

**My Choice**

*Investing in You*

**Hawaii Enrollment**



**Learn / Know / Compare**

Review your options to find the best deal for you and your family.



**Enroll**

Make your 2022 elections by your enrollment deadline.

**A WELL**  
ON YOUR WAY



At Safelite, we care about your health and well-being and understand that when it comes to health care, needs and priorities vary.

That's why we offer **My Choice**, an enrollment platform that allows you to select the benefits that best fit your and your family's needs now and for the year ahead.

# 4

## EASY STEPS TO GET THE RIGHT BENEFITS FOR YOU

### 1

## Learn About My Choice

Take advantage of all that **My Choice** offers:

### Coverage and carrier options

- **Medical:** You'll have a choice between two insurance carriers, offering different types of coverage
- **Dental and Vision:** Choice of at least three coverage options

Be sure to do your homework before you enroll, as insurance companies will differ in some key areas:

- Which providers are in network
- Whether they cover out-of-network care
- How they cover prescription drugs
- Your cost per paycheck

### Tools and Resources

You have a couple websites that offer you plenty of tools and resources at your fingertips — before, during and after enrollment.

### Websites

- From [safelitebenefits.com](http://safelitebenefits.com): Learn more about **My Choice** in the "Hawaii associates" section.
- From our People System: Use the tools, enroll and manage your benefits on the **My Choice** enrollment website.

### 2

## Know Your Options

### Your medical, dental and vision coverage

To learn about your coverage options, access the Make It Yours website via [safelitebenefits.com](http://safelitebenefits.com) (or directly at [safelite.makeityoursource.com/hawaii](http://safelite.makeityoursource.com/hawaii)). Carefully review all your options and your total cost to select the right program for you and your family. Here are your choices:

Medical	Dental	Vision
2 PPOs (through HMSA)	3 PPOs (Bronze, Silver and Gold)	Exam-only (Bronze)
2 HMOs (through Kaiser Permanente)	1 HMO (Platinum, with no out-of-network benefits)	2 PPOs (Silver and Gold)

### Your Medical Insurance Carriers

#### HMSA (PPOs)

Preview site: [hmsa.com/aon](http://hmsa.com/aon)  
 Member site: [members.hmsa.com](http://members.hmsa.com);  
 800-651-4672

#### Kaiser Permanente (HMOs)

Preview site: [kp.org/aon](http://kp.org/aon)  
 Member site: [kp.org](http://kp.org)  
 Pre-enrollment: 877-580-6125  
 Post-enrollment: 808-432-5955

# 4

## EASY STEPS TO GET THE RIGHT BENEFITS FOR YOU

### 3

### Compare Your Costs

Each insurance company sets the cost of the coverage it offers. Safelite will provide the Kaiser Gold plan at all coverage tiers (associate only, associate plus children, associate plus spouse or family) at no cost to you. If you choose another plan, you will share in the cost of coverage.

You'll want to select a plan that best suits your needs. Keep in mind that while you may be able to pay less in your weekly paycheck, you should also consider your anticipated overall costs when choosing coverage.

Ultimately, how much you'll pay for health care coverage in 2022 will depend on:

- The coverage option you choose
- The carrier you choose
- Whom you cover

### Sharing in the Cost of Your Coverage

Safelite is committed to helping you choose the best benefit options at the best price for you and your family. Safelite shares in the cost of your medical and dental coverage — which you'll see in the form of a credit on the **My Choice** enrollment website when you enroll.

### 4

### Enroll!

Log on to the **My Choice** enrollment website and follow the step-by-step enrollment process. There, you will see a more detailed summary of your medical, dental and vision benefits, plus tools — such as the **Help Me Choose** tool — to help you decide the best coverage for you. You'll see your premium costs and Safelite's credit amount during the enrollment process as well.

You must actively enroll by your deadline to have medical, dental and/or vision coverage — and to contribute to any flexible spending account — in 2022.

You can contact a **My Choice** Service Center associate, by phone or live chat, with questions or to get help with the enrollment process at:

844-315-3794, Monday through Friday, 8 AM to 8 PM ET

For all other questions, contact People Direct at **800-631-6966** or go to **The Wire > People Direct Portal**

### Remember

If you elect "no medical coverage" or if you don't enroll in medical coverage, the state of Hawaii requires that you submit a waiver form (HC-5), which will be mailed to you.

