



2021 Benefits Open Enrollment

NOVEMBER 1-15, 2020

Here for You

Now more than ever, you need benefits that help protect you and your family. We know you're dealing with a lot—balancing work and family during challenging times.

To help you stay healthy and be your best, we offer competitive benefits, including mental health resources for when you need more support for your emotional well-being.

Find out what's changing for 2021. Then, visit foryourbenefit-REI.com to get the full picture of your benefit options so you can find coverage that's a good fit.



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Benefit and Enrollment Details

Benefits Open Enrollment is November 1–15, 2020

Review your current benefits and enroll for 2021 (by November 15 until 11:59 pm ET) at [foryourbenefit-REI.com](https://foryourbenefit-rei.com) > [Start Here](#) > [Enroll in Benefits](#). Your elections will be effective January 1–December 31, 2021.

The following benefits **WILL** roll over to 2021 if you are currently enrolled for 2020:

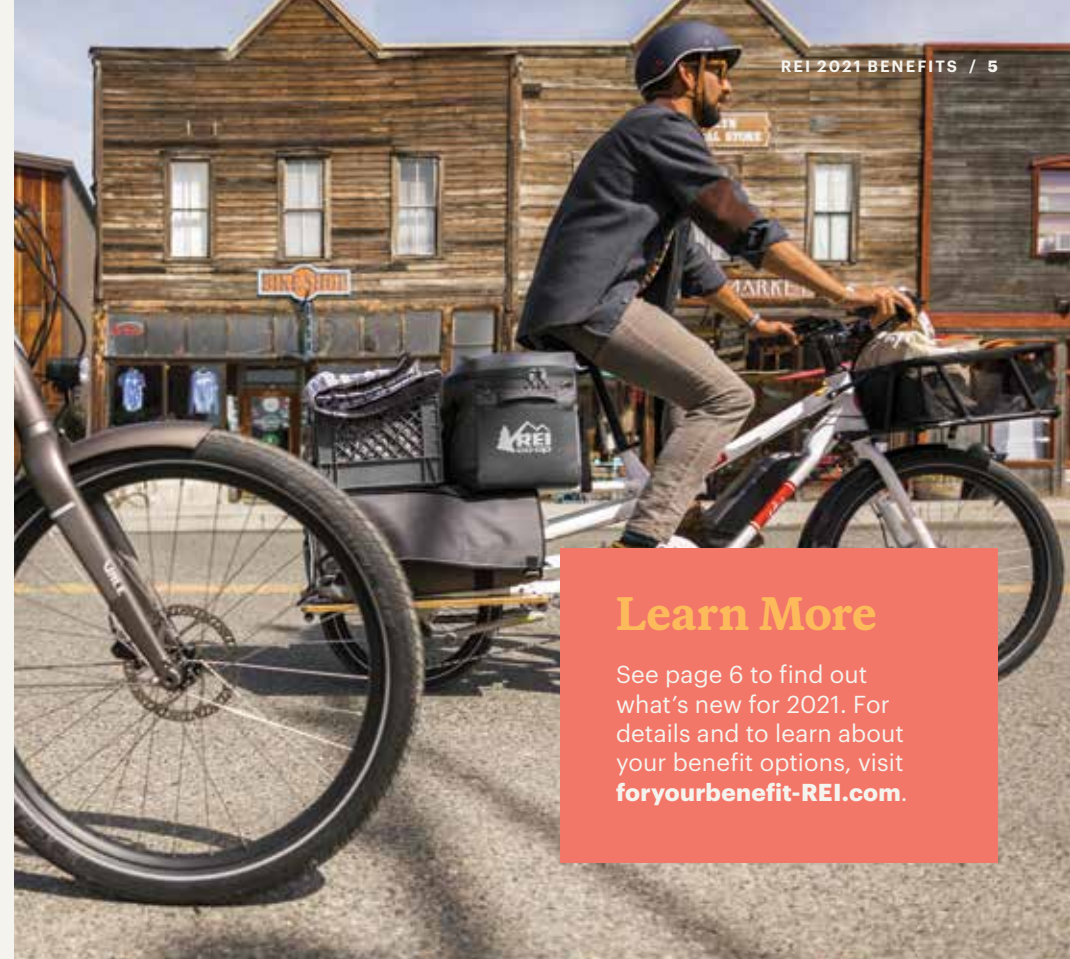
- Medical
- Dental
- Vision
- Health Savings Account (HSA) contribution (if enrolled in the REI Saver Medical Plan)
- Supplemental Life, Accident and Disability Insurance

The following benefits **WILL NOT** roll over to 2021:

Flexible Spending Account (FSA) elections require you to enroll annually.

