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2022 Annual Benefits Enrollment FAQs

- **If I don't enroll during Annual Enrollment (AE), will my current benefits roll over to 2022?**
 - If you do nothing during AE, all of your current benefits will roll over to 2022 **with the exception** of your elections for contributions to your Health Savings Account (HSA) or Flexible Spending Account (FSA) as well as enrollment for Hospital Indemnity insurance (as this is a new benefit for 2022). You must re-enroll every year for employee contributions in an HSA, Healthcare FSA and/or Dependent Daycare FSA if you want to participate in any of these three types of accounts for the upcoming year. **If you do not enroll for 2022, these spending account benefits will default to a \$0 contribution election, however, you will continue to receive the Stericycle contribution to your HSA.** Remember you can change your HSA contributions at any time during the plan year, but FSA contribution amounts can only be changed within 31 days of a qualified status change. For Hospital Indemnity insurance, since this is a new benefit in 2022, you do have to actively enroll in this plan during Annual Enrollment.
- **I read that unused 2021 funds in Healthcare and Dependent Care Flexible Spending Accounts (FSAs) will rollover into 2022. Is there any action that I need to take to make sure my funds rollover?**
 - You do not need to take any action to ensure that your 2021 FSA funds rollover to 2022. This is an automatic process. You do need to consider the amount that will rollover from 2021 to 2022 when making an election to contribute to an FSA in the 2022 plan year.
- **How do I complete my enrollment?**
 - You have a few options for completing your enrollment –utilize the Your Benefits Resources (YBR) website (www.ybr.com/stericycle), use the Alight Mobile app on your smart device or call YBR and speak to a representative (855-381-8326).
- **Who do I contact if I need assistance with my enrollment?**
 - If you need assistance with completing your enrollment or if you have a question about your benefits, you can utilize the chat feature on the YBR website or Alight Mobile app or you can call YBR (855-381-8326).
- **Why do healthcare premiums continue to increase when I've rarely used my plans over the past two years?**
 - Healthcare premiums are based on total costs associated with all plan member claims. These claims, plus healthcare cost inflation, which is expected to be over 7% in 2022, are factors that impact the healthcare premiums each year. For 2022, Stericycle is absorbing a majority of the 7% inflation and Team Member premiums are increasing by only 2%, which means team members will see an increase in deductions for their medical plans of only \$1 - \$12 per month (depending on the plan and level of coverage selected).
- **I'm a new hire and haven't enrolled in my 2021 benefits yet. Do I need to complete an Annual Enrollment?**
 - As a new hire, you will need to complete two enrollments – New Hire enrollment for your benefits for the remainder of 2021 and Annual Enrollment for your 2022 benefits. You will not be able to complete your Annual Enrollment until after you complete your New Hire enrollment. Once you complete your New Hire enrollment, your Annual Enrollment for 2022 benefits will open.
 - The deadline to complete your new hire enrollment is 30 days from the date you become eligible for benefits. Once you complete the new hire enrollment (even if you complete it after the Annual Enrollment period ends on October 22, 2021), your Annual Enrollment for 2022 will open and you will have 2 weeks from the date that the Annual Enrollment opens to complete this enrollment for benefits effective January 1, 2022.



