

2022 Benefits Open Enrollment Newsletter



Benefits have never mattered more. Take advantage of yours!

Enroll between Monday, Nov. 1 and Monday, Nov. 15

Benefits Open Enrollment is your once-a-year opportunity to review the Allscripts benefits available to you and select the best fit for you and your family for the upcoming year. A lot can happen in a year, and knowing you've done your best to prepare for the unexpected can mean peace of mind.

Benefits 2022: Time for Action

Take these steps to make sure you have the benefits that are right for you and your family in 2022:

1

Read this newsletter to understand what's new or changing for 2022.



2

Visit our benefits website at www.MyAllscriptsBenefits.com for an overview of all benefits available to you. You'll find valuable tools and resources to help you get and stay healthy, save money and achieve more balance in your life.

3

Watch the 2022 Open Enrollment presentation online at your convenience. See details on page 2.



4

Use the Cigna Easy Choice Tool to help you compare and review your medical plan choices. Go to www.CignaEasyChoice.com and use access code **4AE2VP32** or call the Cigna Pre-Enrollment Information Line at 888.806.5042, 24 hours a day, 7 days a week.

Once you're ready to enroll, go to our online enrollment system at www.allscriptsbenefits.com.

The enrollment system will open on **Monday, Nov. 1** and will close on **Monday, Nov. 15**.

Your benefit elections will take effect Jan. 1, 2022.

Watch the open enrollment presentation and earn 500 Virgin Pulse wellness points

When open enrollment begins, the 2022 Benefits Open Enrollment Presentation will be available in the Allscripts Learning Center.

To earn the 500 points in Virgin Pulse, you **MUST view the presentation through the Allscripts Learning Center**. To access the Learning Center through our intranet, follow this path: Shared Services > Human Resources > Allscripts Learning Center > Allscripts Learning Center.*

The presentation will also be available on the login page of our enrollment system at www.allscriptsbenefits.com (but you won't be able to earn the 500 wellness points if you watch from here).

* You'll need to search for 2022 Open Enrollment.



What happens if I don't enroll?

If you are currently enrolled in benefits

Your current elections will rollover for 2022, **except**:

- Health Savings Account (HSA) contributions.
- Flexible Spending Accounts (FSAs): General-Purpose Healthcare, Limited Purpose (Combination) Healthcare, Dependent Care.

You must make HSA and FSA elections each year to participate.

If you are not currently enrolled in benefits

- If you are **NOT** currently enrolled in Allscripts benefits and do not elect benefits during open enrollment, you will have company provided benefits only (such as Basic Life/AD&D and Short-term and Long-term Disability) in 2022.
- If you are a new hire or newly eligible, once you make your 2021 elections you will need to continue through the enrollment system to make 2022 elections.
- If you are NOT currently enrolled in medical coverage, you will not have medical coverage in 2022 unless you make an election during open enrollment (or have a qualified life event during the year).



If you are adding dependents to your coverage...

You must provide proof of eligibility to add dependents who are not currently covered under the Allscripts benefit plans. The Allscripts benefits enrollment system will alert you to any documentation needed (such as a marriage certificate or birth certificate, etc.) to verify dependent eligibility. You must return documentation promptly to receive your Medical ID cards by Jan. 1, 2022.

What's New or Changing for 2022

Most of our benefit plans will stay the same for 2022. Here's a quick summary of changes and enhancements.



Important changes in the All Well wellness program

There are a few key changes to note:

- As of Oct. 1, 2021, current associates will need to reach Level 3 to receive the All Well credit. Pulse Cash for reaching Level 4 changed to \$15.
- Starting Jan. 1, 2022, the All Well credit is changing from \$100 per month to \$125 per month.

See "Step into good health—and rewards" on page 9 for more details.



Medical rates are increasing

Rates for all Cigna medical plans will increase an average of 3% in response to rising healthcare costs. However, the actual rate increase will depend on the coverage level you enroll in:

- Associate Only, Associate + Child(ren), and Associate + Family rates will have modest increases.
- Associate + Spouse/Domestic Partner rates will increase to be the same as Associate + Family. The increase is based on actual higher healthcare costs and higher usage of medical benefits.



