# **DON'T MISS YOUR CHANCE TO MAKE CHANGES TO** YOUR BENEFITS

See inside for enrollment dates along with important information about your Cintas benefits offerings.





2022 ANNUAL OPEN ENROLLMENT **BEGINS IN NOVEMBER** 



CINTAS





#### DEAR PARTNERS,

A lot has changed in our world in the last year as we've navigated our way through the pandemic. Maybe your benefit needs have changed, too. Annual Open Enrollment is your once-a-year opportunity to review your benefits and determine if you'd like to make any changes.

We have all seen as a result of the pandemic that costs for everything are going up, and medical costs are no exception. Cintas is committed to continuing to offer you a comprehensive and competitive benefits program to help ensure the health and wellbeing of you and your family. Although we are increasing medical premiums for 2022, the increase is in line and comparable to what other companies are doing, as all companies are facing higher health care costs this year.

Like many other companies, Cintas is experiencing higher claims costs specifically related to the COVID-19 virus for those who are unvaccinated. Therefore, Cintas is putting in a \$10 per week COVID-19 vaccine medical surcharge, effective January 1, 2022, for partners who are not fully vaccinated for COVID-19 by December 17<sup>th</sup>.

To ensure you're getting the most out of your benefits, we encourage you to take some time to review your elections. To avoid the new medical surcharge, you must verify your COVID-19 vaccination online through the enrollment process. If you do not make changes to your current benefit elections during the Annual Open Enrollment period, you will be automatically re-enrolled in the same benefits you currently have for calendar year 2022. Exception: You must re-enroll in the Health Care Flexible Spending Account (HCFSA) and/or Dependent Day Care Flexible Spending Account (DCFSA) if you wish to participate. Health Savings Account (HSA) elections rollover each year if you do not make changes.

Jennifer K. Mueller

Vice President, Human Resources

# NEW AS OF JANUARY 1, 2022



#### **PREMIUMS**

- New lower dental premiums
- No changes to vision premiums
- Increase in medical premiums
- Medical premium discount available to those who participated in the Personal Health Evaluations





#### **COVID-19 VACCINE MEDICAL SURCHARGE**

Beginning January 1, 2022, there will be a \$10 per week medical surcharge for partners who are not fully vaccinated for COVID-19. Fully vaccinated means:

- One (1) Johnson & Johnson's Janssen (J&J/Janssen) shot, or
- Two (2) Pfizer or Moderna shots



#### HEALTH SAVINGS ACCOUNT (HSA) LIMITS

The HSA contribution maximum is increasing in 2022. The maximum amount partners can contribute to their HSA is \$3,650 for an individual and \$7,300 for a family.



#### **ID CARDS**

Partners enrolled in Cintas Medical Plans for 2022 will receive new ID cards from Anthem to use beginning January 1, 2022.

#### STAY IN THE KNOW ON-THE-GO

Download the new Alight mobile app at https://alight.com/app or scan the QR code on the right.





#### Review your mobile number on PartnerConnect

To help keep you informed about your benefits, we are planning to begin a text message campaign. Please ensure the mobile number listed on PartnerConnect is correct or provide an updated number if necessary so you can receive text messages throughout the year with important benefits information. From the PartnerConnect home page, click the PartnerConnect Dashboard icon, click on My Profile and review your Contact Information section.

# ANSWERS TO BASIC QUESTIONS ABOUT YOUR BENEFITS

### WHEN ARE BENEFITS EFFECTIVE?

The benefits you elect during Annual Open Enrollment will remain in effect for the entire plan year (Jan. 1 – Dec. 31, 2022). You can only make changes during the year if you experience a Qualified Status Change, such as getting married, divorced or having a baby. See PartnerConnect for a list of Qualified Status Changes. You must report it on PartnerConnect or call the Cintas Service Center within 30 days of the event.



## CAN I COVER MY FAMILY MEMBERS?

You can cover eligible dependents, which include your legal spouse and dependent children up to age 26.

If enrolling online, be sure to check the box next to each dependent's name who you want covered by Cintas benefits. If this is the first time you are adding your dependent onto a Cintas Plan, you will be required to provide proof of dependency through Dependent Verification. More information on the Dependent Verification process will be provided to you once you enroll your dependent.



# WHEN CAN I ENROLL?

Your Annual Open Enrollment window is based on the state in which you live. Find your state below to know when you must enroll:



#### NOV. 1 – NOV. 12, 2021

CT, DC, DE, IL, IN, KS, KY, MA, MD, ME, MO, NH, NJ, NY, OH, PA, RI, VA, VT, WV

#### NOV. 8 - NOV. 19, 2021

AK, AL, AR, AZ, CA, CO, FL, GA, HI, IA, ID, LA, MI, MN, MS, MT, NC, ND, NE, NM, NV, OK, OR, PR, SC, SD, TN, TX, UT, WA, WI, WY

### ? WHAT HAPPENS IF I DON'T ENROLL?

If you do not make changes to your benefits elections during the Annual Open Enrollment period, you will be automatically re-enrolled for the same benefits you currently receive for 2022. **Exception:** You must re-enroll in the Health Care Flexible Spending Account (HCFSA) and/or Dependent Day Care Flexible Spending Account (DCFSA) if you wish to participate. Health Savings Account (HSA) elections roll over each year if you do not make changes.

