

# Your IBM/Kyndryl Flexible Benefits Plan: Highlights for 2022

## What to know for 2022

2021 has been a challenging time on many fronts. At work, we're balancing the complexities of the Kyndryl spinoff and assessing our back-to-the-office transition. As a nation, we're continuing to face social and economic unrest. Personally, we're rebalancing and rebuilding—all while focusing on staying healthy and resilient as we move forward in an environment of ongoing uncertainty.

That's why we're laser focused on keeping Annual Enrollment as simple as possible.

### Here are the highlights:

- Annual Enrollment (AE) will be November 8 – November 19.
- Annual Enrollment is your opportunity to make changes to your IBM health and insurance benefits (outside of a “qualifying event” like a marriage, death or new child). The choices you make take effect on January 1, 2022.
- Your costs and plan options:
  - For the second year in a row, IBM/Kyndryl is paying the full cost of increases for your medical and dental benefits coverage to keep your monthly contributions flat.
  - Your insurance vendors, health plan administrators and benefit plan options all remain the same, including any deductibles co-insurance and plan maximums
  - There will also not be any increase to the Life Insurance, Long Term Disability and Accidental Death and Dismemberment and PETA premiums for 2022.

### What's Changing:

	Current Plan 2021	Effective Jan 1 2022
<b>CGM receivers, transmitters or sensors</b>	Up to a combined maximum of \$1,500 per person in a benefit year	Up to a combined maximum of \$4,000 per person in a benefit year.
<b>Insulin pumps (including repairs)</b>	Up to a maximum of \$5,000 per person over a period of 8 benefit years	Up to a maximum of \$7,000 per person over a period of 4 benefit years

- Dental fee schedule:
  - The dental plan will maintain a one-year lag in the dental fee schedule (2021 fee schedule for the 2022 benefit plan year), the rest of the benefits and covered services under the dental plan remain the same. For more info visit AYC08: 2022 Dental Plan policy.

### Important Information & Reminders:

- Important reminders on HCEA Deposits and Claims Grace Period

HCEA	Deposit Date	Expiry Date
2022 HCEA	Jan 1, 2022	Dec 31, 2023
2021 HCEA	Jan 1, 2021	Dec 31, 2022
<b>90-Day Claim Grace Period:</b> Any 2021 expenses must be submitted and received by Sun Life no later than 90 days into 2022.		

- Employees living in Quebec
  - RAMQ requirements state that you must have a minimum of 65% coverage for prescription drugs. During enrollment, employees living in Quebec who elect supplemental health option 1 (20%) or option 0 (opt out) are required to attest you have coverage elsewhere.