

## Frequently Asked Questions

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### What you need to know

- Your premium for health and dental insurance will not increase. In other words, you will stay at your 2021 rates for 2022.
- You asked for a larger network of dentists to choose from to care for those pearly whites, and we are delivering! We are now contracted with one of the nation's premier dental plans, [MetLife](#).
- You asked for a more extensive network of vision providers, and we delivered there too! New to the vision plan, Walmart and Sam's Club are now in-network providers. Now you can tack a visit to the eye doctor on to the places where you're already running errands. Both locations will even provide an \$80 allowance towards new frames!
- Did you know that a visit to the Emergency Department is more expensive than a visit to Urgent Care? That is why we encourage you to visit your primary care provider or one of our 10 Renown Urgent Care sites when non-emergent care is needed. The copay for an Emergency Department visit will increase from \$200 to \$250 in 2022, our only copay increase of the year.
- You asked to have all your Renown work and benefits information in one place – in your hand and on your phone! We've delivered there too. A new mobile app called **Renown Life** is launching January 1. This app will provide all your work (Kronos) and benefit information at your fingertips – anytime, from anywhere. Stay tuned for more information about this exciting new app.
- You've asked for more ways to save money for retirement. Starting January 1, we are offering a new Roth 401(k) option with Vanguard. The Roth 401(k) allows you to contribute after-tax money to your retirement fund. That means you can make tax-free withdrawals of these funds in retirement, potentially saving you on taxes down the road. Trust us, your future, retired self will thank you!
- What about the many extraordinary benefits Renown already offered? Don't worry, these are all staying the same.
  - We still offer education incentives such as college tuition and education reimbursement and student loan repayment.
  - The Employee Assistance Fund, offered through the Renown Foundation, will continue to be available to assist employees who encounter financial disasters.
  - The Dollars for Does program will continue matching personal donations to the non-profits boards you sit on because we understand that supporting community matters.
  - MOBE health coaching continues to pair Renown employees with health and well-being-focused guides for one-on-one help achieving your goals. This benefit is also available to employee spouses and adult dependents!
  - The list could go on, so for a full list of benefits, visit [Inside Renown>Benefits](#).

## Where can I access information about our benefits for 2022?

There are a variety of ways to review your benefit options:

1. Refer to the [Benefits Website](#). The site can be access from anywhere with Internet access and is designed to be employees' one-stop-shop for all your benefits needs.
2. Attend the in-person Benefits Fair on November 3<sup>rd</sup> at South Meadows from 7am – 1pm and November 4<sup>th</sup> at Regional from 7am – 7pm.
3. Schedule a personalized session with a professional benefits counselor at [renown.mybenefitsappointment.com](https://renown.mybenefitsappointment.com) or by calling 833-837-7693. Even if you don't want to schedule a session, you can get answers to your Benefits questions from the counselors throughout open enrollment.
4. Call the Benefits team at 775-982-4444 or email [BENMAL@renown.org](mailto:BENMAL@renown.org). We are available to answer your questions throughout open enrollment.

## Do I need to take action to maintain my medical, prescription drug, vision and dental benefits?

If you do not have a change to your coverage and you don't cover a spouse, no action required.

If you cover your spouse on your medical plan you must complete the Spouse Coverage Affidavit annually for coverage to continue. The Spouse Coverage Affidavit is located in [UKG](#) (Kronos)> Employee Home Page> Benefits > Spouse Coverage Affidavit.

If you have declined health plan coverage in the past, your declination will remain in force until you make a change. Please note, employees who decline coverage must complete the Waiver of Coverage Affidavit by going to [UKG](#) (Kronos)> Employee Home Page > Benefits > Waiver of Coverage Affidavit.

## What other action do I need to take?

You must take action if you want to participate in Flexible Spending Accounts as you must re-enroll each calendar year.

## Why does the Alert for Open Enrollment in UKG (Kronos) still show after I submitted my elections?

The alert allows you to make changes throughout the whole month of November. Employees who submit changes to their benefits will receive an email once their enrollment change has been approved. You can print a copy of the Benefits Summary screen before you submit your Open Enrollment changes for your records. The alert will automatically disappear on December 1, 2021 when Open Enrollment ends and no further changes can be made.

## How can I find a Western Clinical Alliance provider?

Western Clinical Alliance providers and services will be included with Renown providers and services in a new Renown Health Network. Visit [Hometownhealth.com](https://Hometownhealth.com) > Member Login> Find a Doctor> click on "Only WCA providers"> search providers.

## I receive care from a specialist who is not a Renown provider, do I have to change providers?

No. If your specialist participates in the Western Clinical Alliance, you will have access to the specialist at the highest benefit level. If not, you have access to Hometown Health's network of preferred providers. To find a provider, visit [Hometownhealth.com](https://Hometownhealth.com) > Member Login> Find a Doctor.