You can contribute more to your Health Savings Account in 2022

If you enroll in the HSA Base Plan, you can contribute more to your Health Savings Account (HSA) for 2022, up to the IRS maximum contributions: **\$3,650** for Associate only, or **\$7,300** for Family.

If you're age 55 or older, you can contribute an additional **\$1,000** in catch-up contributions each year.

Remember, it is your responsibility to ensure that your HSA contributions along with the company contributions do not exceed the IRS limits.



Dental rate changes

- **Cigna Dental PPO plan:** Rates will increase by 3% overall for Associate Only, Associate + Child(ren) and Associate + Family coverage levels. Rates for Associate + Spouse/Domestic Partner will increase to be the same as Associate + Family.
- **Cigna Dental HMO plan:** Rates will not change for 2022.



Voluntary life insurance

Special enrollment opportunity for voluntary life insurance—this year only!

If you are not currently enrolled in voluntary life insurance, you and your eligible spouse/domestic partner will have a one-time opportunity to enroll in voluntary life insurance up to the guaranteed issue (GI) amount without having to provide evidence of insurability (EOI). If you are currently enrolled in coverage, you can increase your coverage by 1 x salary level, up to GI, without providing EOI. For enrolled spouses, you can increase coverage by one level (\$25,000) up to GI.

- Guarantee issue for associates is up to \$500,000.
- Guarantee issue for spouses/DPs is \$100,000.

Learn more about the Voluntary life insurance plan by going to: www.MyAllscriptsBenefits.com/life-insurance.



New! Aflac Accident Insurance

You can enroll in accident coverage, provided through Aflac, that pays you cash benefits for specific injuries and events resulting from a covered accident. For more information, see "New! Aflac Accident Insurance" on page 9.

Medical

Consider different variables when choosing your medical plan. For example, would you prefer to pay less each month from your paycheck and pay more when you receive care—or vice versa? This high-level comparison of Allscripts plans can help:

Plan features	HRA Plus		HSA Base		HRA Value	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Type of Account	Health Reimbursement Account (HRA)		Health Savings Account (HSA)		Health Reimbursement Account (HRA)	

Allscripts Contributions to Health Account

If you enroll in a Medical plan, you automatically receive 40% of the Allscripts contribution amount listed below on Jan. 1, 2022. You can earn an additional 20% per quarter (60% total) by reaching Level 3 each quarter with the All Well Wellness program.

Associate only	Up to \$500 annually	Up to \$500 annually	Up to \$500 annually
Associate & spouse/ domestic partner or Associate & child(ren)	Up to \$750 annually	Up to \$750 annually	Up to \$750 annually
Family	Up to \$1,000 annually	Up to \$1,000 annually	Up to \$1,000 annually

Plan features

Deductible	\$1,500 person \$3,000 family	\$4,500 person \$9,000 family	\$1,750 person \$3,500* family	\$5,250 person \$10,500* family	\$2,250 person \$4,500 family	\$6,750 person \$13,500 family
Coinsurance	20% after deductible	50% after deductible	20% after deductible	50% after deductible	25% after deductible	50% after deductible
Out-of-pocket maximum	\$5,000 person \$10,000 family	\$10,000 person \$20,000 family	\$5,750 person \$11,500 family	\$11,500 person \$23,000 family	\$7,150 person \$14,300 family	\$14,300 person \$28,600 family
Preventive care visit	Fully covered	50% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Emergency room	20% after deductible	20% after deductible	20% after deductible	20% after deductible	25% after deductible	25% after deductible

* Under the HSA Base Plan, if more than one individual is enrolled, the family deductible must be met. Once the family deductible has been met, the plan will pay each enrolled family member's covered expenses based on the co-insurance level. However, one individual may satisfy the per person out-of-pocket maximum.

