

# We've Got You **COVERED**



# Benefits Bulletin

2023 Annual Enrollment Information for Staples, Inc. COBRA Participants

## 2023 Annual Enrollment is coming!

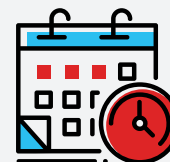
**May 17 – June 1, 2023**

Get prepared to make sure you're covered!

Did you know the average person spends more time planning for a vacation than they do planning for their future health care expenses? As you prepare to make your enrollment decisions for this year, review this bulletin. It provides the information you need to make the right choices, including:

- Your monthly coverage costs for 2023/2024
- An enrollment checklist to help ensure you complete every step
- Contact information for your benefit carriers

Take some time now to review your current benefit options to be sure they'll continue to meet your needs. Keep in mind if you don't take action on your benefits, your current coverage will continue at the 2023/2024 rates.



### Know the plan year

You are enrolling for benefit coverage that is effective from July 1, 2023 through June 30, 2024.

# Your Benefits at a Glance

Benefit	Carrier contact information	How to access on staples.com/benefits
<b>Health and wellness</b>		
<b>Medical</b> UnitedHealthcare (with CVS Caremark for prescription drugs)	UnitedHealthcare <b>1-877-440-5984</b> CVS Caremark <b>1-877-876-7215</b>	<b>Health &amp; Insurance</b> tab
Kaiser HMO if you live or work in California or Colorado	Kaiser Permanente <b>1-800-464-4000</b> (CA only) <b>1-800-632-9700</b> (CO only)	<b>Health &amp; Insurance</b> tab
<b>Dental</b> Delta Dental of Massachusetts	Delta Dental <b>1-800-872-0500</b>	<b>Health &amp; Insurance</b> tab
<b>Vision</b> EyeMed	EyeMed Pre-enrollment to see if your provider is in the network: <b>1-866-299-1358</b> Network: Select Customer service: <b>1-888-849-7297</b>	Once enrolled: <b>Health &amp; Insurance</b> tab
<b>Staples contact for all benefits</b>		
<b>HR Services</b>	<b>1-888-490-4747</b>	N/A
<b>For questions about Marketplace Insurance*</b>		
<b>Health Insurance Marketplace</b>	<b>1-800-318-2596</b> <b>healthcare.gov</b>	N/A

\*You may have Marketplace Insurance available in your state. Go to your state website for more information.

For more information and to view plan documents, including Summaries of Benefits and Coverage, go to Staples Benefits Connection at [staples.com/benefits](https://staples.com/benefits).



## Enroll through the Aight Mobile app!

We've enhanced the Aight Mobile app, so accessing your Staples benefits is easier than ever! Set up facial or fingerprint recognition so you don't have to worry about entering your username and password anymore. Use the app to review, enroll in or make changes to your benefits during Annual Enrollment. To download the app, go to the App Store or Google Play and search for "Aight Mobile."

# Know Your Health Plan Options

## Medical plan options and contribution rates

With all three **UnitedHealthcare** options, you can receive care from a provider of your choice. However, you'll receive a higher level of benefit coverage when you use in-network providers.

Here's a look at how the UnitedHealthcare in-network benefits compare, as well as contribution rates. For more benefit details, see the health plan comparison charts on Staples Benefits Connection ([staples.com/benefits](https://staples.com/benefits)).

Plan feature	Premier plan	Core plan	Advantage Health Savings plan
<b>Deductible</b> (single/family)	\$500/\$1,000	\$2,000/\$4,000	\$2,000/\$4,000
<b>Out-of-pocket maximum</b> (single/family)	\$3,000/\$6,000	\$6,000/\$12,000	\$4,000/\$8,000
<b>Office visit</b> (PCP/specialist)	You pay \$25/\$50	You pay \$30/\$50	You pay deductible, then coinsurance
<b>Urgent care visit</b>	You pay \$50	You pay \$50	You pay deductible, then coinsurance
<b>Emergency room visit</b>	You pay \$150	You pay \$150	You pay deductible, then coinsurance
<b>Coinsurance</b>	You pay 20% after deductible	You pay 30% after deductible	You pay 20% after deductible
<b>Inpatient services</b>	You pay deductible, then coinsurance	You pay deductible, then coinsurance	You pay deductible, then coinsurance
<b>Outpatient services</b>	You pay deductible, then coinsurance	You pay deductible, then coinsurance	You pay deductible, then coinsurance
<b>Prescription drugs*</b>			
<b>Certain preventive prescription drugs</b>	While preventive prescription drugs are not subject to the deductible, copay and coinsurance may vary.	While preventive prescription drugs are not subject to the deductible, copay and coinsurance may vary.	You pay 20% (no deductible)

\*CVS Caremark provides prescription drug coverage for all three UnitedHealthcare medical plan options.

