



2021

Navigation Guide

Empowering Your Self-Care

Your 2021 Total Rewards Benefits

Open Enrollment Is Monday, October 19, 9:00 a.m. through Friday, October 30, 11:59 p.m. EST

Empowering Your Self-Care

Open Enrollment is your annual opportunity to *empower your self-care* through our well-being resources. Use this 2021 *Navigation Guide* to learn about what's changing. Read the *Total Rewards Guide* for details on your benefits, watch the videos, and access additional information from the Perrigo Benefits Center (PBC).

Earn up to 300 **HEALTHY***you* well-being points this Open Enrollment (see the next page to learn how)

Enrollment Checklist

Please use this checklist, along with the 2021 *Total Rewards Guide* and the *Navigation Guide*, to assist you in your Open Enrollment journey.

1		Reflect Reflect on your 2021 Well-Being Goals focusing on what you want to achieve	<input type="checkbox"/> Identify your and your family's well-being needs <input type="checkbox"/> Read the <i>Navigation Guide</i> and <i>Total Rewards Guide</i>
2		Learn Learn about your 2021 Programs through the <i>Total Rewards</i> and <i>Navigation Guides</i> , and videos	<input type="checkbox"/> Use the Medical Plan Decision Tool <input type="checkbox"/> Scan the QR code (page 3) to learn about 2021 updates
3		Act Act and enroll (or update) your 2021 programs by October 30	<input type="checkbox"/> For answers to benefits questions, call the Perrigo Benefits Center <input type="checkbox"/> Update your benefit elections by Friday, 10/30
4		Review Review your elections and adjust or correct by October 30	<input type="checkbox"/> Review your Confirmation Statement for accuracy <input type="checkbox"/> Update beneficiaries at the Perrigo Benefits Center and the Vanguard website for your 401(k) plan account

Scan the QR code with your mobile device for a guided journey on 2021 updates, including videos and helpful resources.



What's Changing for 2021

Effective January 1, 2021

NEW Medical Plan Option

We're introducing an additional medical plan option – the Value PPO Plan. This plan offers the same Blue Cross Blue Shield of Michigan network and covered services. It also works similar to our current PPO Plan, and differentiates itself through a lower payroll premium and design. Learn more about it in the *Total Rewards Guide* and the Medical Plan Comparison Tool.

Updates to Our Medical Plans

- The Consumer Driven Health (CDH) Plan in-network deductible is increasing by \$250 (to \$ 1,750) for individual coverage and \$500 (to \$3,500) for family
- CDH Plan Blue Cross Online Visit cost per call increases from \$49 to \$59 before deductible
- The PPO Plan Emergency Room co-payment will be increasing by \$50 (to \$150); deductibles and co-insurance still apply
- The Executive PPO Plan will sunset on December 31, 2020 (anyone currently enrolled will automatically move to the current PPO Plan)

Moderate Increase to Medical and Dental Plan Rates

We encourage you to review the CDH Plan and Value PPO Plan (new for 2021) – they may be right for you. Use the Medical Plan Comparison Tool to learn more. See page 8 in the *Total Rewards Guide*.

Updates to Specialty Rx

Specialty drugs are certain medicines, often injectables, prescribed for complex and rare health conditions, such as multiple sclerosis. You may be eligible to receive these medicines covered at 100% through our new vendor partner, PrudentRx.

Both PPO Plans (current and Value) will cover specialty drugs at 70%. Once you register with PrudentRx, they will obtain manufacturer coupons to reduce your co-insurance to 0%.

Learn if your prescription is for a specialty drug by calling CVS Caremark. See page 10 in the *Total Rewards Guide* for registration information.

Note: the PrudentRx partnership isn't available with the CDH Plan (per IRS regulations). Co-payments remain the same as current.

Updates to our Employee Assistance Program (EAP)

We will be partnering with Magellan Health, a global EAP provider, replacing Optum. Magellan was launched in 26 of our international countries and we're happy to introduce them in the US. In Michigan, we will continue to partner with Alma Muxlow and we'll share additional information in December.

New Vision Plan

We're introducing an additional vision plan, the *Value Vision Plan*. It offers an eye exam every year and glasses/contact lenses every 2 years. This is a great option for those who do not need lenses every year and want lower payroll premiums. See page 17 in the *Total Rewards Guide*.

Earn up to 300 HEALTHYyou Points

- Earn 150 HEALTHYyou Points for successfully completing Open Enrollment
- Earn 150 HY Points for reviewing three (3) videos through the HEALTHYyou site

Last day of Open Enrollment:

Friday, October 30, 2020 at 11:59 p.m. EST

More Information

Your 2020 benefit elections will automatically carry-forward into 2021, except for Flexible Spending Accounts (FSAs). You must make an active FSA election by Friday, October 30.

We also encourage you to review our new Value Medical and Vision options this year.

Updates announced earlier in 2020 (available through 12/31/2020)

- Flexible Spending Accounts (FSA) elections can be updated mid-year without a qualifying event
 - This applies to healthcare and dependent care flexible spending accounts
 - To be eligible, your balance must be positive and changes are not retroactive
- 2019 FSA claims can still be submitted for dates of service from 1/1/2019 – 3/15/2020 to Discovery Benefits through 12/31/2020
 - Learn more by calling Discovery Benefits at 866.451.3399, option 1
- Certain qualifying events (such as marriage, loss of coverage, and birth/adoption) or CHIP are exempt from a 31-day deadline
 - We will announce when the deadline is available
- HEALTHYyou biometric screenings are now optional (for 2020)
 - You can still earn points, but your HEALTHYyou reward is not contingent upon completing one
- COVID19 testing and treatment are covered 100% through Perrigo medical plans
 - This applies through December 2020 and will be reviewed and announced for 2021



Empowering Your Self-Care

Empower your Self-Care with These Resources Described in the Total Rewards Guide

- **Livongo** – a resource for employees and spouses enrolled in a Perrigo medical plan and diagnosed with diabetes and/or hypertension (page 15).
- **Healthcare Bluebook** – find local high-quality, fair-priced medical service providers near you and earn rewards (page 15)!
- **Blue Cross Online VisitsSM** - connect online 24/7 with board-certified doctors to save time and money (page 15).
- **Magellan Health EAP** – a self-care resource that includes counseling is available to you and your family (page 23).

Also, see the Perrigo HEALTHYyou Well-Being Guide for additional self-care services, such as Whil for access to digital mindfulness training at no cost to you.

Important Notice

This document summarizes changes to the Perrigo Company benefit plans effective January 1, 2021 for eligible domestic U.S. non-bargaining unit employees and eligible dependents. It highlights some, but not all, of the Perrigo benefit plan features. More details can be found in the plan documents and summary plan descriptions available from the Perrigo Benefits Center. In the event of a conflict between the descriptions in this document and any other descriptions of the benefit plans, the formal plan documents and insurance contracts will control. Perrigo reserves the right to amend, modify, revoke or terminate these plans in whole or in part at any time. Receipt of this document does not guarantee benefits eligibility or employment with the Perrigo Company. This document also functions as a summary of material modifications to supplement the summary plan descriptions for the Perrigo Company benefit plans.