- Health Care FSA
- Limited Use FSA
- Dependent Care FSA

You must take action if you want to be enrolled in these spending accounts for 2021.



Learn More

See page 6 to find out what's new for 2021. For details and to learn about your benefit options, visit [foryourbenefit-REI.com](https://foryourbenefit-rei.com).

Enrollment Checklist



Review Your 2020 Benefit Elections

Do this before choosing benefits for 2021 at [foryourbenefit-REI.com](https://foryourbenefit-rei.com) > [Start Here](#) > [Enroll in Benefits](#).



Take a Look at Your Benefit Options

Visit [foryourbenefit-REI.com](https://foryourbenefit-rei.com) > [Start Here](#) > [Benefit Options](#) to learn more information about your benefit options.



Review Your Beneficiaries

Review your beneficiaries for Life Insurance and update them, as needed, at [foryourbenefit-REI.com](https://foryourbenefit-rei.com) > [Start Here](#) > [Enroll in Benefits](#).

Visit workplace.schwab.com to update your Retirement Plan beneficiary.

Questions?

Contact the Employee Service Center (ESC) at **1-800-999-4734** or email hrrh@rei.com.

What's New

Know what's new for 2021 before you enroll or make changes to your benefits.

Learn more at foryourbenefit-REI.com > **Start Here** > **New for 2021**.

Medical

REI Saver and Choice Medical Plans

Data iSight

Data iSight can help you save when you see an out-of-network provider. If your bill is more than what's shown on your Explanation of Benefits (EOB), you can notify Data iSight at **1-866-835-4022** and they'll work to help reduce the cost of your bill.

Prescriptions

REI Saver and Choice Medical Plans

Rare Conditions Care ValueSM

The Rare Conditions Care ValueSM (RCCV) program from Express Scripts can help reduce costs and improve care for rare conditions. In the program, you and your family members have access to one-on-one counseling with experts in rare conditions, discounts on medications and more.

HIV PrEP Medications

As part of the Affordable Care Act, medications prescribed for pre-exposure prophylaxis (PrEP) of human immunodeficiency virus infection (HIV) are covered for select patients. For more details, visit express-scripts.com or call **1-800-462-5916**.

Special Life Events

Health Care and Dependent Care Flexible Spending Accounts (FSAs)

Due to the pandemic, effective July 15, 2020, the IRS allows extra time for you to submit reimbursement requests for claims incurred in 2019. You can also increase, decrease or stop contributions without a qualified life event in 2020—although you can't decrease or stop contributions below the amount you have been reimbursed for 2020.

Life Insurance

Supplemental Life Insurance

You can purchase Supplemental Life Insurance through The Hartford. For 2021, we're expanding the benefit coverage options below.

	Part-Time Employees	Full-Time Employees
EMPLOYEE-PAID COVERAGE		
Employee Supplemental Life Insurance	1 to 8 times your Basic Life benefit of \$20,000, to a maximum of \$160,000	1 to 8 times your annual base pay, to a maximum of \$850,000
Spouse/Life Partner Life Insurance	\$20,000, \$50,000, \$75,000, \$100,000, \$200,000 or \$250,000 Due to regulations, your Spouse/Life Partner Insurance cannot exceed your combined Basic Life and Employee Supplemental Life Insurance coverage.	

Any change to your Supplemental Life coverage may be subject to Evidence of Insurability (EOI). For details, visit foryourbenefit-REI.com > **Financial Wellness** > **Life and AD&D Insurance**.

Common Carrier

Common Carrier Accidental Death & Dismemberment (AD&D) coverage is being added to the plan. If accidental death or dismemberment occurs on a common carrier (i.e., travel while on a plane, bus or train), the plan will pay two times the principal sum, up to a maximum of \$500,000.

Basic and Supplemental Life Accelerated Death Benefit

If you're diagnosed with a terminal illness, the plan will pay up to 80% of combined coverage in effect at the time of your diagnosis, subject to approval by The Hartford.

Special Life Insurance Enrollment Period

For the 2021 Benefits Open Enrollment period, you may increase coverage in certain situations without EOI. For details, visit foryourbenefit-REI.com > **Start Here** > **New for 2021**.

