

# Q&A: US Annual Enrollment 2022



*Updated November 16, 2021*

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## Reminders and Tips From the Experts

### What are the most critical things to review?

Go to [WorkdayBenefits.com](https://workdaybenefits.com) for the details about changes and enhancements for 2022. Take a look at the medical plan comparison chart to be sure you're in the best option for you and your family. Don't forget to read up on changes to [Flexible Spending Accounts](#) coming in 2022. This is also the right time to check your life insurance beneficiaries - in the event of the unexpected, you'd want to know that your loved ones are taken care of.

### Changing medical options? Covering your family?

Always verify the checkbox next to each dependent's name, while you're in the medical plan tile. If a dependent's name is not checked, they will **not** have coverage under that plan. You aren't required to cover all the same dependents on medical, dental, and/or vision - which means when you switch plans, you **do** need to check the box for *each* dependent you want to cover, on each plan.

### Now that enrollment is closed, how can I view my 2022 coverage?

Start on your Workday profile page. Click on Actions > Benefits > View My Benefits Statement. From the list of events, select "Open Enrollment Change - 01/01/2022". You'll be able to see the plans and coverage you elected, and at the bottom left of the screen there's a Print button to download a pdf for your records.

### I missed the deadline, can I still make changes?

You'll need to open a [People Guide request](#) no later than **Wednesday, November 24th** for assistance.

### I enrolled, but just noticed a mistake. What if I need to request a correction?

You'll need to open a [People Guide request](#) no later than **Wednesday, November 24th** for assistance.

### Enrolling in the Smart Plan? Don't forget your Health Savings Account (HSA).

Workday will give you 75% of the deductible for your medical plan - but you need to click on the Health Savings Account Fidelity tile and elect that plan as well - even if you're not putting in any of your own money. But give serious thought to contributing, too - the amount you're saving on paycheck deductions goes a long way towards covering your out of pocket costs later. **If you're new to HSA for 2022, you'll see outreach from Fidelity mid-December to complete the setup of your account.**

### Looking for information about ID cards?

- If you are enrolled in a new medical plan for 2022 (and completed your annual enrollment by the deadline), you should receive ID cards in the mail during the last week of December.
- If you haven't received a card, or need a replacement, register on your plan's website (consider downloading the app, too!) to access an electronic version in the meantime.
- Get more information here: [Workspace > US Benefits > ID cards for U.S. health plans](#)

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## General Enrollment

### 1. When does my new coverage start?

Coverage updates, including new plans and dependents, will be transmitted to the benefit carriers in early December, and your new elections will be effective January 1, 2022. **Even if you didn't make any changes to your coverage**, you'll want to make sure you and your dependents are enrolled in the right plans to fit your needs. Keep in mind that under IRS rules, you can only make changes during the year if you have a [qualifying event](#) - so take the time now to make sure your elections are exactly what you intended.

### 2. What's changing for next year?

We're excited to share that there are a number of [great enhancements](#) for workmates and their families - and the cost for most plans is staying the same. Please take a look at the detailed changes described on [WorkdayBenefits.com](#) for more information. You'll find enhancements to medical, dental, vision, fertility and family planning support, life insurance, long term care, and even a new legal plan option.

### 3. What's not changing?

Workday will continue to cover the majority of the cost to provide health plan coverage for our workmates and their families. Basic Life/AD&D, Short and Long Term Disability, family planning assistance, and more are automatically included for all eligible US workmates. **Did you know** there's a whole list of other programs available to you that don't require enrollment each year? Check out the [More to Love](#) and [The Fun Stuff](#) sections at [WorkdayBenefits.com](#).

### 4. Where do I go for more information?

- [WorkdayBenefits.com](#) is your starting point. You'll find key information about all of our plans, including changes for next year, plan summaries, and more.
- Attend the US Benefits Webinar on Monday, October 25th. Can't make it? We get it - and we'll be recording it just in case. You can hear from our vendors, too. [Click here for the replays](#).
- Have a question you can't find the answer to? Please open a [People Guide request](#) and someone from our team will get back to you personally.

