

EMERGENCY CONTACTS

Name: _____

Phone: _____

Name: _____

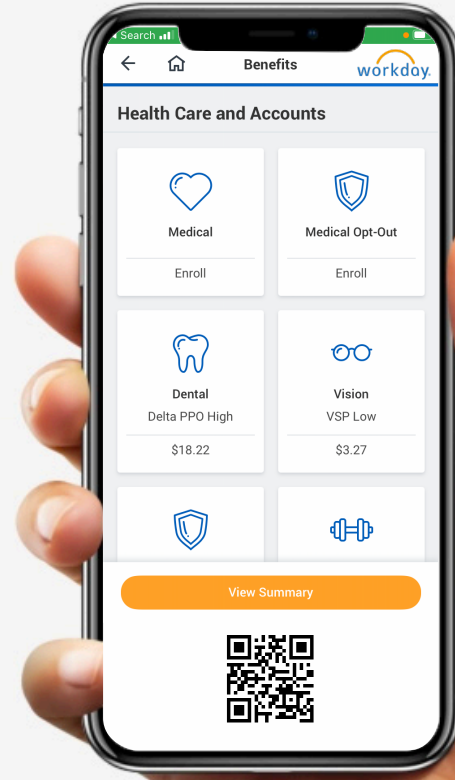
Phone: _____

Name: _____

Phone: _____

YOUR OPEN ENROLLMENT CHECKLIST

- Set a reminder on your calendar to enroll early – beginning November 3rd. This ensures that you will have the coverage you need in 2022.
- Gather any dependent or beneficiary information or documentation needed (i.e. Social Security Numbers, dates of birth, birth certificates).
- If you add any dependents, you will be asked to complete Dependent Verification. Submit your documentation with your name and Niagara ID on each page to niagarabenefits@onesourcevirtual.com.
- Attend a live Open Enrollment Meeting or look for a recorded version starting the week of October 25th.
- Starting November 3rd, login to Workday to make your benefit elections.
- Need help with enrolling? Contact OneSource Virtual Service Center at (844) 462-2236 (M-F, 8:00 am. – 8:00 p.m. ET) or email niagarabenefits@onesourcevirtual.com.



EXCITING NEW BENEFITS



IMPORTANT BENEFITS INFORMATION

NOV 3 THROUGH 17
OPEN ENROLLMENT IS COMING

1440 Bridgegate Dr.
Diamond Bar, CA 91765



WELCOME TO 2022 OPEN ENROLLMENT

Great news!

Niagara is proud to announce that Part-Time, Seasonal, and Interns are now eligible for a limited benefits package starting in January 2022.

The 2022 Open Enrollment is your opportunity to enroll in medical, dental, vision, and a suite of voluntary benefits like Legal Plans and Pet Discounts. Niagara appreciates you and welcomes you to our benefits program! Look inside for more information and where to find specific details.

NOV

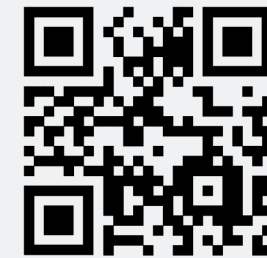
03



NOV

17

You must enroll between these dates.



Visit www.niagarabenefits.com

Our benefits website, NiagaraBenefits.com, is your first stop for anything related to your benefit plans!

You'll find your plans by selecting "Part-time" from the landing page and clicking on "Benefits Center".

Benefit Highlights

Medical, Dental & Vision Coverage

You are now eligible for Aetna medical, Delta dental, and VSP vision plans. Aetna's PPO w/ HSA plan provides the opportunity for you to choose doctors, and hospitals, within the Aetna Premier Care Network (APCN). Your package also includes affordable dental and vision plans with coverage to support all of your family's needs.



Eligible Dependents

Coverage for the whole family! Dependents eligible for coverage include spouses, domestic partners, and children up to age 26.



