

YOUR OPEN ENROLLMENT CHECKLIST

Review all available benefits on www.niagarabenefits.com. Explore the site to discover what's new for 2021!

Remember – you MUST actively enroll if you wish to have Medical, FSA, or HSA for 2021!

- ☐ Use ALEX®, your interactive Benefits Counselor to help you make your benefit plan choices!
- ☐ Set a reminder on your calendar to enroll early – beginning November 4th. This ensures that you will have the coverage you need in 2021.
- ☐ Gather any dependent or beneficiary information or documentation needed (i.e. Social Security Numbers, dates of birth, birth certificates).
- ☐ Use this opportunity to review and update your beneficiaries for Life Insurance, 401(k), and HSAs and confirm that all information in the system is correct.
- ☐ If you add any new dependents, you will be asked to complete Dependent Verification. Submit your documentation with your name and Niagara ID on each page to niagarabenefits@onesourcevirtual.com.
- ☐ Attend a live Open Enrollment Meeting or look for a recorded version starting the week of October 26th.
- ☐ Starting November 4th, login to Workday to make your benefit elections. You can add, drop or change any benefit plan or add/drop eligible family members. Don't forget to review and update your life insurance beneficiaries!
- ☐ Need help with enrolling? Contact OneSource Virtual Service Center at 1-844-462-2236 (M-F, 8:00 am. – 8:00 p.m. ET) or email niagarabenefits@onesourcevirtual.com.

Are you maximizing your 401(k)?

It's time to review your 401(k) contribution percentage, investment elections, and beneficiary information. Invest more in your future! Start or increase contributions to maximize tax savings and don't miss out on Niagara's employer match. Learn more at www.niagarabenefits.com and enroll at www.401k.com.



1440 Bridgegate Dr.
Diamond Bar, CA 91765

OPEN ENROLLMENT IS COMING
NOV 4 THROUGH 18

IMPORTANT BENEFITS INFORMATION
THIS IS AN ACTIVE ENROLLMENT!



2021 BENEFITS

BUILDING BENEFITS FOR YOU AND YOUR FAMILY

Complete your Open Enrollment between November 4 - 18

OPEN ENROLLMENT IS

November 4 - November 18



If you plan to enroll in Medical for 2021, you must make elections in Workday during Open Enrollment and enroll your family members.

Current Medical elections will not rollover. You must also re-elect FSAs and HSAs. All other plans will rollover.



2021

Highlights and Changes



Your medical plan contributions will increase slightly, but dental, vision, life insurance, and the suite of other benefit programs will remain the same low-cost for 2021.



Coverage for your 90-day supply of prescription drugs is expanding to all pharmacies except Walgreens. You can also receive these through the Mail Order program. Visit niagarabenefits.com for more information.



Aetna PPO w/HSA Only: Preventive dermatology will now be covered at 100%, deductible does not apply. It is recommended you get dermatology check-ups annually.



Your Teladoc copay is increasing to \$47. Teladoc gives you access to licensed doctors via phone or video consultation, 24/7/365, in all 50 states. There is no time limit for how long you can speak to a doctor; they can, if medically necessary, write a prescription to the pharmacy of your choice.



Progyny combines cutting-edge science with the largest high-quality network of fertility specialists in the nation to empower you to achieve your dream of parenthood. Available to medical plan enrollees only.



NIAGARA HSA MATCH

You will earn \$0.50 on every \$1 you set aside to a maximum Niagara Match of \$250 Individual and \$500 Family.

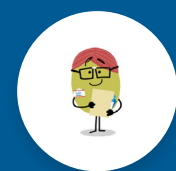


Ready to enroll?

Visit the all new niagarabenefits.com

With a revamped look and feel, niagarabenefits.com is easier than ever to find anything and everything related to your benefits.

Find important benefits plan information, documents, contact information, submit a Qualifying Life Event and enroll in your benefits!



Talk to ALEX

ALEX is your personalized benefits counselor. He'll guide you through a series of prompts to pick the best benefits for you and your family's goals.

www.myalex.com/niagarabottling/2021



A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on www.niagarabenefits.com. A paper copy is also available, free of charge, by calling 855-906-3754.

Hydrate Your Health Wellness

Niagara will continue to sponsor the Hydrate Your Health Wellness Program in 2021. Your personal health and safety is our priority. In light of COVID-19 safety, you'll have three options to complete the Biometric Screening and Nicotine Testing, as well as additional time for you and your partner to complete the activities.

You are eligible for this voluntary program if you are a team member or spouse/domestic partner enrolled in a Niagara medical plan on 1/1/2021.

Complete the following three activities to avoid paying the Wellness Surcharge. The Surcharge is \$40/pay period.

Depending on your personal preference, you can choose to test during Phase 1 –OR- Phase 2.

	Phase 1	OR	Phase 2
Testing Location	Option 1: Quest Patient Service Center Lab	Option 2: Niagara Onsite Event	Option 3: Home Test Kit
When to Sign Up	Starting 12/15	Starting 12/15	Starting 2/15
Deadline	Complete between 12/15 - 2/5/2021		Complete between 2/15 - 3/15/2021

Rewards for participating in a wellness program are available to all eligible Team Members/spouses. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact the Benefits Department. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward.

1. **Complete your Personal Health Questionnaire (PHQ)!** The PHQ is an online confidential questionnaire through Virgin Pulse, available between 12/15/2020 - 2/28/2021.
2. **Participate in a Biometric Screening!** You'll decide where you want to complete your Biometric Screening! See the chart below for all deadlines.
3. **Test Negative for Nicotine!** During the Biometric Screening, participate in a free Nicotine Test and test negative for nicotine use.

YOUR 2021 IN-NETWORK

MEDICAL PLAN SUMMARY

	Aetna PPO w/ HSA	Aetna HMO Low
Network	APCN	HMO Deductible
Deductible		
Single	\$1,750	\$1,500
Family	\$3,500	\$3,000
Out-of-Pocket Maximum	\$5,000 \$10,000	\$3,500 \$7,000
Preventive Care	No Charge	No Charge
Primary Care Specialist	20% 20%	\$25 copay \$40 copay
ER Urgent Care Teladoc	20% 20% \$47 copay	\$150 copay after deductible is met \$40 copay \$47 copay

YOUR 2021 PER PAY PERIOD

PAYROLL CONTRIBUTIONS

	Team Member (TM)	TM + Spouse	TM + Child(ren)	TM+ Family
Aetna PPO w/ HSA	\$22.00	\$114.00	\$61.00	\$169.00
Aetna HMO Low	\$73.00	\$200.00	\$135.00	\$279.00
Delta DHMO*	\$3.26	\$6.19	\$6.51	\$9.27
Delta PPO Low	\$9.14	\$18.80	\$22.43	\$32.06
Delta PPO High	\$18.22	\$36.50	\$41.24	\$61.49
VSP Low	\$3.27	\$6.52	\$6.98	\$11.15
VSP High	\$5.42	\$10.86	\$11.61	\$18.54

*Only CA, CT, FL, NM, TN, TX, VA

niagara
BOTTLING LLC

Magellan
HEALTHCARE™

Employee Assistance Program
1-800-424-1842
magellanascent.com

Claims Advocacy

Advocates are ready to assist when you need a helping hand. Available by phone or email when you need it.

855-906-3754
8AM - 5PM PST



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