



# Power your wonderful

2022 US Health Benefits Guide

Ohio

my  
health  
benefits

intel.





Intel employees build products and services that make the world a better place, and your benefits should do the same for you. Intel is committed to curating a benefits package that prioritizes the health and well-being of you and your family.

The benefits available to you are comprehensive, competitive and designed to fit your life. These programs allow you to make your health and wellness a top priority.



## Health Benefits for the whole you

Our holistic approach includes no cost preventive care, prescription drugs, mental and behavioral healthcare, fertility and conception services, cord blood banking and more.

- Your Intel coverage offers comparable coverage and quality services, including prescription drugs and no-cost preventive care.
- Using an in-network provider will maximize your benefit. Do you want to keep seeing your primary care provider or specialist? Use the Find a Provider resources to identify if your providers are in-network.
- Anthem networks provide access to in-network care throughout the U.S.
- Anthem provides protection through an out-of-pocket maximum, when using in-network providers.
- If you choose to use an out-of-network provider, you may incur additional cost.
- The Anthem HDHP allows you to contribute to a Health Savings Account (HSA).



## Expanding your Family Benefits

Having a child can be both a choice and a challenge. Intel provides valuable benefits to help employees prepare for the road ahead, whether it's planning for a future family, securing your future or requiring support to conceive. Intel helps families ease the financial burden by offering expanded conception services in addition to the pregnancy and adoption benefits that help employees grow their family.

\*The Enhanced Fertility Benefit offers a lifetime maximum of \$40,000 for expanded conception service, with \$20,000 of prescription drug coverage for conception related conditions.

Adoption Assistance benefit offers up to \$15,000 reimbursement for qualified adoption expenses per adoption.

## Key Terms

### Annual Deductible

The total amount you pay before coinsurance begins.

### Coinsurance

The percentage of costs of a covered healthcare service you pay AFTER you've paid your deductible.

### High Deductible Health Plan (HDHP)

A High deductible health plan is designed to help you and your family take control of your healthcare dollars and decisions by providing you with the flexibility and control in choosing the services you and your dependents receive and how to pay for the cost of these services.

There is no annual paycheck deduction, however there is an annual deductible that must be paid before the option pays benefits. You can offset the deductible by making pre-tax contributions to a **Health Savings Account (HSA)** and use those funds to pay for eligible healthcare expenses. You may also be able to contribute to a **Limited Use Health Flexible Spending Account** to help pay for eligible dental and vision expenses.

### Out-of-Pocket Maximum

The amount you'll pay each year before coverage for eligible expenses are paid at 100% up to the maximum allowed amount. Certain exclusions apply.



# Intel offers the Anthem Blue Cross HDHP to Ohio employees

The Anthem Blue Cross HDHP includes prescription drugs and no-cost preventative care.

## Anthem Blue Cross HDHP

Anthem is one of the largest networks of doctors and hospitals in the country, with personalized resources, tools and services to meet your needs. You have access to online resources, personal attention from registered nurses, and health and wellness programs to help you make choices with confidence. The dedicated Anthem Concierge team is available to help you navigate and make the most of your benefits. The Engage Wellbeing app keeps you connected to your benefits, programs and information 24/7. The LiveHealth Online app allows you to see a board-certified doctor or licensed therapist at home or on the go.

The dedicated Anthem Concierge team is available to help you navigate and make the most of your benefits. The **Engage Wellbeing** app keeps you connected 24/7, and the **LiveHealth Online** app allows you to see a board-certified doctor or licensed therapist at home or on the go.

