing discount program	Negotiated rates for fees and costs	



Vision Insurance

ATC provides you and your family with affordable Vision Insurance through UnitedHealthcare, which provides two plan options - Base and Premium. These new plans provide coverage at the point of sale when using in-network providers.

The plans large network includes both ophthalmologists and optometrists in both private practice and retail settings. Both plans include full coverage for a comprehensive eye exam and a pair of standard eyeglasses lenses or contact lenses. Additional options are available at discounted rates.

Visit myuhc.com for FAQs, provider search, online offers and services, as well as benefits and eligibility. The bi-weekly premium rates are outlined in the table below.



VISION INSURANCE

Coverage Type	Base Plan (bi-weekly)	Premium Plan (bi-weekly)
Employee only	\$1.10	\$1.50
Employee & spouse	\$2.10	\$2.90
Employee & child(ren)	\$2.50	\$3.40
Family	\$3.50	\$4.90
Plan Details	Base plan (annual)	Premium Plan (annual)
CoPays	Eye exam: \$10 Contact lens exam: \$10 Materials: \$25	Eye exam: \$0 Contact lens exam: \$0 Materials: \$25
Frequency <i>Exams/lenses/frames/contacts</i>	12/12/24/12 (months) <i>(semi-annual exam for diabetic patients)</i>	12/12/12/12 (months) <i>(semi-annual exam for diabetic patients)</i>
Eye exams	100% covered after copay	
Lenses <i>Single/Lines/Lenticular</i>	100% covered after copay <i>(Includes standard scratch-resistant coating, polycarbonate lenses for dependent children up to age 19 covered in full)</i>	
Frame allowance	\$140	\$180
Contact lenses	Up to 4 boxes or \$140 allowance after copay	Up to 6 boxes or \$180 allowance after copay
Benefits for moms & children <i>Additional eyeglass frame/lenses due to prescription change (ages 0-12 and pregnant or breastfeeding women)</i>	Members ages 0-12 and members pregnant or breastfeeding who have a prescription change of 0.5 diopter or more are eligible for a replacement frame and lenses. The replacement benefits are the same as the benefits for the initial frame and lenses. Not applicable for Exam Core or Exam with Discounted Material Plans.	
Discounts	<ul style="list-style-type: none"> - UHC negotiated rates for in-network providers - Up to 20% discount for additional contacts & glasses - Up to 30% discount on frames overages - Additional 10% discount for contacts ordered through UHC - Up to 35% discount for Lasik <p>Additional lens upgrade options: Anti-reflective coating UV coating Tint Progressives Digital device lenses Prescription sunglasses</p>	
Hearing coverage		
United Healthcare	Negotiated rates for fees and costs associated with hearing health care	

Spending Accounts

Limited Purpose Flexible Spending Account

Employees are able to participate in a Limited Purpose Flexible Spending Account through HSA Bank for dental and vision expenses only.

- 2022 IRS maximum is \$2,750 (pending).
- You may rollover up to \$1,000 from the 2021 plan year to the 2022 plan year. Any balances above this amount will be forfeited (use it or lose it).
- To participate, you must be a benefit eligible employee. You do not need to be enrolled in the ATC Medical Plan.
- Compensation limits may apply in accordance with non-discrimination testing.

Dependent Care Flexible Spending Account

This benefit allows you to set aside pre-tax dollars for elder or child dependent care and covers expenses such as day care and before- and after-school care. With this benefit, available through HSA Bank, you are allowed to set aside up to \$5,000 (pending) to pay for child or elder care expenses on a pre-tax basis. You must “use it or lose it” each year, meaning any unused funds will be forfeited. This benefit is subject to the IRS highly compensated employee income limit which determines eligibility.



Add On Benefits

Vacation Purchase Program

ATC supports work/life balance by offering employees the ability to purchase additional vacation time. The Vacation Purchase Program allows you to purchase up to five vacation days. These are in addition to the earned vacation days that ATC provides you each year. A pre-tax deduction will be taken each payroll period to pay for the cost of your purchase election. Each purchased day is paid at your current rate of pay. This benefit plan is available to employees who have less than six weeks of earned vacation on an annual basis. Please note, purchased days can only be elected during the annual open enrollment period and can only be used after earned vacation days are used.

Legal Services

Provides unlimited access for all legal matters covered under the plan. Participants will have access to a team of top attorneys ready to help you with life's planned and unplanned legal events. For a monthly fee of \$21, MetLife Legal Services gives you access to expert guidance and tools you need to handle a broad range of personal legal needs. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents. Learn more at [MetLife Legal](#), access code is: 8211064. **Please note:** *this is an annual election and cannot be discontinued mid-year.*

Auto & Homeowners Insurance

Make the most of multi-policy discounts when you insure both your home and auto with Farmers Auto & Homeowners Insurance. ATC employees qualify for a group discount of up to 15% and save more with a superior driver discount. You can also enjoy multi-vehicle savings when you insure more than one vehicle. Learn more at myautohome.farmers.com.

