

2024 Employee Benefits Presentation

spot 

What does Open Enrollment mean?

All benefits are for the next 12 months

Plan year January 1, 2024 – December 31, 2024

Unless you have a qualifying event during the next year, Open Enrollment is the only time you can make changes. Examples of qualifying events:

- ✓Marriage
- ✓Divorce
- ✓Birth
- ✓Adoption
- ✓Loss of other coverage
- ✓Death

Benefits 2024

- Medical – United Healthcare PPO's + an HSA compatible plan option
- Dental – Guardian Dental PPO
- Vision – VSP through Guardian
- Life/AD&D – (Employer Paid) for all eligible employees with Guardian
- Short & Long Term Disability – (Employer Paid) for all eligible employees with Guardian



2024 Benefits: Employee paid

- Health Savings Account (HSA) – For those enrolled in eligible health plan
(Employee Paid + employer contribution)
- Voluntary Life/AD&D – Additional coverage for Employee and eligible dependents
(Employee paid)
- Voluntary Accident and Critical Illness Supplemental plans (Employee Paid)
- Commuter Benefits (Employee Paid)
- Flexible spending account (FSA) for Healthcare and Dependent care (begins January 1,2024) (Employee Paid)

Employer Contributions

- Current Employer contributions:
 - **Medical:** 100% towards Employee and 70% towards Dependent cost
 - *(No changes to 2024 payroll deductions)*
 - **HSA Contributions** of \$50/month (if enrolling in the HSA plan)
 - **Dental and Vision:** *100% Employer Paid!*
 - **Life/AD&D and Disability:** *100% Employer Paid*



UHC \$2000 Deductible PPO Plan CZTU-G85

Base Plan Option

Covered Medical Benefits	UHC In-Network	UHC Out-of-Network
Calendar Year Deductible RX Deductible*	\$2000 – Individual / \$4000 – Family \$250 Indiv/\$500 Family	\$4000 – Individual / \$8000 – Family \$250 Indiv/\$500 Family
Coinsurance	20%	50%
Calendar Year Out-of-Pocket Maximum	\$6,250 – Individual \$11,000 – Family	\$12,000 – Individual \$24,000 – Family
Preventive Care Visits PCP Visit Specialist Visit	No Copay \$30 copay (\$5 under age 19) \$60 copay	50% after deductible 50% after deductible 50% after deductible
In Patient – Hospital	20% after deductible	50% after deductible
Outpatient Surgery – Hospital	20% after deductible	50% after deductible
Diagnostic Lab/X-Ray; Advanced Imaging (MRI)	50% after deductible/No Copay/\$500+50% after deductible	50% after deductible
Emergency Room	\$350 copay	\$350 copay
Urgent Care	\$50 copay	50% after deductible
Prescription Coverage- National Network Tier 1 – \$ Generic Tier 2 – \$\$ Preferred Brand Tier 3 – \$\$\$ Non-Preferred Brand Tier 4 – \$\$\$\$ Specialty Mail Order**	\$10 \$45 *\$80 (after Rx deductible) *\$250 per script (after Rx deductible) 2.5x	\$10 \$45 *\$80 (after Rx deductible) *\$250 per script (after Rx deductible) 2.5x