Learn more at <https://www.anthem.com/ca/intel/>

### Anthem Blue Cross HDHP

#### Annual Deductible

Employee Only	\$1,570
Employee & child(ren):	\$3,150
Employee & spouse:	\$3,940
Employee & spouse and child(ren):	\$3,940

#### Coinsurance

In-Network	10%
Out-Of Network	40% Reimbursement limits apply

#### Out-of-Pocket Maximum

Employee Only	\$2,355
Employee & child(ren):	\$4,710
Employee & spouse:	\$5,830
Employee & spouse and child(ren):	\$5,830

#### Prescription Drugs

In-Network	10% coinsurance Prescription drugs accumulate toward annual deductible
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## Dental

Intel offers two types of dental options, **Preferred Provider Organization (PPO)** and **Dental Health Maintenance Organization (DHMO)**. It's important to understand the differences between the options to determine which best meets your needs.

### Dental PPO offered by Delta Dental

This option offers the convenience and flexibility of visiting a Delta Dental PPO or Premier Dentist within the United States. Covered services are paid based on a percentage.

- You can visit any dentist, but you will get the best benefit coverage when you visit a PPO dentist.
- Preventative and diagnostic service does not count towards your annual benefit maximum.

Annual Benefit Maximum	2022
PPO Dentist	\$2,500
Premier Dentist	\$2,000
Major Services (e.g., crowns)	Your coinsurance: 40%
Preventative and diagnostic Services	Excluded from maximum

Orthodontia Lifetime Maximum	2022
PPO Dentist	\$2,500
Premier Dentist	\$2,000

For full benefit coverage details including out-of-network coverage, visit **My Health Benefits** and the **Pay, Stock and Benefits Handbook**.

### Dental HMO offered by DeltaCare USA

The Dental HMOs offer access to a narrow network of licensed dentists. Like a medical HMO, you will be assigned a primary care dentist who will coordinate care and provide referrals to specialists, including referrals to pediatric dentists. Covered services have preset copayments (dollar amounts), with no deductibles and limited annual maximums.

- The DeltaCare USA network is smaller than the standard Delta network. Please review the provider directory and the DeltaCare USA option highlights PDF on <https://www.deltadentalins.com/intel> before enrolling.
- There is no out-of-network coverage. Onsite Dental, located on some Intel campuses, is not part of the DeltaCare USA network.
- **Important:** If you want to change your primary care dentist before receiving care, contact DeltaCare USA at **1-800-422-4234** otherwise you may not receive benefit coverage.



## VSP Vision

Intel offers two vision options: **VSP basic vision** or **VSP vision plus**. Both cover exams, fittings, lenses, frames and contact lenses.

**Vision basic:** There are no paycheck deductions to participate in this option, for employees and eligible dependents.

**Vision plus:** This option requires a paycheck deduction to enroll employees and eligible dependents. It covers a larger portion of frames and lenses, and includes up to \$2,000 in laser surgery coverage.

Learn more about options in the reference center on **My Health Benefits** <http://www.intel.com/go/myben>.

With both options, you can see any provider you choose, but you will maximize your savings when you go to an in-network provider.

- VSP network of providers includes private practices and leading retail locations.
- VSP network also includes Costco, Sam's Club and Walmart.

## 2022 Medical, Dental, and Vision Annual Paycheck Deductions

	You Only	You & Spouse	You, Spouse & 1 Child	You, Spouse & 2 Children	You, Spouse & 3 or More Children	You & 1 Child	You & 2 Children	You & 3 or More Children
<b>Annual Paycheck Deductions for Medical Options</b>								
Anthem Blue Cross HDHP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Annual Paycheck Deductions for Dental Options</b>								
Delta Dental PPO	\$0	\$245	\$343	\$453	\$600	\$122	\$220	\$343
DeltaCare USA DHMO	\$0	\$73	\$122	\$171	\$208	\$49	\$98	\$135
<b>Annual Paycheck Deductions for Vision Options</b>								
VSP Basic Vision	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
VSP Vision Plus	\$98	\$184	\$220	\$233	\$257	\$122	\$135	\$171