## If you live or work in California or Colorado

You can enroll in the UnitedHealthcare medical plan options described in this bulletin as well as in an additional option—the Kaiser HMO. Note that the tables on this and the next page provide an overview of benefits for the UnitedHealthcare options only. The weekly costs of coverage under the Kaiser options are included along with the costs for the three UnitedHealthcare options. For Kaiser HMO benefits information, go to Staples Benefits Connection ([staples.com/benefits](https://staples.com/benefits)) to access the health plan comparison charts.

# Know Your Health Plan Options

Plan feature	Premier plan	Core plan	Advantage Health Savings plan
<b>All other prescriptions: Retail (30-day supply)*</b>			
■ <b>Generic</b>	You pay \$10	You pay \$10	You pay 20% after deductible
■ <b>Brand</b>	You pay 20% (\$30 min/\$60 max)	You pay \$50	You pay 20% after deductible
■ <b>Non-preferred brand</b>	You pay 20% (\$50 min/\$100 max)	You pay \$70	You pay 20% after deductible
<b>All other prescriptions: Mail order (90-day supply via mail order or pick up at a CVS Pharmacy)*</b>			
■ <b>Generic</b>	You pay \$25	You pay \$25	You pay 20% after deductible
■ <b>Brand</b>	You pay 20% (\$75 min/\$150 max)	You pay \$125	You pay 20% after deductible
■ <b>Non-preferred brand</b>	You pay 20% (\$125 min/\$250 max)	You pay \$175	You pay 20% after deductible
<b>Specialty drugs</b>			
■ <b>PrudentRx participants</b>	\$0 – specialty medications available through CVS Caremark’s Specialty Pharmacy only	\$0 – specialty medications available through CVS Caremark’s Specialty Pharmacy only	PrudentRx not offered, standard deductible rules apply
■ <b>Non-PrudentRx participants</b>	You pay 30% after deductible	You pay 30% after deductible	PrudentRx not offered, standard deductible rules apply

\*CVS Caremark provides prescription drug coverage for all three UnitedHealthcare medical plan options.



## PrudentRx: \$0 cost for certain specialty drugs

Employees who are enrolled in the Premier or Core medical plan under UHC will have access to certain specialty drugs at no cost by enrolling in PrudentRx, in partnership with CVS Specialty Pharmacy. If you choose not to participate in PrudentRx, you will be responsible for the full 30% coinsurance on specialty medications after satisfying the applicable plan deductible.

## Monthly 2023/2024 COBRA medical plan rates

Coverage level	Premier plan	Core plan	Advantage Health Savings plan	Kaiser HMO (CA)	Kaiser HMO (CO)
<b>You only</b>	\$718.60	\$580.10	\$636.99	\$540.72	\$649.59
<b>You + spouse/ domestic partner</b>	\$1,724.63	\$1,392.25	\$1,528.79	\$1,297.74	\$1,559.01
<b>You + child(ren)</b>	\$1,437.19	\$1,160.22	\$1,274.00	\$1,081.44	\$1,299.17
<b>You + family</b>	\$2,155.80	\$1,740.33	\$1,911.01	\$1,622.17	\$1,948.76

## A word about maintenance medications

In all three UnitedHealthcare medical plan options, if you don't move your maintenance medications to a CVS Pharmacy or CVS Caremark mail order after your third fill at a retail location, the claim will be denied, and you'll pay 100% of the cost. You'll receive a home mailing from CVS Caremark if this applies to you or a covered family member. State laws may apply. Please contact CVS Caremark for specific questions about your state.

## Dental plan options and contribution rates

We provide two dental plan options through **Delta Dental of Massachusetts**. With both options, you can receive care from a dental provider of your choice. However, you'll receive a higher level of benefit coverage when you use in-network providers.

Here's a look at how the in-network benefits compare, as well as contribution rates. For more benefit details, see the health plan comparison charts on Staples Benefits Connection ([staples.com/benefits](https://staples.com/benefits)).

Plan feature	Basic Dental plan	Premium Dental plan
<b>Deductible</b> (single/family)	\$50/\$150	\$50/\$150
<b>Preventive care</b>	You pay nothing	You pay nothing
<b>Basic care</b>	You pay 20% after deductible	You pay 20% after deductible
<b>Major restorative care</b>	You pay 90% after deductible	You pay 50% after deductible
<b>Annual limit</b> (per person)	\$1,000	\$2,000
<b>Orthodontia</b>	No coverage	You pay 50% after deductible
<b>Orthodontia lifetime limit</b>	Not applicable	\$2,000

### Monthly 2023/2024 COBRA dental plan rates

Coverage level	Basic Dental plan	Premium Dental plan
<b>You only</b>	\$25.85	\$39.13
<b>You + spouse/domestic partner</b>	\$62.03	\$93.90
<b>You + child(ren)</b>	\$51.69	\$78.25
<b>You + family</b>	\$77.55	\$117.39



# Know Your Health Plan Options

## Vision plan options and contribution rates

You have two vision plan options through **EyeMed**: the Premier plan and the Select plan.

With both options, you can receive care from an eye care provider of your choice. However, you'll receive a higher level of benefit coverage when you use in-network providers. The Premier plan has no copays and has a higher allowance for frames and contact lenses than the Select plan.