** Only certain drugs are available for mail order, contact Customer Care or myuhc.com for more information

UHC \$500 Deductible PPO Plan CZTG-G85

Covered Medical Benefits	UHC In-Network	UHC Out-of-Network
Calendar Year Deductible RX Deductible*	\$500 – Individual / \$1,000 – Family \$250 Indiv/\$500 Family	\$5,000 – Individual / \$10,000 – Family \$250 Indiv/\$500 Family
Coinsurance	20%	50%
Calendar Year Out-of-Pocket Maximum	\$5,500 – Individual \$11,000 – Family	\$10,000 – Individual \$20,000 – Family
Preventive Care Visits PCP Visit Specialist Visit	No Copay \$30 copay \$60 copay	50% after deductible 50% after deductible 50% after deductible
In Patient – Hospital	20% after deductible	50% after deductible
Outpatient Surgery – Hospital	20% after deductible	50% after deductible
Diagnostic Lab/X-Ray; Advanced Imaging (MRI)	50% after deductible/No Copay/\$500+50% after deductible	50% after deductible
Emergency Room	\$300 copay	\$300 copay
Urgent Care	\$75 copay	50% after deductible
Prescription Coverage- National Network Tier 1 – \$ Generic Tier 2 – \$\$ Preferred Brand Tier 3 – \$\$\$ Non-Preferred Brand Tier 4 – \$\$\$\$ Specialty Mail Order**	\$10 \$45 *\$80 (after Rx deductible) *\$250 per script (after Rx deductible) 2.5x	\$10 \$45 *\$80 (after Rx deductible) *\$250 per script (after Rx deductible) 2.5x

Buy up Option

** Only certain drugs are available for mail order, contact Customer Care or myuhc.com for more information

UHC \$3,200 Options PPO HSA Plan DJS8-0I

Covered Medical Benefits	UHC In-Network	UHC Out-of-Network
Calendar Year Deductible RX Deductible	\$3,200 – Individual / \$6,400 – Family Included in Medical Deductible	\$6,000 – Individual / \$12,000 – Family Included in Medical Deductible
Coinsurance	20%	50%
Calendar Year Out-of-Pocket Maximum	<i>\$5,500 – Individual</i> <i>\$11,000 – Family</i>	<i>\$12,000 – Individual</i> <i>\$24,000 – Family</i>
Preventive Care Visits PCP Visit Specialist Visit	No Copay 20% after deductible 20% after deductible	50% after deductible 50% after deductible 50% after deductible
In Patient – Hospital	20% after deductible	50% after deductible
Outpatient Surgery – Hospital	20% after deductible	50% after deductible
Diagnostic Lab/X-Ray; Advanced Imaging (MRI)	50% after deductible/\$500+50% after deductible	50% after deductible
Emergency Room	20% after deductible	\$300 copay
Urgent Care	20% after deductible	50% after deductible
Prescription Coverage- National Network Tier 1 – \$ Generic Tier 2 – \$\$ Preferred Brand Tier 3 – \$\$\$ Non-Preferred Brand Mail Order**	\$10 \$35 \$70 2.5x	\$10 \$35 \$70 2.5x

** Only certain drugs are available for mail order, contact Customer Care or myuhc.com for more information

More info on HSAs

- IRS Contribution Limits:
 - Individual – 2024 - \$4,150
 - Family – 2024 - \$8,300
 - Catch up contribution if 55 yrs. or older: \$1,000
- If you enroll in the UHC \$3,200 HSA plan, Spot AI will contribute \$50/month into your HSA Account on Rippling; you can add additional funds on your own, making sure the **combined contributions** do not exceed the 2024 annual IRS limits.

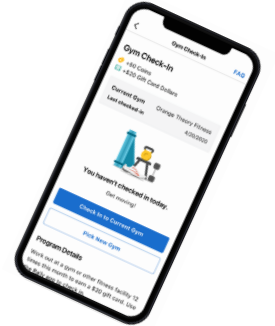
HSA Eligibility Requirements

- Account holder must choose the High Deductible Health Plan (HDHP) through UnitedHealthcare
- Account holder cannot have dual (non-HSA compatible) health coverage or be covered by a non-HSA health plan
- Account holder cannot be on Medicare
- Account holder cannot be claimed as a dependent on someone else's tax return

*For more information, speak to your tax advisor and visit <https://www.irs.gov/forms-pubs/about-publication-969> to view the IRS document about HSAs and other tax favored plans

UHC Rewards

- Reach daily goals: track 5,000 steps, 15 minutes of activity or track 14 nights of sleep.
- Complete one-time rewards activities such as connecting a tracker or taking a health survey.
- Earn up to \$300 per year
- Sign in to www.myuhc.com and select **Rewards**. Learn more [HERE](#).