Prescription Drug Program

Plan features	HRA Plus		HSA Base		HRA Value	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
30-Day supply through retail or mail order						
Preventive*	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50% after deductible
Generic	\$15 copay	50% after deductible	20% after deductible	50% after deductible	\$15 copay	50% after deductible
Preferred brand	30% up to \$125 max	50% after deductible	30% after deductible (up to \$125 max)	50% after deductible	30% up to \$125 max	50% after deductible
Non-preferred brand	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	40% up to \$225 max	50% after deductible
Specialty (limited to a 30-day supply)	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	40% up to \$225 max	50% after deductible
90-day supply through retail or mail order (Note: Mail order is not covered out-of-network.)**						
Preventive*	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50% after deductible
Generic	\$37 copay	50% after deductible	20% after deductible	50% after deductible	\$37 copay	50% after deductible
Preferred brand	30% up to \$312 max	50% after deductible	30% after deductible (up to \$312 max)	50% after deductible	30% up to \$312 max	50% after deductible
Non-preferred brand	40% up to \$562 max	50% after deductible	40% after deductible (up to \$562 max)	50% after deductible	40% up to \$562 max	50% after deductible

* You can obtain specific preventive medications in-network with reduced cost-share as follows:

There is no cost for medications on Cigna's No Cost-Share Preventive Medication (ACA) list for all plan participants.

- Additionally, for HSA Base Plan participants, when you purchase other preventive medications listed on Cigna's 2022 Preventive Generics and Preferred Brands Drug list, you will pay 20% coinsurance, but no deductible applies.
- To see Cigna's lists of preventive medications, visit [MyAllscriptsBenefits.com](https://myallscriptsbenefits.com) or mycigna.com. For cost details regarding preventive medications and the Value Prescription Drug List, contact Cigna at 1-888-806-5042.

** You must fill maintenance medication prescriptions in a 90-day supply through Cigna 90 Now. See details in "Important change! Maintenance medications must be filled through Cigna 90 Now."

Need help choosing your medical plan?

The Cigna Easy Choice tool helps you find the plan that's right for you. Just answer a few quick questions about your needs and preferences. Then, you'll see available plans, ranked by what matters most to you. You can print, save or email a handy checklist to use when you enroll.

Access the Cigna Easy Choice tool 24 hours a day, 7 days a week at www.CignaEasyChoice.com and enter this access code: **4AE2VP32**.

Keep track of your medical plan during the year

Keep track of your plan activity and health all year long with myCignaSM. Use myCigna.com or the myCigna App to find an in-network doctor or other provider, manage claims, track account balances and deductibles, and much more!



Will I receive new ID cards for 2022?

Medical	You will receive a new medical ID card only if newly enrolled or change plans for 2022. Otherwise, you can continue to use your current ID card for 2022.
Dental	You will receive a new dental ID card only if you newly enroll in the Cigna Dental Health Maintenance Organization (DHMO) plan.



MyAllscriptsBenefits.com

Benefit information at your fingertips!

During benefits Open Enrollment and throughout the year, you can find Allscripts benefits information and resources on www.MyAllscriptsBenefits.com! You can access the website at work, home or on any computer or mobile device with internet access, 24/7. There's no log in necessary.

Here are just some of the highlights you'll find on the site:

- A **What's New for 2022** section that describes what's new or changing for the upcoming year.
- An **Enroll in Benefits** link to www.allscriptsbenefits.com to enroll.
- A **Resources** section where you'll find vendor contacts and apps, enrollment materials (like this newsletter and the Compliance newsletter), and plan documents and forms.



Dental

Regular dental care is an important way to keep your mouth healthy, as well as to maintain your overall health and detect other health risks early. Allscripts offers two dental plans:

- **The Cigna Dental Preferred Provider Organization (PPO) plan** is available nationwide.
- **The Cigna Dental Health Maintenance Organization (DHMO) plan** is available in certain locations. (See “Is the DHMO plan available in my location?” on page 8.)

Dental plan comparison at a glance

Here’s an overview of the two dental plans provided through Cigna. For more details, go to www.MyAllscriptsBenefits.com.

