



Frequently Asked Questions

2022 Open Enrollment

1. What's new in 2022?

Each year we review our benefit programs to ensure they effectively support our diverse employee population. For 2022, we made a number of changes to our benefit options to ensure better alignment with our vision of offering flexibility in all benefits. All employees are required to make new benefit selections for 2022, and all changes will be effective from January 1, 2022.

- We're introducing a new enrollment platform, BenefitConnect, which will replace Workday benefits for Open Enrollment elections. You'll have access to log into the new system from November 1 forward using [Okta SSO](#).
- We will be replacing our existing Anthem Blue Cross/Collective Health medical plan contracts with a Blue Shield direct contract in 2022:
 - From a provider network standpoint, the Blue Shield network outside of the U.S. is exactly the same as the Anthem/Collective Health network. So no provider changes will be required for employees who are outside of CA.
 - Within CA, the Blue Shield network is 98% similar to the Anthem/Collective Health provider network so the vast majority of employees will not see any disruption to care as a result of this transition.
- We've expanded our Kaiser network to other regions including Colorado, Georgia, Mid-Atlantic States, Northwest, and Washington, and we've also added a new HSA-qualified Kaiser Savings plan to our suite of medical plan options.
 - Please note that Kaiser plans are "zip code" based, so even if you reside in WA, CO, GA, etc. - you aren't guaranteed to be eligible for these new plans. Our new enrollment platform (BenefitConnect) will show you what you're eligible for when you log in to enroll.
- Employees who waive dental and/or vision insurance in 2022 will be eligible to receive a \$25/month waiver credit (for dental) and \$10/month waiver credit (for vision) deposited into a FLEXBenefits-esque "waiver credit" account with Twic.
- Modern Health will be our new mental and behavioral health provider for 2022, replacing Lyra in the U.S. for employees and their eligible dependents.
 - Join us during Open Enrollment for one of two Welcome to Modern Health sessions!
- ViaBenefits will be our new benefit accounts administrator for all spending accounts—FSAs, HSAs, and Commuter benefits. Twic will continue to administer our FLEXBenefits accounts.



- Accident, Critical Illness and Legal insurance elections will be moved into our new enrollment platform BenefitConnect, and deductions for these benefits will be taken via payroll deductions as opposed to via direct payment to the vendors.

2. Where can I learn about next year's plan options?

We encourage you to review the information housed on the Benefits Microsite at benefits.paloaltonetworks.com for information during Open Enrollment and throughout the year. This site is available to you (and your dependents!) and is accessible from any computer, even if not on the Palo Alto Networks VPN. We encourage you to share the information with your family as you see fit and use it as a reference for making choices during OE.

3. Who do I contact if I can't find the answer to a question here or on The Benefits Microsite?

If you have an issue or concern related to making your 2022 plan selections, please reach out to the BenefitConnect Service Center (on/after November 1, 2021) for support. You can log into the BenefitConnect portal (through [Okta SSO](#)) anytime on or after November 1, or you can reach out to the service team directly by sending them a message via the secure portal or calling 844-380-2467 (Monday - Friday 7:00am - 5:00pm PST).

If you have questions or concerns unrelated to benefits enrollment, please contact HRConnect@paloaltonetworks.com.

4. What are the dates of Open Enrollment this year?

Open Enrollment for January 1, 2022 (plan year) will begin on Monday, November 1, and run through Friday, November 19, 2021.

5. Where do I go to complete Open Enrollment?

This year's Open Enrollment will NOT be completed on Workday. Effective November 1, 2021, we're introducing a new enrollment platform, BenefitConnect, which is a user-friendly enrollment platform that allows you to compare benefit plans, access educational resources and make the best elections that fit your needs.

You can log into the BenefitConnect portal (through [Okta SSO](#)) anytime on or after November 1.



6. Am I required to do anything during Open Enrollment?

This year's Open Enrollment is a forced action enrollment, which means you are required to make new benefit plan selections for 2022. Beneficiary and dependent demographic information will be transferred into BenefitConnect from Workday automatically, but you must take action to elect (or re-elect) your desired health plan options, as well as to assign beneficiaries to your Life insurance and Survivorship benefit plans.

7. If I'm on leave of absence during Open Enrollment, do I still need to enroll?

Yes. Leave of Absence employees have the same Open Enrollment period as active employees. Therefore, if you're on leave of absence during OE, you must access BenefitConnect to make new benefit elections for 2022.

8. What resources will be available during Open Enrollment, and will the Benefits Team host any informational events?

You'll have plenty of support throughout Open Enrollment. We've posted many resources on the Open Enrollment page on the Benefits Microsite, and we'll also host a number of Zoom sessions during Open Enrollment to answer any questions regarding new benefit programs, vendors, etc. You can access the [Zoom events calendar](#) on the [Benefits Microsite](#).

