

Welcome to 2022 Benefits Annual Enrollment

Annual Enrollment is
October 25 - November 8, 2021

Para una versión en español, por favor
visite benefits.mosaicco.com

What's Ahead for 2022?

Here are the highlights from the annual enrollment letter. View the full letter on benefits.mosaicco.com.

Premiums:

- ▶ You will see a slight increase in your medical plan premiums of \$4 - \$21 per month depending upon the plan you are enrolled in.
- ▶ Your cost for dental, vision and other premiums will stay the same (no increase).

Covid-19 Surcharge:

Vaccinations greatly reduce the chance of infection, as well as significantly reduce the severity of symptoms, risk of hospitalization, and death. This preventive measure not only is important for your health and safety, but also can greatly impact the cost to the Mosaic medical plan. Accordingly, employees and spouses/domestic partners enrolled in the Mosaic medical plan who choose to remain unvaccinated will pay an additional \$50 a month each due to the risk of higher Covid-19 costs.

- ▶ During Annual Enrollment, you will need to certify you and your spouse/domestic partner's vaccination status and upload proof of full vaccination.
- ▶ If you are not fully vaccinated at the time of Annual Enrollment, you will have until **December 15, 2021** to certify and upload your vaccination card for the surcharge to not take effect January 2022. Step-by-step instructions and Frequently Asked Questions (FAQs) will be available on benefits.mosaicco.com by October 25.
- ▶ The surcharge will not be removed until July 2022 if the vaccination card is provided after December 15, 2021. After July, there will be no more chances to avoid the surcharge for the rest of 2022.

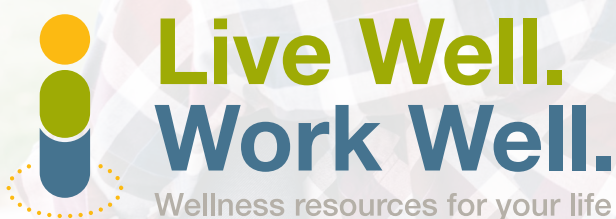
No Plan Changes:

- ▶ This means that your plan deductibles and copays will remain the same for medical, dental and vision.
- ▶ The company contribution to the Health Savings Account (HSA) will remain at \$750 for individual and \$1,500 for family.

For 2022, overall HSA contribution limits are increasing to \$3,650 for individual coverage (up \$50) and \$7,300 for family coverage (up \$100) per IRS.

- ▶ This is your opportunity to change benefit elections and update dependents for coverage effective January 1, 2022.
- ▶ The benefits you choose during this time will be effective for all of 2022, unless you have a qualifying life event during the year, such as a marriage or the birth or adoption of a child.
- ▶ If you do nothing, your current elections will roll over into 2022, with the exception of your Flexible Spending Account (FSA) and Health Savings Account (HSA). You will also pay the Covid-19 Surcharge in 2022.

Mosaic Wellness has a new look



NEW LOOK. SAME GREAT WELLNESS PROGRAMS!

Mosaic is here to support you in **all parts of your life:**



Visit Our Virtual Benefits Fair

Visit Mosaic's Virtual Benefits Fair by going to benefits.mosaicco.com! You and your family can visit from a smartphone, tablet or your computer – whenever and wherever is convenient for you! No log-in or registration needed.

Stop by the fair and check out:

- ▶ How you can complete your personal health screening so that you can earn a wellness incentive
- ▶ Supplier booths for helpful resources and to ask questions
- ▶ Live chat sessions available with Cigna

While you are there, be sure to visit five booths, so you can enter a drawing to win a \$100 Amazon gift card! There will be multiple winners.



Scan this code with your
smartphone camera to
visit Mosaic's Virtual
Benefits Fair!



Don't forget to stay up to date on your immunizations!

Flu Shots

Visit a physician or pharmacy to get a flu shot. Flu shots are covered at 100% if completed at an in-network provider.

If you are an employee working onsite with a clinic at your location, you can get a flu shot from the nurse by scheduling an appointment.

Covid-19 Vaccine

Mosaic encourages everyone to get vaccinated as soon as possible to help themselves, their families and each other stay healthy and safe. The vaccinations are covered at no cost to you. For locations where you can get vaccinated, visit myCigna.com.



Physical

Earn Your Wellness Incentives

Don't forget – you and your covered spouse/domestic partner can earn up to \$500 each – plus additional Pulse Cash – by completing wellness incentive activities. Activities include tracking your steps, completing a preventive visit and more.