# Medical

You have **four medical coverage options** for 2022. Be sure to take a look at the **IN-NETWORK** benefits for each option below (note that Kaiser options do not cover out-of-network care).

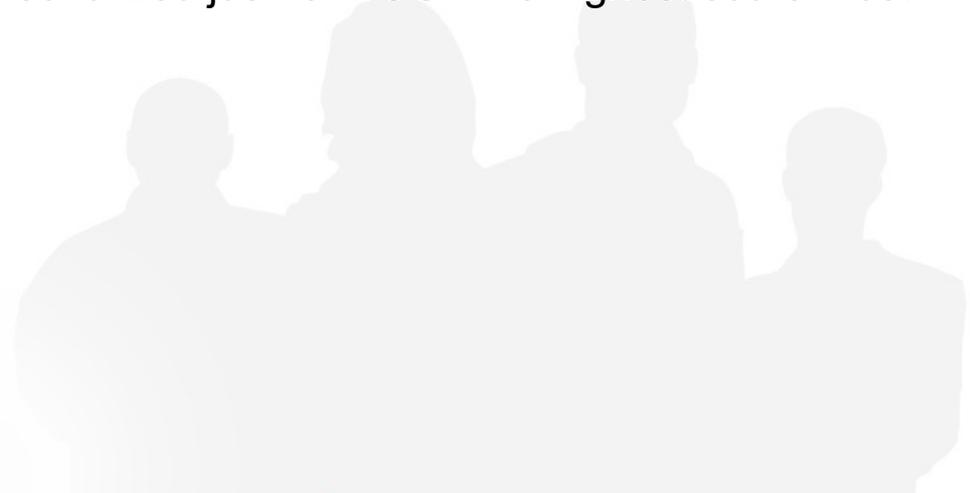
	PPO (HMSA Gold)		PPO (HMSA Platinum)		HMO (Kaiser Gold) No out-of-network benefits		HMO (Kaiser Platinum) No out-of-network benefits	
<b>Medical</b> (all co-insurance amounts are after deductible, unless noted)								
<b>Preventive Care</b>	100% covered; deductible waived for most services		100% covered		100% covered; deductible waived		100% covered	
<b>Doctor's Office Visit</b>	You pay \$12		You pay \$12		You pay \$15		You pay \$15	
<b>Emergency Room</b>	You pay 20% after deductible		You pay 20%		You pay 20%; deductible waived		You pay \$75	
<b>Urgent Care</b>	You pay \$12		You pay \$12		You pay \$15		You pay \$15	
<b>Inpatient Care</b>	You pay 20% after deductible		You pay 10%		You pay 10% after deductible		You pay \$75 per day	
<b>Outpatient Care</b>	Cost share based on place of service		Cost share based on place of service		Cost share based on place of service		Cost share based on place of service	
<b>Preventive Drugs</b> (determined by the insurance carrier, as required by the Affordable Care Act)								
	You pay \$0 and you must have a doctor's prescription for the medication — even for products sold over the counter (OTC) — and you must use an in-network retail pharmacy or mail-order service.							
<b>Prescriptions, 30-day retail supply</b>								
<b>Tier 1: Generally lowest cost options</b>	You pay \$7		You pay \$5		You pay \$5 for generic maintenance drugs; \$10 for other generic drugs		You pay \$5 for generic maintenance drugs; \$10 for other generic drugs	
<b>Tier 2: Generally medium cost options</b>	You pay \$35		You pay \$30		You pay \$35		You pay \$35	
<b>Tier 3: Generally highest cost options</b>	You pay \$75		You pay \$70		Not covered		Not covered	
<b>Prescriptions, 90-day mail-order supply</b>								
<b>Tier 1: Generally lowest cost options</b>	You pay \$14		You pay \$10		You pay \$10 for generic maintenance drugs; \$20 for other generic drugs		You pay \$10 for generic maintenance drugs; \$20 for other generic drugs	
<b>Tier 2: Generally medium cost options</b>	You pay \$70		You pay \$60		You pay \$70		You pay \$70	
<b>Tier 3: Generally highest cost options</b>	You pay \$150		You pay \$140		Not covered		Not covered	
	PPO (HMSA Gold)		PPO (HMSA Platinum)		HMO (Kaiser Gold)		HMO (Kaiser Platinum)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>								
<b>Individual</b>	\$200; in- and out-of-network combined		N/A		\$100		\$200	
<b>Family</b>	\$600; in- and out-of-network combined		N/A		\$300		\$400	
<b>Annual Out-of-Pocket Maximum</b> (medical co-pays, deductibles and co-insurance apply)								
<b>Individual</b>	\$2,200; in- and out-of-network combined		\$2,500; in- and out-of-network combined		\$2,200		N/A	
<b>Family</b>	\$6,600; in- and out-of-network combined		\$7,500; in- and out-of-network combined		\$4,400		N/A	