Plan Features	DPPO		DHMO (if available in your location)
	In-network ¹	Out-of-network ²	In-Network Only
Deductible (individual/family)	\$0/\$0	\$50/\$150	No deductible
Annual benefit maximum (per person)	\$2,000	\$2,000	No maximum
Orthodontia lifetime maximum (per person)	\$1,500	\$1,500	No maximum
Preventive and diagnostic (Cleanings, exams, X-rays, etc.)	100% of the DPPO fee	100% of the reasonable and customary (R&C) fee	100%
Basic care (Fillings, simple extractions, crowns, etc.)	80% of the DPPO fee	80% of the R&C fee, after deductible	The DHMO sets the cost for services based on a Patient Charge Schedule (PCS) ³
Major care (Implants, bridges, endodontics, etc.)	60% of the DPPO fee	60% of the R&C fee, after deductible	See the PCS
Orthodontia services	60% of the DPPO fee	60% of the R&C Fee, after deductible	See the PCS
Dental Card	No		Yes

¹ DPPO in-network services are based on the fee amount the DPPO provider has agreed to charge for covered services. A provider will not bill you for charges in excess of the in-network negotiated fees. Visit www.mycigna.com to find the closest DPPO provider.

² DPPO out-of-network services are based on the reasonable and customary (R&C) amount that Cigna determines using the lowest of either the dentist’s actual charge, the dentist’s usual charge, or the charge of most dentists in the same geographic area for the same/similar service. Out-of-network dentists may bill you for amounts that exceed the R&C fee limit.

³ Under the DHMO, Cigna allows your network dentist to charge a certain amount. Then, you pay a fixed portion/percentage of that cost, as listed in the Patient Charge Schedule (PCS), which can be found on www.MyAllscriptsBenefits.com. The DHMO plan pays the rest.

Benefit Information is Always Available

Throughout the year, you can find Allscripts benefits information and resources on www.MyAllscriptsBenefits.com.



Choosing a dental plan

PPO Plan	DHMO Plan	Is the DHMO plan available in my location?
<p>With the Cigna DPPO plan:</p> <ul style="list-style-type: none"> You can go to any dentist but typically spend less when you visit a Cigna in-network dentist. You do not have to choose a network dentist ahead of time, you choose a dentist when you are ready to make an appointment. No ID Cards are needed. Your Group Number (3339080) is all your dentist will need to confirm your dental coverage and submit a claim. DPPO in-network services are based on the fee amount the DPPO provider has agreed to charge for covered services. An in-network provider will not bill you for charges in excess of the in-network negotiated fees. 	<p>With the Cigna DHMO plan:</p> <ul style="list-style-type: none"> You will be assigned a dentist from the Cigna Dental Care Access Plus Network.* There are no deductibles to meet. Visit www.MyAllscriptsBenefits.com for your share of out-of-pocket costs listed on the Patient Charge Schedule. The DHMO plan pays the rest. Specialty care services require referrals. Exceptions are pediatric dentists for children under 7, orthodontics and endodontics. No dollar maximums. No claim forms to file and no waiting periods for coverage. New enrollees receive a dental ID card. Out-of-network benefits are not offered with the Cigna DHMO plan (except for emergencies or where required by law). <p><i>*Your assigned dentist will provide your basic care, advice and make any necessary referrals to other in-network specialists. If you want to select a different dentist from the network, you can call Cigna to choose a different in-network dentist.</i></p>	<p>Is the DHMO plan available in my location?</p> <p>To see if the DMHO is available in your area, follow these steps:</p> <ul style="list-style-type: none"> Go to www.cigna.com; click on Find a Doctor, Dentist or Facility. Under How are you Covered?, select Employer or School. Enter your location. Click the Doctor by Type button and choose Dentist from the drop-down menu. Continue as Guest and choose Cigna Dental Care Access Plus. Or, you can call the Cigna Pre-Enrollment Information Line at 888.806.5042.



Health Advocate: helping you get the right care and support—at the right time

Health Advocate is available 24/7 throughout the year to help you understand your medical options, find the right doctor, enroll in Medicare, help you deal with insurance claims and much more. Health Advocate is available to all associates and their family members (even if they don't live in the same household).

To contact Health Advocate, call **866.695.8622** or visit www.healthadvocate.com/members.

You can download the Health AdvocateSM app through the Apple App Store or Google Play. For new users: Download the app, then enter *Allscripts > New? Register Now*.