### 5. What if I didn't enroll by the deadline?

In many cases, we'll be able to keep you in the same coverage you had for 2021 - but there are some exceptions.

- Workmates enrolled in the Cigna Traditional Plan will be moved to the Cigna Smart Plan
- Any Flexible Spending Accounts will be waived for 2022
- You'll miss out on the chance to increase your life insurance without Evidence of Insurability

**Did you miss the deadline?** Go to Workday, click on "View All Apps," then select the [Benefits](#) worklet. At the bottom, you'll see an option for *Benefit Elections as of Date*. Click and enter 01/01/2022 to view elections for next year. If there's a mistake, open a [People Guide request](#) **no later than Wednesday, November 23** to sort it out.

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## 6. Who can I cover? Do I need to submit proof?

You can elect coverage for your legal spouse, qualified domestic partner, and/or eligible children as described [here](#). Workday does not require proof of dependent eligibility to enroll your family, but we do reserve the right to request it if needed to support an audit or resolve an inquiry.

## 7. What happens if I have a Qualifying Life Event or Address Change during Annual Enrollment?

Marriages, babies, and other life changes happen when they happen - whether it's annual enrollment or not! If this is your situation, focus first on your [qualifying event](#). Benefit plans rely on effective dates, so you'll need to process your 2021 change **first**.

- If you've moved and your new address changes any of the benefits available to you, you'll see a qualifying event appear in your Workday inbox for action.
- For all other types of qualifying events, submit the "Change Benefits" task in Workday to get started.
- **After** you've completed your 2021 changes, you'll see the Annual Enrollment event re-appear in your Workday inbox, and you'll need to complete it again so that the changes carry forward to your 2022 coverage as well. You'll have two weeks to re-submit your annual enrollment event with the updated elections.

## 8. I joined Workday in 2021, do I have to enroll again?

Yes. Going forward you'll only need to do this once a year (or when you have a [qualifying event](#)), but the elections you made as a new hire earlier in the year only cover you through the end of 2021. Since there's changes for next year, you'll want to take the same opportunity as other workmates to review your coverage during Annual Enrollment and make and submit any changes, so that you're set for 2022.

**Did you start at Workday after Annual Enrollment was underway?** Don't worry - we didn't forget you! Complete your new hire enrollment first, then you'll have two weeks to come back to your Workday inbox and submit your Annual Enrollment choices for 2022.

## 9. What if I'm on a leave of absence during Annual Enrollment?

During a leave, you can still access Workday using your normal credentials - and you'll want to enroll for 2022 benefits just like if you were actively at work.\* Keep in mind that certain increases like life insurance may not go into effect if you're still on a leave as of January 1st - but they will apply as soon as you return to work. *\*Tip: If you are having trouble accessing Okta or Workday, please contact Business Technology at (877) 951-9348*

## 10. Where is my 401(k) enrollment shown?

You can review and request changes to your 401(k) contributions and investment options at any time, no annual enrollment required! Head over to [Fidelity](#) to check up on your retirement plans and savings. There are no planned changes to the Workday 401(k) match for 2022.

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## Medical: (more plan information [here](#))

### 11. Why is the Cigna Traditional Plan going away, and what do I need to do?

In 2019, Workday decided to [eliminate the Traditional Plan](#) beginning in 2022. We've been investing in making the Cigna Smart Plan the best option for workmates and the Company going forward. Our lowest paycheck contributions, the advantages of a Health Savings Account, and the same covered services and network as our other Cigna plans mean this is a win for all of us.

Workmates and covered dependents who were enrolled in the Traditional Plan in 2021 will be automatically enrolled in the Cigna Smart Plan effective January 1, 2022, unless you take action during Annual Enrollment to pick another plan or waive coverage.

### 12. What's changing on the Cigna Smart Plan and the Cigna Core Plan?

We've made a number of enhancements and we think you'll approve. Looking for a more detailed dive? Read the [plan summaries](#), review the [medical plan comparison chart](#), and reach out to the Cigna Pre-Enrollment line for additional help.

### 13. Can I talk to someone about the Cigna plan options in more detail?

You bet. Call the Cigna Pre-Enrollment line at (888) 806-5042 and tell them you're with Workday. Cigna's trained team can pull up the details of the Workday plans to help you understand coverage, costs, providers, and any what-ifs on your mind.

