



# What's New in 2021



## Benefits Enrollment 2021: Time For Action

October 26 - November 6, 2020

It's time for benefits enrollment, and this year, with everything going on, it's important to make sure you assess the current and near-future needs of you and your family to find the right combination of programs to help you be happy, be healthy, and B-Well. Check out the quick rundown below of key updates for 2021, dive into each section for a more detailed overview, then jump into Workday to take action.

### 3 Key Updates for 2021 Benefits:

1. [Medical plan contribution increases](#) - we'll see modest increases in response to rising healthcare costs.
2. [New MetLife Legal Plan](#) - this optional add-on program gives you (and your parents) legal support to create a will, trust, comprehensive identity theft protection, and more.
3. [Kaiser Permanente is expanding their services](#) - this plan will now be available to Washington State and Georgia employees.

[Take Action](#) - Explore the checklist to find key deadlines and resources to help you through enrollment.

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## GET INFORMED

### Join an Event

Have questions about your benefits options? Want to chat with one of our providers? Check out one of our webinars or our Virtual Benefits Showcase to get the answers you need to stay informed and prepared for this year's enrollment.

#### Meet Grand Rounds

Count on your personal healthcare assistant to provide expert second opinions, find you a quality physician, and answer billing questions.

[WATCH WEBINAR RECORDING](#)

<https://salesforce.vidyard.com/watch/yx5z4Vn5WyZKB4U4jd4Cgo>

#### Mental Health Benefits Overview

Learn to check in with yourself through benefits – your mental health is a marathon, not a sprint; let's keep it in tip-top shape.

[WATCH WEBINAR RECORDING](#)

<https://salesforce.vidyard.com/watch/Df29dCVWUfSK>

#### Save with an HDHP & HSA

Enjoy savings and wider network opportunities with an HDHP, plus invest in your care and retirement with an HSA from CYC.

[WATCH WEBINAR RECORDING](#)<https://salesforce.vidyard.com/watch/AMC6C14AwcGvY>

### Virtual Benefits Showcase

Visit the Virtual Benefits Showcase through December 31, 2020 to recap on resources to help you understand your benefits updates in the coming year.

[VISIT SHOWCASE](#)<https://salesforce.6connex.com/event/benefits/login>

### 2021 Plan Changes

Get a glimpse at the quality plan enhancements coming up for next year to better support you and your family in our new, virtual normal.

[WATCH WEBINAR RECORDING](#)<https://salesforce.vidyard.com/watch/4yGQjRakVTL2V>

### Kaiser Permanente Expansion to WA

Explore Kaiser Permanente for you and your family as this all-in-one provider expands to Washington State.

[WATCH WEBINAR RECORDING](#)<https://www.brainshark.com/1/player/kp?pi=zGsz9HR6IzZtWkz0&intk=665754803&r3f1=fac0beed>

### Kaiser Permanente Expansion to GA

Explore Kaiser Permanente for you and your family as this all-in-one

provider expands to Georgia.

**WATCH WEBINAR RECORDING**

<https://www.brainshark.com/1/player/kp?pi=zH5zKGo8Zze1qTz0&r3f1=417b05565a570f1d4d1d72184e04435a5d051c765f4145491a>

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## Discover What's New for 2021



### Medical Changes

#### 2021 MONTHLY PREMIUMS INCREASE

Employees across all medical plans (except for the employee-only coverage of the HDHP Standard plan) will see modest price increases for their monthly premium as outlined below:

Aetna & UHC PPO

**Aetna & UHC PPO**

Coverage Type	2020 Monthly Premium	2021 Monthly Premium	Difference
EE Only	\$92	\$96	\$4
EE + Spouse/Domestic Partner	\$295	\$307	\$12
EE + Child(ren)	\$254	\$264	\$10
EE + Family	\$488	\$508	\$20

**Aetna & UHC HDHP Premium**

Coverage Type	2020 Monthly Premium	2021 Monthly Premium	Difference
EE Only	\$51	\$53	\$2
EE + Spouse/Domestic Partner	\$154	\$160	\$6
EE + Child(ren)	\$130	\$135	\$5
EE + Family	\$268	\$279	\$11

**Aetna & UHC HDHP Standard**

Coverage Type	2020 Monthly Premium	2021 Monthly Premium	Difference
EE Only	\$0	\$0	\$0
EE + Spouse/Domestic Partner	\$73	\$76	\$3
EE + Child(ren)	\$65	\$68	\$3