Get started today! To register, go to join.virginpulse.com/mosaicwellness OR download the Virgin Pulse mobile app and enter “The Mosaic Company”.

Keep a Check on Your Health

3 Ways to Complete Your Personal Health Screening

- 1 Download a Personal Health Screening form and complete the health screening with a personal physician or at a convenience care clinic. Log on to Virgin Pulse at <https://app.member.virginpulse.com/welcome.html>, then click on “Benefits” in the navigation bar.
- 2 Visit a Quest lab. Your screening results will be automatically submitted to Cigna. Visit My.QuestForHealth.com to schedule an appointment. Enter registration key MosaicCompany21 when prompted.
- 3 Complete the personal health screening without leaving your home by using a home kit. Visit My.QuestForHealth.com for more information and to request your kit. Enter registration key MosaicCompany21 when prompted. Home kits must be ordered by November 25, 2021 and returned to Quest by December 18, 2021.

Personal Health Screenings must be completed by December 18, 2021 to be eligible for a wellness incentive for 2021. For more information, visit benefits.mosaicco.com and view the Wellness Incentive Personal Health Screening packet.



Psychological

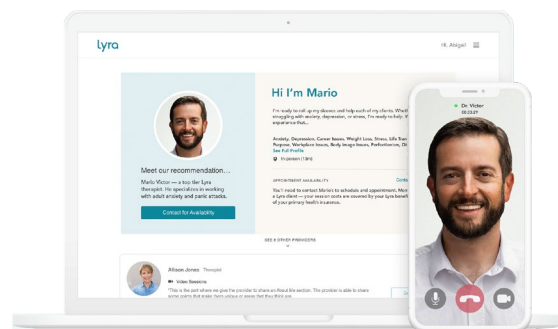
Did You Know?

Lyra is for everyone. Lyra provides confidential mental health support to you and your dependents, at no cost to you.

Lyra offers expert and compassionate support for all types of needs and preferences. Whether you're experiencing burnout, anxiety or depression, caregiver stress, racial stress/trauma, or even looking to improve your relationships, Lyra has a care option that's right for you.

Getting started takes less than 5 minutes.

- Sign up with Lyra today by calling 844-477-5174 or visiting mosaic.lyrahealth.com.
- Complete a quick questionnaire (online or over the phone) to help Lyra better understand your needs.
- Based on your needs, Lyra will match you with recommended care and providers.
- Choose your own provider and easily schedule an appointment online or over the phone.
- Meet with your provider - over video, live message, in-person, or via phone.



Get started today!
Visit mosaic.lyrahealth.com
or call 844-477-5174.



Expanded Benefits Coming in 2022

- **Lyra Health** – New services coming to you in 2022! Watch for more details in the new year.
- **RecoveryOne** – This Cigna digital physical therapy program will continue to be offered at no cost to you through December 2022. For more information, visit myCigna.com.

Next Steps

- ✓ Learn more about the benefit options available to you by visiting benefits.mosaicco.com and exploring Mosaic's Virtual Benefits Fair.
- ✓ Consider your Flexible Spending Account (FSA) and Health Savings Account (HSA) contributions. **You must elect these accounts if you want to contribute in 2022, even if you currently participate.**
 - For 2022 FSA contribution limits, please refer to benefits.mosaicco.com for information as it becomes available.
 - This year only! Any unused dollars in your FSA will roll over to 2022.
- ✓ Make sure your dependent and beneficiary information is up to date.
- ✓ Review your current elections, and if needed, make changes to your benefits in Workday by **November 8, 2021**.
- ✓ Review the Covid-19 surcharge and upload vaccination cards via Workday by **December 15, 2021**.

New Enrollment Features in Workday

Instructions for how to complete your enrollment and vaccination verification will be available at benefits.mosaicco.com during annual enrollment.

? Questions?

For enrollment, payroll, or other general HR questions, contact HR Connect at 1-855-660-6947, 7am - 5pm ET, M-F.

You may also contact HR Connect for directions on how to submit an accommodation request related to Covid-19 vaccination.

About This Guide

This is only intended to provide an overview of The Mosaic Company benefit plans offered to US eligible employees and does not constitute a guarantee of benefits or continued employment. Complete details about the plans will be included in the summary plan descriptions and plan documents. If there are any inconsistencies between this supplement and the plan documents, the plan documents will govern. Certificates of coverage are available at benefits.mosaicco.com. Mosaic reserves the right to change or end the benefit plans at any time. The Mosaic Company Comprehensive Welfare Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.