



## Open Enrollment: What you need to know for 2022

At Grant Thornton, we continue to strive to take care of our people, and we have worked to make the benefit enrollment process as effortless as possible for the upcoming plan year. We are pleased to share the core health and welfare benefit offerings will not change in 2022. However, based on your feedback, we continue to evaluate benefits to support you and your family.

Open Enrollment will take place from **Oct. 25 through Dec. 3**. Before you enroll, we strongly encourage you to review your current benefit elections as changes can occur to physician and hospital networks and prescription drug benefits. Please use the tools and resources available to evaluate your options and help you make informed decisions.

Below is an overview of important considerations for 2022.

<b>What's New</b>	<b>Why It Matters</b>
<b>IMPORTANT!</b> 2022 employee medical, dental, and vision self-insured premiums are not increasing.	As announced at weGT, while healthcare costs are going up and our partners, as owners of the firm, will have an increase in their medical premium firm leadership has decided not to increase medical premiums in our self-insured plans for our employees for the 2022 plan year. For a small number of our medical carriers, the premiums are set by the carrier, so there may be changes to those premiums. If you are impacted by this change, you will be contacted by the Benefits department to address this issue. Dental and vision premiums are not increasing for either partners and employees.  Please note that decisions regarding premiums are evaluated annually and any action taken in a given year is not an indication of future actions.
NEW! Lifestyle Spending Account	We are pleased to introduce the Lifestyle Spending Account for associates, senior associates, and managers. Account participants can submit for reimbursement of qualified wellbeing expenses (i.e. student loan repayment, fitness equipment, health club membership, etc.) up to the plan maximum each year. Go to Canvas to learn more.
Unused 2021 Flexible Spending Account (FSA) funds will roll over into a 2022 FSA or 2022 Limited Purpose FSA.	Typically, FSA funds must be used for eligible expenses incurred no later than Dec. 31 of the current plan year. Given the challenges presented by Covid-19 in 2021, any unused 2021 FSA balance will rollover into either a 2022 FSA account or a Limited Purpose FSA account if you do not use it by Dec. 31, 2021. You will receive additional communications if this impacts you.
Download the NEW Alight mobile app!	Manage your benefits and access them easily all year round. Download the new "Alight Mobile" app from the Apple or Google Play app store. Search for "Grant Thornton" during account setup. When prompted, choose to log on with employer credentials. Enter your Grant Thornton Benefits Center credentials (which are your GT email address, GT USID (USxxxxx) and your GT network password), and then you're ready to go!

Your options could have changed.

We encourage you to complete the open enrollment process to make sure you get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—including your options, the network of doctors, and how your prescription drugs are covered. It is very important to double-check even if you choose the same plan you have today.

If you don't enroll, your current medical, dental, and vision coverage will continue. Your Health Savings Account (HSA) election will also continue for 2022. **To contribute to an FSA, you must make an active election each year.**

Insurance carrier provider networks could have changed.

Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before finalizing your decision.

When you enroll, check the networks of each insurance carrier you are considering on the Grant Thornton Benefits Center website accessible via Canvas or directly at [digital.alight.com/grantthornton](https://digital.alight.com/grantthornton) or through the Alight mobile app. For the best results:

- Search for your provider by name—not medical practice.
- Check only the office location(s) you are willing to visit.
- When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.

**Important!** If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier (not the doctor's office) and tell them you're enrolled with the Aon Active Health Exchange offered through Grant Thornton.

### Medical and Prescription Drug

How your medication is classified (and covered) could have changed.

Because prescription drug coverage might change from year to year, we encourage you to confirm your 2022 coverage by using the decision support tool on the Grant Thornton Benefit Center.

### Health Savings Account (HSA)

New HSA contribution limits.

For 2022, you can save up to \$3,650 if you cover just yourself or \$7,300 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

As a reminder, if you enroll in an HSA, you can enroll in a Limited Purpose FSA as well, but not a traditional FSA.

Check out the [Schedule of vendor presentations](#) and office hours to help you make these important decisions for moments that matter! Benefit premiums will be available via the enrollment site on Oct. 25.

This overview of 2022 changes serves as a Summary of Material Modifications (SMM), providing information on various Grant Thornton benefit plan changes that take effect Jan. 1, 2022. It is intended to provide an overview of changes and information

about some of the benefits you may be eligible for through Grant Thornton. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern. Information contained herein is not intended as legal, tax, or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits. Grant Thornton reserves the right to amend or terminate its plans at any time.