

The background of the top half of the page is a photograph of a family in an electronics store. A man in a white shirt and grey vest is pointing at a tablet held by a woman in a red shirt. Two young boys are sitting on the floor in the foreground, looking at a television. The store is filled with various electronic devices on display shelves.

connect *Let's do this.*

*Shop Smart
Live Well*

2022 BENEFITS ENROLLMENT GUIDE

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BENEFITS ENROLLMENT
OCT. 14 – OCT. 29, 2021

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WHAT'S NEW FOR 2022

For over a year, we've all experienced significant change—in the way we live, work and interact. However, you'll see that there are very few changes to our benefit plans and programs for 2022. Your medical, dental and vision plan options will all remain the same.

We encourage you to go to myhondaconnect.com, to review your elections and assess your current coverage to see if it will still work for you and your family next year. That's what Shop Smart. Live Well. is all about.

A New Look for My Honda Connect

In August, myhondaconnect.com and the Alight Mobile app got makeovers. In addition to their fresh new looks, you'll notice improved navigation that will help you find what you need more quickly and easily. Your personalized information is prominently featured on both the website and mobile app — the places to go for your enrollment and benefits information.

Expanded Eligibility for Survivor Medical Insurance Program

For 2022, the Survivor Medical Insurance Program will expand eligibility to include associates who are actively employed but also eligible for retirement. The benefit will no longer end when an associate becomes retirement-eligible. By enrolling in the Survivor Medical Insurance Program, you can extend medical and prescription drug coverage for your eligible spouse and dependents upon your death for a total of six years (12 months for dental and vision), after which reduced COBRA (Consolidated Omnibus Budget Reconciliation Act) benefits are available.

Bi-Weekly Pay for All Associates (Aligned Regionally)

Effective Jan. 1, 2022, all associates will be paid on a bi-weekly basis. As you complete your benefit elections, keep in mind that all contribution rates will be shown as a bi-weekly amount.

Fertility Benefit Enhancement

For 2022, the fertility benefit has been expanded to include women without male partners. Women without male partners who have not received an infertility diagnosis are eligible for up to 12 artificial insemination treatments if under age 35 and six treatments if age 35 or older. No change in eligibility for women with a male partner who have been provided an infertility diagnosis. For more information, contact Quantum Health. Associates with Kaiser coverage should call the number on their medical card for more information.

Wellbeing Program Provider Change

Through the end of 2021, you'll continue to have access to our current wellbeing provider—Limeade. Associates (and covered spouses under the Honda plan) who successfully complete **Level 1 – Seek** by Dec. 1, 2021, will pay significantly less in plan contributions for 2022.

Beginning in January 2022, Virgin Pulse will be the new provider of Honda's wellbeing program. Virgin Pulse offers a comprehensive, leading-edge wellbeing program that will give associates and spouses new ways to participate in wellbeing activities. As with the current program, you will continue to be able to earn savings on your plan contributions by participating in the program. Look for more details in the coming months.



WHAT'S NOT CHANGING IN 2022

- Offering the same medical provider networks and coverage options
Note: Your network provider is based on your home zip code, not your Honda company
- Offering the same dental and vision coverage options
- Enrolling to participate in a Health Savings Account (HSA) or Flexible Spending Account (FSA)*
- Updating your Spousal Contribution Waiver,* if eligible
- Covering company couples and dependents under only one plan
- Saving on maintenance medication by switching from 30-day refills to 90-day refills (retail or mail order) and money saving apps such as GoodRx and SingleCare

FREE TELEHEALTH CONTINUES THROUGH DEC. 31, 2021

Honda is extending in-network telehealth services, including Teladoc, at no cost to associates through Dec. 31, 2021. Beginning Jan. 1, 2022, Honda will return to cost sharing for telehealth services but still encourages associates and their families to consider telehealth services when appropriate.

What to Consider as You Enroll

Like other products you shop for, there are things to keep in mind as you consider all your options. When it comes to your benefits, here's what to keep in mind:

Health Savings Account (HSA) limits will increase—the IRS sets annual limits for how much HSA Plan participants and Honda can contribute to an HSA during a calendar year. You may add any amount to Honda's contribution, up to the combined limits shown below. Honda's contribution will be made as soon as administratively practicable—typically by the end of January, at which time the money can be used on eligible healthcare expenses.

	2021 IRS Maximum	2022 IRS Maximum	Honda Contributes	You Contribute**
Individual coverage	\$3,600	\$3,650	\$900	Up to IRS Max
Family coverage	\$7,200	\$7,300	\$1,800	Up to IRS Max

If you change medical plan options and/or provider networks:

- You'll receive a new medical/prescription insurance card for 2022. If you have an HSA debit card, you'll continue to use the same card even if you change provider networks.
- No insurance cards are issued for vision and dental coverage.
- If you are currently enrolled in the Kaiser HMO and elect a different plan for 2022, you will not be able to re-enroll in the HMO in the future.

If you are currently participating in the Voluntary Supplemental Life Insurance or associate-paid long-term disability (LTD), log in to myhondaconnect.com to see updated rates for 2022. Please take this opportunity to review your current coverage and ensure that it meets your needs for next year.