Here's a look at how the in-network benefits compare, as well as contribution rates. For more benefit details, see the health plan comparison charts at [staples.com/benefits](https://www.staples.com/benefits).

Plan feature	EyeMed Select plan	EyeMed Premier plan
<b>Annual comprehensive exam</b>	\$20 copay	\$0 copay
<b>Frames</b>	\$0 copay, \$130 allowance	\$0 copay, \$150 allowance
<b>Lenses for glasses</b>	\$25 copay	\$0 copay
<b>Contact lenses</b>	\$150 allowance	\$175 allowance
<b>Frequency</b>		
<b>Exam</b>	12 months	12 months
<b>Frames</b>	24 months	12 months
<b>Lenses for glasses</b>	12 months	12 months
<b>Contact lenses</b>	12 months	12 months

## Monthly 2023/2024 COBRA vision plan rates

Coverage level	EyeMed Select plan	EyeMed Premier plan
<b>You only</b>	\$5.91	\$12.08
<b>You + spouse/domestic partner</b>	\$14.19	\$29.05
<b>You + child(ren)</b>	\$11.82	\$24.19
<b>You + family</b>	\$17.74	\$36.30

# Choose Your Benefits

## Annual Enrollment is May 17 through June 1, 2023

If you want to enroll or make changes to your current benefits for the 2023/2024 benefit plan year, you must do so during Annual Enrollment.

Complete these simple steps:

1. Beginning May 17, visit Staples Benefits Connection at [staples.com/benefits](https://staples.com/benefits). If you're a new user, click on **New User?** to register (you'll need to authenticate your identity, create a username and password, and set up security questions). Keep in mind that you can use the new ALight Mobile app too!
2. Once logged in, click **It's time to make your COBRA benefit choices** in the banner on the home page.
3. Follow the instructions to enroll in or change your benefits. Be sure to review your covered dependents and update their information, if necessary.

## What happens if I don't enroll?

If you are currently enrolled in medical, dental and/or vision coverage and don't take action, your coverage(s) will continue at your current coverage level(s) at 2023/2024 COBRA rates.

## Will I get a new ID card this year?

If you change or elect new medical, dental or vision coverage, ID cards will be mailed to your home address on file in Associate Connection shortly before coverage begins.

You can also download your ID cards on each of the carriers' sites through Staples Benefits Connection at [staples.com/benefits](https://staples.com/benefits).

## What if I need to change my benefits after Annual Enrollment?

You will not be able to enroll in or make changes to your 2023/2024 benefits after June 1, when the Annual Enrollment period ends, unless you have a qualifying life event during the year. If you have a qualifying life event, you must make changes through Staples Benefits Connection at [staples.com/benefits](https://staples.com/benefits) within 30 days of the date of the life event (except for the birth or adoption of a child, in which case you have 60 days).

Examples of qualifying life events include divorce, birth/adoption or you or a dependent losing or gaining coverage elsewhere. Learn more on Staples Benefits Connection under **Life Events**.



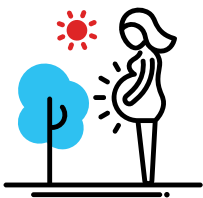
### Access Staples Benefits Connection in Spanish

For our Spanish-speaking participants, use the language toggle at the top of the home page to access the Spanish version of the site.

# Your Enrollment Checklist

**Use this checklist and take action between May 17 and June 1, 2023 at [staples.com/benefits](https://staples.com/benefits).**

- Review and update your personal and contact information at [staples.com/benefits](https://staples.com/benefits) as necessary to ensure the most up-to-date information is on file.
- Test your Staples Benefits Connection ([staples.com/benefits](https://staples.com/benefits)) login information. For security purposes, passwords expire every 90 days and cannot be reused in a 12-month period. Your password must be a minimum of 10 characters and contain three of the following four elements: uppercase letter, lowercase letter, number and special character.
- Download the Alight Mobile app. Go to the App Store or Google Play and search for “Alight Mobile.” Set up facial or fingerprint recognition so you’ll never have to worry about your password again.
- Review your 2023/2024 medical, dental and vision plan options.
- Compare your plan option pricing with Staples to the marketplace to ensure you review all options before making elections.
- Use the tools available during Annual Enrollment on [staples.com/benefits](https://staples.com/benefits) to help you decide which medical plan option is best for you and your family.
- Compare your health plan options with the health plan comparison charts at [staples.com/benefits](https://staples.com/benefits).
- Review your covered dependents and update their information, if necessary.
- Take action between May 17 and June 1, 2023 at Staples Benefits Connection ([staples.com/benefits](https://staples.com/benefits)) or through the Alight Mobile app).



## Adding new dependents?

If you add any new dependents to your medical plan coverage, you'll have to provide dependent verification. You'll receive a home mailing, which will ask you to provide certain required documentation within 30 days or your dependent will be removed from coverage.

Please also verify that you have the correct Social Security numbers for your covered dependents on Staples Benefits Connection at [staples.com/benefits](https://staples.com/benefits). We are required to provide the IRS with this information.