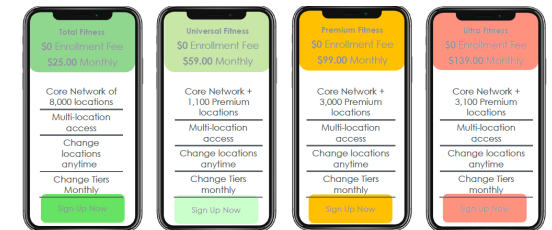
Apple Fitness+

- Sign up online [at uhc.com/apple-fitness-plus](http://uhc.com/apple-fitness-plus) for 12 months of Apple Fitness+!
- Workouts and meditations that can be shared with up to 5 family members.
- *Please note, Apple+ membership is going away 12/31/23. Employees who are currently on the plan that have not enrolled in their year membership will need to do so before the 31st*



One Pass gym and studio membership

- Visit www.myuhc.com and go to Health Resources tab
- Find “Find One Pass Gym Network”
- Click “Get Started”



United Healthcare Member Portal

- Print and order ID cards
- Find In-Network providers
- View medical and prescription benefits
- Estimate and compare future treatment costs (PPO only)
- 24/7 nurse line/chat
- View Personal Health Record
- View claims and account balances
 - EOB's
 - Health Statements
- Visit www.myuhc.com
- Virtual \$0 visits for urgent care needs <https://www.myuhc.com/virtualvisits>



Welcome back
Let's get you signed in again

Easy access to plan information anytime anywhere.
Get the most out of your coverage.

Sign In >

Register >



Find a Provider >

Find a doctor, medical specialist, mental health care provider, hospital or lab.



Find a Dentist >

Find a local dentist or dental care in your area.



Find a Vision Provider >

Find a vision provider within a large national network that offers convenience and choice.



Find a Pharmacy >

Find a local pharmacy that's convenient for you.

Live Well: Features health & wellness content and programs powered by Health A to Z, plus discounts on health-related products and services.

Technical Support 877.844.4999

EAP with UHC

Employee Assistance Program

When life gets stressful, help is just a call away

Should I see a therapist? Do I need a lawyer? Sometimes the hardest part is knowing where to begin—especially if you don't want friends or family to know. Call 1-888-887-4114 to reach out today.

Get started with EAP — one call is all it takes

Calling an EAP coordinator for a *no-cost, confidential* assessment is a good first step. They're trained to understand your concerns and connect you with the specialist or service best able to help you:

- Address depression, stress, anxiety or substance use issues.
- Improve relationships at home or work.
- Find support for child or elder care matters.
- Work through emotional issues or grief.
- Get legal or financial assistance.



You may also get a referral for 3 no-cost visits with a behavioral health provider for those who qualify.

Click on Health Resources.

The screenshot shows the myuhc.com user dashboard. At the top left is the UnitedHealthcare logo. To the right are links for HELP, ENGLISH, and ACCOUNT / PROFILE. A navigation bar below contains links for HOME, FIND CARE & COSTS, CLAIMS & ACCOUNTS, COVERAGE & BENEFITS, PHARMACIES & PRESCRIPTIONS, and HEALTH RESOURCES. The main content area greets the user as "Hello, Chrisdemo" and shows "View 4 Recommendations". Below this are member ID cards for Medical, Dental, and Vision, with a "VIEW & PRINT MEMBER ID CARDS" button. A row of five circular icons provides quick access to: Find A Doctor, Manage Your Claims, Manage Your Prescriptions, Manage Your Financial Accounts, and Visit Rally Health & Wellness. A "SIMPLYENGAGED® REWARDS PROGRAM" section shows a progress bar for a \$200 Gift Card Credit, with the current balance at \$0 and a "LEARN MORE" button.

