## 2022 Health Care Benefits Enrollment Overview

## Choose your benefits for your total well-being

If you are still satisfied with your current benefits, you do not need to enroll. Your current benefits elections — except HSA and FSAs — will automatically continue for 2022 unless you change them during annual enrollment.

This overview is your guide to the benefits changes for 2022 and how to update your benefits if needed or enroll in a health savings account (HSA) or flexible spending account (FSA). As part of our commitment to sustainability, we provide all annual enrollment information on **Dover.bswift.com** instead of mailing printed kits.

## Your 2022 enrollment checklist

#### Explore your options on the Dover Benefits website. Go to Dover.bswift.com for:

- Medical, dental and vision plan comparisons
- Contributions for all your benefits options
- Eligibility details
- Ask Emma, a personalized, virtual benefits assistant
- Website links and phone numbers for our benefits vendors
- Benefits guides
- Important legal notices
- Benefits information in Spanish
- And more

**See your elections and costs. Dover.bswift.com** will show the benefits and costs you will have for 2022 if you take no action. Medical, dental, vision and life insurance elections will carry over from 2021, but HSA and FSA elections do not renew automatically.

ENROLL OCTOBER 25 – NOVEMBER 5 on Dover.bswift.com. → Questions or need help? Call the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726). Representatives are available Monday through Friday, 7 a.m. – 8 p.m. U.S. Central Time. When you are ready to enroll, go to Dover.bswift.com.	
Watch your mail for a confirmation statement of your elections. You can also review your elections anytime on <b>Dover.bswift.com</b> . If you find an error, you have until <b>December 6, 2021</b> to call the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726). No corrections will be accepted after <b>December 6, 2021</b> .	
Make sure your life and accidental death and dismemberment (AD&D) insurance beneficiary designations include the person's full legal name, address and phone number to avoid any	

**En español:** Para información en español sobre los beneficios, vaya a **Dover.bwsift.com** y dé un clic en "En Español" (en la parte superior de la página de inicio).

benefits delays. View, update or add beneficiaries on Dover.bswift.com.



# Important information

### 2022 ANNUAL BENEFITS ENROLLMENT

October 25 at 7 a.m. - November 5, 2021 at 8 p.m. U.S. Central Time

#### Summary of plan changes

This 2022 health care benefits enrollment overview home mailer is also a summary of material modifications (SMM)/summary of material reduction (SMR) and describes any changes made to the Dover Corporation Health and Wellness Plan (plan number 530) effective January 1, 2022. This summary updates your latest summary plan description (SPD). Please keep this SMM/SMR with your current SPD. The employer identification number for Dover Corporation is 53-0257888.

#### Stay in touch

Keep your email address updated on **Dover.bswift.com**. Be sure to provide an email address that you check often, because that's where important benefits news and reminders will be sent.

#### **Required information and legal notices**

Access the SPD and important legal notices on Dover.bswift.com. An SPD is a summary of the key features, terms and provisions of a benefits plan. You can find your legal notices online, such as the HIPAA privacy notice, Medicare Part D, and Medicaid and Children's Health Insurance Program (CHIP) notice.

You can also access certificates and policies on **Dover.bswift.com**, including short-term disability and other leaves, long-term disability, and life and AD&D insurance.

You may also request a paper copy of these documents at no charge by calling the Dover Benefits Center at 1-866-DOVERCO (1-866-368-3726).

Summary of Benefits and Coverage and Uniform Glossary (SBC). The Patient Protection and Affordable Care Act of 2010 requires employers to provide SBCs for the medical plan options to all group health plan participants and beneficiaries. You can find these on Dover.bswift.com.

If there is ever a conflict between the information provided in this 2022 health care benefits enrollment overview home mailer and the plan documents, the plan documents will govern. Participation in the benefits programs do not constitute a right to continued employment with the company. While it is Dover's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.

# What's new for 2022

Dover's medical plan and most other benefits will stay the same for 2022. Here are some key changes to know about before making your coverage choices during annual enrollment.

#### **Medical plan enhancements**

- Increased benefits for fertility treatment Effective January 1, 2022, the Dover medical plan will cover fertility treatment up to a lifetime maximum of \$20,000, up from \$10,000, with no requirement of an infertility diagnosis.
- ABA therapy for autism

As of January 1, 2021, the Dover medical plan covers Applied Behavior Analysis (ABA) therapy for the treatment of autism. Medical claims can be filed up to one year after the date of service, so if you have already incurred expenses for ABA therapy in 2021, be sure to submit a claim to BlueCross BlueShield of Illinois (BCBSIL) within one year after the date of service.

New medical ID cards available online
 You can access new medical ID cards by logging in to
 bcbsil.com/dover. The new ID cards show additional
 details about your coverage — deductible, coinsurance
 and out-of-pocket limits. Your current ID card will still
 work for claims processing.

#### Virtual/telehealth visits benefits update

Effective April 1, 2021, virtual/telehealth visits are subject to deductible and coinsurance. However, COVID testing and related services are covered at no cost to you.

#### Wellness fees reduced

Employees and spouses/partners who enroll in Dover medical coverage are generally subject to additional fees if they do not complete all three required annual wellness program activities: a health screening, health assessment and tobacco certification. For 2022, those fees will be reduced to \$200 per requirement, down from \$300. For wellness program details, go to **mycastlight.com/dover**. Note: If you are hired on or after June 1, 2021, you are not subject to fees in 2022.

#### **Higher HSA contribution limits**

If you enroll in the CDHP 2500 or CDHP 1400 medical plan option and are eligible to contribute to an HSA, be aware the IRS is increasing the annual contribution limits as shown below. Note: Dover's quarterly contributions to your HSA count toward these limits.

HSA CONTRIBUTION LIMIT	2021	2022
Employee only coverage	\$3,600	\$3,650
Family coverage	\$7,200	\$7,300
Additional catch-up contribution for employees age 55 or older	\$1,000	\$1,000

#### **Employee contributions**

Employee contribution amounts for medical coverage will increase for 2022, reflecting national health care market trends as well as each operating company's own claim costs in recent years.

Vision, dental and supplemental life contributions remain unchanged for 2022.

**Dover offers a broad range of benefits** designed to care for your total well-being — your physical, mental and financial health. We encourage you to take full advantage of your options. Learn more on **Dover.bswift.com**.



Dover Benefits Center P.O. Box 617907 Chicago, IL 60661

**Review your 2022 benefits** 2022 Annual Enrollment: October 25 – November 5, 2021



#### my well-being physical, mental & financial health

### **2022 ANNUAL BENEFITS ENROLLMENT**

October 25 at 7 a.m. – November 5, 2021 at 8 p.m. U.S. Central Time



## It's time to review your 2022 benefits

If you are still satisfied with your current benefits, you do not need to enroll. Your current benefits elections – except HSA and FSAs – will automatically continue for 2022 unless you change them during annual enrollment.

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