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## Fertility and Family Planning benefits

### 14. What's changing with fertility and family planning benefits?

- Beginning in January, Workday is providing a new lifetime \$25,000 reimbursement benefit for fertility and family planning services such as IVF, surrogacy, adoption, egg freezing, and more. This newly enhanced benefit is administered by Maven, who already provides [pregnancy planning and support services](#) for Workday.
- All U.S. workmates who are eligible for benefits qualify for this new reimbursement. You do not need to take any action to enroll in the coverage; it's provided to eligible workmates automatically.
- If you're enrolled in a Workday medical plan and had fertility treatments previously through Cigna or Kaiser prior to 2022, we have good news: you are eligible for the entire new Maven Wallet allowance of \$25,000 and it will not be offset by expenses for care prior to 2022.
- We've also added new reproductive assistance services to our [MetLife Legal plan](#) - at no extra cost.

### 15. Can I use Maven Wallet even if I'm not enrolled in a Workday medical plan?

Yes! Maven Wallet is available to all benefits eligible U.S. workmates (except interns).

### 16. What services can I use Maven Wallet funds for?

Please review the information on the [Family Planning and Support page](#) at WorkdayBenefits.com (updated November 3). Additional detail will be available closer to the start of the new plan year, January 1 2022. Reimbursements are paid directly to the Workmate by Workday and are required to be reported as taxable income.

### 17. Can I use the new 2022 benefit for prior year expenses?

Unfortunately, benefit plan rules do not allow us to apply 2022 benefits coverage retroactively. Only services provided and care received beginning January 1, 2022 will be eligible for reimbursement.

### 18. How is the new benefit different from our prior coverage?

Prior to 2022, coverage for family planning benefits provided on Workday health plans (Cigna and Kaiser) was limited to workmates and their covered dependents with a diagnosis of infertility. By moving to a combined benefit administered by Maven, we're able to expand the covered services and support for different paths to parenthood.

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## 19. Does the new family planning benefit replace our existing coverage?

In general, yes - and there are some things to know about how it will work in 2022.

- Our [existing adoption/surrogacy reimbursement](#) of \$5,000 lifetime maximum will end effective December 31, 2021 and be replaced with the **new \$25,000** lifetime maximum allowance. You may continue to submit claims for reimbursement of services that occurred prior to 2022 under the old policy. Expenses reimbursed under the old policy do not count towards the new Maven allowance.
- The Kaiser health plan will cover only testing and diagnosis of infertility beginning in 2022.
- Workmates and covered dependents enrolled in a Workday Cigna medical plan may continue to use Cigna's existing fertility treatment benefits, subject to coverage provisions and medical necessity reviews. **All amounts paid by Cigna for care received beginning in 2022 will count towards the new \$25,000 family planning benefit. Expenses for care prior to 2022 will not reduce your Maven allowance.**
  - ◆ If you have **already exhausted** the \$20,000 lifetime fertility treatment benefit through your Cigna health plan (care received prior to 2022), there is no change to your Cigna benefit, and you will have the full \$25,000 available through Maven beginning in 2022.
  - ◆ If you have **not yet used** any of your lifetime fertility benefits through Cigna, the health plan will continue to cover up to \$20,000 in eligible medical expenses. All amounts paid by Cigna for care received beginning in 2022 will reduce the amount available through Maven. For example, if Cigna pays \$20,000 in covered expenses during 2022, then you would have \$5,000 remaining available through Maven.
  - ◆ If you have **partially used** your lifetime fertility benefits through Cigna, there is no change to your Cigna provided coverage and you will have a new \$25,000 lifetime allowance from Maven for care and services beginning in 2022. For example, if you used \$13,000 of your Cigna lifetime maximum prior to 2022, you will still have \$7,000 remaining coverage through Cigna. If Cigna pays an additional \$4,000 for care in 2022, those expenses will reduce your Maven allowance to \$21,000. Only care and services received on or after January 1, 2022 will reduce your Maven \$25,000 family planning allowance.