Dashboard

Upon Health Survey completion:

- Personalized member view.
- Tab menus provide access into other areas of the user interface.

Find Care.

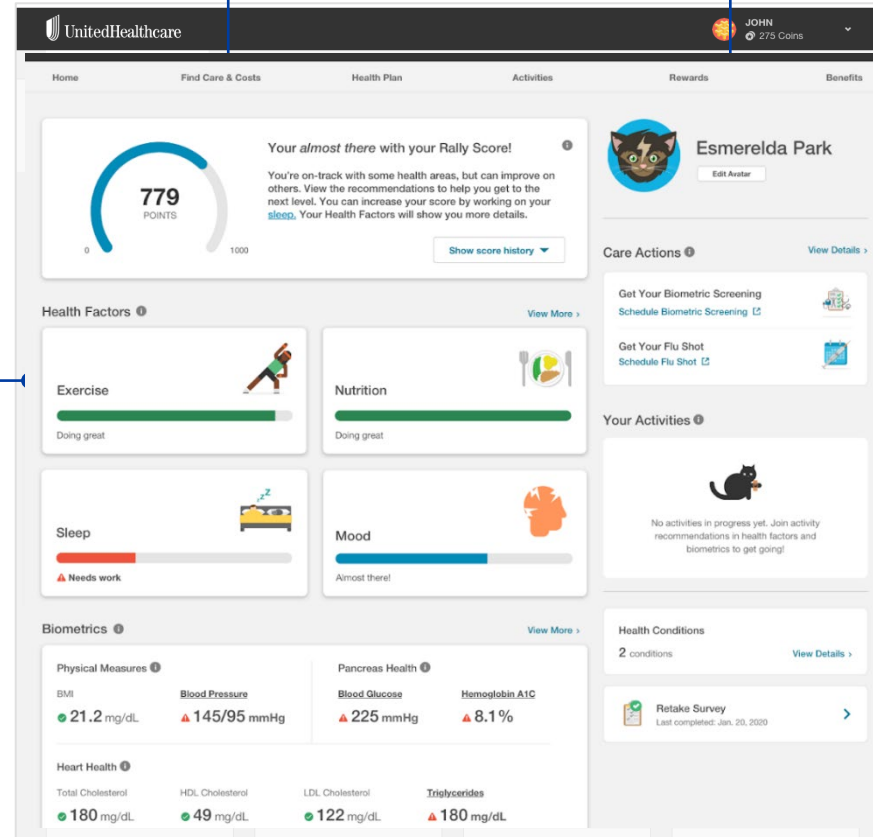
Links to find care and cost information.

Resources.

Shows programs build healthy habits.

Rewards.

Motivates people to engage in their health and make cost-effective choices.

