

# Benefit and Open Enrollment FAQs for Republic Services Employees

Our benefit plans are changing! Republic Services is simplifying our medical benefit plans to make it easier for you to choose a plan that meets your and your family's needs. You will need to participate in Open Enrollment, which will take place from November 2-November 18, 2022.

Please find answers to some initial questions below. This document will continue to be updated with more information.

## **Q. What do I need to know?**

**A.** Here are the top five (5) things you need to know.

1. United Healthcare will still be our provider along with any local HMO options available based on your home zip code, such as BCBS AL, Kaiser, or SIMNSA.
2. Most employees will select from five (5) medical plans or their current local options.
3. The current Benefit Year will end on December 31, 2022. The new Benefit Year will begin on January 1, 2023 and run through December 31, 2023. This means the current plan year will be shorter this year.
4. You must participate in Open Enrollment, which will take place from November 2-18, 2022.
5. Support will be provided to you and your family to help you make informed choices.

## **Q. Is the health network changing?**

**A.** No. UnitedHealthcare will continue to be Republic Services' health network in addition to any local networks available to employees in certain zip codes (i.e., BCBS AL, Kaiser, or SIMNSA).

## **Q. Will I need to find new doctors?**

**A.** Not unless your doctor leaves your current network offered through UnitedHealthcare network or your local option.

## **Q. What will the five (5) new medical options be?**

**A.** We will provide more detail in the coming weeks on specific plan designs and costs. The new plans offer distinct levels of coverage to meet individual needs.

## **Q. Why is the Benefit Year changing?**

**A.** The Benefit Year is changing to help simplify the enrollment experience and align the plan year with the tax year.

**Q. Does the new Benefit Year affect my spending accounts?**

**A.** The new Benefit Year will align contributions to your Health Care Spending Accounts (HCSA), Dependent Care Spending Account (DCSA), and/or Health Savings Account (HSA) with the IRS calendar year limits.

**Q. How will this one-time short plan year affect my Republic Services Benefits?**

**A.** There are several initial items that may affect you with the shortened plan year.

- Deductibles & Out-of-Pocket Maximums (OPM)
  - Current deductible and OPM amounts will end on December 31, 2022.
  - New deductible and OPM amounts will restart on January 1, 2023 - meaning employees will restart deductible payments.
- Health Saving Accounts (HSA), Health Care Spending Accounts (HCSA) and Dependent Care Spending Accounts (DCSA)
  - Employees will have until December 31, 2022 to use any available Healthcare Spending Account and Dependent Care Spending Account funds.
  - Employee contributions for the current plan year will continue through December 31, 2022.
  - HSA balances will roll over into the 2023 plan year. If you enroll in a High Deductible Health Plan you will be able to contribute to your HSA for the calendar year 2023.
  - **More information will be shared directly to employees currently enrolled in one of these plans.**
- Employee Wellness Program (Rally)
  - Rally reward activities will restart on January 1, 2023. Rewards can be earned under the current plan year through December 31.
  - Gift cards for rewards earned through December 31 must be redeemed by April 30, 2023.

**Q. When is Open Enrollment?**

**A.** Open Enrollment will take place from November 2-18, which is when you **must** sign up for the benefits plan that works for you and your family. New benefits will be effective January 1, 2023. Future Open Enrollment periods will take place each Fall.

**Q. Do I need to do anything before Open Enrollment?**

**A.** No. You do not need to take any action at this time and can continue to use your benefits as usual. If you are currently participating in the HCSA or DCSA, you will have until December 31, 2022 to use available funds.

**Q. What do I need to do in November?**

**A.** This November's open enrollment will be an active enrollment, meaning that you **must** choose and/or waive coverage options by November 18. Current plan elections **will not roll over** to the new Benefit Year. Employees who do not make elections by November 18 will only be enrolled in basic coverages provided by Republic Services, including Basic Life, Basic AD&D, and 50% coverage for both Short Term Disability and Long Term Disability.

Open Enrollment provides an opportunity for you to review the Health and Welfare Programs offered and choose which plans and programs are the best fit for you and your eligible family members. You will receive detailed information on how to access the on-line enrollment site close to the Open Enrollment period.

**Q. What should I do if I want to learn more about these changes?**

**A.** Republic will be providing all benefits-eligible employees with additional information about upcoming benefits changes beginning in October, and on a regular basis leading up to Open Enrollment. This communications campaign will consist of direct home mailings, email notifications, posters, videos, and meetings. Be on the lookout for these updates. In the meantime, if you have any additional questions, you can contact your HR Partner.

**Q. I was hired prior to October 3, do I have to go through the November Open Enrollment?**

**A.** Employees hired prior to October 3 will enroll twice:

1. First, during the new hire enrollment period to ensure coverage will be effective prior to January 1, 2023.
1. Second, during the November Open Enrollment period to ensure coverage will be effective after January 1, 2023.

**Q. I was hired on or after October 3, do I have to go through the November Open Enrollment?**

**A.** Employees hired on or after October 3 will enroll once through the Open Enrollment process and their coverage will be effective January 1, 2023. Anybody hired after the Open Enrollment period ends will need to complete their benefits enrollment within their new hire enrollment period to ensure coverage will be effective January 1, 2023.

