



2021 Benefits Preview

2021 Annual Enrollment
November 2-13

Here's What You Need to Know

As we shoulder through a challenging time, we are keeping changes to a minimum for 2021. We are proud to continue offering a range of quality benefits to support your family during all of life's moments.

Here's a list of things to consider before you enroll.

- ✓ **Same plans. Same rates.**
Good news! You will have the same medical, dental and vision plan options in 2021. And, your contribution rates are not going up.
- ✓ **New Prescription Drug Provider**
CVS Caremark will replace Express Scripts as our pharmacy benefit manager in 2021. You'll have access to a wide network of pharmacies, including mail-order and retail — not just CVS stores — as well as lower costs on many medications.
- ✓ **New Voluntary AD&D Options**
Your Voluntary Accidental Death and Dismemberment (AD&D) coverage options are changing for 2021. You'll be able to choose coverage in \$50,000 increments up to a \$500,000 maximum.
- ✓ **Increase your LTD Coverage Without a Health Review**
Take advantage of a one-time open enrollment for the Buy-Up Long-Term Disability (LTD) plan, which enables you to increase your LTD coverage without needing to pass a health review (evidence of insurability).

Have Questions?

- ▶ Visit www.myCampbellBenefits.com
- ▶ Call the Campbell Benefits Center at **877-725-2255**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.

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Camden, NJ 08103

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It's that time of year!

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MY WELL-BEING