Perks and rewards

ATC provides access to over 850 discounted items and services through our vendor Fond. On Fond's website and mobile app, you can find perks and discounts on pet insurance, entertainment, travel, health and wellness, shopping and more. You can access these perks from home and on your mobile when you're on the go. You may receive reward points through participation in other ATC programs and events. These points can be used toward the discounted items offered through Fond.

More information can be found on the [Fond SharePoint page](#).

(Only employees can access the Fond SharePoint site.)



Voluntary Supplemental Life Insurance

ATC provides the opportunity for eligible employees to purchase additional life insurance. This benefit is available in increments of one to four times your annual base salary up to a maximum coverage limit of \$800,000. If coverage is elected beyond the guaranteed issue amount of \$350,000, evidence of insurability form needs to be completed.

During open enrollment, employees who are not currently participating can elect one to four times your annual base salary. For those who are currently enrolled, you can increase your election by one to three times your annual base salary.

Employee Supplemental Life Insurance Rate	
Employees age	Monthly rate per \$1,000 of coverage*
Under 25	\$0.061
25-29	\$0.061
30-34	\$0.080
35-39	\$0.104
40-44	\$0.150
45-49	\$0.240
50-54	\$0.430
55-59	\$0.700
60-64	\$0.950
65-69	\$1.460
70+	\$2.862

The premium rate changes in accordance with the chart above, when an employee moves to a different age band.

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates	
Coverage type	Monthly rate per \$1,000 of coverage*
Employee Supplemental	\$0.028

Spouse and Children Supplemental Life Insurance Rates	
Monthly costs for all eligible children	
Rates/Unit per month*	\$1.73

** Rates are per individual*



Eligible dependents

Employees must verify the eligibility of dependents covered by an ATC Medical Plan. New employees signing up for coverage with dependents and current employees adding a new dependent must provide documentation to verify eligibility.

Dependents eligible for coverage in the ATC benefits plans include:

- Your legal spouse, children up to age 26 (includes birth children, stepchildren, legally adopted children, children placed for adoption, foster children, and children for whom legal guardianship has been awarded to you or your spouse)
- Dependent children, regardless of age, provided they are incapable of self-support due to a mental or physical disability, fully dependent on you for support as indicated on your federal tax return and approved by your Medical Plan to continue coverage past age 26

Beneficiary designation

Beneficiary designations for the Pension Plan, Life Insurance and Business Travel Accident Insurance are completed online in Workday. Beneficiary designations for the 401(k) Plan need to be made directly through Fidelity at netbenefits.com. HSA beneficiary designations need to be made directly through HSA Bank at hsabank.com.

Certain life events may require you to modify your beneficiary designations, so it is important that you periodically review your beneficiary designations and ensure they are current.

Qualifying life events

When one of the following events occurs, you have 30 calendar days from the date of the event to initiate a change to your coverage in Workday.

- Change in your legal marital status (marriage, divorce or legal separation)
- Change in the number of your dependents (for example, through birth or adoption, or if a child is no longer an eligible dependent)
- Change in your spouse's employment status (resulting in a loss or gain of coverage)
- Change in your employment status from part time to full time, or full time to part time, resulting in a gain or loss of coverage
- Entitlement to Medicare or Medicaid
- Eligibility for coverage through the marketplace
- Change in your address or location that may affect the coverage for which you are eligible

Your change in coverage must be consistent with your change in status. Please direct questions to a member of the Total Rewards Team.



Get Ready to Enroll - Oct. 27 - Nov. 12

Annual Open Enrollment is your once-a-year opportunity to select the combination of benefits that are right for you and your family. Learn more about your benefits and what's new for 2022 by reviewing this guide, including what's changing.

Compare the plans, and if applicable, review the options available to your spouse as you review this guide. Use the "Health Plan Comparison Calculator" tool with HSA Bank to help determine the plan that is best for you.

Be sure to enroll by 11:59 p.m. CST on November 12, 2021.

Enrolling is easy as 1, 2, 3

Step 1: Log into [Workday](#) and then click on the link in the "Announcement" box.

Step 2: Click on the enrollment event in your Workday inbox to begin enrollment.

Step 3: Make your elections in Workday.