## NEED HELP DECIDING?

### We've Got Just the Tool!

Feel empowered and more confident in deciding which coverage level and carrier are best for your situation. Simply use the **Help Me Choose** tool on the **My Choice** enrollment website:

- Just answer a few questions about your health care needs and what's important to you.
- The tool sorts through the options and insurance companies available to you and combines data from several sources to identify and rank the best medical coverage options for you and your family.
- You get a score for each combination — personalized just for YOU. The highest score most closely matches your needs. It's that easy!



# Dental

Go to the [My Choice enrollment site](#) to see your premium costs.

	Bronze	Silver	Gold	Platinum <sup>1</sup>
<b>Annual Deductible</b>				
<b>Individual</b>	\$100	\$100	\$50	None
<b>Family</b>	\$300	\$300	\$150	None
<b>Annual Maximum (excludes orthodontia)</b>				
	\$1,000 per person	\$1,500 per person	\$2,500 per person	None
<b>Orthodontia Lifetime Maximum<sup>2</sup></b>				
	Not covered	\$1,500 per child	\$2,000 per person	Varies by insurance carrier
<b>In-Network Benefits</b>				
<b>Preventive Care</b>	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Varies by insurance carrier; generally covered 100%
<b>Minor Restorative Care (e.g., root canal treatment, gum disease treatment and oral surgery)</b>	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible	Varies by insurance carrier
<b>Major Restorative Care (e.g., implants, crowns and dentures)</b>	Not covered	You pay 40% after deductible	You pay 20% after deductible	Varies by insurance carrier
<b>Orthodontia</b>	Not covered	You pay 50%, no deductible, children up to age 19 only	You pay 50%, no deductible, for children and adults	Varies by insurance carrier

<sup>1</sup>Not available in some limited areas. Only the coverage levels for which you are eligible will show as options when you enroll online.

<sup>2</sup>If you switch insurance carriers, any orthodontic expenses you've already incurred under your current carrier will count toward your new carrier's orthodontia lifetime maximum.



# Vision

Go to the **My Choice** enrollment site to see your premium costs.

	Bronze	Silver	Gold
<b>Routine Vision Exam</b> (once per plan year)			
	Covered 100%	You pay \$20	You pay \$10
<b>Frames</b> (once per plan year)			
	Discount may apply	\$130 allowance <sup>1</sup>	\$200 allowance <sup>1</sup>
<b>Lenses: Single Vision, Bifocal, Trifocal, Standard Progressive,<sup>2</sup> Lenticular</b> (once per plan year; premium lenses may cost more)			
	Discount may apply	You pay \$20	You pay \$10
<b>Lens Enhancements</b>			
<b>UV Treatment, Tint (solid and gradient), Standard Plastic Scratch-Resistant Coating</b>	Discount may apply	You pay \$15	You pay \$15
<b>Standard Anti-Reflective Coating</b>		You pay \$45	You pay \$45
<b>Standard Polycarbonate – Adults</b>		You pay \$40	You pay \$15
<b>Standard Polycarbonate – Children</b>		You pay nothing	You pay nothing
<b>Other Add-Ons</b>		Discount only	Discount only
<b>Contact Lenses</b>			
<b>Medically Necessary</b>	Not covered	You pay \$20	You pay \$10
<b>Elective</b>	Not covered	\$130 allowance <sup>1</sup>	\$200 allowance <sup>1</sup>
<b>Fit and Evaluation</b>	Discount may apply	You pay \$20	You pay \$10
<b>Laser Surgery</b>			
	15% off regular price or 5% off promotional price	15% off regular price or 5% off promotional price	15% off regular price or 5% off promotional price

<sup>1</sup>Allowance can be used for frames or elective contact lenses, but not both.

<sup>2</sup>Vision benefits are for standard progressives. Enhanced progressives may cost more and will vary by insurance carrier.



