



intel.

2021

Annual Enrollment

U.S. EMPLOYEE GUIDE

The Annual Enrollment period is October 26 – November 13, 2020

Choices take effect January 1, 2021

[JUMP TO COMPARISON CHART](#)

Introduction

Annual Enrollment is Oct. 26-Nov. 13, 2020

Annual Enrollment is your opportunity to review your benefit choices for 2021.

There are no increase in paycheck contributions, annual deductibles, or out-of-pocket maximums in health benefits for 2021, making it an ideal year to explore other benefits available to you such as the new dental option, life insurance, critical illness, and more. Once you are ready, log on to **My Health Benefits** to make your elections for 2021.



What's New or Changing?

New National Dental HMO

This year, we're offering more choices for dental coverage. Introducing a new dental HMO administered by Delta Dental; available to all U.S. blue badge employees and eligible family members.

What is a Dental HMO?

A dental HMO is short for a Dental Health Maintenance Organization and works similarly to an HMO health plan. In a dental HMO, you select a primary care dentist from a list of network dentists who will then coordinate your care and referrals to specialists. Paycheck contributions are lower than **other dental options**, covered services have preset copays (dollar amounts), and there is no annual benefit maximum or deductible.

How does the new DeltaCare DHMO compare to Intel's Delta Dental PPO? For more detail on DeltaCare DHMO, go to www.deltadentalins.com/intel. Below are the key differences between the options.

Plan Feature	DeltaCare DHMO	Delta Dental PPO
Staying In-Network Required?	Yes. You must select a DeltaCare DHMO primary care dentist and visit this dentist for care.	No. You can visit any licensed dentist for care, but receive the highest benefit level when you go to a Delta Dental PPO dentist.
Preventive Care	Annually: 1 exam and 2 cleanings. ¹ Covered at 100%.	Annually: 1 exam and 2 cleanings. ¹ Covered at 100%.
Cost of Care	You pay a copay.	You pay a coinsurance. <ul style="list-style-type: none">• 10% for routine care• 50% for major care
Deductible	No	Yes, \$50
Annual Benefit Maximum	No	Yes, up to \$2,000
Teeth Whitening Covered	Yes	No
Orthodontia Covered	Yes, you pay a copay.	Yes, 50% coinsurance up to lifetime maximum.
Annual Paycheck Deduction²	<ul style="list-style-type: none">• Self: \$0• You & Spouse: \$73	<ul style="list-style-type: none">• Self: \$0• You & Spouse: \$245
	<ul style="list-style-type: none">• You & Child: \$49• Family: \$208	<ul style="list-style-type: none">• You & Child: \$122• Family: \$600

¹ Additional exams and cleanings may be available for eligible conditions.

² See pricing chart in AE guide for additional pricing tiers; family tier annual paycheck deduction based on you, spouse, and 3 children.

Learn More with These Helpful Resources

There are many resources available to assist you in your decision making. Below are two key resources you may want to take advantage of during Annual Enrollment. To speak to someone on the phone, you can call 1-877-GoMyBen (466-9236).

My Health Benefits

<http://goto.intel.com/myhealthbenefits>

Make your 2021 elections and access valuable benefits resources.

NEW! My Health Benefits Guided Enrollment

Log on to My Health Benefits <http://goto.intel.com/myhealthbenefits> when logged in at Intel. Or go to www.intel.com/go/myben to access from your home PC. Enroll on your own or let us help you with the new My Health Benefits guided enrollment.

Go to the Intel Pay, Stock and Benefits Handbook (Summary Plan Description) for a complete description of benefits and eligibility requirements. The PSB Handbook is located on Circuit under Pay and Benefits, then Health and Wellness, or My Health Benefits, under the Plan Documents tile.



Your AE To-Do List

By November 13, 2020:

- ✓ **Log on to My Health Benefits**
<http://goto.intel.com/myhealthbenefits> when logged in at Intel. Or go to www.intel.com/go/myben to access from your home PC. Take a look at your medical, dental, and vision benefits and decide if you want to make any changes.
 - **Add or drop** dependents from your coverage—all enrolled dependents are subject to verification of eligibility.
 - **Opt-in or update** your elections for additional benefits such as insurance or spending accounts.

