



HEALTH
WEALTH
WELLNESS



WINTER/SPRING

2022

BENEFITS NEWSLETTER

IN THIS NEWSLETTER:

Optum Financial

Read about the features and benefits from our HSA provider. Learn how to download the mobile app and account enhancements available to those enrolled in the HSA plan.

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HealthEquity FAQ

Reminders and Frequently Asked Questions regarding HealthEquity Flexible Spending Accounts.....

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401(k) Lifetime Income Estimate

This estimate helps plan participants understand how their accumulated savings could potentially translate into lifetime stream of income in retirement.

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Dayforce Go Live Update

We are excited the Dayforce Go Live is moving forward!.....

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Welcome to your redesigned Benefits Newsletter - Winter/Spring 2022 Edition

In support of the new Kaman branding, we have redesigned your Benefits Newsletter. The season is fresh with rejuvenation and this weekend we welcome Spring! The season of renewal!

Spring feels like the fresh start we all wait for and there's a saying that Spring may not be the best loved season, but it is the most anticipated. Warmer weather is around the corner, the days get longer, plans for summer adventures and vacations are set, flowers bloom and picnics await.

Get this fresh start by reviewing all the resources and services from the Kaman benefit programs. The goal of this newsletter is to provide you with important information related to your benefit plan so that you can stay informed on the latest trends and offerings. Visit MyKamanConnect.com for additional information and resources.

CHOOSE YOUR PATH



Now available from Optum Financial An Enhanced Experience.

Optum Financial Mobile App

Easily manage your account on the go. Get quick access to your account information with a friendly, intelligent design that helps you save time, simplify payments, and eliminate documentation hassle. Visit optumfinancial.com to learn more and download the Optum Financial mobile app. If you previously used the MyCDH mobile app, you will need to download the new app to access your account going forward.



Since the Optum platform transition, we have experienced a number of administrative challenges resulting from unexpected changes to funding and reporting processes. We are working with Optum to resolve these issues. Thank you for your patience.

If you are enrolled in a Health Savings Plan, you will:

- Access your account at optumfinancial.com and no longer have access at mycdh.optum.com.
- Be prompted to create a HealthSafe ID® username and password if you do not have one already.
- Have received a new payment card in the mail to access your account for the first time.
- Access 24/7 customer service at a new number: **1-844-973-3925**.
- For HSA investors, assets have been transferred to the new platform, ensuring your investments are not out of the market. You have full access to your investment account and are able to submit any transactions you wish to make.

Have you reviewed your paycheck to ensure your 2022 benefit deductions and withholdings are correct?



Don't be surprised if MyKamanPay.com looks different!

We are moving away from ADP shortly and are making changes to facilitate this effort. Functionally MyKamanPay.com still works the same but the fonts and color are a bit different at this time.

New 401(k) Contributions Limits for 2022

In November 2021, the IRS announced that the limit for pre-tax and Roth contributions was increased to \$20,500 in 2022. For those age 50 or older in 2022 a \$6,500 catch-up contribution is allowed. For more information, visit irs.gov.

New FICA Wage Limit for 2022

The Social Security Administration announced that FICA wage limit has increased to \$147,000 for 2022 (up from \$142,800 for 2021). Wages and self-employment income above this threshold aren't subject to Social Security tax.



**First Day of
Spring
Sunday,
March 20th**



HealthEquity FSA Reminder and FAQ

This is a reminder that effective January 1, 2022 your Flexible Spending Account (FSA) is administered by HealthEquity instead of Wageworks.

Important Transition Information

- If applicable, you will continue to submit claims and receive reimbursements through the 90-day run-out period on the current system, myspendingaccount.wageworks.com. Visit that site to access your 2021 account and for submitting any expenses incurred in 2021, but no later than March 30, 2022 at which time any unused FSA account balances will be forfeited.
- You will have access to your 2021 account on the myspendingaccount.wageworks.com site through September 30, 2022.