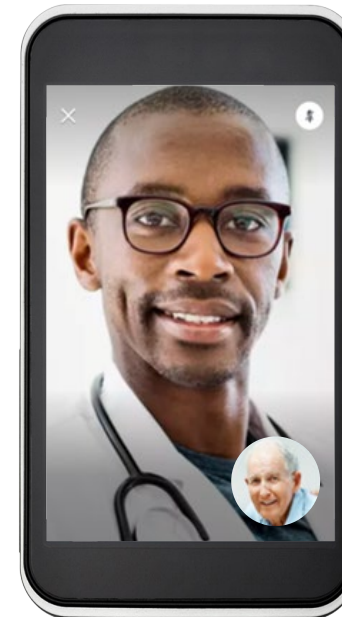
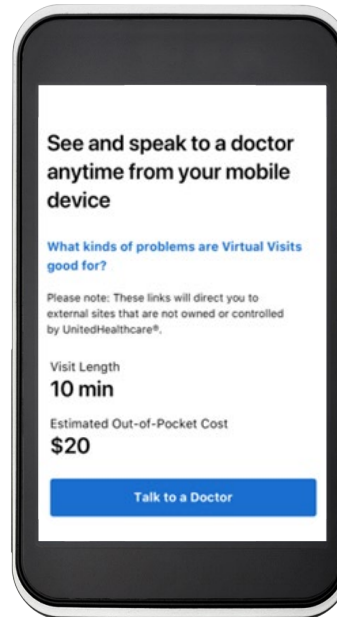
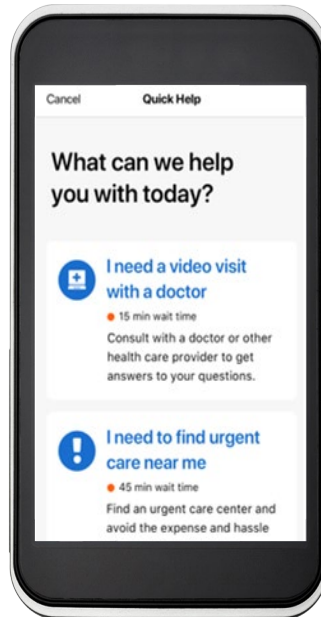


Personalized Experience.

Delivers individually relevant recommendations based on rich data sources and powerful analytics.

Virtual Visits

- Seamless integration may make it easy for users to find and schedule a Virtual Visit.
- Members can access care from their computer, tablet or cell phone.
- \$0 copay, even for HSA plan members



Vital Medications Program



\$0 cost for certain medications*

We're making medications that may be essential to your health more affordable.



- Check your coverage at myuhc.com/rx

The new UnitedHealthcare Vital Medication Program offers certain drugs at **no additional cost.*** This means there may be no out-of-pocket costs for preferred insulins and certain other medications, including:

- ✓ **Insulin** - rapid, short and long-acting
- ✓ **Epinephrine** - allergic reactions
- ✓ **Glucagon** - hypoglycemia (low blood sugar)
- ✓ **Naloxone** - opioid overuse
- ✓ **Albuterol** - asthma



To see if you're eligible for no out-of-pocket costs on preferred insulins and other prescription drugs, sign in to myuhc.com/rx

Employee Monthly Payroll Deductions for Medical Plans:

Enrollment Tier	\$2000 PPO Plan (Base Plan)	\$500 PPO Plan	\$3200 PPO HSA Plan
EE Only	\$0.00	\$27.86	\$0.00
EE+Spouse	\$183.64	\$246.14	\$78.85
EE+ Child(ren)	\$168.78	\$228.68	\$68.83
EE+ Family	\$308.21	\$394.58	\$164.09