- ✓ **Re-elect pre-tax savings contributions** that will be discontinued at the end of 2020 if you don't take action. Choose contribution amounts for:
 - Health Savings Account (HSA).
 - Health Flexible Spending Account (Health FSA).
 - Limited Use Health Flexible Spending Account (dental and vision only).
 - Dependent Care Assistance Program (DCAP).

- ✓ **Make other voluntary decisions** or update information:
 - **Validate or update** life insurance beneficiary information for all of your life insurance plans including Basic Life, Supplemental Life, AD&D, and Business Travel.
 - Consider MetLife benefits such as MetLife Legal and Critical Illness.



Mental Wellness

We know that 2020 has been a challenging year, that's why Intel is prioritizing employee mental wellness. We have launched a new Mental Wellness website that features free resources for blue badge employees and their families. Your wellness matters.

Visit <https://goto.intel.com/mentalwellness> for more information.

What happens if I don't make any changes during Annual Enrollment?

If you don't make any changes during Annual Enrollment, here is what will happen:

- **Contributions will stop** for HSA, Health FSA, Limited Use Health FSA, and DCAP at the end of 2020.
- **Coverage remains the same and carries over in 2021** for health, dental, and vision plan option(s) you are currently enrolled in and for your life insurance, AD&D, and other voluntary benefits.

Make your elections today!

Health Plan Comparison

While each health plan option offers similar care and coverage, the method of payment and provider networks varies. This at-a-glance comparison summarizes key features and differences to assist you in your decision making. More details can be found at [My Health Benefits](#).

Healthcare Options

High Deductible Health Plan – The HDHP is designed to help you and your family take control of your healthcare dollars and decisions. It provides you flexibility and control in choosing the healthcare services you and your family members receive, and in choosing how the cost of these services is paid.

Health Maintenance Organization – For this plan, you generally access care through a specific group of physicians and hospitals. You have a higher paycheck deduction and you pay a higher copay for services.

Anthem Blue Cross HDHP

Kaiser Permanente HMO⁺

Available to CA Residences Only



HIGH DEDUCTIBLE

ANNUAL DEDUCTIBLE

- Employee only: \$1,570
- Employee & child(ren): \$3,150
- Employee & spouse: \$3,940
- Employee & spouse & child(ren): \$3,940

NO DEDUCTIBLE

IN-NETWORK COPAYMENT

- \$15 per primary provider visit
- \$35 per specialist visit
- \$100 per emergency room visit or outpatient surgery
- \$250 per hospital stay
- Prescription drugs: \$10 generic and \$20 formulary (30-day supply)

10% COINSURANCE FOR IN-NETWORK CARE

COINSURANCE

- In-network: 10%
- Out-of-network: 40%; reimbursement limits apply

COPAYMENTS FOR IN-NETWORK CARE & PRESCRIPTIONS



OUT-OF-POCKET MAXIMUM

- Employee only: \$2,355
- Employee & child(ren): \$4,710
- Employee & spouse: \$5,830
- Employee & spouse & child(ren): \$5,830



OUT-OF-POCKET MAXIMUM

- Employee only: \$1,500
- Family: \$3,000

OUT-OF-NETWORK

- Emergency coverage only

* Self-funded

Health Spending Accounts Offered

HEALTH SAVINGS ACCOUNT (HSA)³

- **2021 Contribution Limits:** You only coverage = \$3,600; Family coverage = \$7,200; Age 55+ catch up contribution = \$1,000.

LIMITED USE HEALTH FSA

- **2021 Contribution Limit:** \$2,750.

HEALTH FLEXIBLE SPENDING ACCOUNT (HEALTH FSA)

- **2021 Contribution Limit:** \$2,750.

³ HSA is not an Intel-sponsored benefit or an ERISA plan. Eligibility requirements apply and contribution limits are set by the IRS.

GLOSSARY OF TERMS (referenced in Plan Comparisons):

Deductible is the amount you must first pay before reimbursements from coinsurance are available.

