

# 2022 Annual Enrollment is Here!

Annual Enrollment for your 2022 Stericycle Benefits Program is **October 11 – 22, 2021**. This is your once-a-year opportunity to make changes to your Stericycle healthcare and insurance benefits.

## Highlights for 2022

Your health and well-being are important to us. That's why Stericycle is committed to offering competitive and affordable benefits for you and your family. We are happy to say that all deductibles, copays, out of pocket maximums and Stericycle HSA contributions remain the same in 2022. There are minimal changes for the 2022 plan year.

### Healthcare Plans

To provide the coverage our team members need and the choices they prefer, Stericycle offers its team members the opportunity to participate in a full range of benefits. Our healthcare program includes three medical plan choices through UnitedHealthcare (UHC) which include prescription drug coverage, two dental plan choices, and a vision plan. In addition, team members can also participate in supplemental medical plans, including a new Hospital Indemnity plan for 2022, and dependent care and health care flexible spending accounts. Also new for 2022 is a Pet Insurance plan.

### Financial Protection Plans

To assist our team members with savings and financial security, we offer a company-sponsored 401(k) plan with company match, employer-paid life, AD&D and disability insurance for team members, and options for team members to buy additional life and AD&D coverage for themselves and their families.

### Supplemental Medical Plan Changes

Stericycle also offers voluntary benefits to supplement our core healthcare programs. For 2022, we've added two new voluntary benefit plans, Hospital Indemnity and Pet Insurance. These two plans are a new addition to the plans currently offered (Critical Illness and Accident). All four plans will be administered by MetLife for 2022. Visit [www.metlife.com/stericycle](http://www.metlife.com/stericycle) or call MetLife at 800-GET-MET8 for more information on all of the supplemental medical plans.

### Flexible Spending Account Rollover to 2022

New legislation has given Stericycle the opportunity to allow team members to rollover unused 2021 health care and dependent care flexible spending account (FSA) funds to 2022. This will be an automatic process; however, you should consider this rollover when making your 2022 FSA elections. See the benefits website (linked from the QR code to the right) for more information.

### Team Member Contributions

Healthcare costs continue to rise year over year and Stericycle's analysis of our healthcare plans indicates that the overall cost of healthcare is expected to increase by over 7% in 2022. The good news is that Stericycle will absorb the majority of that increase and team member medical contributions are increasing by only 2% for 2022, which is \$1 - \$12 per month, depending on the plan and coverage level you select.

## Learn

### Review Your Annual Enrollment Packet; Watch a Video about Your 2022 Benefits.

Just point your smart device camera at the QR code to be directed to our Benefits website or navigate to [www.stericycle.com/en-us/benefits](http://www.stericycle.com/en-us/benefits). If the site doesn't open on your device, go to the App Store or Google Play to download a QR code reader.



## Decide

Utilize the decision support tool as part of the enrollment process on [www.ybr.com/stericycle](http://www.ybr.com/stericycle) to help make benefit decisions.

The decision support tool will ask you a series of questions about the healthcare needs for you and your dependents. The tool will provide suggestions based on the information you provide and your anticipated out of pocket costs.

## Enroll

### Enroll Through YBR

- Go to [www.ybr.com/stericycle](http://www.ybr.com/stericycle)
- (855) 38-1TEAM (18326) Mon-Fri, 8am-9pm EST

*Multilingual assistance is also available.*



We protect what matters.

## Resources to Help Keep You Healthy and Save Money

### Livongo

This program is offered at no cost to team members and their dependents with diabetes who are covered under a Stericycle medical plan. Livongo provides a glucose meter that is connected to Livongo's technology, free test strips and support from health coaches to help you along the way.

### Rx Savings Solutions

Do you want to save money on your prescription drug costs? Rx Savings Solutions is an online service that helps you and your covered dependents find prescription medications at a lower cost. Users save an average of \$300 per year, sometimes a lot more.

### Real Appeal

Real Appeal takes an evidence-based approach to support weight loss using a highly interactive internet show, videos and live online coaching to drive small behavior changes. Enroll any time.

### 24/7 Virtual Visits

Skip the doctor's office by using 24/7 Virtual Visits to connect to Board Certified doctors virtually – online, via smartphone app or phone call. Doctors are on call 24/7/365 to treat your non-emergency health needs.

**In order to utilize these programs you must be enrolled in a Stericycle medical plan. See the For Your Benefit guide for more information on these programs.**

## Protect Your Family from the Opioid Crisis

Over 95,000 Americans died from drug overdoses in 2020, the highest total number and highest 12-month increase on record. In addition, 2/3 of teens who abuse prescription opioids report getting them from friends and family, including the home medicine cabinet.

To protect what matters most – our team members and your families - Stericycle has included a **Seal&Send medication mail back envelope** in your Annual Enrollment packet. Please use this envelope to remove any leftover or expired medications from your home. Simply place your unused medications into this envelope and place it in your mailbox to prevent drug diversion in your home and contamination of our environment and waterways.

Stericycle is committed to supporting our team members during this public health crisis. We also offer addiction counseling and treatment referral services through our Employee Assistance Program. If you or a dependent are struggling with a substance use disorder, we encourage you to seek treatment and support.

The Employee Assistance Program can be reached at **800-905-0994**.



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### Reminders:

- If you don't enroll during Annual Enrollment, your current coverage will continue except for your Health Savings Account and Flexible Spending Account elections, which will default to \$0.
- Review your address to ensure that Stericycle has your most up to date address.
  - If your address needs to be updated, please make the updates in SuccessFactors (<https://myapps.microsoft.com>) or send an email request to [humanresources-hris@stericycle.com](mailto:humanresources-hris@stericycle.com)
- If you are adding dependents to your coverage, all dependents need to have their eligibility verified. Look for information regarding dependent verification in the mail. If you do not submit appropriate documentation by the deadline communicated, your dependents will be dropped from coverage.
- Annual Enrollment is a great time to review your beneficiaries for life and AD&D insurance. Log onto [ybr.com/stericycle](http://ybr.com/stericycle) to see your current beneficiaries and make updates as needed.

Sign up to receive benefits communication electronically (email and text messages). Log onto [www.ybr.com/stericycle](http://www.ybr.com/stericycle) and click on Your Profile > Manage Communications.



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