*HSA and FSA contributions, as well as the Spousal Contribution Waiver, do not roll over from year to year.

**Your contribution plus Honda's contribution cannot exceed the IRS annual maximums. If you are age 55 or older, you can contribute an extra \$1,000.



YOUR HSA AND FSA OPTIONS

Whether you're currently participating in an HSA or FSA or are considering it for next year (based on your medical plan election), keep in mind how each account works to maximize the money inside.

HSA—Use Today and/or Save for Tomorrow

With an HSA, you can enjoy the following benefits.

- You'll get a triple tax advantage:*
 - 1) The money you contribute goes into your account from your before-tax pay;
 - 2) The interest on the money in your account grows free of taxes; and
 - 3) The money you withdraw from your account is tax-free.
- You have the flexibility to use the money in your account for current eligible healthcare expenses or save it for future eligible expenses.
- Any balance in your account at the end of the year automatically rolls over to the following year.

To check your HSA balance, select the "Optum Bank" link on myhondaconnect.com, call **1-866-234-8913** or download the Optum Bank mobile app.

FSA**—Use It or Lose It!

- Eligible healthcare and dependent daycare expenses must be incurred by the end of the calendar year. You then have until March of the following year to submit any claims for reimbursement.
- When you enroll, you will automatically be reimbursed from your account for eligible medical, prescription, vision and dental expenses without filing a claim each time you incur a cost. If you wish to change your automatic reimbursement election, contact the My Benefits Connect Center at myhondaconnect.com or by calling **1-866-778-5885**.
- To manage your FSA on the go, download the UMR Consumer Accounts app.

Please note: Due to COVID-19 relief efforts, Honda has allowed Healthcare and Dependent Care FSA balances over \$50 for 2020 and 2021 to be rolled over to 2022. Expenses incurred before Dec. 31, 2022 can be reimbursed from 2020 and 2021 rollover funds, as well as funds from 2022 if the FSA was elected. Reimbursements for all three years must be submitted by March 31, 2023, or any unused balances will be forfeited.



*Tax savings refers to federal taxes. Some states, such as California and New Jersey, tax employer and associate contributions and other states, such as New Hampshire and Tennessee, tax earnings. Check with your tax preparer to see if state or local taxes will impact your tax savings.

**Includes Healthcare, Limited Purpose and Dependent Care FSAs



SIX STEPS TO ENROLLMENT SUCCESS

Oct. 14 through Oct. 29, 2021 is an important time to shop smart and take action to get your benefits right for 2022. The following steps will help ensure your success! (**Important:** Benefits Enrollment ends at 11:59 p.m. ET on Oct. 29, 2021.)



DON'T MISS IMPORTANT BENEFITS NEWS

As Honda continues to move toward electronic benefit notifications for all associates, be sure to provide your email, mobile number and email delivery preferences. Log in to myhondaconnect.com, select the person icon in the upper right and then choose "Manage Communications."

CONFIRMATION STATEMENTS

If you have your communication preference set to email, you will receive an emailed Confirmation Statement once you complete enrollment, otherwise be sure to save a screen shot for your files.

- 1 Review this guide and what's new for 2022.**
- 2 Log in to myhondaconnect.com** and select "2022 Benefits Enrollment" between Oct. 14 and Oct. 29 for benefits information and to make your elections. Once you log on:
 - Watch the interactive *Benefits Enrollment Guided Experience Video* for an engaging way to quickly get details on any Honda benefit.
 - Check out "Medical Plans at a Glance" to compare your 2022 plan options and contribution amounts.
 - Wondering which medical plan is right for you? As you go through the enrollment process, simply answer a few questions about what your medical needs may be in the coming year, and the website will make a medical plan recommendation. You can enroll in the recommended option or continue to explore the other option on your own.
- 3 Confirm your dependents.**
 - Verify that your dependents are still eligible for coverage. (For complete information on benefits eligibility, refer to Summary Plan Description: A Guide to Your Benefits, on myhondaconnect.com).
 - You can add or remove eligible dependents during Benefits Enrollment. If you add a dependent for medical coverage, verification of the dependent's eligibility will be required. (If adding a dependent for dental and vision only, no verification is required.) You will receive information on how to verify dependents in November.
- 4 Confirm your beneficiaries.** Determine if you need to add or update your beneficiary information.
- 5 Reminder!** If you cover your spouse under your medical plan, keep in mind that your Spousal Contribution Waiver will not roll over from year to year. You will need to update your waiver reason each year to avoid paying the spousal contribution.
- 6 Make your elections**, including HSA or FSA contributions, then confirm and submit by Oct. 29, 2021. **Note:** Pricing information will be available during the enrollment process. If you waive coverage, you will not be able to enroll in certain benefits until the next Benefits Enrollment or unless you have a qualified life event (family status change).

HEALTH RISK AWARENESS AND AVAILABLE RESOURCES

Honda periodically reviews aggregated data about how our healthcare plan is utilized. This helps us identify trends so we can provide more meaningful health and wellbeing programs for our associates and their families. Over the last several years, our data has shown an increasing trend in risks—including avoiding important preventive care and condition management appointments—that can lead to serious health outcomes and complications, including:

- Diabetes and related conditions;
- Musculoskeletal conditions, such as osteoarthritis and lower-back issues; and
- Mental health and substance abuse conditions.