Leaves of Absence and Disability

Lincoln Financial Group

Leaves of absence and Disability Insurance will be administered by Lincoln Financial Group, effective January 1, 2021. To request a leave of absence, contact an REI Health Guide at **1-800-451-2967**, option 3. For more information, visit foryourbenefit-REI.com > **Leaves & Disability**.

Contributions

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Medical Bi-Weekly Costs

Review these charts to find out what you and REI pay each paycheck for the plan you choose. Costs are effective January 1–December 31, 2021.

HOURLY EMPLOYEES	REI Saver Medical Plan		REI Choice Medical Plan		Kaiser Plans (WA, CA, CO)	
	YOU PAY	REI PAYS	YOU PAY	REI PAYS	YOU PAY	REI PAYS
You Only	\$24.71	\$229.35	\$49.38	\$215.41	\$77.53	\$197.52
You + Spouse/Life Partner	\$98.10	\$460.83	\$153.54	\$429.02	\$210.85	\$394.25
You + Child(ren)	\$72.11	\$436.02	\$121.44	\$408.15	\$175.48	\$374.61
You + Family	\$145.50	\$667.50	\$225.59	\$621.76	\$308.81	\$571.34
SALARIED EMPLOYEES						
You Only	\$39.83	\$214.23	\$78.36	\$186.43	\$103.55	\$171.49
You + Spouse/Life Partner	\$128.06	\$430.87	\$196.74	\$385.82	\$249.47	\$355.63
You + Child(ren)	\$98.76	\$409.37	\$161.48	\$368.11	\$211.30	\$338.80
You + Family	\$186.98	\$626.01	\$279.86	\$567.49	\$357.23	\$522.92

Dental and Vision Bi-Weekly Costs

Costs for our dental plans and vision plan are staying the same for 2021. The charts show what you pay each paycheck for these plans.

DENTAL PLAN	Core Dental	Core Dental and Orthodontia
	YOU PAY	YOU PAY
You Only	\$6.28	\$10.31
You + Spouse/Life Partner	\$17.05	\$25.91
You + Child(ren)	\$13.46	\$21.52
You + Family	\$24.23	\$37.12
VISION PLAN	YOU PAY	
You Only	\$6.57	
You + Spouse/Life Partner	\$14.46	
You + Child(ren)	\$13.15	
You + Family	\$21.04	

Mental Health Support

Mental and Behavioral Health Resources

We offer the following solutions to support your emotional well-being.

Employee Assistance Program (EAP)

Our EAP provides up to five free face-to-face or video counseling sessions with licensed therapists. They can help you handle everyday challenges, like managing stress and balancing work and family commitments. Contact an REI Health Guide at **1-800-451-2967** to receive authorization before seeing a provider or you'll be responsible for the full cost of the sessions. For details, visit foryourbenefit-REI.com > [Work/Life > Wellness > Mental & Behavioral Health](#).

Teletherapy

REI Saver and Choice Medical Plans

Taking care of your mental health is an important part of your overall well-being. Adults 18 and older can get care for anxiety, depression, grief, family issues and more with Teladoc's mental health services. Choose to see a psychiatrist, psychologist, social worker or therapist and establish an ongoing relationship.

Get started and have access to care 24/7 by downloading the Teladoc app at teladoc.com/aetna, or call **1-800-835-2362** to sign up.

Kaiser Permanente

You can get mental health support in a variety of ways:

- To chat with mental health providers via e-visits or video visits, sign in to kp.org and use the Kaiser Permanente app, or call Member Services.
- Visit kp.org/selfcareapps to access apps designed to help you build resilience.
- The Find Your Words program provides tools and resources you can use to care for yourself and others. Learn more at findyourwords.org.





This document represents a brief summary of the 2021 benefit changes. This 2021 brochure serves as a Summary of Material Modifications (SMM) that updates your Summary Plan Description (SPD) and previously issued SMMs. They are not intended to provide a complete description of your benefits. Please refer to the SPD, previously issued SMMs, Summary of Benefits and Coverage (SBC) and any other official documents for complete information about each benefit. The provisions of the official plan documents will govern in case of any discrepancy. REI benefits may be modified or terminated at any time for any reason. This document does not create a contract of employment between REI and any employee. You can find the benefit plans' SMMs, SPD, SBCs and important legal notices at foryourbenefit-REI.com > **Resources > Legal Notices & Plan Documents**. You can also request a free paper copy of any of these documents at any time by contacting the Employee Service Center at 1-800-999-4734 or at hrhr@rei.com. If you are not a part of the group to which this document applies and, as a result, have received this document in error, please contact the Employee Service Center.