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Memorandum

To: All Benefit Eligible Employees
From: Human Resources
Today's Date: October 25, 2021
Re: **Annual Benefits Open Enrollment**

In a short time, we will be launching Benefits Open Enrollment for 2022. As we get ready for 2022 Open Enrollment, we have some good news to share:

- There have been no increases in life or LTD rates for 2022.
- Increases in health insurance rates vary by plan, but most plan rates increased at a fairly modest level (4.9%).

Thank you to everyone whose healthy habits (including participation in the Health Assessment Survey) have helped us curb costs. Detailed information on plan rates for 2022 is on the attached sheet.

While we are working to ready the Dayforce Benefits Module for the open enrollment process, you can review benefit options on the Benefits Microsite hosted by YUSA; simply click on [MetroYBenefits](#) to reach the site. **Do Not Try to Enroll on the Microsite; enrollment will be hosted on Dayforce.**

All benefit plan options from 2021 are remaining in place for 2022.

Overall choices for 2022 Open Enrollment follow:

- United Healthcare Plans: Choice Plus 100/80; Choice Plus 80/60; Network 1000; High Deductible Health Plan 2500;
- Vision: EyeMed Select, included in Health Plan rates;
- Dental: Cigna DPPO (3.8% rate increase)
- Life: Basic Life provided by Metro Y; optional life and dependent life available with employee contribution (no rate changes);
- Long Term Disability Coverage – provided by Metro Y (Lincoln); See [MetroYBenefits](#) for more information on the plan;
- Flexible Spending and Health Savings Accounts – Flexible Spending and Health Savings Accounts are provided through TASC. Elections will take place via Dayforce. If you are establishing a TASC account for the first time, you may be required to complete additional information. Information on the TASC plans is available in the Benefits Section of the Staff Website.

Please note:

All eligible employees must participate in the enrollment process – even if declining coverage or making no changes from 2021 elections. This will ensure that every eligible employee has the opportunity to review plan options and exercise their election choices.

When the Dayforce enrollment site is ready, you will be provided with instructions for the Open Enrollment Election process. Before that time, please log into [MetroYBenefits](#) to review the details of our plan offerings. We are working to secure a date with YUSA Benefits and TASC for benefits webinars. We will provide additional details in future communications.

As always, please do not hesitate to contact Human Resources if you have any questions.

METRO Y EMPLOYEE PREMIUM RATES: 2022

Employee Payroll Deduction per Paycheck (26 pays):

Your Cost Per Pay	Choice Plus 100/80	Choice Plus 80/60	Network 1000	HDHP 2500
Employee Only	\$201.09	\$128.72	\$85.33	\$47.53
Employee/Child(ren)	\$362.06	\$231.77	\$153.40	\$85.42
Employee/Spouse	\$439.38	\$281.54	\$186.64	\$104.26
Family	\$600.36	\$384.59	\$254.71	\$142.14

Dental PREMIUM RATES (per paycheck for 26 pays):

Dental Coverage	Cigna Dental Per Pay
Employee Only	\$18.78
Employee & Child or Children	\$33.88
Employee & Spouse	\$40.98
Family	\$56.08

LIFE INSURANCE RATE TABLE (Per \$1000 of Coverage)

Optional Life and AD&D Monthly Rates per \$1000 of Coverage									
Note: A 30 year old with an annual salary of \$40,000 would have a monthly cost of $.06*40 = \$2.40$; a biweekly deduction of $(2.40*12)/26 = \$1.11$									
Age	<25	25-39	40-44	45-49	50-54	55-59	60-64	65-69	>70
Rate	\$.05	\$.06	\$.08	\$.12	\$.18	\$.29	\$.48	\$.89	\$1.90

Dependent Life	
Coverage	\$10,000 for spouse and children 6 months or older
Rate	\$2.00 per family per month Biweekly deduction = $(2.00*12)/26 = .92$ per pay

FLEXIBLE SPENDING AND HEALTH SAVINGS ACCOUNTS

Flexible Spending 2022 Annual Maximums	Health FSA Annual Maximum	\$2750
	Dependent Care FSA Annual Maximum	\$5000
Health Savings Account 2022 Annual Maximums	Annual HSA Contribution Limit – Single	\$3,650
	Annual HSA Contribution Limit – Family	\$7,300
Commuter Account	Parking and Transit 2022: \$270	\$270

Note: The IRS has not announced new FSA or Commuter Maximums for 2022