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- Your new hire packet of benefits information will be mailed to your home address within one week of your hire date. An Annual Enrollment packet will also be mailed to your home address after your Annual Enrollment opens. You do not have to wait for your Annual Enrollment packet to arrive at your home in order to complete your enrollment. All of the information about your 2022 benefits is available on the YBR website (www.ybr.com/stericycle).
 - Example: TM is hired on October 11, 2021 and therefore becomes benefit eligible effective December 1, 2021. The new hire packet of information will be mailed on or around October 18, 2021 and the TM will have a deadline of December 31, 2021 to complete their new hire benefits that are effective December 1, 2021. TM complete their new hire enrollment on November 8, 2021 and their Annual Enrollment opens that same day. The TM will have a deadline of November 21, 2021 to complete their Annual Enrollment.
- **I had a qualified status change (e.g. birth, marriage, divorce). Should I make changes during Annual Enrollment for this change?**
 - If you have a qualified status change and need to make changes to your benefits (e.g. add a new dependent, drop a dependent, add or change coverages), you should contact YBR to process that change within 31 days of the date of your change. The updates to your benefits will be effective on the date of your qualified status change. If you only make updates during Annual Enrollment, your updates will be effective January 1, 2022.
- **My spouse's employer's Annual Enrollment is later than Stericycle's. What should I do?**
 - You should complete your Stericycle Annual Enrollment during the enrollment period and after reviewing and completing your spouse's Annual Enrollment, if you need to make a change to your Stericycle benefits you should contact YBR for assistance.
- **I didn't receive an Annual Enrollment packet in the mail. Where do I get information regarding Annual Enrollment?**
 - Visit the Benefits website at <https://www.stericycle.com/en-us/benefits>. On this site you can view the For Your Benefits guide as well as learn about the changes for 2022. You can also view the benefits video and register for AE webinars. Be sure that your home address is correct in SuccessFactors and update accordingly if necessary.
- **My child is turning 26 in 2022. Do I need to drop them from coverage during Annual Enrollment?**
 - No, your child is eligible to be covered until their 26th birthday. Their coverage will automatically end at the end of the month in which they turn 26. They will be offered an opportunity to continue their coverage via COBRA and information will be mailed to your home regarding COBRA. This process is automatic, and no action is needed on your part. Contact YBR if you have any questions.
- **Will I receive new ID cards in the mail for medical/dental/vision?**
 - ID cards are only issued for medical coverage and prescription drug coverage (you will receive a separate ID card for prescription drug coverage when you enroll in medical). The dental and vision plans do not issue ID cards. If you are currently enrolled in a medical plan in 2021 and are continuing your coverage into 2022, a new ID card will not be issued to you. If you are newly enrolling in medical coverage for 2022, you will receive your ID cards in late December.
- **I'm currently enrolled in the Critical Illness plan and Accident plan however I see that the coverage options for 2022 are different. What coverage option will I have in 2022 if I don't actively enroll?**
 - For the Critical Illness plan, if you are enrolled in the Employee Critical Illness plan and your coverage amount exceeds \$50,000 in coverage for 2021, you will default to \$50,000 in coverage for 2022 (the new maximum coverage amount is \$50,000 for 2022 – reduced from \$100,000). If you are enrolled in Spouse or Child Critical Illness and you currently have a coverage amount less than \$10,000 for



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2021, you will default to \$10,000 in coverage for 2022 (the new minimum coverage for Spouse and Child is \$10,000 for 2022).

- For the Accident plan, if you are currently enrolled in any coverage tier for 2021 (e.g. TM Only, TM + Family), you will default to the same coverage tier however you will default into the High plan. For 2022 there are two plans – High and Low.
- I have additional questions – where can I reach out for answers?
 - Below is a list of other resources available to answer your questions

Resource	Where to Find	Date Available
For Your Benefit Guide	<ul style="list-style-type: none"> • AE Packet • Benefits website (https://www.stericycle.com/en-us/benefits) 	<ul style="list-style-type: none"> • Benefits website available week of September 20th • AE Packets mailed September 29th
Enrollment Worksheet	<ul style="list-style-type: none"> • AE Packet • YBR website (www.ybr.com/stericycle) 	<ul style="list-style-type: none"> • AE Packets mailed September 29th • Enrollment available on YBR October 11th
2022 Benefits Video	<ul style="list-style-type: none"> • Benefits website (https://www.stericycle.com/en-us/benefits) 	<ul style="list-style-type: none"> • Benefits website available week of September 20th
AE Webinars	<ul style="list-style-type: none"> • Benefits website – registration and recordings (https://www.stericycle.com/en-us/benefits) 	<ul style="list-style-type: none"> • Webinar recordings to be posted by the end of week of Oct 11th
Your Benefits Resources (YBR)	<ul style="list-style-type: none"> • www.ybr.com/stericycle or 855-381-8326 	<ul style="list-style-type: none"> • Enrollment opens October 11th
UnitedHealthcare	<ul style="list-style-type: none"> • www.whyuhc.com/stericycle or 833-719-1698 	<ul style="list-style-type: none"> • Available now
Stericycle Benefits Team	<ul style="list-style-type: none"> • Email – HR-Benefits@stericycle.com • Web - https://www.stericycle.com/en-us/benefits 	<ul style="list-style-type: none"> • Email – available any time • Web – website is available week of September 20th



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- What are the 2022 premium rates for each of the plans?

2022 Medical Plan Rates – per bi-weekly pay period			
	HSA Basic Choice Plus	HSA Enhanced Choice Plus	Traditional Choice Plus
TM Only	\$33.09	\$50.78	\$81.12
TM + Spouse	\$89.55	\$125.80	\$200.98
TM + Child(ren)	\$71.85	\$100.98	\$161.40
TM + Family	\$122.25	\$171.70	\$274.07

2022 Dental Plan Rates – per bi-weekly pay period		
	MetLife PDP Basic	MetLife PDP Plus
TM Only	\$4.24	\$10.84
TM + Spouse	\$7.42	\$18.97
TM + Child(ren)	\$8.27	\$21.14
TM + Family	\$12.51	\$31.99

2022 Vision Plan Rates – per bi-weekly pay period	
TM Only	\$2.70
TM + Spouse	\$5.14
TM + Child(ren)	\$5.41
TM + Family	\$7.95