## The Least and Most You Will Pay

Medical Option	The Least You Will Pay Assuming you receive 100% of your care in-network (Paycheck Deductions)				The Most You Will Pay Assuming you receive 100% of your care in-network (Paycheck Deductions plus OOP Maximum)			
	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children
Anthem Blue Cross HDHP	\$0	\$0	\$0	\$0	\$2,355	\$4,710	\$5,830	\$5,830

# Your mental wellness matters

Caring for your mental health is just as important as your physical health. They go hand-in-hand for whole-person care. That's why Intel is committed to providing our employees with a variety of resources to help them prioritize their mental wellness. In addition to mental health coverage available under the medical option, Intel employees have access to:



## Mental Health

Intel's medical option provides comprehensive outpatient and inpatient mental and behavioral health services to help you resolve issues such as:

- Anxiety or depression
- Alcohol and drug dependency
- Physical or mental abuse
- Eating disorders or other forms of obsessive behavior

The additional support programs outlined here go beyond the medical benefit to enable self-directed options to promote your mental wellness.

## Wellness Time

Don't forget to use Wellness Time: 12 hours of time off for each half of 2022 intended to help employees refresh and recharge.

## Headspace

Enjoy free access to the world's leading mindfulness and meditation app, featuring resources like guided meditations, audio exercises and sleep-aid content.

## Modern Health

Modern Health is a mental wellness platform that makes it simple for you and your eligible dependents to access personalized care through a single, secure mobile app for life's ups and downs. The Modern Health benefit includes:

- 10 one-on-one sessions with a certified coach
- 10 one-on-one sessions with licensed clinical therapists
- Unlimited access to Circles - live provider-led community sessions
- Unlimited access to a digital content library

## Employee Assistance Plan (EAP)

The EAP provides free and confidential counseling for you and your eligible dependents. These services, provided by ComPsych, can help address any personal challenges you may be facing during difficult times.

- 10 free counseling sessions per person per issue per year
- Counselors are available in-person, over the phone and via chat

## Well-being seminars

Take the next step in building your mental resiliency. Participate in workshops and webinars focused on mental wellness skill-building, support and growth.

## Rethink

Rethink gives your family 24/7 access to tools and resources to help you and your care team in understanding, teaching and better communicating with your child. Rethink specializes in helping care for children with learning, social or behavioral challenges. Rethink is available at no cost to all employees and their family members, and you may invite other care team members to access the services online.

## Sleepio

Utilize an online sleep improvement program that uses cognitive and behavioral techniques to overcome the cause of your sleep problems.

- Receive a tailored sleep plan to develop good sleep habits and reach your sleep goals
- Track your progress via a Sleep Diary



## Consumer Accounts

Intel offers pre-tax spending programs that help you save money.

### Health Savings Account (HSA)\*

If you are enrolled in an HDHP, you may be eligible to contribute pre-tax dollars to an HSA to help pay for out-of-pocket healthcare expenses, i.e., deductible, coinsurance and copayments. HSAs are like personal savings accounts, but the money in them is used to pay for healthcare expenses. You — not your employer or insurance company — own and control the money in your HSA. Funds roll over year-to-year and are yours to keep if you leave Intel or retire.

### Limited Use Health Flexible Spending Account (LUFSA)

Those enrolled in an HDHP and contributing to an HSA can contribute an annual amount through pre-tax payroll deductions for eligible non-reimbursed dental and vision expenses only. Up to \$550 will carry over for use in the following year. Any unused amounts over \$550 will be forfeited.

### Dependent Care Assistance Program (DCAP)

DCAP allows you to elect an annual amount through pre-tax payroll deductions for eligible dependent care expenses that enable you and your spouse to work, look for work or attend school full time. Any unused funds at the end of the year are forfeited.

### Monthly Pre-Tax Commuter Benefit

This benefit gives you the opportunity to set aside pre-tax dollars through paycheck deductions for mass transit, vanpools and parking.

\*HSA is not an Intel-sponsored benefit. Eligibility requirements apply and contribution limits are set by the IRS.