2022 Medical & Rx Plan Details

1. What medical plans will be offered in 2022?

In 2022, we'll offer three medical plans through [Blue Shield](#) – the Blue Shield Platinum PPO (same as current Anthem/Collective PPO), the Blue Shield Platinum PPO Savings (same as current Anthem/Collective PPO Savings), and the Blue Shield Silver PPO Savings (a new plan for 2022). The Blue Shield network is nationwide, and all three plans are available to all employees in the US with the single exception of Hawaii (where only a Kaiser Hawaii plan is available).

We've also expanded our [Kaiser network](#) (previously available only in California and Hawaii) to other regions including Colorado, Georgia, Mid-Atlantic States, Northwest, and Washington. We've also added an HSA-qualified Kaiser Savings plan (with HSA funding) that will be available in all Kaiser regions except for Hawaii, where the HMO plan will be the only available option through Kaiser.



2. Will there be any prescription drug changes in 2022?

There will not be any Palo Alto Networks directed changes to our prescription drug plan offerings next year and we will continue to use Kaiser and Express Scripts (for the Blue Shield plans). Express Scripts and Kaiser both have the right to update their prescription drug formularies on a quarterly basis, so it is possible that changes will occur on January 1 or throughout the year. If you're impacted at any point in time, you will be notified directly by Express Scripts and/or Kaiser with a recommendation for alternative medications that might fit your needs.

3. Will I receive new medical ID cards in 2022?

All employees (except existing Kaiser CA or Kaiser HI members) will receive new medical ID cards going into 2022 due to the vendor changes outlined above.

New Blue Shield ID cards will be mailed out the week before Christmas, and members may log into Blue Shield's [EngagementPoint](#) application on or after January 1 in order to access their new medical plan ID card.

[Kaiser](#) members can access their ID card the same way through the Kaiser mobile app - also available on or after January 1 unless you're already a member in 2021, in which case you already have access.

Employees may also download the Delta Dental and Vision Service Plan (VSP) apps to access digital ID cards if they'd like them after January 1, 2022.

4. When can I expect to receive my ID cards?

New medical plan members who complete their Open Enrollment elections on or before the November 19 deadline should expect to receive their medical ID cards in the third week of December. New hires who join us during the Open Enrollment period (or after) should expect to receive their medical ID cards about two weeks after making their selections in BenefitConnect.

Please note that you will not receive print ID cards for dental or vision insurance in 2022 due to our transition away from Collective Health. You may download apps from both Delta and VSP if you wish to download digital ID cards for these benefits after January 1, 2022.

5. I'm considering selecting a High Deductible medical plan through Blue Shield or Kaiser for 2022, but I've never been on a high deductible plan before and I'm nervous. Do you have any advice?

Although the idea of a "high deductible" plan can be intimidating, this type of plan can be a smart choice for many individuals and their families. This plan is especially appealing to individuals who fall into the following three categories:



- Low utilizers (i.e., those who expect few medical expenses in a plan year)
- High utilizers (i.e., those who expect high medical expenses in a plan year)
- High income earners (i.e., those who could benefit from additional tax deferral)

You may be thinking, why would this type of plan be valuable for those with high medical expenses? Well, the answer is simple. If you (or your family) are high medical benefit utilizers, then you're probably already expecting that your medical expenses will be high in any given year.

If that's the case, you might as well let Palo Alto Networks offset some of that cost for you via its employer contributions into your Health Savings Account (HSA) and cover your portion of the costs via tax-free dollars that you've contributed to your account. The money contributed into your HSA really adds up and it's yours to keep, forever even if you decide in the future that Palo Alto Networks is no longer the right place for you.

This plan option is also much less expensive from a contribution standpoint, which means you'll save money out of each paycheck vs. the other options.

6. With Collective Health terminating after December 31, 2021, what other support is available to employees?

We understand that navigating health insurance to get the right care at the right time can be confusing. We encourage you to view our new BenefitConnect portal as your one-stop-shop for all things related to your health benefit coverage in 2022. Whether you need enrollment assistance due to a qualifying life event, you have questions about how your new medical plan works, or you simply want to educate yourself about spending accounts - we've got you covered.

In addition to the new BenefitConnect portal going live with Open Enrollment, new Blue Shield medical members may download Blue Shield's EngagementPoint app (on or after January 1) - where they can access their medical plan ID information, find in-network doctors, and talk with board-certified doctors and RNs about upcoming care appointments, treatment options, and health concerns. Our Blue Shield plans also come with additional support in the form of integrated second medical opinion coverage through Consumer Medical, and personalized patient outreach with designated clinical engagement through Blue Shield's Shield Support & Advocate teams of nurses, social workers, and specialty clinicians.



