



MSRP REQUIREMENTS AND IMPORTANT DEADLINES

Your 2020 MSRP Healthy Credits Automatically Roll Over to 2021

If you missed out on healthy credits in 2020 earning credits for 2021 is quick and convenient - and can lower your and your covered spouse's annual medical plan premiums by thousands of dollars.

It All Adds Up to Savings!

HEALTHY CREDITS REDUCE YOUR 2021 ANNUAL PREMIUMS

MSRP Screening Opens 9/1/20 and Closes 11/30/20

REDUCE **YOUR** PREMIUM:

\$1,000

BY COMPLETING AND PASSING THE MSRP BIOMETRIC SCREENING BY 11/30/2020



\$1,000

BY ANSWERING THE ONLINE TOBACCO USAGE QUESTION DURING ANNUAL ENROLLMENT NOVEMBER 3-24, 2020

= \$2,000 OFF

YOUR ANNUAL MEDICAL PREMIUMS

REDUCE **YOUR SPOUSE'S** PREMIUM:

\$750

BY COMPLETING AND PASSING THE MSRP BIOMETRIC SCREENING BY 11/30/2020



\$750

BY PASSING THE COTININE (NICOTINE) SCREENING THAT CHECKS FOR TOBACCO USE (INCLUDED IN THE MSRP SCREENING)

= \$1,500 OFF

YOUR SPOUSE'S ANNUAL MEDICAL PREMIUM

You can also call Quest to schedule your screening or if you have any issues with logging on. Call 1-888-240-0962 M-F 7am-8:30pm CST; Sat. 7am-4pm CST.

If You or Your Spouse Do Not Pass the Screening or Use Tobacco: Complete a Free Alternative Activity to Earn the Credit

If you do not pass 3 or more of the MSRP screening lab factors, make a call to the MSRP Health Advisor at 888.979.7677 by 12/31/20. If you use tobacco you must complete a Tobacco Cessation Course which can be found by going to www.KnowYourBenefits.org, clicking "MSRP", then "Learn More" in the "Earn the Non-Tobacco Credit" tile, then "Tobacco Cessation Course."

Alternative Deadline: 12/31/20

Go to www.KnowYourBenefits.org and click on the MSRP tile for more information.



Important Healthy Credit Deadlines

Review the important deadlines below to ensure you complete all the activities required by the deadline!

ACTIVITY	DEADLINE
MSRP Biometric Screening (Associates and Spouses)	11/30/2020
Associate Non-Tobacco Credit	Answer question online during enrollment. Deadline is the same as your enrollment.
Spouse Non-Tobacco Credit	11/30/2020 MSRP Screening will consist of a cotinine test (tests for nicotine).
MSRP Screening and Non-Tobacco Credit Alternatives	12/31/2020 If you do not pass the MSRP Screening and/or are a tobacco user, you must complete the alternatives by 12/31/20.



Note 1: If you and/or your covered spouse received automatic MSRP credits in 2020, due to COVID-19, you will need to be screened and pass in order to earn the MSRP credits for 2021. Your credits will NOT roll-over. You will also need to answer the tobacco usage question on-line during enrollment.

Note 2: You will receive communications from The Benefit Connection reminding you of the actions you need to take to earn your 2021 credits.