



WHAT'S NEW FOR 2021?

The majority of your benefits, and what you pay for them, are not changing for 2021. Learn about the changes before enrolling.

Contributions for coverage. The contributions you make for 2021 medical coverage are not increasing. There will be slight increases to dental and vision contributions. Remember—if you've selected the Active Health Option, you'll have money in your HRA to help cover eligible out-of-pocket expenses.

Expansions to eligible expenses in the HRA and the FSA for Health Care. In addition to eligible medical and prescription drug expenses, you can now also use these accounts to pay for over-the-counter medication and menstrual care product expenses incurred on or after January 1, 2020.

Second opinion service. There's peace of mind knowing a treatment your doctor is recommending has been reviewed by another qualified physician. This valuable service was previously available through Best Doctors. Beginning January 1, 2021, turn to 2nd.MD for a second opinion on a recommended treatment.

YOUR WELLBEING IN 2021

Your benefits have always been there for you, and they're ready to work extra hard for you in these trying times. Have you considered...

- The incentives you could earn for taking healthy actions?
- How a Teladoc appointment, from the convenience of your home, can help you get the care you need?

To learn more, check out the [Tools and Resources](#) section of the enrollment guide.