To make associates and their families more aware of their health and wellbeing concerns—and how to proactively address them—Honda offers several resources and tools.

PREVENTIVE CARE = \$0

Honda’s medical plans cover in-network preventive care at 100%, meaning you pay nothing. These preventive services can help you and your family catch potential health problems early, when they’re likely more treatable or even prevent them before they start. This goes right to the core of Shop Smart. Live Well.

Program	Services Provided	For More Information
Livongo Diabetes Management	Helps qualified participants manage diabetes by providing a smart glucometer, unlimited testing supplies and on-call coaching 24/7/365	Go to the “Wellbeing” tile on myhondaconnect.com . Associates with Kaiser coverage should call the number on their medical card to learn more.
Omada Prediabetes and Weight Management	Helps qualified participants manage their weight and reduce the risk of chronic disease using a smart scale, food tracking, step counting and coaching from a registered dietician	Go to the “Wellbeing” tile on myhondaconnect.com . Associates with Kaiser coverage should call the number on their medical card to learn more.
Associate Assistance Program—ComPsych Behavioral Health Management	Experienced clinicians available 24/7 to speak with you. Up to six free consultations per issue, per year. Concerns such as (but not limited to) depression, anxiety, marital and family conflicts and more	Contact ComPsych 1-800-232-6357 guidanceresources.com App: Guidance Resources® Now

AND REMEMBER . . .

Quantum’s Health Care Coordinators can help with anything related to your healthcare benefits. To speak with a Quantum Health Care Coordinator, call **1-866-778-5885**, and say “Quantum Coordinators” to be connected. This service is provided at no cost to you, Monday through Friday, from 8:30 a.m. to 10 p.m. ET.* Associates with Kaiser coverage should call the number on their medical card to learn more.

KNOW YOUR RIGHTS

Your legal rights regarding your Honda employee benefits are available through regulatory notices and legal documents at myhondaconnect.com. For example, the Notice of Coverage includes:

- Creditable Prescription Drug Coverage and Medicare
- Special Enrollment Rights for Health Plan Coverage
- Women’s Health and Cancer Rights Act Notice
- Newborns’ and Mothers’ Health Protection Act Notice
- Honda HIPAA* Privacy Notice
- Provider-Choice Rights Notice

*Health Insurance Portability and Accountability Act of 1996





IMPORTANT DATES

THURSDAY
OCT. 14, 2021

Benefits Enrollment begins.

FRIDAY
OCT. 29, 2021

Benefits Enrollment ends.

NOVEMBER
2021

Confirmation Statements mailed to associates who:
- Requested one to be mailed
- Took no action and defaulted into coverage
- Are on Leave of Absence

Review your 2022 elections and make any corrections by calling the My Benefits Connect Center at **1-866-778-5885**.

WEDNESDAY
DEC. 1, 2021

Deadline to complete your *Connect to Your Wellbeing* activities. Visit myhondaconnect.com (associates only) or wellbeing.honda.com to get started.

SATURDAY
JAN. 1, 2022

New benefits coverage takes effect.



HELPFUL RESOURCES

Enrolling Is Easy

During Benefits Enrollment (Oct. 14 – Oct. 29, 2021)—you have two ways to enroll:

1. ONLINE



Save time by enrolling online! Visit myhondaconnect.com or use the Aight Mobile app to access the enrollment website, look for the message about 2022 Benefits Enrollment and follow that link to get started.

2. PHONE



Call **1-866-778-5885**, Monday through Friday, 8:30 a.m. to 10 p.m. ET. Simply say “Benefits Enrollment” when prompted.

PASSWORD/PHONE PIN

If you can't remember your current User ID, password or phone PIN, follow these steps:

- On the login page, look for “Forgot User ID or Password” and follow the prompts to reset your online credentials.
- After answering security questions, you'll receive a one-time code to create a new phone PIN. If we don't have your mobile phone number on file, you'll receive the code by U.S. mail (email is not an option).

This guide is intended to serve as a Summary of Material Modifications for the Honda Health & Welfare Benefits Plan sponsored by American Honda Motor Co., Inc. and provided for the following Honda Companies: AHM, DM, EDU, FND, HACI, HAI, HDMA, HFC, HISV, HPD, HPE, HRI, and HTA.

*It is meant to supplement and/or replace certain information in the Summary Plan Description (SPD), so retain it for future reference along with your SPD. Please share these materials with your covered family members. All applicable changes are effective Jan. 1, 2022, unless otherwise specified in this guide. For questions, contact the My Benefits Connect Center at **1-866-778-5885**. Honda reserves the right to amend, modify or terminate the plan at any time. Receipt of this guide does not confer any eligibility or entitlement to any benefits under the plan.*

Note: You are responsible for all contributions for enrolled benefits. If you miss deductions, Honda may take additional deductions from your paycheck to recover them and if you are on a leave of absence, you may be direct billed by the benefits administrator

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My Benefits Connect Center
PO Box 1495
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