

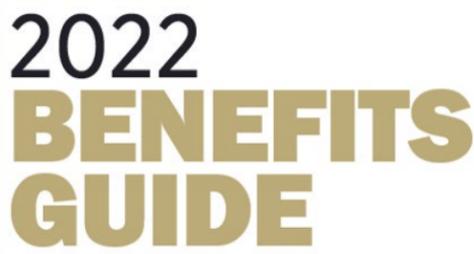
Q4 2021 Benefits Newsletter

Providing you and your loved ones with benefits
to support your physical, financial and emotional wellness

Between November 8 - 19, you'll be able to newly enroll in or make changes to your current benefit elections for next year.

It's that time of year to evaluate your benefit needs and take action for next year to ensure you're protecting your total health and wellbeing.

You'll find a variety of resources below to help you make informed choices with your benefit options, including these two in-depth resources:



2022 BENEFITS GUIDE

[Review the 2022 benefits guide](#)



2022 BENEFITS VIDEO

[Review the 2022 benefits video](#)

What to expect next year:

- Employee rates will increase by **+5% for medical and prescription drug coverage** and **+2% for dental coverage**, which is in line with market trends. Rates for or all other employee-paid benefits and insurance plans – such as vision, life, disability and legal services – will remain the same.
- There will be no changes to copays, deductibles or out-of-pocket maximums.

There will be a few administrative benefit program enhancements as well:

- **Healthy Living Program:** We previously started these programs from November 1 – October 26 each year. We will now be moving this program to take place during a full calendar year, i.e., January 1 – December 31, 2022, to make it easier to follow year-over-year.
- **Diabetes Management:** CVS Caremark's Diabetes Management Program is now called the Transform Diabetes Care program. The services are the same; however, instead of using an outside partner (Livongo), CVS Caremark will be providing those services in-house. CVS Caremark will notify members of next steps in the coming weeks, ahead of the change January 1, 2022.

Here are some additional pre-tax savings opportunities you can take advantage of next year, too:

- **Health Savings Account (HSA):** You can save even more because the 2022 IRS annual max (which includes Publicis Groupe's contribution) will increase to \$3,650 (single coverage) or \$7,300 (family coverage). Publicis Groupe will make an annual contribution on your behalf of \$250 (single employee-only coverage) or \$500 (employee +1 or more coverage level).
- **401(k) Plan:** The 2022 IRS annual max will increase from \$19,500 to \$20,500, meaning you can invest \$1,000 more in your 401(k) plan next year.
- **Health Care Flexible Spending Account (HCFSA):** The 2022 IRS annual max will be \$2,750. *If you're currently participating in the HCFSA, look out for an additional email next week with more details.*
- **Dependent Care FSA (DCFSA):** The 2022 IRS annual max will be \$5,000. *If you're currently participating in the DCFSA, look out for an additional email next week with more details.*

Make informed choices with your benefit options

The below pre-recorded webinars discuss your benefit options with our medical plans and tax-savings accounts. Our partners — BCBSIL and HealthEquity — offer guidance for which benefit plans could be right for you. We know it can be difficult to join a live session, so we are providing these as pre-recorded webinars to give you even more flexibility.

[Publicis medical plan overview](#)

There are no changes to our Publicis medical plans, so you'll see the same benefits that you know and value today. By reviewing our three medical plan options and considerations for each, you can choose a plan that best suits your needs.

[Get to know your prescription benefits](#)

Discover all that your CVS Caremark prescription plan has to offer. CVS goes over all of the ways you can get your prescriptions and reviews its easy-to-use tools that will help you save money, save time and stay informed.

[HSA vs. FSA: Which is right for you?](#)

We want you to feel financially prepared to pay for all of your medical expenses. By looking at the plans we offer and comparing the uses and benefits of each, you can decide what makes the most sense for you and your loved ones.

[Harness the power of a Health Savings Account](#)

When you combine a Health Savings Account (HSA) with our medical HSA plan, you get

incredible benefits. One of the biggest benefits is the triple-tax advantage: contribute tax-free funds, grow tax-free earnings, enjoy tax-free distributions.

Additional Q4 webinars

You have access to even more webinars outside of our 2022 Benefits Open Enrollment. Sign up and reserve your spot for as many webinars as you'd like:

Ask Fidelity: Retirement Planning — [November 3, 12pm ET / 9am PT](#)

Wish you had a to-do list to help you prepare for retirement? Learn how to get your financial house in order and other important considerations that can impact your decisions.

Understanding the Publicis 401(k) Plan — [November 11, 12pm ET / 9am PT](#)

During this virtual help desk a Fidelity representative can help with general questions about the Publicis Benefits Connection (PBC) 401(k) Plan and suggest resources to you reach your personal financial goals.

“What Happened to MY World?” Helping Children Cope — [November 16, 7pm ET / 4pm PT](#)

Children’s lives have always been marked by change. Learn from early childhood experts how you can support children through trauma.

Encouraging Empathy and Gratitude in Young Children — [November 17, 3pm ET / 12pm PT](#)

(Suggested for parents/guardians of children 0–12) Empathy and gratitude are skills that can lead a child to live a full, joyful, successful life. But how do we encourage those skills in our children? In this live workshop, you will understand the stages and milestones of empathy development, explore how to boost your child’s empathy skills, and learn strategies to help your child when they are struggling to feel empathy or gratitude.

Need help?

- Talk to a health expert at **Health Advocate** (1-800-933-3622, weekdays, 9am – 5pm ET) to discuss your specific medical needs.
 - With **BCBSIL**, you have access to personal health clinicians trained to help you with your healthcare needs. These clinicians are backed by a team of health specialists, including behavioral health professionals, social workers and a pharmacist. [Learn more here.](#)
 - You can also reach out to us at Benefits.SharedServices@lionresources.com. We'll be happy to assist with any questions you may have.
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Publicis Connections Service Center (for Benefits and Payroll)
PUBLICIS RE: SOURCES

375 Hudson Street | NY, NY 11232 United States
Phone: +1 800 933 3622 | Weekdays 9am-5pm ET
Website: PublicisConnections.com
Benefits Email: Benefits.SharedServices@lionresources.com
Payroll Email: Payroll_Department.SharedServices@lionresources.com