## 20. Can my dependents use Maven Wallet?

Yes! Workmates may submit expenses for services provided to their dependents for reimbursement from the \$25,000 lifetime allowance. All expenses reimbursed by Maven Wallet count towards the new lifetime maximum of \$25,000, regardless of who received the care or services. In other words, you and your dependents share the single lifetime allowance of \$25,000. Reimbursements are paid directly to the Workmate by Workday and are required to be reported as taxable income.

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## Dental (more plan information [here](#))

### 21. What does the dental annual plan maximum mean?

The annual maximum refers to the most our plan will pay in benefits during a year for any single person. Our plan has an **annual** maximum benefit for most services, and a separate **lifetime** maximum benefit for orthodontia.

## Vision (more plan information [here](#))

### 22. Can I use my frame and lens benefits for sunglasses?

Yes. The new LightCare benefit allows you to use your \$200 allowance for ready-made non-prescription sunglasses (in lieu of prescription lenses and frames). Or, use your benefit for a pair of prescription sunglasses using your lens/frame benefit with the \$200 frame allowance and single vision, lined bifocal and lined trifocal lenses covered in full.



## Health Savings Accounts - HSA (more plan information [here](#))

### 23. Do I need to enroll if I want to keep contributing the same amount?

Your current Health Savings Account (HSA) contributions will continue in 2022 if you make no changes - but you'll want to enroll to take advantage of the higher limits for next year. Will you be 55+ in 2022? You can contribute an extra \$1,000 to your HSA - just look for the HSA Catch-Up tile when you enroll.

2022 HSA Limits	Yourself only	You + dependents
IRS annual maximum	\$3,650	\$7,300
Workday contribution	\$1,125	\$2,250
<b>You can contribute up to</b>	<b>\$2,525</b>	<b>\$5,050</b>

### 24. How will I get the Workday contribution?

Workmates electing a Smart Plan during Annual Enrollment for 2022 benefits will see the Workday contribution deposited to their HSA at Fidelity near the end of January 2022. If you already have an HSA setup with Fidelity, no additional action is needed on your part. If this is the first time you have elected the HSA plan, be on the lookout for required account opening steps from Fidelity in mid December.

## Flexible Spending Accounts - FSA (more plan information [here](#))

### 25. Do I need to enroll if I want to keep the same FSA amounts?

If you're participating in a Healthcare or Dependent Care FSA, you must enroll each year - we're not allowed to assume you want to continue the same amount each year. Before you decide what to contribute in 2022, make sure you understand how much carryover you have from 2020 and/or 2021. Dependent Care FSAs do not allow for carryover of unused funds after 2021, and Healthcare FSAs are limited to \$570 maximum carryover.

### 26. Are the FSA contribution limits for 2022 increasing?

No increases have been made at this time. You can contribute up to \$2,750 to a Healthcare FSA and up to \$5,000 to a Dependent Care FSA in 2022.

### 27. How much can I carryover in unused FSA funds?

Beginning in 2022, the maximum carryover allowed for Healthcare FSA funds will be **\$570**. The special provisions that applied to 2020 and 2021 related to COVID-19 have not been extended at this time. What that means is that you'll need to use all of your funds by 12/31/2022 to avoid losing any contributions - only \$570 total for 2020, 2021, and 2022 can carryover into 2023.

No carryover is allowed for unused Dependent Care FSA funds after 12/31/2022.

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## Life and AD&D Insurance (more plan information [here](#))

### 28. When does Evidence of Insurability (EOI) apply?

- For **Basic Life/AD&D**, which is paid for by Workday, no EOI applies during this annual enrollment. If you previously elected the \$50,000 option and would like to increase to the full 2x pay option, you may do so during Annual Enrollment 2022 without Evidence of Insurability (EOI.)
- **Voluntary Life** may be increased up to \$100,000 during this Annual Enrollment without Evidence of Insurability (EOI). The most voluntary life coverage you can elect is five times your annual earnings or \$1 million, whichever is less.
- **Spouse Life** may be increased up to \$50,000 during this Annual Enrollment without Evidence of Insurability (EOI), subject to the plan maximum of \$500,000 or the amount of employee voluntary life coverage, whichever is less.
- **AD&D** coverage increases do not require Evidence of Insurability (EOI). You may elect and/or increase AD&D coverage for yourself, your spouse, and/or any eligible children without EOI.