## WHAT HAPPENS IF I DON'T VERIFY MY COVID-19 VACCINE BY DECEMBER 17, 2021?

You must enter your COVID-19 vaccine information and upload a copy of your vaccine card by December 17, 2021 or you will receive the \$10/week medical surcharge effective January 1, 2022.

# 3 EASY WAYS TO ENROLL

Choose the option that works best for you.







#### **ENROLL ONLINE**

- 1. Log in to PartnerConnect.cintas.com. with your individual user ID.
- 2. Click the Annual Enrollment banner.
- 3. Click the **Research and Enroll** button to begin making your elections.

#### **ENROLL VIA APP**

- 1. Download the Alight mobile app see page 3.
- 2. Log into the app with your individual user ID you use on PartnerConnect.
- 3. Click the **Annual Enrollment** banner.
- 4. Click the Research and Enroll button to begin making your elections.

#### **ENROLL BY PHONE**

Call the Cintas Service Center toll-free at **866.256.6559**, Monday through Friday between 7 am and 5 pm CST.

Translators are also available for non-English-speaking partners.

# BEEN AWHILE SINCE YOU'VE LOGGED INTO PARTNERCONNECT?

Remember: passwords expire in 90 days and can't be reused in a 12-month period. If you need assistance resetting your password and do not have an email on file, contact the Cintas Service Center.





# FIND THE RIGHT MEDICAL PLAN FOR YOU AND YOUR FAMILY

Cintas offers multiple medical plans that provide you with choices to help meet your health care needs.

# ALL CINTAS MEDICAL PLAN OPTIONS PROVIDE HIGH-QUALITY MEDICAL COVERAGE, WHICH INCLUDES:



100% coverage for preventive care (annual physicals, screenings and immunizations)



An out-of-pocket maximum to protect you by limiting the amount you have to pay out-of-pocket during a single year



Provider choice — you can choose from in-network and out-of-network providers but you'll save the most when you choose in-network providers

# WANT EASY WAYS TO SAVE?

Consider the following benefits.

#### Health Care Flexible Spending Account (HCFSA) with Smart-Choice

If you choose a PPO Plan, you may enroll in an HCFSA and set aside money for your out-of-pocket health care costs. The money is not taxed when it comes out of your paycheck or when you get it back as a reimbursement for a qualified expense. You can set aside up to \$2,750 in the HCFSA. You must enroll each year and can change your contributions only during Annual Open Enrollment or if you have a Qualified Status Change. IRS regulations require that any money left in this account at the end of the year is forfeited.



#### Health Savings Account (HSA) with Smart-Choice

If you enroll in a Core Plan or the Essential Plan, you can also choose to enroll in the HSA. The money in your HSA rolls over from year to year and is yours to keep if you leave Cintas. You can use it to pay for health care services now or after you retire. In addition, you can choose to invest the money in your account once it reaches \$1,000. The amount you can contribute is \$3,650 in the HSA if you enroll in Partner Only coverage. This amount increases to \$7,300 if you enroll in coverage for you and any of your dependents. Partners age 55 or older may contribute an additional catch-up contribution of \$1,000. You can change your contributions at any time during the year, effective the first of the following month after you make the change.

#### Dependent Day Care Flexible Spending Account (DCFSA) with Smart-Choice

Set aside money to pay for day care with the DCFSA and pay less in taxes. Much like the HCFSA, money is deducted from your paycheck before taxes to pay eligible expenses, such as the cost of day-care and after-school programs. You must enroll each year to continue coverage. Also, like the HCFSA, IRS regulations require that any money left in this account at the end of the year is forfeited. In 2022, you can contribute up to \$5,000 to a DCFSA.

#### **Commuter Program**

The commuter benefit allows partners who commute to work by public transit (bus, rail, train) or pay for parking to save money. Partners can purchase subway cards, parking garage permits, etc., with pre-tax dollars.

# **PROTECT YOURSELF**

The following benefits protect you and your family from the unexpected.

#### Life and Accidental Death and Dismemberment (AD&D) Insurance

Cintas provides partners basic Life and AD&D Insurance coverage. Additional Voluntary Life and AD&D Insurance coverage may be purchased to help protect your family financially. Be sure to review your designated beneficiaries during the enrollment process if you enroll online. Ask about beneficiaries if you choose to enroll by phone.

#### Short-term Disability (STD) Coverage

Short-term Disability coverage is provided at no cost to eligible partners. It provides eligible partners a percentage of their eligible pay for up to 13 weeks if unable to work due to illness or injury.

#### Long-term Disability (LTD) Coverage

If enrolled in Long-term Disability coverage, you could receive additional disability pay for ongoing disabilities lasting longer than 13 weeks. See the LTD plan document for more information on the plan and the pre-existing condition clause.

## ON A PAID OR UNPAID LEAVE OF ABSENCE?



While on a leave of absence, you will not be able to elect or change your life and AD&D or LTD coverage. In addition, these plans have a "delay of effective date provision" that is applied to pay increases and coverage amounts during an absence. Any increase in life insurance or LTD coverage amounts would not take effect until you return to work as "Active." See the Life Insurance and LTD plan documents for more details.