2022 Dental & Vision Plan Details

1. Will there be any dental plan changes for 2022?

Other than the \$25/month waiver credit that will be offered to employees who waive dental coverage, there will not be any changes to our dental plan offerings next year; we will continue to offer coverage through [Delta](#) and have the PPO Core and Plus PPO plan options.

2. How do I find out that my dentist accepts Delta Dental insurance?

To confirm whether your provider participates in the Delta Dental network you can visit [Delta Dental's website](#) and use the "Find a Dentist" tool to search for your provider by name/zip code. You may also log in or create your online account to find a dentist, get your virtual ID card, and learn about our dental plans.

3. Will there be any vision plan changes for 2022?

Other than the \$10/month waiver credit that will be offered to employees who waive vision coverage, there will not be any changes to our vision plan offerings next year. We will continue to offer coverage through [VSP](#) and have the VSP vision plan.

4. How do I find out that my doctor accepts VSP vision insurance?

To confirm whether your provider participates in the VSP network, you can visit [VSP's website](#) and use the "Find a Doctor" tool to search for your provider by name/zip code. You may also log in or create your online account to find a dentist, get your virtual ID card, and learn about our dental plans. You may also log in or create your personalized online account to access your digital ID card, find an eye doctor or to make an appointment.

2022 Benefit Costs

1. How much will Palo Alto Networks pay for Medical, Dental and Vision next year?

Palo Alto Networks will continue to pay approximately 80% of the total medical, dental, and vision costs for employees and their dependents. The cost of coverage varies by plan type and coverage tier; please refer to the [Benefits Microsite](#) for full cost details.



Family Care and Reproductive Health Benefits

1. Will Palo Alto Networks offer family building and fertility benefits in 2022?

Yes. We'll continue our partnership with [Progyny](#) who is our family planning vendor that provides infertility treatment and services. In 2022, Progyny will work with our Blue Shield enrolled employees to provide coverage to those who are enrolled in the Blue Shield Platinum PPO and Blue Shield Platinum PPO Savings plans. Please note that Progyny Infertility coverage is not available to those enrolled in the Blue Shield Silver PPO Savings plan or any of the Kaiser plan offerings.

For those who are eligible - Progyny will connect you with leading infertility specialists to increase your chances of a healthy and successful pregnancy. Through the service, you'll get your own personal Patient Care Advocate, who'll help you find a clinic that's right for you, coordinates your appointments, and answers your questions. You'll also have access to community forums, where you can connect with other Progyny members to give and receive support.

Progyny also administers our adoption and surrogacy reimbursements, which are available to everyone, regardless of medical plan enrollment (including those who aren't enrolled at all). For adoption we offer \$5,000 per adoption and for surrogacy we offer up to \$20,000 (lifetime).

In a nutshell, Progyny provides:

- Comprehensive coverage for your family-building journey including IVF, egg freezing, etc. (if you're in an eligible medical plan option)
- Personalized support from a Patient Care Advocate throughout your fertility journey
- Access to the largest network of premier fertility specialists
- Surrogacy and adoption reimbursements

Please visit our [Benefits Microsite](#) for more details or reach out to Progyny directly.

2. Can I use Progyny for infertility if I'm enrolled in the Kaiser HMO or HSA-qualified Kaiser Savings plan?

No, Progyny cannot partner with the Kaiser HMO or HSA-qualified Kaiser Savings network to render services. Infertility treatments through Progyny are available only to employees and their partners enrolled in the Blue Shield Platinum PPO and Blue Shield Platinum PPO Savings plans. As a Kaiser member, you will have access to adoption and surrogacy reimbursements, but not infertility treatments.



3. Can I use Progyny for infertility services if I'm not enrolled in a Palo Alto Networks medical plan?

No, infertility services are available only to Blue Shield Platinum PPO and Blue Shield Platinum PPO Savings enrolled employees and their partners.

4. What is Cleo and how do I access it?

Cleo is an app that offers expert guidance and support to help employees on their journey from pregnancy to parenthood. Cleo has a network of certified care practitioners, including certified lactation specialists, birth doulas, baby sleep consultants and career consultants. Cleo will also give you a tailored plan with recommendations based on your family's needs.

Please visit our [Benefits Microsite](#) for details or reach out to Cleo directly.

5. What is Milk Stork?

MilkStork is a service that provides lactating moms with simple, effective breast milk transportation services while they travel on business. Employees planning a business trip can access the Milk Stork site to create an account. Milk Stork does the rest! You have the option to ship your milk home or take it with you.

Please visit our [Benefits Microsite](#) for details or reach out to Milk Stork directly.

