

# 2022 Benefits Changes

Annual Enrollment will take place  
October 25 through November 12.

	2021	2022
<b>Medical / Dental / Prescription Plan</b>	<b>Medical/Dental Plan Administrator</b> <b>Aetna</b> <ul style="list-style-type: none"> <li>• 800-423-9752 / Aetna.com</li> </ul>	<b>Medical/Dental Plan Administrator</b> <b>Cigna</b> <ul style="list-style-type: none"> <li>• 877-682-0055 / myCigna.com</li> </ul>
	<b>Medical Plan Design</b> <b>Standard Deductible Plan</b> <ul style="list-style-type: none"> <li>• \$600/\$1,200 deductible</li> <li>• \$2,500/\$5,000 out-of-pocket maximum</li> </ul> <b>High Deductible Plan</b> <ul style="list-style-type: none"> <li>• \$1,500/\$3,000 deductible</li> <li>• \$2,500/\$5,000 out-of-pocket maximum</li> </ul>	<b>Medical Plan Design</b> <b>Standard Deductible Plan</b> <ul style="list-style-type: none"> <li>• \$650/\$1,300 deductible</li> <li>• \$2,700/\$5,400 out-of-pocket maximum</li> </ul> <b>High Deductible Plan</b> <ul style="list-style-type: none"> <li>• \$1,550/\$3,100 deductible</li> <li>• \$2,700/\$5,400 out-of-pocket maximum</li> </ul>
	<b>Virtual Health Appointments</b> Offered through <b>Teladoc</b> <ul style="list-style-type: none"> <li>• \$47 per visit (\$9.40 if deductible met)</li> <li>• \$85-190 per mental health visit (\$17-38 if deductible met)</li> </ul>	<b>Virtual Health Appointments</b> Offered through <b>MDLIVE</b> <ul style="list-style-type: none"> <li>• \$0 per wellness screening visit</li> <li>• \$55 per minor medical visit (\$11 if deductible met)</li> <li>• \$45-250 per mental health visit (\$9-50 if deductible met)</li> </ul> Rates subject to change.
	<b>COVID-19 Unvaccinated Surcharge</b> Not applicable	<b>COVID-19 Unvaccinated Surcharge</b> \$25 per pay period, employees only (not dependents).
	<b>Fertility Benefit</b> Free support offered through fertility advocate program	<b>Fertility Benefit</b> Free support offered through <b>WINFertility</b>
<b>Employee Assistance Program (EAP)</b>	Administered by <b>Aetna</b> 3 free counseling appointments with a network provider (in-person or virtual).	Administered by <b>Cigna</b> 6 free counseling appointments with a network provider (in-person or virtual).
<b>Health Care Flexible Spending Account (FSA)</b>	<b>Maximum Annual Contribution</b> \$2,700	<b>Maximum Annual Contribution</b> \$2,750
<b>Child/Adult Care Flexible Spending Account (FSA)</b>	<b>Maximum Annual Contribution</b> <ul style="list-style-type: none"> <li>• \$5,250/each, married filing separately</li> <li>• \$10,500/total, married filing jointly</li> </ul>	<b>Maximum Annual Contribution</b> <ul style="list-style-type: none"> <li>• \$2,500/each, married filing separately</li> <li>• \$5,000/total, married filing jointly</li> </ul>
<b>Health Savings Account (HSA)</b>	<b>IRS Maximum Annual Contribution</b> <ul style="list-style-type: none"> <li>• \$3,600/Employee-only coverage</li> <li>• \$7,200/Family coverage</li> </ul>	<b>IRS Maximum Annual Contribution</b> <ul style="list-style-type: none"> <li>• \$3,650/Employee-only coverage</li> <li>• \$7,300/Family coverage</li> </ul>
<b>Voluntary Benefits</b>	<b>Aflac</b> Enrollment and payroll deductions offered.	<b>Aflac</b> This benefit will no longer be offered.

For questions on these changes, please call the HR Service Center at 800-692-4772 or email [HR\\_ServiceCenter@Progressive.com](mailto:HR_ServiceCenter@Progressive.com).

For all your Annual Enrollment information, visit <https://www.progressive.com/benefits2022>.