Aetna & UHC HDHP Standard			
EE + Family	\$126	\$131	\$5

Aetna & UHC EPO			
Coverage Type	2020 Monthly Premium	2021 Monthly Premium	Difference
EE Only	\$116	\$121	\$5
EE + Spouse/Domestic Partner	\$329	\$342	\$13
EE + Child(ren)	\$283	\$294	\$11
EE + Family	\$532	\$553	\$21

Kaiser Permanente CA, NW, WA & GA			
Coverage Type	2020 Monthly Premium	2021 Monthly Premium	Difference
EE Only	\$87	\$90	\$3
EE + Spouse/Domestic Partner	\$252	\$262	\$10
EE + Child(ren)	\$229	\$238	\$9
EE + Family	\$397	\$413	\$16

Watch this quick video to review how our medical options compare and differ to help you choose “the one” for you and your family!

## KAISER PERMANENTE EXPANSION TO WASHINGTON STATE AND GEORGIA

[Kaiser Permanente \(https://my.kp.org/salesforce/\)](https://my.kp.org/salesforce/) is expanding to now include Washington state and Georgia employees, offering high-quality personalized care, any way you want it: email, video, phone, and in-person.

- **Washington state employees:** access to 37 medical facilities, including a partnership with Overlake Hospital, and latest innovations which include Washington's only operating Instymeds kiosks – which robotically dispenses medication and provides easy access appointment check-ins.
- **Georgia employees:** access to 26 medical facilities in the greater Atlanta area, including a partnership with Kaiser Permanente's newest hospital partner, Emory Healthcare.

[Kaiser Permanente \(https://my.kp.org/salesforce/\)](https://my.kp.org/salesforce/) also has a partnership with **CVS MinuteClinic**. If you or your dependents are traveling outside of your active region, just pay your standard copay at MinuteClinic locations inside of CVS and Target stores to receive non-urgent services for conditions such as: colds, ear infections, allergies, and more.

## HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION UPDATES AND NEW CUSTODIAN

If you are enrolling in the High Deductible Health Plan Premium or Standard plan through either Aetna or UnitedHealthcare (UHC), you can elect to contribute to a [health savings account \(HSA\)](/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20Cha). The money in your account can be used for eligible healthcare expenses and rolls over from year to year earning tax-free interest. If you enroll in a Premium plan, you will also receive a contribution from Salesforce (\$750 for employee-only coverage and \$1,500 for all other coverage levels), which is added to your account in mid-January.

**For 2021, the new IRS limits for HSA are as follows:**

- Employee-only maximum contribution will increase to \$3,600
- Family maximum contribution will increase to \$7,200

### Enjoy more opportunities to impact your HSA with ConnectYourCare:

We are transitioning from Bank of New York Mellon (BNY Mellon) as our HSA bank custodian to ConnectYourCare (CYC). CYC provides an integrated and streamlined approach to managing your HSA, providing you with even more investment features to fuel medical and retirement savings.

#### A few notes about CYC:

- There are no action items for you to take at this time – all of your funds in your current BNY Mellon account will be automatically transferred to your new CYC account.
- As the BNY Mellon to CYC transition progresses, you'll receive email and printed support for your account, as well as access to a microsite with plan transition resources.
- Your new CYC account will be effective December 1, 2020 with funds being transferred from BNY Mellon to your CYC account in mid-January. Once funds have been transferred, you may invest your excess funds (above \$500) toward future expenses or retirement.
- As part of the transition, a new HSA account is being opened on your behalf at CYC. Therefore, your identity will need to be verified by CYC's Customer Identification Process (CIP) before your new account can be opened. You will be notified if additional information is necessary to verify your identity. Please respond promptly to such a request by CYC since your account will not be opened until CIP is completed.

