

## About Open Enrollment

Annual open enrollment is the one time each year employees may make changes to their benefit elections for the next year. During open enrollment, you may enroll in or waive benefit plans, add or drop coverage for dependents and enroll in the supplemental plans. It is important that you carefully review your current elections, because you will not be able to make changes to your benefit elections in 2021 unless you experience a qualifying life event. 2021 plan details can be found at <http://www.pdstech.com/mypds>.

## What You Need To Do

1. Review your current benefit elections and covered dependents on MyPDS at <http://www.pdstech.com/mypds>
2. Log in to the PDS Employee Self-Service Portal at <https://ess.pdstech.com>
3. Select Annual Enrollment
4. Make changes to your benefit elections or covered dependents as necessary

More details on the benefit plans and enrollment instructions can be found at <http://www.pdstech.com/mypds>.

### Exciting New Benefits Coming Soon!

Watch for more information in 2021 about exciting new benefit offerings!

## What's Changing for 2021?

### MEDICAL / RX (Cigna)

#### 1. HSA 5000

- Increased Out-of-Pocket Maximums
- Lower Tier 1 & Tier 2 Rx Coinsurance to 10% (after deductible)
- Increased Tier 3 Copays (after deductible)
- Mail Order Cost is now 2.5x the Retail Cost

#### 2. MEC and MEC Plus

- No Changes to Plans or Rates

### HEALTH SAVINGS ACCOUNT

- IRS Annual Limit on HSA contributions for 2021 will be \$3,600 for self-only and \$7,200 for family coverage

### VOLUNTARY DENTAL / VISION (Guardian / VSP)

- No Changes to Plans or Rates

### VOLUNTARY LIFE/AD&D (Guardian)

- Current plan participants may increase coverage by 1 increment up to the Guaranteed Issue Level without submitting a health questionnaire
- Those who wish to elect coverage for the first time, and declined coverage previously, will need to complete a health questionnaire for the entire amount

### PREPAID LEGAL PLAN (Hyatt Legal / MetLife)

- You may also enroll in or make changes to your elections for Prepaid Legal Plan