



Dear FirstFleet Associate:

This year's Open Enrollment Period for your 2022 Benefits Program will take place October 1 through October 31, 2021. Information about your 2022 Benefit Program is available to you online at www.firstfleetinc.com/openenrollment. There you will also find the new **2022 Benefit Enrollment Guide** and the Link to your enrollment site.

What do you need to do during Open Enrollment?

1) Read your 2022 Benefit Enrollment Guide and understand your 2022 benefit options. Your Guide contains important information about the changes for 2022, as well as all of your existing benefits. This Guide is meant for you to keep as a reference throughout the year. Your new 2022 Guide is more colorful and information packed than ever!

Highlights for 2022:

- **Modest Changes to Payroll Deduction Amounts and Key Plan Features for your Medical Plan** options through BlueCross BlueShield will be effective for the 2022 Plan Year.
- **The High Deductible Health Plan (HDHP) Medical Plan** option continues to be the lowest cost Medical Plan option – and includes Health Savings Account contributions from FirstFleet on a monthly basis.
- **New Vision Care Enhancement!** Your Vision Plan benefits through VSP now include an enhanced “LightCare” benefit that protects your eyes from ultraviolet and blue light with coverage for non-prescription eyewear.
- **Virgin Pulse Wellness Program!** The new and improved Wellness Program through Virgin Pulse allows you to maintain and protect your health at no cost to you! Also, you can earn points toward a reduction in your Medical Plan costs, saving you \$15 per week – an annual savings of \$780. It is easy to earn this Wellness Premium Reduction Incentive if you participate – so be sure to sign up if you've not already done so!

2) Decide if you need to enroll. Open Enrollment is passive again this year. This means that for those associates who do not wish to make any changes to their current elections, existing benefit elections will roll over to the 2022 plan year automatically. **Exception: Due to IRS regulations, Flexible Spending Accounts must be elected each Plan Year.**

3) Enrollment for 2022 – Please note changes in our enrollment process!

- **ALL CORE BENEFITS – SELF-ENROLLED ONLINE (Medical, Dental, Vision, Voluntary Life, Short Term Disability, Long Term Disability, Health Savings Account and Flexible Spending Accounts):** To begin enrollment go to www.firstfleetinc.com/openenrollment to access your self-service portal and follow the steps to enroll. There you can access your current benefit information and complete your 2022 benefit enrollment online.
- **SUPPLEMENTAL BENEFITS – ENROLLED BY COLONIAL REPRESENTATIVES (Accident, Cancer, Critical Illness and Whole Life):** Call **1-866-824-2534**, October 1 - 31, Monday – Friday, 8 AM – 8 PM Eastern Time. A Colonial Life Representative will be available to answer questions, review Colonial plans and assist with your enrollment in Colonial Supplemental Benefit Options. You may also self-enroll in Colonial Supplemental Benefits by going to <https://harmonyenroll.coloniallife.com> and entering your Login ID (“FLEET-Your Social Security Number”) and your Password (“First 4 letters of your last name + Last 4 numbers of your SSN” with no spaces in between).
- **401(k) PLAN – ENROLLED BY PRINCIPAL:** If you are not already participating in the FirstFleet 401(k) Plan you should consider enrolling during Open Enrollment to begin taking advantage of FirstFleet's matching contributions! Enroll online at Principal – www.Principal.com/welcome. You can also enroll by calling Principal at **1-800-547-7754**. (Note: The FirstFleet 401(k) Plan number is 705090.)

4). Verify Dependents. Dependent verification is required for any **NEW** dependents added to your coverage for 2022. Look for an email notification from **VerifyOS.com**. You will have 25 days to upload your dependent verification for all new dependents. If you have existing covered dependents that were previously verified, no further action is necessary during this open enrollment process to maintain coverage on those dependents.

Feel free to contact an **HR Representative at (615) 890-9229 – Option #1** or **email – AskHR@firstfleetinc.com** during the Open Enrollment period if you have any questions.

Sincerely,

FirstFleet HR Team