### FLEXIBLE SPENDING ACCOUNTS (FSA) CONTRIBUTION UPDATES

Discover big savings when you enroll in a Flexible Spending Account (FSA) with one of our medical plans. Through an FSA, you set aside pretax money to pay for eligible health care and/or dependent care expenses and never pay taxes on the dollars you set aside – helping you save cash. **Remember that you will need to re-enroll** to keep contributing in an FSA each year. Below are the FSA plan changes:

- [Health Care Flexible Spending Account \(HCFSA\)](/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20)  
[\(/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20\)](/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20)  
The IRS limit maximum contribution is increasing to \$2,750. In addition, the amount of unused funds you may carry over from the previous year is increasing to \$550.
- [Dependent Care Flexible Spending Account \(DCFS\)](/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20)  
[\(/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20\)](/sites/default/files/Updated%202021%20Spending%20Account%20Comparison%20)  
Now your hard-earned, pre-tax dollars can go even farther toward dependent care costs. For employees with on-target earnings (OTE) less than \$250,000, the plan maximum contribution is staying at \$5,000. For employees with OTE of \$250,000 or more, the plan maximum



contribution will remain at \$2,500. The \$250,000 limit is set based on IRS non-discrimination testing.

Your dependent care needs have likely changed this year due to COVID-19, and you might have extra funds in your 2020 DCFSA. To provide extra relief, we're adding a grace period to our DCFSA starting with the 2020 plan and continuing indefinitely. You can now continue to incur dependent care expenses through March 15 and submit them against your prior year DCFSA balance by April 30. This means you have until March 15, 2021 to incur expenses to use against your 2020 DCFSA balance, and you have until April 30, 2021 to submit those claims for your 2020 DCFSA.



## Explore the Plans with ALEX

Use our [online interactive benefits counselor, ALEX](https://www.myalex.com/salesforce/2021/salesforce) (<https://www.myalex.com/salesforce/2021/salesforce>), to get personalized enrollment recommendations. ALEX can help you understand costs, coverages, and other care considerations across our plans – you can even take a look at a side-by-side comparison of your options to see how they stack up!



## Supplemental Life Changes

### **SPOUSE/DOMESTIC PARTNER AND DEPENDENT SUPPLEMENTAL AD&D PLANS EXPANSION**

Accidental death and dismemberment coverage (AD&D) is expanding to include your spouse/domestic partner and dependent children. Even better – no evidence of insurability (EOI) is required to enroll your spouse/domestic partner and/or dependents in coverage.

Here's how the coverage will work:

- For your spouse/domestic partner, you can enroll them in coverage in increments of \$5,000 up to \$250,000.
- For your dependent children, you can enroll them for \$10,000 of coverage.

### **EASIER ENROLLMENT IN SUPPLEMENTAL LIFE**

Supplemental (additional) life insurance is a simple way to expand your existing life insurance coverage, and can be a great way to take advantage of extra protection for your family in the event of a tragedy to yourself.

Enrolling or increasing coverage in Supplemental Life for you and your spouse will be even easier as part of your 2021 enrollment with the EOI short form. The number of questions to apply for additional supplemental life is reduced from 13 to 6. Once you've added additional Supplemental Life as part of your enrollment elections, look for the new short form to arrive by email from MetLife after enrollment ends.



## Additional Program Updates

### NEW METLIFE LEGAL PLAN

We will now be offering an optional, add-on comprehensive legal service through a MetLife Legal Plan. Each month, a modest subscription fee is automatically deducted from your pay to provide you with:

- Access to a network of attorneys without added fees, claim forms, or usage limits
- The ability to create, sign, and notarize legal documents online in minutes
- Triple credit bureau monitoring

**The MetLife Legal Plan will have 2 options for purchase by automatic payroll deduction:**

Learn more about our 2 new optional MetLife Legal Plans in the table below, or visit their [website \(https://www.google.com/url?q=http://info.legalplans.com&sa=D&ust=1601507378771000&usg=AFQjCNHDkCGLkZIfEc6av\)](https://www.google.com/url?q=http://info.legalplans.com&sa=D&ust=1601507378771000&usg=AFQjCNHDkCGLkZIfEc6av) (and use the respective access codes) to take a deeper dive.

Plan	Coverage	2021 Monthly Premium	Access Code
<b>MetLife Legal Plan</b>	A plan for you and your dependents, giving your immediate family sound, legal peace-of-mind	\$17.85	9903888

Plan	Coverage	2021 Monthly Premium	Access Code
<b>MetLife Legal Plan Plus Parents</b>	Extend some of the legal plan benefits beyond just coverage for your immediate family, but also to your parents and parents-in-laws – helping them create a will, trust, and other general estate planning support	\$27.85	9903889

## DENTAL AND VISION STAYS THE SAME

There are no plan updates to either Delta Dental or VSP Vision for 2021, but for a quick refresher, check out the following 2020 plans for [dental \(/en/your-benefits/health/dental\)](/en/your-benefits/health/dental) and [vision \(/en/your-benefits/health/vision\)](/en/your-benefits/health/vision).