# Safelite —

knowing the basics

If you're a full-time associate, Safelite automatically provides basic life insurance and disability coverage at no cost to you. You also have an opportunity to purchase additional coverage.

## Life Insurance and Accidental Death & Dismemberment (AD&D)

- **Basic Life and AD&D**
- **Paid for by:** Safelite (no cost to you!)
- **Coverage amount:**
  - Associates employed less than five years: One times your annual salary
  - Associates employed five or more years: Two times your annual salary



## Dependent Life

- **Paid for by:** Associate
- **Coverage amount:**
  - Spouse: \$10,000 or \$20,000
  - Child(ren): \$5,000 or \$10,000 each

## Optional Life and AD&D\*

- **Paid for by:** Associate
- **Coverage amount:**
  - Life: One, two, three, four or five times your annual salary (\$1,500,000 maximum)
  - AD&D: One, two, three, four or five times your annual salary

\*You must elect these benefits separately, but you cannot elect optional AD&D if you do not elect optional life. You may be required to complete an evidence of insurability form before the coverage can go into effect.



# Disability

## Temporary Disability

Hawaii associates are entitled to Hawaii Temporary Disability Insurance. For more information on this benefit, please visit [labor.hawaii.gov/dcd/home/about-tdi/](http://labor.hawaii.gov/dcd/home/about-tdi/).

## Long-Term Disability (LTD)\*\*

- **Paid for by:** Safelite 50%, Associate 50%
- **Coverage amount:** 60% of your monthly salary

\*\*You may need to complete the evidence of insurability form and/or screening before coverage can go into effect.



# Flexible Spending Accounts (FSAs)

You have **two FSA options** to help you save. Here's how they work:

	Health Care FSA	Dependent Care FSA
<b>Who is eligible?</b>	All associates	All associates
<b>What is this?</b>	By electing to contribute dollars from your paycheck into an FSA, you'll save pre-tax money that can be used to help pay for health expenses not covered by your health care plan during the plan year, while you're employed with Safelite.	By electing to contribute dollars from your paycheck into an FSA, you'll save pre-tax money that can be used to help pay for dependent care expenses, while you're employed with Safelite.
<b>How much can I contribute?</b>	Up to \$2,850	Up to \$5,000
<b>What can I use the money for?*</b>	Eligible medical, dental and vision expenses that are not covered by a health care plan, such as co-pays, deductibles and co-insurance amounts for you, your spouse and your children (up to age 26).	Eligible dependent care expenses incurred so you and your spouse can work, including: <ul style="list-style-type: none"> <li>• Day care</li> <li>• Before- and after-school care</li> <li>• Summer camp</li> <li>• Elder care</li> </ul>
<b>Does the money roll over from year to year?</b>	No, you must use all the funds by March 15, 2023, and submit all expenses by March 31, 2023, or the money will be forfeited.	
<b>Can I take the unused money with me if I leave Safelite?</b>	No.	

\*Refer to IRS guidelines for complete lists of eligible expenses and dependents for each account.

# Your Enrollment Resources Timeline

## LEARN / KNOW / COMPARE

Now:

- **This Roadmap.** Learn about **My Choice** and your 2022 benefits.
- **The online guide and FAQs.** Check **safelitebenefits.com** for answers to common questions and download, save or print the online guide.
- **The Make It Yours website at safelite.makeityoursource.com/hawaii.** Check this site for answers to common questions, compare your options and choose the best fit for you and your family.
- **Insurance company preview sites.** Check each carrier's networks, prescription drug coverage and additional services and programs. (See "Your Medical Insurance Carriers" in this Roadmap for medical carrier contact information.)

## ENROLL

By your enrollment deadline:

- **My Choice** enrollment website: Link from our People System or log on directly at **safelite.benefitsnow.com**.
- **Help Me Choose** tool: When selecting your medical coverage, you will be prompted to use the **Help Me Choose** tool. Set aside some extra time to use the tool so that you can decide what coverage is right for you and your family.
- **My Choice** Service Center: Call **844-315-3794** to ask benefits questions and get help with enrollment; associates are available Monday through Friday, from 8 AM to 8 PM ET.

## ONGOING RESOURCES

Throughout the year:

- **My Choice** enrollment website for year-round benefits management (link from our People System).
- **My Choice** Service Center at **844-315-3794** to ask questions and/or speak with a special advocate to help with complex benefits issues.
- **Your carrier's member website** for personalized benefit details, claims summaries and programs/tips for good health.