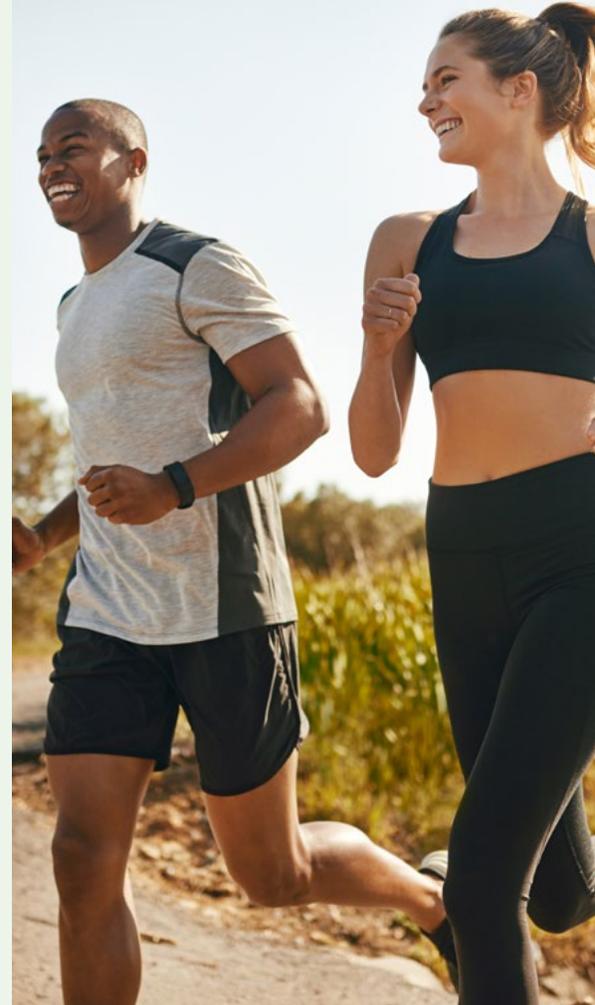
Step into good health—and rewards

The *All Well* Wellness Program, powered by Virgin Pulse, makes it easy to take small steps every day toward improving your health no matter how far along you are in your journey. This benefit is offered at no cost to you, plus you can earn these added bonuses:

- Pulse Cash that you can earn by being active and participating in the Virgin Pulse program.
- **\$125 monthly** *All Well* Credit toward your Allscripts medical premiums in 2022.
- Contributions to your health account (HRA or HSA), if you enroll in either of the Cigna HRA Plans or the Cigna HSA Plan for 2022. (See medical chart on page 4 for details).

For details about the *All Well* Wellness Program, Virgin Pulse, or how to earn rewards, go to our benefits website at www.MyAllscriptsBenefits.com and click on “Wellness” from the menu. You can download the Virgin Pulse app on your mobile phone or other portable device to sync and track your activity!

Questions? Contact Virgin Pulse Member Services at **833.532.6895** or go to allscriptssupport@virginpulse.com.



New! Aflac Accident Insurance



You have a new Aflac option this year: accident insurance. Accident insurance helps pay for costs that arise from covered accidents. The plan provides 24-hour coverage, which means you can rest easy, knowing you’re protected. Aflac accident insurance pays cash benefits that you can use any way you see fit.

Enhanced Aflac Critical Illness Insurance

Aflac has made these improvements to its critical illness insurance:

- Additional benefits (coma, severe burns, paralysis, loss of sight/speech/hearing).
- Optional Benefits Rider (Advanced Alzheimer’s Disease, Advanced Parkinson’s Disease, Benign Brain Tumor).
- Progressive Diseases Rider (Amyotrophic Lateral Sclerosis/ALS, Multiple Sclerosis/MS).
- Specified Diseases Rider (Muscular Dystrophy, Sickle Cell Anemia, Systemic Lupus, Human Coronavirus, and more).



Are your beneficiaries up to date?

Benefits Open Enrollment is a good time to review your beneficiaries for specific benefit plans, such as Life and AD&D insurance plans and the Retirement Savings Plan. You can update your beneficiaries any time by logging in to www.allscriptsbenefits.com (for your life insurance and AD&D) and www.workplace.schwab.com (for your retirement plan).