These special accounts let you set aside pre-tax money to pay for your health or dependent care expenses.

Spending Account Contribution Limits	2022
<b>Limited Use Health FSA</b>	
You Only OR Family	\$2,750
<b>Dependent Care Assistance Program (DCAP)</b>	
Single or Married Filing Jointly	\$5,000
Married Filing Separately	\$2,500
<b>Health Savings Account (HSA)</b>	
You Only	\$3,650
Family	\$7,300
Catch-Up Contributions (55 and older)	\$1,000



## Life Insurance

### Basic Life Insurance

Your basic life insurance coverage is equal to twice your eligible annual earnings rounded to the next highest \$1,000. Part-time employee basic life insurance coverage is prorated to 62.5 percent of your full-time equivalent eligible annual earnings rounded to the next highest \$1,000. The maximum basic life insurance coverage amount is \$2,000,000. Once you have reached age 70, coverage under the basic life option is reduced.

### Supplemental Life Insurance

You may elect supplemental life coverage in increments up to seven times the amount of your eligible annual earnings. Part-time employee supplemental coverage is prorated to 62.5 percent of full-time equivalent eligible annual earnings. The maximum supplemental life insurance coverage amount is \$2,000,000.

### Spousal Life Insurance

You may purchase life insurance coverage for your spouse or domestic partner in the following increments: \$20,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000. Spouse or domestic partner life coverage cannot exceed 100 percent of your combined basic and supplemental life coverage.

### Child Life Insurance

You may purchase life insurance coverage for your child in the following increments: \$20,000, \$25,000, \$30,000 or \$35,000. The monthly premium for the child life insurance covers all eligible dependent children.



## Additional Benefits

**MetLife Legal Option** – Can help with preparation of wills and trusts, debt collection and foreclosure defense, adoptions document review and preparation, and much more.

**MetLife Critical Illness Insurance** – Provides you with a lump sum payment if you develop a serious illness.

**Farmers Insurance Choice<sup>SM\*</sup>** – An Auto and Home Insurance Discount Program

\*This is not an Intel-sponsored benefit or ERISA option



## Intel Health Benefits Center is here to help!

For assistance, contact the Intel Health Benefits Center at  
**1-877-GOMYBEN (466-9236)**

**To access the My Health Benefits tool:**

**From Intel via VPN:**

Access from "Popular Links" on **Circuit**

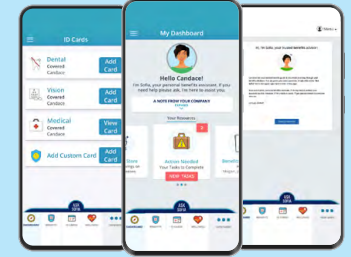
**From Outside Intel:**

Log into: <https://www.intel.com/go/myben>



## The MyChoice® Mobile App

Store pictures of your ID cards, access coverage details, change your benefits and much more. Your benefits information will now be available in your pocket.



## Your Health Savings Account

If you are eligible for and would like to contribute to a Health Savings Account (HSA), an HSA will be established for you by Fidelity after you enroll through the **My Health Benefits** tool. As the 401(k) record keeper and the HSA provider, Fidelity offers a comprehensive financial planning experience through integrated tools and resources that can help you plan for both your medical expenses and retirement.

## Your Spending Accounts



If you enroll in an FSA, you will be able to manage your Health FSA, Limited Use Health FSA and DCAP from the **My Health Benefits** platform and MyChoice® Accounts. This includes submitting and tracking claims, checking balances and requesting reimbursements. If you enroll in the Health FSA or Limited Use Health FSA, a debit card will be mailed to your home address, which you can use to pay for qualified expenses.

## Pay, Stock and Benefits Handbook

Go to the Intel Pay, Stock and Benefits Handbook (Summary Plan Description) for a complete description of benefits, limits and eligibility requirements. The PSB Handbook is located on **Circuit** under Pay and Benefits, then Health and Wellness.