Behavioral Health & EAP Services

1. Will Palo Alto Networks offer behavioral health support in 2022?

Yes. Beginning in January of 2022, [Modern Health](#) will replace Lyra as our global behavioral health administrator providing behavioral health support to all Palo Alto Networks employees, regardless of location. Modern Health's offering gives every employee and eligible dependent up to ten private coaching sessions and ten private counseling sessions that can help with various types of needs such as stress, anxiety, depression, relationship issues, substance abuse, addiction, and more.

Please visit our [Benefits Microsite](#) for details and/or go to your [OKTA dashboard](#) to SSO access the Modern Health online portal and mobile app on or after January 3, 2022.



2. Do my dependents and I need to be enrolled in a Palo Alto Networks medical plan to access Modern Health services?

No, all employees and their eligible dependents, regardless of medical plan enrollment (or not), are eligible to access Modern Health services. We want everyone to have access to this great benefit!

Spending Accounts & Commuter Benefits

1. Are there any changes to the spending accounts & commuter plans for 2022?

Effective January 1, 2022 all of our spending accounts (HSAs, FSAs, and Commuter) will be administered by [ViaBenefits](#). If you are currently participating in the transit and/or parking and FSA plans with Twic, all eligible FSA and Commuter balances will be rolled over from Twic to ViaBenefits.

You will also have the option to “opt in” to an automatic HSA balance transfer process if you wish to move your current HSA dollars to ViaBenefits from Health Equity. When you access the BenefitConnect enrollment system this year, you will be required to consent to “transfer of your HSA balance”. If you do not authorize Health Equity to close your account and transfer your HSA balance to ViaBenefits, your HSA will remain at Health Equity and you will be responsible for all account fees, including monthly administration fee which will be deducted from your HSA balance on a monthly basis and any future account closure fees charged by Health Equity.

Key points to remember:

- Provided that you consent to the transfer of your HSA balance in BenefitConnect, your account will be closed on 2/16/2022 and you will not be able to make a contribution to or distribution from your Health Equity account on or after that date.
- Your Health Equity Cash balance will be transferred to ViaBenefits provided that your new HSA is opened and in good order prior to 1/28/22.
- If a portion of your Health Equity HSA is currently invested, you must liquidate those investments and return the proceeds to your cash balance on or before 2/2/2022
- The transition period will start on 2/9/22 and end on 2/28. Access to your Health Equity HSA records and funds will be suspended on 2/9/22. You may access your HSA records again on 2/16/22. Money transferred to ViaBenefit will not be available until 2/28/22.

Participants who are impacted by this change will receive a detailed letter from ViaBenefits regarding these instructions much closer to January 1, 2022. So stay tuned!



Voluntary Benefits

1. Will there be any changes to the Critical Illness & Accident plans in 2022?

No, we'll continue to offer Critical Illness & Accident insurance coverage through [AFLAC](#). But this year you'll be enrolling into one or both plan options via our new enrollment portal BenefitConnect, and premiums will be deducted through Payroll according to normal pay cycles.

2. Will there be any changes to the legal insurance plan in 2022?

Legal insurance will continue to be offered through [ARAG](#). But unlike previous years, you'll be enrolling directly in the BenefitConnect site instead of enrolling with ARAG directly. This means your premiums will be deducted through payroll starting in January.

3. Will there be any changes to the pet insurance plan in 2022?

Palo Alto Networks will continue to offer discounted group pet insurance policies through Nationwide, with discounts up to 15%. You can insure one pet, three pets, or 12 pets -it's entirely up to you. For this coverage you will be directly enrolling in Nationwide's website and monthly premiums for this plan will be paid by you to Nationwide directly. If you're interested in enrolling during Open Enrollment, please follow the instructions below:

- Navigate to the [Nationwide Enrollment site](#)
- Enter your pet information
- Click on "Get Started"

4. Will Palo Alto Networks continue to offer auto and home insurance discounts through MetLife?

Yes! We will continue to partner with [MetLife](#) to offer discounts on auto and home insurance through MetLife. To enroll, please visit MetLife's website. The Group ID is **162261**.

5. What is Care.com and how can I use their services?

[Care.com](#) services allow companies like Palo Alto Networks to offer employees resources for a more balanced home life. Through this partnership, you'll get:

- A free premium membership to care.com which you can use to search for providers or post a job listing of your own



- Access to up to 10 days of backup services for your dependents (i.e., for a sick child, last-minute meeting, etc.)
- Access to dog walking and pet sitting resources for your furry family members
- Access to senior care planning resources, to help you plan for that unexpected day when your aging parent requires more care than you're currently offering

Please visit the [Benefits Microsite](#) to learn more.