

Spirit Benefits

Annual Enrollment is **MONDAY, MAY 3 – THURSDAY, MAY 13, 2021**. Visit **myspiritbenefits.com** now to learn what's new, use tools to help you compare and get ready to enroll.



FIND WHAT FITS YOU.

Spirit cares about the health and well-being of our employees and families. As we continue to navigate these uncertain times, we are committed to offering an array of quality and affordable benefit options. It's up to you to understand what's available and find what fits your unique lifestyle.

Use this guide and myspiritbenefits.com to learn more, so you can choose your coverage with confidence.

▶ ▶ ▶ Choose by May 13

Your needs change year to year, and for 2021/2022, so will your benefits. Annual Enrollment is your once-a-year opportunity to choose the best fit for you and your family. **Get ready to take action and submit your elections by May 13, 2021.**

Most of your benefits will carry over to the 2021/2022 plan year, even if you don't choose to actively enroll. You are only required to enroll for 2021/2022 benefits if you want to:

- ▶ Make changes to your current coverage(s), such as select a different medical plan.
- ▶ Receive Spirit's contributions and make your own contributions to a Health Savings Account (HSA).
- ▶ Contribute to a Flexible Spending Account (FSA).
- ▶ Add, change or remove your covered dependents.

If you are enrolled in the Enhanced medical plan and you do not choose a new medical plan, you will default to the Green Plan without concierge primary care (CPC). You also will not receive Spirit's contributions and not make your own contributions to a Health Savings Account.



BE IN THE KNOW: WHAT'S NEW AND CHANGING

Take time now to read what's new and changing for 2021/2022. You also can learn more about the changes by visiting myspiritbenefits.com.

Medical Plan Changes

The Enhanced Plan will no longer be available beginning with the 2021/2022 plan year.

If you are currently enrolled in the Enhanced Plan, you will need to elect a new medical plan option or waive coverage by Thursday, May 13. If you do not make an election, you will be automatically enrolled in the Green Plan without CPC at your current coverage level.

Increased HSA Contribution Limit

The IRS has increased the amount you can contribute to your HSA in 2021 to \$3,600 if you cover yourself only and \$7,200 if you cover dependents, giving you more opportunity for pre-tax savings. These amounts include Spirit's contribution and your own. If you are age 55 or older in 2021, you can contribute an additional \$1,000, called a catch-up contribution.

If you wish to contribute to your HSA, and to receive Spirit's contributions, you must enroll by Thursday, May 13. Your current HSA election will not carry forward to 2021/2022.

FSA Contribution Limit

You can contribute up to \$2,750 to a Health Care FSA or Limited Purpose FSA in 2021 and up to \$5,000 to a Dependent Day Care FSA.

The Health Care FSA and Limited Purpose FSA each come with a "use it or lose it" rule. You must spend any contributions you make by the end of the plan year, or you lose your unspent funds.

If you wish to contribute to an FSA, you must enroll by Thursday, May 13. Your current FSA election(s) will not carry forward to 2021/2022.

2021/2022 Medical, Dental, and Vision Plan Per-Paycheck Deductions

Visit myspiritbenefits.com, and click on the Annual Enrollment banner at the top of the page to view your per-paycheck deductions for each medical, dental, and vision plan option.

COMPARE: YOUR MEDICAL PLAN OPTIONS

For the 2021/2022 plan year, you will have the opportunity to choose from the medical plan options outlined on the right.



YOUR TOOLS ARE ON MYSPIRITBENEFITS.COM

USE THE MEDICAL PLAN DECISION TOOL

Compare your total cost under the plans – what you spend in paycheck contributions and what you are likely to pay for care, based on your personal situation.

WATCH VIDEOS ABOUT THE CPC

Check out important highlights of the CPC network and how the plans work.

FIND THE 2021/2022 PLAN COMPARISONS AND PAYCHECK CONTRIBUTIONS

Remember to consider what you pay at the time of the service and out of your paycheck when determining which plans are best for your needs.

In-Network Benefit	Green Plan with CPC	Blue Plan with CPC	Orange Plan with CPC
Spirit's Contributions to Your HSA			
Single	\$750	\$750	\$750
Employee + Dependent(s)	\$1,500	\$1,500	\$1,500
Annual Deductible			
Single	\$1,500	\$2,500	\$4,500
Employee + Dependent(s)	\$3,000	\$5,000	\$9,000
Family	\$3,000	\$5,000	\$9,000
Medical Out-of-Pocket Maximum***			
Single	\$3,000	\$4,500	\$6,550
Employee + Dependent(s)	\$6,000	\$6,850	\$13,100
Family	\$6,000	\$6,850	\$13,100
Preventive Care			
	Covered at 100%	Covered at 100%	Covered at 100%
Non-Preventive Care			
Primary Care or Office Visit	\$20, then covered at 100% after deductible	\$20, then covered at 100% after deductible	\$20, then covered at 100% after deductible
Emergency Room	20% after deductible	30% after deductible	30% after deductible
Other	20% after deductible	30% after deductible	30% after deductible
Prescription Drug (30-Day)			
Acute medications from CPC	Included in \$20 office visit	Included in \$20 office visit	Included in \$20 office visit
Tier 1 (Generic – Preferred) (Generic – Non-Preferred)	20% after deductible	30% after deductible	30% after deductible
Tier 2 (Formulary)	20% after deductible	30% after deductible	30% after deductible
Other (Non-Formulary)	20% after deductible	30% after deductible	30% after deductible
Prescription Drug (90-Day)			
Tier 1 (Generic – Preferred) (Generic – Non-Preferred)	20% after deductible	30% after deductible	30% after deductible
Tier 2 (Formulary)	20% after deductible	30% after deductible	30% after deductible
Other (Non-Formulary)	20% after deductible	30% after deductible	30% after deductible