Reminder - All 2021 Eligible expenses must be submitted by March 31st. Any unused funds will be forfeited in accordance with IRS regulations.

2022 Plan Year Accounts

- The first day of administration on the new platform was January 1, 2022.
- For those enrolled in the Health FSA, you have already received a new HealthEquity® Visa® Health Account Card¹.
- If you have not already, register and access your account at healthequity.com/wageworks. Select “Log In/Register” then “Employee Registration” to create your unique HealthEquity credentials. Submit your claims using any of the following methods:
- [Online Claims or Pay My Provider](https://healthequity.com/wageworks) - Log in and submit your claim at healthequity.com/wageworks
- [EZ Receipts® Mobile App](#) - Download the EZ Receipts® app on your device
- [Fax or Mail \(Paper Claim Form\)](#) - Access a Pay Me Back claim form at healthequity.com/wageworks

Frequently Asked Questions

General Account

How do I register my new account and view online program information?

Register your new online account by visiting healthequity.com/wageworks, selecting “Log In/Register” then “Employee Registration” to create your new unique credentials. When asked for your ID Code in the self-identification process, use the last four digits of your Social Security Number. Complete your profile by:

1. Entering your contact information
2. Specifying your email and text notification preferences
3. Identifying your preferred reimbursement method – check or direct deposit
4. Updating your tax bracket to analyze cost savings
5. Creating a username and password for ongoing access

How long will I have access to my 2021 Wageworks account?

You will have access to view your Wageworks account through September 30, 2022. Visit myspendingaccount.wageworks.com to access your account.

Will my direct deposit details transfer to my new account?

If you previously opted for direct deposit for reimbursements, you will need to sign up for direct deposit on your new account at healthequity.com/wageworks. Please login to your account and update your reimbursement method in your profile. Please allow up to two weeks for confirmation of your account numbers with your financial institution. Any claims submitted during this time will be reimbursed via check.

1. This card is issued by The Bancorp Bank; member FDIC pursuant to a license from Visa U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

HealthEquity®

Where can I find additional resources and information about my new FSA?

Visit healthequity.com/wageworks and select ‘Employees’ and then ‘Support FAQs’ to learn more about the plans.

Debit Cards

Will I receive a new debit card?

Yes, if you have enrolled in a Health FSA for 2022, you should have received a HealthEquity® Visa® Health Account Card¹ on or about the start of the new plan year. The card would have been mailed to your home address on file with HealthEquity. Additional cards may be requested for spouses and/or dependents through the Participant Site ‘Card Center’ tab.

Will my current Spending Account Card by WageWorks debit card still work?

No. You can continue to submit claims for expenses incurred in 2021 until March 30, 2022.

Claims

How do I file a claim on my new HealthEquity account?

You are able to access your new account online to request reimbursement for your eligible expenses. You can also use the EZ Receipts® mobile app to submit claims from your mobile device. If you would like to fax or mail your reimbursement request, please visit healthequity.com/wageworks and select “Employees” from the top toolbar and then “Important Forms” from the “Support Center” list.

With the EZ Receipts® mobile app, you can file and manage your reimbursement claims and Card validation paperwork on the spot. To access your online account on the go with the EZ Receipts® mobile app, visit healthequity.com/wageworks and select “Log In/Register” then “Employee Registration” to create your unique account credentials.

HEALTH CARE WITHOUT THE WAIT OR THE WAITING ROOM.

Virtual care helps put your health on a better path.

You are busy both on the job and in your daily lives. While you may have the best of intentions when it comes to maintaining your health, it may not be a top priority. After all, doctor appointments traditionally involve time and travel - usually during the work week. **Cigna offers virtual care through MDLIVE®.** This convenient option makes it easy to connect to board-certified care providers for medical, dental, dermatology, and more - all on a schedule that works for you. Visit MDLIVE® by logging into mycigna.com and choose what type of visit you'd like. Make your appointment and you are ready to connect!