Elect, waive or designate:

- Medical, Dental and Vision insurance
- Health Savings Account - to receive the ATC contribution, you must elect a contribution amount – even if \$0
- Spending accounts
- Voluntary benefits
- Add-on benefits
- Beneficiary designations for HSA and 401(k)
- Review your elections, submit and print your enrollment confirmation for your records.

Elections outside of Workday:

- Visit the Fidelity website at netbenefits.com to review your 401(k) plan, deferral and investment funds, along with reviewing/designating your beneficiary. You should also review your investment funds for the Individual Account Pension Plan at the same time.
- Visit myautohome.farmers.com for auto and home insurance quotes.

Things to do after enrollment in Workday is complete:

- Submit the ATC Spousal Surcharge Affidavit if you are enrolling a spouse and did not select the spousal surcharge premium tier – this needs to be completed annually.
- Submit dependent verification documentation if you are enrolling a dependent(s).

What happens if you don't enroll?

If you don't enroll and submit your open enrollment elections in Workday, the following benefits will be waived for the 2022 plan year: Medical, Health Savings account, FSA - Dependent Care, FSA - Limited Purpose, Legal Services and VacationPlus Purchase Plan.

All other elections will default to current coverage: Dental, Vision*, Supplemental Life, Dependent Life, Voluntary Benefits (Accident, Hospital Indemnity, Critical Illness)

**If you wish to enroll in the new Vision plan in 2022, you will need to elect the benefit during open enrollment. In future years, your election will default to "current".*

Additional resources can be found on the new [Workday Job Aid](#) and [FAQs](#).

Stay connected with our partners to get the most out of your benefits

BENEFIT	VENDOR CONTACT INFORMATION	
MEMBER HEALTH CARE COORDINATORS Eligibility and benefits Medical claims Request ID card Find an in-network provider Discuss treatment plan Manage on-going care Treatment authorization	MyQHealth: (877) 498-4471 atcmqhealth.com	
MEDICAL INSURANCE	umr.com the-alliance.org	
VISION INSURANCE	myuhc.com	
NURSE CONSULTATION	NurseLine (UMR): (877) 950-5083	
PRESCRIPTIONS	Optum Rx: (800) 788-4863 optumrx.com	Optum Rx specialty: (855) 427-4682 briovarx.com
PHARMACY ADVOCATE PROGRAM	Tria Health: (888) 799-8742 triahealth.com/client/ATC	
VIRTUAL HEALTH CARE & SECOND OPINION SERVICE	Teladoc: (800) 835-2362 teladoc.com	
ACCIDENT INSURANCE HOSPITAL INDEMNITY INSURANCE CRITICAL ILLNESS INSURANCE	Voya customer service: (877) 236-7564 Claims center: claimscenter.voya.com	
POWERING UP WELLNESS	Aduro: (855) 864-0721 support@adurolife.com atc.adurolife.com	
VIRTUAL FITNESS	STUDIO SWEAT: ondemandsupport@studiosweat.com studiosweatondemand.com/ATC	
HEALTH SAVINGS ACCOUNT LIMITED PURPOSE FLEXIBLE SAVINGS ACCOUNT DEPENDENT CARE FLEXIBLE SAVINGS ACCOUNT	H.S.A. Bank: (800) 357-6246 hsabank.com	
DENTAL INSURANCE	Delta Dental of Wisconsin: (800) 236-3712 deltadentalwi.com	
LIFE, FMLA & DISABILITY	Voya Financial: (888) 973-3652 trackingabsence.com	
401(K) & PENSION	Fidelity Investments: (800) 835-5097 netbenefits.com	
AUTO AND HOME INSURANCE	(800) 438-6381 myautohome.farmers.com	
LEGAL COVERAGE	(800) 821-6400 info.legalplans.com	
EMPLOYEE ASSISTANCE PROGRAM	LifeMatters (Empathia): (800) 634-6433 mylifematters.com password: ATC1	
TRAVEL ASSISTANCE	Voya Financial: US: (800) 859-2821 Global: (202) 296-8355 CLICK FOR MORE INFORMATION	The Hartford: US: (800) 243-6108 Global: (202) 828-5885 CLICK FOR MORE INFORMATION
HEARING HEALTH CARE (DISCOUNT)	UnitedHealthCare Hearing: (855) 523-9355, TTY 711 uhchearing.com	Amplifon Hearing Health Service: (877) 846-7074 amplifonusa.com
CAREGIVER SERVICES	CARE.COM: atcllc.care.com	
To contact the Total Rewards team or access the Total Rewards site:	ATCBenefits@atcllc.com Total Rewards site	

(Only employees can access the Total Rewards SharePoint site.)

Notices

For a list of the Required Annual Notices, visit the [Total Rewards Benefit Library](#). (Only employees can access the Total Rewards SharePoint site.)

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