*Unless you choose to enroll in a plan with Concierge Primary Care (CPC), you will not have access to your local CPC clinic.

**The Core Plan has a separate out-of-pocket maximum for medical and prescription drug expenses.

***The total amount you'll spend on in-network care, including your deductible.

USE YOUR HSA

One of the most important features of the Green, Blue, and Orange Plans is the Health Savings Account, or HSA. Money contributed to your account has a triple-tax free advantage. You pay no taxes:

- ▶ On the dollars you contribute to the account.
- ▶ On the interest you earn.
- ▶ When you spend your savings on eligible health care expenses.

To help you offset health care costs, Spirit contributes to your HSA.

The chart on the left shows Spirit's contributions based on medical plan election and coverage level.

You choose how to use the funds. Use them to pay for eligible medical, dental, and vision expenses you incur this year, next year, and even in retirement. The account is *yours*. And you can invest your balance like a 401(k), saving your funds for the future to pay for Medicare contributions, nursing home care, long-term care, and more.

In addition to flexibility in *when* you spend your tax-free savings, you also have freedom in *how* you spend. Any time you have a qualified health care expense, you can:

- ▶ **Pay with your HSA Bank debit card.** Pay for eligible expenses with your debit card at the pharmacy, doctor's office, or when making an online payment to a health care facility. You can also request an additional card for your qualified dependents, at hsabank.com.
- ▶ **Pay out of pocket and reimburse yourself later.** If there isn't enough money in your HSA to cover an expense, you still have a tax-free option – pay out of pocket and reimburse yourself once more contributions have gone into your HSA. Just be sure to save your explanations of benefits and receipts.

For additional information on an HSA, visit hsabank.com/hsabank/members.

Green Plan*	Blue Plan*	Orange Plan*	Yellow Plan	Core Plan (PCP Coordinated)**
\$750 \$1,500	\$750 \$1,500	\$750 \$1,500	N/A N/A	N/A N/A
\$1,500 \$3,000 \$3,000	\$2,500 \$5,000 \$5,000	\$4,500 \$9,000 \$9,000	\$500 \$1,000 \$1,000	None None None
\$3,000 \$6,000 \$6,000	\$4,500 \$6,850 \$6,850	\$6,550 \$13,100 \$13,100	\$2,400 \$4,800 \$4,800	\$5,350 \$10,700 \$10,700
Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
20% after deductible	30% after deductible	30% after deductible	Primary Care: \$15 copay Specialist: \$30 copay	100% for Option 1 providers; 100% after \$20 copay for Option 2 providers
20% after deductible	30% after deductible	30% after deductible	20% after deductible	\$100 copay
20% after deductible	30% after deductible	30% after deductible	20% after deductible	Specialist: \$20 copay Outpatient: \$25 copay Inpatient: \$150 copay
N/A	N/A	N/A	N/A	N/A
20% after deductible	30% after deductible	30% after deductible	\$10 copay \$10 copay	\$5 copay \$8 copay
20% after deductible 20% after deductible	30% after deductible 30% after deductible	30% after deductible 30% after deductible	\$30 copay \$60 copay	\$15 copay \$30 copay
20% after deductible	30% after deductible	30% after deductible	\$25 copay \$25 copay	\$10 copay \$16 copay
20% after deductible 20% after deductible	30% after deductible 30% after deductible	30% after deductible 30% after deductible	\$75 copay \$150 copay	\$30 copay \$60 copay



ENHANCED SERVICE: THE CONCIERGE PRIMARY CARE CLINIC

For 2021/2022, the concierge primary care, or CPC, clinic will continue to provide excellent medical care for the Spirit community. Spirit's partnership with Ascension Medical Group Via Christi offers you and your eligible dependents exclusive access to convenient primary care and wellness services.