"I just had my first telehealth call through mycigna.com (sinus infection) – it was super easy and a great experience. I saw a doctor in just a few minutes and the entire process was seamless. Kudos to Cigna for integrating into their website and thank you for putting it in the benefits guide because I knew exactly where to go to find the information."

- A satisfied Telehealth user

**Access
Your
Telehealth**



Website: mycigna.com
Phone: 1-855-673-3063



**BlueCross
BlueShield**

Website: bcbsks.com/telemed
Phone: 1-844-733-3627



**KAISER
PERMANENTE**

Website: kp.org/getcare
Phone: 1-833-574-2273

401(k) Plan Participants: Lifetime Income Estimate

The intent of providing Lifetime Income Estimates is to help participants understand how their accumulated savings could potentially translate into lifetime stream of income in retirement and to drive planning and savings behavior.

The Lifetime Income Estimate will include a projection of what a participant's total accrued balance will generate in the form of an annuity which are monthly payments for life. The assumptions used for the lifetime income illustrations (i.e., interest rate, mortality, retirement age) are issued by the Department of Labor. Look for additional information with the release of the Disclosures.

Kaman Corporation 401(k)

- The Lifetime Income Estimate will be included in your Q1 statement and going forward will be included with your Q4 statement only.
- Although the Lifetime Income Estimate provides what a participant's total accrued balance will generate in the form of an annuity, the Kaman Corporation 401(k) Plan does not currently offer annuities as a distribution option.
- Please call 1-800-603-4015 or find a local Fidelity branch near you at fidelity.com/branchlocator to speak with a Fidelity Financial Advisor if interested in discussing annuity options outside of the Plan.

For more details, please visit Fidelity at 401k.com.



Bal Seal Engineering, Inc. Savings & Investment Plan

Bal Seal Engineering employees can expect to be provided with their Lifetime Income Estimate with the participant statements ending June 30, 2022. Look for additional information over the next several months.



BCBS Kansas - Empowering Employee Well-Being

HealthyOptions is a powerful set of services, tools and support neatly packaged to inspire Plan participants to be active and make informed lifestyle choices – and it's included in the BCBS Kansas health plan.

BCBS disease and wellness management programs provide one-on-one support, coaching and education designed to help Plan participants get on the road to wellness.

Also, their case management program can help Plan participants get the most out of their healthcare dollars when experiencing a difficult health event.

Visit bcbsks.com/enroll for more information on BCBS's disease and wellness management programs.

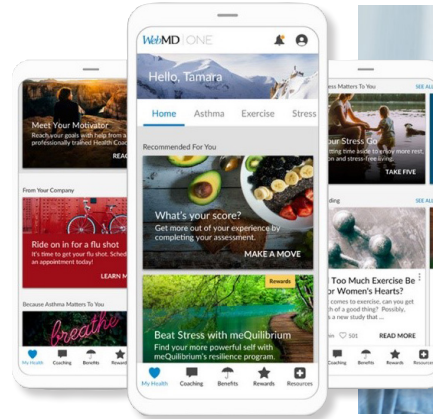
BCBS Kansas - Strive Mobile App Now Available

Well-being is personal and it means something different to everyone. We all have our own interests, health goals and routines that make us unique.

Strive, powered by WebMD® ONE, is a health and wellness platform that creates a personalized wellness journey based on a Plan participant's background and health.