### 29. How do I complete Evidence of Insurability (EOI) if required?

Workmates who need to complete EOI will have a task in their Workday inbox that includes a link to the Unum EOI application. Look for the link beginning November 16th if you requested an increase of more than \$100,000 voluntary life and/or \$50,000 spouse life coverage.

*Tip: If you accidentally hit Submit too soon on the Workday task, you can still access the task through the EOI Announcement or navigate to the Unum site. Go to Workday, select the Benefits app, then look for the Unum EOI option in the External Links section.*

### 30. Is my bonus included in my eligible earnings for life insurance?

Yes. The Basic Life/AD&D and Voluntary Life plans calculate your annual earnings using your base pay and target bonus that was in effect as of the start of the year.

### 31. Can I re-enroll my dependents in Child Life if they were previously dropped?

Yes, if your child is still under age 26, you can add them to Child Life insurance without student status.

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## Disability Plans (more plan information [here](#))

### **32. What is the difference between imputed income for LTD coverage compared to a pretax Workday paid benefit?**

It all comes down to when taxes will apply. If your coverage is paid for pretax (or 100% by Workday), then any benefits you receive from the plan later - like if you become disabled - are taxable income in the year you receive payment. On the other hand, if you pay for the coverage with post-tax dollars (or in this case, by having imputed income applied) then benefits you receive from the plan are not taxable. A smaller amount of imputed income now, based on the premiums of the plan while you're working and can cover it easier, means a tax-free benefit later if you become disabled.

### **33. Where can I find more information about short-term disability and leave of absence?**

You don't need to enroll in short-term disability and leave of absence benefits - these are provided by Workday for your protection automatically. Learn more at [WorkdayBenefits.com](https://WorkdayBenefits.com).

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## More Protection For You And Your Family (more information [here](#))

Through our partnerships with Unum and MetLife Legal, you can buy additional insurance.

### 34. How do I get more information about Long Term Care (LTC)?

Long Term Care and Long Term Disability may sound similar, but they're actually different coverage.

- **Long Term Disability (LTD)** provides partial **wage replacement** when you're unable to work due to your own illness or injury for more than 180 days. Eligible workmates are automatically enrolled in Long Term Disability coverage paid for by Workday. Read about Workday's LTD plan [here](#).
- **Long Term Care (LTC)** provides a benefit to help cover the **costs of services** like home health care, hospice services, and nursing facilities when you're unable to perform "Activities of Daily Living" such as eating, bathing, and dressing. During Annual Enrollment 2022, you can purchase Long Term Care (LTC) coverage from Unum up to certain guaranteed issue amounts without medical review.
- **Have questions** about policy amounts, premiums, or eligible expenses? Review the plan materials at [www.unuminfo.com/workday](http://www.unuminfo.com/workday) and **contact Unum's Long Term Care team at 800-227-4165** or email [customerservices@unum.com](mailto:customerservices@unum.com) for assistance.
- You'll need to submit your application to Unum by November 30, 2021 to apply for 2022 coverage. Once Unum has reviewed and approved your policy, they will notify Workday automatically to update your benefits and payroll deductions.

### 35. What are the differences between the two MetLife Legal plans?

We're glad you asked! This year, workmates enrolled in the MetLife Legal plan will see new additional services included in their plan, with no premium increases. If you'd like to buy-up, our new Parents Plus option allows you to extend coverage for certain services to your parents (and parents-in-law) too. Start [here](#) and then download [the chart](#) for more details.

### 36. Do I need to take any action to get the new reproductive assistance coverage?

This expanded benefit has been added at no additional cost to workmates enrolled in either of the [MetLife Legal plans](#).

### 37. What is Critical Illness, Accident, and Hospital coverage?

Each of these are separate plans offered through Unum that cover different circumstances. What they all have in common is a \$50 wellness benefit available each year from Unum just for getting routine preventive care. Do the math and you'll see just how affordable some extra coverage can be. For more information, click [here](#).