

Subject: Annual Enrollment: Preview of What's Changing for 2022

Annual Enrollment is coming up fast: **October 20 through November 4**. But before you enroll, you need to understand what's changing with your current Aon Active Health Exchange™ benefits. Many changes have occurred in health care in recent years, they're occurring right now, and they'll continue to occur in the future. Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

Below is an overview of important considerations for 2022.

| What's New | Why It Matters |
|---|---|
| Your cost of coverage has increased. | <p>Because prices can go up or down each year, your current coverage may not be your best deal in 2022. If you stay with the same options, you will see an increase in your payroll deductions.</p> <p>Carefully compare the bronze plus, silver, gold and platinum coverage options and prices to find the right fit for you and your family. You may find one that better meets your needs and costs less too. Once you've decided on an option, then compare the insurance carriers so that you understand their coverage and in-network and out-of-network costs.</p> |
| Your options could have changed. | <p>Be sure to log into the My Health Benefits enrollment website so that you can compare your options and get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—the network of doctors, and how your prescription drugs are covered. It's worth a closer look, even if you choose exactly what you have today. To contribute to a Health Savings Account (HSA) (if eligible) or to a flexible spending account for 2022, you must make an active election.</p> |
| Insurance carrier provider networks could have changed. | <p>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 making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the My Health Benefits enrollment website. For the best results:</p> <ul style="list-style-type: none">• 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. <p>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.</p> |
| Medical and Prescription Drug | |
| How your medication is classified (and covered) could have changed. | <p>Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in 2022.</p> |
| Other medical and prescription drug benefits may have changed. | <p>Medical insurance carriers may offer new or enhanced benefits for 2022. Additional coverage details will be available when you enroll, so be sure to review your options carefully.</p> |

What's New**Why It Matters****Health Savings Account (HSA)**

The IRS has updated the HSA contribution limits.

If eligible, for 2022, you can contribute 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.

Improved Benefits. New Providers.

You will have a new Legal Services provider.

If you are enrolled in or elect coverage for Legal Services, LegalEASE will be your new benefits provider next year.

You will have a new Identity Theft provider.

If you are enrolled in or elect coverage for Identity Theft, NortonLifeLock will be your new benefits provider next year.

Want more information? Find the details about all your coverage options on the **Make It Yours** website at <https://tapestry.makeityoursource.com>.

This overview of 2022 changes serves as a Summary of Material Modifications (SMM), providing information on various Tapestry benefit plan changes that take effect January 1, 2022. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Tapestry. 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 about your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.