Coinsurance is the percentage of costs of a covered healthcare service you pay (20%, for example) after you've paid your deductible.

Out-of-Pocket Maximum is the amount you'll pay in a given year before coverage for eligible expenses are paid at 100% up to the maximum allowed amount. Certain exclusions apply.

Health, Dental, and Vision Plan Annual Paycheck Deductions

Healthcare costs remain unchanged for employees and their families from 2020 to 2021, with the exception of the new national dental HMO. To determine your cost per paycheck, divide the annual rate by 24 if you are an exempt employee. Divide by 26 if you are a non-exempt employee.

Plan	Year	You Only	You & Spouse	You, Spouse & 1 Child	You, Spouse & 2 Children	You, Spouse & 3 or More Children	You & 1 Child	You & 2 Children	You, & 3 or More Children
Annual Paycheck Deductions for Health Plan Options									
Anthem Blue Cross HDHP	2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Kaiser Permanente HMO* (CA)	2021	\$792	\$3,780	\$4,752	\$5,748	\$6,996	\$2,532	\$2,952	\$3,900
Annual Paycheck Deductions for Dental Options									
DeltaCare DHMO	2021	\$0	\$73	\$135	\$184	\$208	\$49	\$110	\$135
Delta Dental PPO	2021	\$0	\$245	\$343	\$453	\$600	\$122	\$220	\$343
Annual Paycheck Deductions for Vision Options									
VSP Basic Vision	2021	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
VSP Vision Plus	2021	\$98	\$184	\$220	\$233	\$257	\$122	\$135	\$171

* Self-funded

The Least and Most You Will Pay

Health Plan Options for 2021	The Least You Will Pay assuming you receive 100% of your care in-network (Paycheck Deductions)				The Most You Will Pay assuming you receive 100% of your care in-network (Paycheck Deductions plus OOP Maximum)			
	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children	You Only	You & 1 Child	You & Spouse	You, Spouse & 3 or More Children
Anthem Blue Cross HDHP	\$0	\$0	\$0	\$0	\$2,355	\$4,710	\$5,830	\$5,830
Kaiser Permanente HMO* (CA)	\$792	\$2,532	\$3,780	\$6,996	\$2,292	\$5,532	\$6,780	\$9,996

* Self-funded

Health Spending Accounts

Health Savings Account (HSA)³: If you are enrolled in an HDHP, you may be eligible to contribute pre-tax dollars to an HSA to help pay for out-of-pocket healthcare expenses, i.e., deductible, coinsurance, and copayments. Funds roll over year-to-year and are yours to keep if you change plans, leave Intel, or retire.

Limited Use Health FSA: Those enrolled in an HDHP and with an HSA can contribute an annual amount through pre-tax payroll deductions for eligible non-reimbursed dental and vision expenses only. Up to \$500 will carry over for use in the following year. Any unused amounts over \$500 will be forfeited.

Health Flexible Spending Account (Health FSA): A Health FSA allows you to contribute an annual amount through pre-tax payroll deductions for eligible non-reimbursed medical, dental, and vision expenses. Up to \$500 will carry over for use in the following year. Any unused amounts over \$500 will be forfeited.

³ HSA is not an Intel-sponsored benefit or an ERISA plan. Eligibility requirements apply and contribution limits are set by the IRS.

Other Pre-Tax Spending Programs

Intel offers pre-tax spending programs that help you save money. When you make your elections, consider what your commuter and dependent care needs may be for 2021.

Dependent Care Assistance Program (DCAP)

DCAP allows you to elect an annual amount through pre-tax payroll deductions for eligible dependent care expenses that enable you and your spouse to work, look for work, or attend school full time. Any unused funds at the end of the year are forfeited. **2021 Contribution Limit:** \$5,000.

Monthly Pre-Tax Commuter Benefit

This benefit gives you the opportunity to set aside pre-tax dollars through paycheck deductions for mass transit, vanpools, and parking.

Other Benefits to Consider

Are You Protected?

Reduce worry by protecting yourself and your family with these additional benefits that support your financial wellness, from life insurance to identity protection—we have you covered.