Work / Life Benefits

Additional benefit programs include EAP, Wellness, Legal & Identity Theft, Pet Discounts, and MORE. Benefits that go beyond basic and voluntary coverages offer our Niagara family additional security, flexibility, and perks to improve our health, wellness, and various stages of LIFE.



Virtual visits with a real doctor.

Teladoc gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone or video consults in all 50 states when you enroll in the Aetna PPO w/HSA plan.

Medical Plan Summary

Preventive Care: Free!
Office Visit: 20% after deductible
Deductible: \$1,750 (I) / \$3,500 (F)
Generic Drugs: \$15 after deductible



Dental Plan Summary

Cleanings Per Year: 3
Basic Services: 20% after deductible
Major Services: 50% after deductible
Orthodontic: Plan pays 50% for dependent children to age 26



Vision Plan Summary

Exam: \$15
Primary Eyecare: \$10 copay
Lenses: Covered in full after copay
Frames: Covered in full up to the retail allowance of \$130 every other year



Hydrate YOUR HEALTH Wellness Program

The Hydrate Your Health Wellness Program is designed to help you maintain a high level of wellbeing through nutrition, activity, stress management, and illness prevention and management. Our program includes a comprehensive Biometric Screening with Nicotine testing, a Personal Health Questionnaire, and wellness challenges throughout the year with opportunities to earn up to \$200 in rewards. New for 2022, we have added a 4th step, completion of the COVID-19 vaccine.

You are eligible for this voluntary program if you are a team member enrolled in a Niagara medical plan on 1/1/2022.

Complete **ALL** of the following activities to avoid paying the Wellness Surcharge.

The Surcharge is \$40/pay period.

- 1. Complete your Personal Health Questionnaire (PHQ)!**
The PHQ is an online confidential questionnaire through Virgin Pulse, available between 12/15/2021 - 2/28/2022.
- 2. Participate in a Biometric Screening!**
You'll decide where you want to complete your Biometric Screening - whether it's an at-home test kit, Quest Lab, or a Niagara on-site event (if available). More information coming in December.
- 3. Test Negative for Nicotine!**
During the Biometric Screening, participate in a free Nicotine Test and test negative for nicotine use.
- 4. Complete COVID Vaccination!**
For program purposes, we will recognize all vaccination completions in 2021 and through 2/28/2022. Share your vaccine record with Niagara HR.

OR

Complete the Alternative Program!

If you choose not participate in one or more wellness activities, you may complete the alternative program, Personal Health Coaching. When you complete 6 coaching sessions prior to 9/30/2022, you will earn a refund of the Wellness Surcharges.

Rewards for participating in a wellness program are available to all eligible Team Members/spouses. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact the Benefits Department. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward.

Your 2022 Per Pay Period Contributions

	Team Member (TM)	TM + Spouse	TM + Child(ren)	TM + Family
Aetna PPO w/ HSA	\$23.00	\$116.00	\$62.00	\$171.00
Delta PPO Low	\$7.03	\$14.47	\$17.26	\$24.67
VSP Low	\$2.76	\$5.50	\$5.89	\$9.40

A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on www.niagarabenefits.com. A paper copy is also available, free of charge, by calling 855-906-3754.



Niagara HSA Match

Niagara will match your contributions to the HSA. \$0.50 on every \$1 you set aside, to a maximum of \$250 individual / \$500 family.



Claims Advocacy

Get help with things like claims advocacy, finding a provider, and more. Get in touch: (855) 906-3754 | 8am-5pm PT or email niagara@piperjordan.com



Employee Assistance Program
(800) 424-1842
magellanascend.com

Claims Advocacy

Advocates are ready to assist when you need a helping hand. Available by phone or email when you need it.
(855) 906-3754
8AM - 5PM PT
or email niagara@piperjordan.com



Licensed doctors 24 hours a day, 365 days a year!
www.teladoc.com/aetna
(800) 835-2362