## Legacy Tableau Plan Updates

For Tableau employees hired before the April 1, 2020 Salesforce harmonization, [click here \(https://salesforce.quip.com/ZgayA9vpwY2B\)](https://salesforce.quip.com/ZgayA9vpwY2B) to access legacy Tableau-specific benefits details for 2021 beyond what is listed here.

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## TAKE ACTION

### Explore Your Enrollment Checklist

Here are some tips to get you started with Benefits Enrollment:

1. [Watch the video \(/en/contacts-and-resources/video-gallery/sneak-peek\)](/en/contacts-and-resources/video-gallery/sneak-peek) and read the **plan updates above** to learn about the changes. Need a refresher on existing benefits? Access [2020 plan overviews here](#)

(</sites/default/files/Medical%20Comparison%20Chart%202020.pdf>). Need to compare new benefits? Access [2021 plan overviews here](#) (</sites/default/files/Salesforce%2C%20Inc.%20Medical%20Comparison%20Chart%2>

2. Get personalized enrollment [recommendations from ALEX](#) (<https://www.myalex.com/salesforce/2021/salesforce>), your online and interactive benefits counselor.
3. Register for the [virtual benefits](#) (<https://salesforce.6connex.com/event/benefits/login>) **showcase** to chat with our program providers and for extra resources like videos, webinars, and more.
4. Brush up on your benefits know-how by earning a [Thrive with Benefits at Salesforce badge on Trailhead](#) (<http://sfdc.co/BenefitsTrail>).
5. Log in to Workday using Aloha Single Sign-On (SSO) and make any adjustments during **Benefits Enrollment, October 26 – November 6, 2020.**
  1. **Re-enroll** in your Health Savings Account (HSA) or Flexible Spending Account (FSA) to continue contributing next year.
  2. **Review your profile on Workday: double check your beneficiaries** for life insurance plans and **confirm your permanent mailing address** to ensure they're current.
  3. While you're in Workday, consider **updating your [voluntary self-ID](#)** ([https://www.myworkday.com/salesforce/d/task/2997\\$4586.htmlid](https://www.myworkday.com/salesforce/d/task/2997$4586.htmlid)) **information** to help us better recognize the diverse populations we have within our company and guide us when creating programs to support our employees.
6. [Don't forget, get your FREE flu shot](#) ([https://concierge.it.salesforce.com/articles/en\\_US/How\\_To/Flu-Shot-Options-US](https://concierge.it.salesforce.com/articles/en_US/How_To/Flu-Shot-Options-US)) to support your immune system and peace-of-mind.

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## Prioritize Your Wellbeing Every Day

At Salesforce, Camp B-Well is your destination for benefits, resources, and support. Below are a few ways you can empower your wellbeing at home and work:

1. Join the [Camp B-Well group on Chatter](#)



[\(https://org62.lightning.force.com/lightning/r/CollaborationGroup/0F90M000000LkU7S/\)](https://org62.lightning.force.com/lightning/r/CollaborationGroup/0F90M000000LkU7S/) for the latest news and events.

2. Tune in to [B-Well Together \(https://www.salesforce.com/resources/future-of-work/employee-health-and-wellbeing/#!page=1\)](https://www.salesforce.com/resources/future-of-work/employee-health-and-wellbeing/#!page=1) for industry-leading insights on how to incorporate wellbeing tips into your daily life – and share it with your family and community.
3. [Subscribe \(https://ohana.salesforce.com/subscribe\)](https://ohana.salesforce.com/subscribe) to [Camp B-Well on the Ohana Blog \(https://ohana.salesforce.com/wellbeing\)](https://ohana.salesforce.com/wellbeing) to discover employee wellbeing success stories.
4. Take the [Enhance Employee Wellbeing with Camp B-Well \(https://trailhead.salesforce.com/en/content/learn/trails/camp-pono\)](https://trailhead.salesforce.com/en/content/learn/trails/camp-pono) trail for tips and videos to support your wellbeing journey.

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