Life Insurance

Intel provides you Basic Term Life and Accidental Death and Dismemberment Insurance coverage; however, you may want to consider additional coverage to protect your loved ones. Life insurance provides income replacement and covers expenses such as mortgage debt, student loans, funeral cost, and dependent education. Premiums are paid through payroll deductions, and if you decide to retire or leave Intel, options for continuing your coverage are available. Benefits paid to a beneficiary are generally income-tax free.

Have you elected a beneficiary?

Important events such as marriage, birth/adoption of children, divorce, or death may change how you want your life insurance benefit paid. Please visit **My Health Benefits** to add or update your beneficiaries for all plans.

Critical Illness Insurance

Critical Illness Insurance works to complement your medical coverage. It's financial support when you or a loved one becomes seriously ill. Upon diagnosis, it provides you with a lump-sum payment that you may spend however you wish. You can choose a lump-sum payment of \$15,000 or \$30,000 in initial benefits. The total benefit amount available is three times that of the initial amount. New for 2021, participants receive \$50 from MetLife for completing an annual health screening.

Did You Know?

You have access to a healthcare provider—anytime, anywhere, without leaving the comfort of your home—via a virtual visit. In response to COVID-19, through December 31, 2021, virtual visits (whether COVID-19 related or not) are covered 100% for you and your dependents enrolled in the U.S. Intel Group Health Plan.* For more information about virtual visits, contact your healthcare provider.

* Effective January 1, 2021, out-of-network virtual visits will be subject to Maximum Allowed Amount (MAA); you may be responsible for any cost above MAA. See the Pay, Stock and Benefits Handbook, Subsection 6.3.3.3. for details on MAA.

Home & Auto Insurance

Intel has partnered with MetLife to bring you MetLife Choice,⁴ a digital platform that makes it easy to compare auto or home insurance quotes from highly rated insurance carriers and find the best coverage for you at a great price. To learn more, call 1-866-586-6048 or visit metlifechoice.com/intel.

MetLife Legal

New name and new lower price! Hyatt Legal becomes MetLife Legal Plans. You get the same convenient and affordable access to a highly qualified network of attorneys for your personal legal matters for the reduced cost of \$17 per month.

MetLife Legal can help with:

- Preparation of wills, living wills, and trusts
- Purchase, sale, and refinancing of a home
- Debt collection and foreclosure defense
- Adoptions
- Document review and preparation
- And more

If you are already enrolled, your enrollment will continue, and you automatically enjoy the new lower monthly premium. Visit **My Health Benefits** for more information or to enroll during Annual Enrollment.

For questions contact MetLife Customer Service at 877-770-4638 and select prompt 1.

PrivacyArmor

It's more important now than ever to protect your information. Intel has partnered with InfoArmor to bring you PrivacyArmor⁴—a proactive monitoring service that alerts you at the first sign of fraud. PrivacyArmor is free to you and you can add family members for a small monthly fee. If you are already enrolled, no further action is needed. If you would like to enroll, go to www.privacyarmor.com/intelcorp#home and follow the steps to enroll in the program.

My Pet Protection

Do you have pets? Intel provides you access to My Pet Protection⁴ through the Employee Discount Program. My Pet Protection provides you a choice of coverage options for accidents, illnesses, hereditary conditions, and wellness care. Visit the Employee Discount Program website to enroll in My Pet Protection; enrollment is not available through **My Health Benefits**.

⁴ These are voluntary benefits and are not Intel-sponsored.

Annual Enrollment Closes Nov.13, 2020

Understand changes to
optimize your healthcare
and voluntary benefits



This 2021 Annual Enrollment Guide is intended to be a Summary of Material Modification ("SMM") to your benefit plans. This SMM is to be read together with your 2021 Pay, Stock and Benefits Handbook (PSBH). In the event of any discrepancy, the 2021 PSBH will prevail. For a copy of the current PSBH, from Circuit search Pay, Stock and Benefits Handbook. PSBH updates will be available in Q1 2021. Intel reserves the right to modify, change, or discontinue any benefit in its sole discretion. Reproduction, photocopying, and/or electronic storage or transmission of this publication in whole or in part without the written permission of Intel Corporation is strictly prohibited.

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