

Annual Enrollment: Preview of What's Changing for 2022

Annual Enrollment is coming up fast: **October 29 through November 12**. But before you enroll, you need to understand what's changing with your current Aon Active Health Exchange™ benefits. Many changes have occurred in health care in recent years, they're occurring right now, and they'll continue to occur in the future. Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

Below is an overview of important considerations for 2022.

What's New	Why It Matters
Your options could have changed.	<p>You should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors, and how your prescription drugs are covered. It's worth a close look, even if you choose exactly what you have today. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account, you must make an active election.</p>
Your cost of coverage has changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of an interactive pricing tool that helps you compare the costs of your health care options. To access the pricing tool beginning October 12, visit www.ybr.com/genworth. Click the Interactive Pricing Tool tile and enter the access code that was mailed to you. During enrollment, you'll see pricing of your options on the enrollment website.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the enrollment website at www.ybr.com/genworth. For the best results:</p> <ul style="list-style-type: none">• Search for your provider by name—not medical practice.• Check only the office locations you are willing to visit.• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you are looking for the network name, you need to call the insurance carrier.</p>
Medical and Prescription Drug	
How your medication is classified (and covered) could have changed.	<p>Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new plan year.</p>

What's New**Why It Matters**

Other medical and prescription drug benefits **may** have changed.

Medical insurance carriers may offer new or enhanced benefits for 2022. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

Health Savings Account (HSA)

The IRS has updated the HSA contribution limits.

If eligible, for 2022, you can contribute up to \$3,650 if you cover just yourself or \$7,300 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

Want more information? Beginning October 12, find the details about all your coverage by logging on to www.ybr.com/genworth and clicking the Make It Yours tile.

This overview of 2022 changes serves as a Summary of Material Modifications (SMM), providing information on various Genworth benefit plan changes that take effect January 1, 2022. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Genworth. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.