

TO: All Employees

FROM: Fran Schneider, Assistant Director of Human Resources

RE: OPEN ENROLLMENT BEGINS ON NOVEMBER 1, 2021 AND ENDS NOVEMBER 19, 2021

DATE: October 25, 2021

We hope you were able to attend one of the many meetings we hosted in October to review Lexington's 2022 benefits package. We are excited to offer a robust package to all our employees throughout the Agency. We worked diligently to offer a benefits package that is as or more valuable than our current existing options. As you might expect, with some of the announced changes and the addition of the Schoharie employees to the Fulton and Albany benefits, EVERYONE (except family directed respite aides) will need to log in to the RKSolution site to complete your open enrollment.

Who is required to complete the on-line enrollment process?

- EVERYONE, WITH THE EXCEPTION OF FAMILY DIRECTED RESPITE AIDES.
- Schoharie employees will need to register, and create new user names and passwords on Lexington's RKSolution site to make your elections for 2022. You will receive an email prompting you to do so.

What will change in 2022?

- Our carrier for the Basic Term Life/AD&D, Supplemental Life, and Long-Term Disability coverage will
 change from MetLife to Lincoln. This was not previously announced during our meetings in October as we
 were still awaiting final rates from the carriers.
 - For Supplemental Life, DURING THIS OPEN ENROLLMENT PERIOD ONLY, Lincoln is offering GUARANTEED ISSUE for enrollment in Long Term Disability and for Voluntary Life - up to \$300,000 for the employee and \$30,000 for the spouse
 - Term + AD&D Coverage will be bundled for the employee \$300,000 Guaranteed Issue
 - Term coverage for the spouse \$30,000 Guaranteed Issue
- MetLife will continue to administer the Hospital Indemnity plan, Accident Insurance, Short-Term Disability and Critical Illness (includes coverage for Cancer).
- For Fulton/Albany employees, there are no plan design changes.

If I had Life and/or Long-Term Disability coverage with MetLife in 2021, will my coverage automatically rollover into the new Lincoln plans in 2022?

- No, you must actively enroll the Lincoln products while making your elections for 2022.
- Rates are age-banded for the employee and spouse and depend on the coverage amount you select.

What happens if I do not complete the enrollment process?

• All employees must re-enroll or decline coverage. Failure to do so will result in the termination of your current benefits, including FREE Telemedicine.

When can I complete my enrollment?

• The RKSolution website will be available for Open Enrollment starting 8:00 am on Monday November 1, 2021, and will close at 9:00 pm on Friday, November 19, 2021.

How do I log into the RKSolution?

- You can access the RKSolution system 24/7 by visiting www.employeenavigator.com
- In the upper right-hand corner of the screen click on LOGIN
- Schoharie employees will need to register as a new user using "Lexington" as the company identifier.



What if I forgot my username or password?

- Go to www.employeenavigator.com and in the upper right-hand corner, click "Login." On the Employee Navigator page, click on "Reset Password." Once you complete these steps, Employee Navigator will send an email to the email address you provided when you initially registered on the site
- Call the RKXchange Help Line M-F 8:15am-4:30pm at 518-244-4323

I have never logged on to the RKSolution. How do I create my username and password to process my enrollment?

 Click on <u>New User Registration</u> and provide the following information to create your user name and password: <u>First Name & Last Name</u> (case sensitive), Company Identifier (**Lexington**), Last 4 digits of your Social Security Number & Date of Birth

Will you be holding informational sessions so I can better understand each benefit option?

• Yes. Please see the schedule below:

Date	Time	Zoom Links	Zoom Call In Number	Zoom Call In Meeting ID
11/1/21	12p	https://us02web.zoom.us/j/87974787874	+1 646 518 9805	879 7478 7874
11/4/21	6р	https://us02web.zoom.us/j/85472803668	+1 646 518 9805	854 7280 3668
11/9/21	7:30a	https://us02web.zoom.us/j/87472847071	+1 646 558 8656	874 7284 7071
11/1/21	3р	https://us02web.zoom.us/j/83369687251	+1 646 558 8656	833 6968 7251
11/17/21	4p	https://us02web.zoom.us/j/88926481610	+1 646 518 9805	889 2648 1610
11/19/21	10a	https://us02web.zoom.us/j/89299783938	+1 646 518 9805	892 9978 3938

Will there be anyone on-site in Schoharie to help me with open enrollment?

- Yes. An Enroller will be available as noted below. You can either meet with the Enroller in-person or set up a telephone appointment.
 - Before meeting with the enroller, please ensure you have registered on the RKSolution site and have your user name and password.
 - When making a telephonic appointment you must provide your phone number and be available to receive the enroller's call at the reserved time.
 - Walk-ins are welcome for in-person assistance, but will be served after employees with scheduled appointments.
 - Appointments will be available from 8:30 4:30 and should take approximately 20-minutes.

Email Mary Schafer at <u>ShaferM@thearclexington.org</u> or call her at 518.295.8130 x 201 to reserve your appointment.

ENROLLER DATES/LOCATIONS			
Weekday	Location		
Tuesday, November 2 nd	Burke, Large Conference Room		
Wednesday, November 3 rd	TPI Conference Room, Schoharie		
Thursday, November 4 th	TPI Conference Room, Schoharie		

For questions about any of your benefits, please contact:
Courtney Mickels, Human Resources Generalist and Benefits Specialist at: (518) 775-5422
Fran Schneider, Assistant Director of Human Resources at: (518) 775-5425
Jean Ginter, Employee Services Coordinator at: (518) 775-5424
Kaleena Castiglione, Human Resources Generalist and Leave Specialist at: (518) 775-5426