24/7 Emotional support resources

Now, more than ever, it's important to prioritize your emotional well-being. Allscripts provides a number of programs and resources to help. Keep reading to see what your benefits can do for you. Bonus! Nearly all the programs listed here are FREE for you to use.



Live and Work Well: Employee Assistance Program (EAP)

Significant changes in familiar routines and uncertainty about the future can lead to stress, anxiety or depression. Optum Live and Work Well, Allscripts' Employee Assistance Program (EAP) provider, is ready to help with small issues, big problems and everything in between.

You and your family can access free support or get in touch with a licensed counselor anytime 24/7 by contacting the Live and Work Well EAP at **866.248.4094**. Or go to www.liveandworkwell.com
Access Code: **31003**. For TDD/TTY: Dial 711 and enter the toll-free number listed above.

Download the [myliveandworkwell](#) app through the Apple App Store or Google Play.

The EAP provides two additional programs Talkspace and the Sanvello App (see below), to provide support when and where you need it.



Talkspace

Along with its many EAP resources, Optum Live and Work Well offers Talkspace, which lets you connect with a licensed therapist via private texting and live video sessions. You also have access to psychiatrist services and other online resources.

To get started, call the EAP at **866.248.4094** to obtain an authorization code prior to registering (first visit only), choose a provider, and message anywhere, anytime. Find more information at talkspace.com/connect.



Sanvello App

The Sanvello App provides on-demand help with stress, anxiety and depression. It is available to you at no extra cost as part of Allscripts EAP benefits. This top-rated self-help app uses clinically validated techniques such as cognitive behavioral therapy (CBT) – a type of psychotherapy that has been shown to be especially effective for individuals experiencing high levels of stress, or symptoms of anxiety and depression.

Visit liveandworkwell.com to download the Sanvello app. Enter the Allscripts company access code: **31003** and select the Sanvello tile under Popular tools.



Contact MDLIVE for behavioral health care

If you are enrolled in an Allscripts medical plan, you have another resource to help with stress, depression, addiction or other mental health issues: MDLIVE behavioral health. You can see a counselor or psychiatrist using the MDLIVE website or mobile app through a secure, live video connection.

Contact MDLIVE: **888.726.3171** | www.mdliveforcigna.com

If you need immediate help

Don't wait to get help If you or someone you know is in crisis or you are concerned about someone harming themselves or others, call 911 or go to the nearest emergency room.

Other resources include:

 **Optum Emotional Support Public Line**
866.342.6892 (Free of charge; available to anyone)



Addiction or substance abuse

Get 24/7 no-cost support from the Substance Use Disorder Helpline, which can provide education, guidance and resources.

855.780.5955 | www.liveandworkwell.com/recovery



Suicidal thoughts

Call the National Suicide Prevention Lifeline. Counselors are available 24/7 and can help you make a safety plan if you need help or if you're worried about a family member or friend.

800.273.TALK (8255) | www.suicidepreventionlifeline.org



Domestic abuse

Contact the National Domestic Violence Hotline by phone or live chat. Advocates are available to talk to you free of charge and can help you find a safe solution.

800.799.SAFE (7233) | www.thehotline.org

Enroll anytime, anywhere

From Nov. 1 through Nov. 15, 2021, you can enroll on the go!



Simply log in to our benefits enrollment system at www.allscriptsbenefits.com or use the MyChoice Mobile AppSM to access the system through your mobile device.

You can download the MyChoice app from the Apple App store or Google Play. Once you download the app, log into the Allscripts benefits enrollment system at www.allscriptsbenefits.com to receive your access code. Then return to the app to enter the access code provided.





305 Church at North Hills Street
Raleigh, NC 27609



Benefits Open Enrollment is here:

Nov. 1–15, 2021

Open Enrollment:

Nov. 1–15, 2021

**It's time to choose the
benefits you want for 2022.**

Enroll using the benefits
enrollment system at
www.allscriptsbenefits.com
or use the MyChoice app.