Strive can be customized to match personal goals such as:

- Working out at the gym,*
- Getting better sleep,*
- Reducing stress,*
- Eating healthier,*
- Managing health conditions, and many more!*

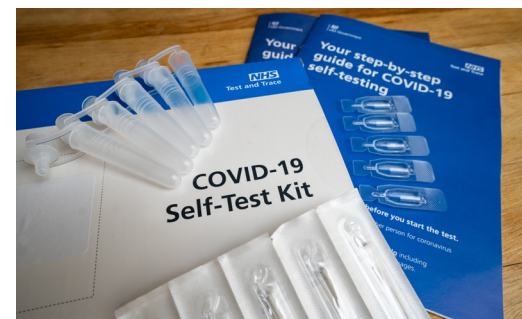


Within the app a Plan participant will have access to the health assessment, daily habits, rewards, health coaching and other well-being features. BCBS of Kansas members can register by logging in to their BlueAccess account and clicking on the Strive section or by downloading the "Wellness At Your Side" app in the app store. Once downloaded, enter connection code: BCBSKS and login with your BlueAccess account information.

COVID-19 Home Tests

As part of the Biden Administration mandate, COVID-19 tests are available for no charge through the federal government. Visit covidtests.gov to request up to four (4) free at-home COVID-19 tests to a valid residential address.

You can also request tests through your Kaman insurance plans. Please see your individual plan for details or reach out to your local HR team with questions. The mandate went into effect on January 15, 2022 and will continue through the Corona virus public health emergency period, which currently extends to April 15, 2022. Tests purchased prior to January 15th are not eligible for reimbursement.



Fit For Life

Exploring a Healthier You

Wellness Committee Events

Your Wellness Committee continues to work hard to bring you Wellness events each month.

- March - Oral Health
- April - Financial Wellness
- May - Physical Fitness
- June - Unplug & Connect



International Travel Assistance Services

For our U.S. Employees that travel internationally, Chubb's *International Advantage Executive Assistance Services* is available to you as a one stop travel tool. You can download the app and register at <https://portal.chubbtravelsmart.com/>. It is important to use policy number CXCD42185863 to create your personal profile.

The following are just some of the services and information available to you when using the International Advantage Executive Assistance Services.

Trip Planning

- Immunization Requirements
- Embassy Locations
- Visa/Passport Requirements
- Culture and Etiquette
- Country Information
- Crime and Country Risk Levels

Travel Alerts

- Political Instability
- Union Strikes & Service Disruption
- Natural Disasters and Weather
- Crime, Terrorism or Disease Outbreaks

Security Services

- Political Evacuation
- Natural Disaster Evacuation
- Consultation Services
- Legal Assistance/Bail
- Emergency Travel Arrangements & Passport Replacement
- Interpretation/Translation

Emergency Assistance

- Emergency Medical Transport
- Hospital Admission Guarantee
- Emergency Medical Payment Advance and Guarantee
- Medical Monitoring and Referrals

- Doctor or Specialist Dispatch
- Medication and Eyewear Replacement
- Medical Evacuation and Repatriation
- Family Reunion Travel Arrangements
- Transportation Escort
- Return of Dependent Children and Traveling Companion
- Repatriation of Remains

Concierge Services

- Hotel, Car and Airline Reservations
- Restaurant Referrals
- Tee Times
- Personalized Retail Shopping Assistance



Dayforce Go Live Update

After the successful implementation of Dayforce with the Bal Seal Engineering team, the implementation for the remainder of the business started on Monday, March 14th. Additional information about blackout dates, first punch and paychecks for each business are being communicated via email and posted to [LINK/Dayforce](#) for Kaman network employees.

This means that you will begin managing your time, attendance, payroll, and employee information through the Dayforce system. These changes will be in addition to what you are currently using for benefits in Dayforce via [MyKamanConnect.com](#). Go Live training started in February and included both in-person and online sessions through MyPath in Dayforce and My Kaman Career. If you have any further questions, please reach out to your local HR Team.

Dayforce is a new way to work and these are the first steps to providing you, our valued employees, with an improved experience while increasing operational effectiveness.

OBSERVANCES

MARCH

Women's History Month
First Day of Spring - March 20

APRIL

Financial Literacy Month
Easter - April 17

MAY

ALS Awareness Month
Celiac Awareness Month

JUNE

LGBT Pride Month
First Day of Summer - June 21

Questions? Comments? Send an email to communications@kaman.com.