**Is out of network coverage available under the Employee Health Plan?**

Out-of-area coverage operates the same as it has in the past. There is a \$4,000 individual and \$8,000 family deductible with 50% cost share after the deductible is met.

**I have a dependent who lives out of state and is on the National Network, will they still be covered?**

Dependents who reside outside of Hometown Health's Network area have access to our national network and benefits are paid at the Hometown Health Network level. Access to the national network is tied to the dependent's zip code. Be sure to update each dependent's address to accurately in Kronos Open Enrollment to reflect those who are living outside of Hometown Health's Network area.

**Where is Renown Retail Pharmacy located?**

The Renown Retail Pharmacy is located in the former CVS location in Renown Regional next to Starbucks. When employees utilize Renown Retail Pharmacy services, they will receive the highest level pharmacy benefit.

**Do I have access to other pharmacies, like CVS, Grocery Store Pharmacy, and Mail-Order?**

Yes. You have access to Renown Retail Pharmacy and Hometown Health's Pharmacy Network, which includes CVS and grocery store chains.

**Are there changes to the dental plans?**

We are moving the employee dental plan from Hometown Health to MetLife. This means members will have access to a larger network of dentists, this will save you money if you were using an out-of-network dentist.

The Employee Dental Plan will still have two levels – Dental and Dental Plus. To see the rates, please refer to [The Benefits Website](#).

**How do I know if my dentist is covered under MetLife?**

The same dentists will be covered under MetLife Dental, we have only expanded the dental network. Employees will need to notify their dentist of the insurance change and to expect a new insurance card in the mail.

To search for dentists, please visit: [metlife.com/insurance/dental-insurance](https://www.metlife.com/insurance/dental-insurance), click on "Find a Dentist", and select "PDP Plus".

**If I want to decline medical for 2022, what do I need to do?**

Employees can decline coverage by going through Benefit Open Enrollment link in [UKG](#) (Kronos)> Employee Home Page> Life Events> Open Enrollment (available through November 1 – 30). You must also complete a Waiver of Coverage Affidavit, also located in [UKG](#) (Kronos)> Employee Home Page> Benefits > Waiver of Coverage Affidavit.

**May I elect coverage for my spouse and dependent children?**

Spouses may be eligible for medical coverage if they are not eligible to participate in another group medical plan\* through his /her employer, (whether or not they are currently enrolled in that plan). A copy of the marriage certificate and spouse affidavit certifying that the spouse is not eligible for other group coverage is required. Spouses are eligible for dental coverage regardless if offered through their

employer. Note: A benefit-eligible employee may not be covered as an employee and as a spouse at the same time on a Renown insurance plan. Children under the age of 26 are eligible for medical and dental coverage. A copy of the birth certificate is required.

*\*Group medical means that the employer pays of portion of the cost. High-deductible medical plans with an individual deductible of \$5,000 or more are excluded.*

**Where do I send copies of my documentation (marriage/ birth certificates) for my dependents?**

If you are adding dependents, supporting documents must be provided to Human Resources on or before open enrollment ends on November 30. Simply take a photo and email to [BENMAL@Renown.org](mailto:BENMAL@Renown.org) or you can always fax it to 775-982-4673.

**Do I need to take action if I am enrolled in the flexible spending accounts?**

Yes, if you wish to participate/continue in the Health Care and/or Dependent Day Care Flexible Spending Reimbursement Accounts for 2022, you must re-enroll each year. Participation in flexible spending accounts do not automatically continue from year to year.

**What are the annual maximums for the flexible spending accounts?**

- Health Care Flexible Spending Account maximum is \$2,750
- Dependent Daycare Flexible Spending Account is \$5,000

**Do I need to take action if I have Supplemental and Voluntary Benefits?**

If you wish to enroll in supplemental and voluntary benefits, you must enroll during Open Enrollment. If you do not make changes to your current policies (including supplemental life, accidental death and dismemberment, long term disability, legal, identity theft, hospital indemnity, universal life, short term disability, accident insurance or critical illness), your enrollment will continue.

**How can I talk to a professional benefits counselor about changing my benefits?**

One-on-one benefit counseling sessions can be scheduled by going to [renown.mybenefitsappointment.com](http://renown.mybenefitsappointment.com) or calling 833-837-7693.

**How can I update my beneficiaries?**

To update your insurance beneficiaries by going to the [Benefits Website](#) and click on change of beneficiary.

To update your 401(k) beneficiary, you will want to go to log into your Vanguard account. Once logged in, you will want to select Menu> My Profile> Beneficiaries > Edit Beneficiary Information. If you are married and would like to update your beneficiary to someone other than your spouse, please contact the Benefits Team at [BENMAL@renown.org](mailto:BENMAL@renown.org) or 775-982-4444.