- 1. IT'S CONVENIENT.** The CPC clinic enables you to make health care decisions supported by the expertise and accessibility of the providers. You can visit any CPC clinic and get treated for preventive care, illnesses, or minor injuries. Need care now? Talk to a doctor by phone 24/7 or by video chat during clinic hours.
- 2. IT HELPS SAVE MONEY.** When you visit a CPC clinic, you'll always pay \$0 for preventive care and a \$20 copay for all other visits before meeting your deductible. Certain acute medications dispensed at the clinic and on-site lab work are covered by the copay. After you meet your deductible, all services at the clinic are covered at 100%.
- 3. IT'S SAFE AND CONFIDENTIAL.** The care you receive at the CPC clinic is completely confidential. Just like the providers in the Via Christi network, the doctors and staff at the CPC clinic are hired and paid by Via Christi. Spirit cannot access your personal health data or medical records.
- 4. IT CONNECTS YOU TO THE EXPERTS.** Whether it's for a prescription, a treatment plan, or a review of your condition, the CPC clinic physicians have agreed to provide exceptional service to you and your family at every visit. You can also work with an experienced health coach to get your wellness on track. Or speak with a Nurse Navigator for answers to your questions and information about common health care risks, such as diabetes prevention and weight management.
- 5. IT'S FLEXIBLE.** There are several providers at the clinic, so if you don't click with one, request to see a different one next time. And if you need to see a specialist, you can see a provider in the broader Aetna or Accountable Care Organization (ACO) network. For appointments outside the clinic, you'll pay the full cost of the visit before you reach your deductible, and then you'll pay coinsurance, or a percentage of the cost, after you've reached your deductible.



Local Care, Right Here in Wichita

Ascension Medical Group Via Christi on East 31st

31st Street South and Oliver
Wichita, KS 67210

Phone: 316-274-5800
(available 24/7)

Fax: 316-768-8000

Hours:

Monday and Wednesday: 9 a.m. – 6 p.m.
Tuesday and Thursday: 7:30 a.m. – 4:30 p.m.
Friday: 8 a.m. – 1 p.m.
Saturday: 8 a.m. – noon

NEW! Ascension Medical Group Via Christi on West Saint Teresa

14700 W Saint Teresa Street
Suite 290
Wichita, KS 67235

Phone: 316-274-5800
(available 24/7)

Fax: 316-633-4945

Hours:

Monday and Wednesday: 9 a.m. – 6 p.m.
Tuesday and Thursday: 7:30 a.m. – 4:30 p.m.

You can always see your preferred physician. The doctors you know and trust are available to you at both clinic locations.

ENROLL FOR BENEFITS: IT'S TIME

To make changes to your benefits, you must take action and enroll online by **11:59 p.m. Central Time on May 13, 2021**. From the home page of myspiritbenefits.com, click the Annual Enrollment banner for helpful tools and resources and a link to enroll.

Once you have submitted your enrollment elections, print and save a copy of your online confirmation statement for your records. A paper confirmation statement will also be mailed to your home after the Annual Enrollment window closes.

WHAT HAPPENS IF I DON'T ENROLL?

Most of your benefits will carry over to the 2021/2022 plan year, even if you don't choose to actively enroll. You are only required to enroll for 2021/2022 benefits if you want to:

- ▶ Make changes to your current coverage(s), such as select a different medical plan.
- ▶ Receive Spirit's contributions and make your own contributions to an HSA.
- ▶ Contribute to an FSA.
- ▶ Add, change or remove your covered dependents.

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ATTEND A WEBINAR TO LEARN ABOUT THE BENEFITS OF THE CPC CLINIC

Join online: <https://meet-na.spiritaero.com/jennifer.yates/8RWHKT1P>

Join by phone:

- ▶ 316-523-6400 and enter conference ID: 67462372
- ▶ 918-832-2800 and enter conference ID: 67462372
- ▶ 918-421-2890 and enter conference ID: 67462372

DATE	WORKSHOP TIMES
Tuesday, April 20	1 p.m.
Wednesday, April 21	10 a.m. and 3 p.m.
Thursday, April 22	8 a.m. and 6 p.m.
Friday, April 23	9 a.m.
Monday, April 26	8 a.m. and 1 p.m.
Tuesday, April 27	9 a.m. and 6 p.m.
Wednesday, April 28	1 p.m.
Thursday, April 29	10 a.m. and 3 p.m.

Need Help?

Log in to myspiritbenefits.com or call the Spirit AeroSystems Benefits Center at 1-877-459-3345, Monday through Friday between 8 a.m. and 5 p.m. Central Time.

IMPORTANT: YOUR MEDICAL PLAN AND HSA IS A TWO-STEP ELECTION!

If you elect the Green, Blue or Orange plan for 2021/2022, you also must elect to open an HSA.

Already have an HSA? You need to re-elect the HSA every year to receive Spirit's contribution.



SPIRIT BENEFITS – THERE'S AN APP FOR THAT!

The Spirit Benefits On the Go app is a great place to access all of your resources, wherever and whenever you need them.

Once you've downloaded it to your tablet or smartphone, you'll receive regular updates about your benefits, and reminders whenever you need to take action. Visit Google Play or your App Store, search for Spirit Benefits On the Go, and use the password **spiritapp789** to register.



Spirit AeroSystems
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Wichita, KS 67278-0008

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FIND WHAT FITS YOU.

Annual Enrollment is almost here – which means it's time to take a closer look at your benefits options. Read this guide for an overview of your plans and how they're changing, then visit myspiritbenefits.com for more details.

ANNUAL ENROLLMENT for 2021/2022
benefits is **MAY 3 – 13, 2021.**