Dental Insurance

DentalGuard Preferred network

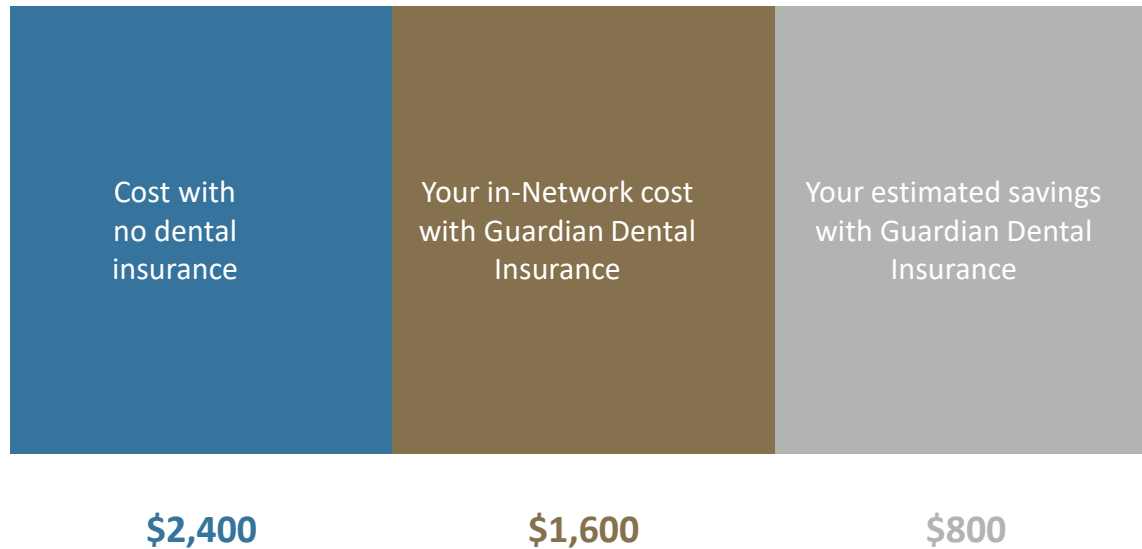
Calendar Year Deductible	In Network-Fee Schedule	Out of Network-90 th UCR
Individual Family Limit Waived for	\$50 3 per family Preventive	\$50 3 per family Preventive
Co-Insurance Preventive Care (e.g. cleanings) Basic Care (e.g. fillings) Major Care (e.g. crowns, dentures, Implants)	100% 80% 50%	100% 80% 50%
Annual Maximum Benefit	\$1,500	\$1,500
Lifetime Orthodontia Max (Adults/Children)	\$1,500	\$1,500
Maximum Rollover Rollover Threshold Rollover Amount Rollover Amount Rollover Account Limit	Yes (applies to all levels) \$700 \$350 \$500 \$1,250	
Dependent Age (Non-student/student)	To age 26	To age 26



Dental Insurance With Guardian Is Easy

- Cost of dental work with Guardian insurance and an in-network dentist vs. without it

Average cost of a root canal, associated dental work, and a crown¹



Guardian makes it easy

- No ID cards needed
- Quick and easy claims payments

Get the 'Maximum' From Your Dental Benefits

□ How the Maximum Rollover feature works

- Guardian rolls over a portion of your unused annual maximum into your Maximum Rollover Account (MRA)
- To qualify you must have **one visit with a paid claim** and must not have exceeded the paid claims threshold
- Your MRA may not exceed the MRA limit.

Plan Annual Maximum ¹	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1,500	\$700	\$350	\$500	\$1,250
Maximum Claims Reimbursements	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only – in-network providers were used during the benefit year	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,750 in total



• 1 If a plan has a different annual maximum for PPO benefits vs non-PPO benefits, (\$1500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

VSP Vision Benefits (through Guardian)





VSP Vision Benefits

VSP Signature Network

In-network office visit copay \$10

In-network materials copay \$10

Service frequencies

Exams Every Calendar Year

Lenses/Contacts Every Calendar Year

Frames Every Calendar Year

Frame/Contact Allowance \$250 max + 20% off balance

□ See Real Benefits With Guardian

Vision insurance with Guardian is easy

Guardian makes it easy

- No ID cards needed
- Quick and easy claims payments
- Convenient payroll deduction
- Nationwide network
- Nationally recognized service providers



Guardian Find a Provider

1. Go to www.guardiananytime.com
2. Click "Find a Provider" in the upper navigation under "Connect with Us"
3. Click the Search Providers" button
4. Choose the "Find A **Dental/Vision** provider" tab
 - Select the PPO Plan **PPO Dental Guard Preferred**
 - Select VSP if searching for Vision Provider
 - Enter your search parameters
5. Customize your search by distance, specialty and language spoken

1. Top 5 benefits enrollment tips

2. Find a Provider

3. Find a Dentist or Vision Provider

4. Find a Dentist

5. Find a Vision Provider

Working Americans deserve to be financially secure. Take steps to get there during benefits enrollment and throughout the year. We've provided the tools and insights to help you understand your options and make the most of them.

Clear All Filters

Savings Potential

Greater Savings Potential

Accepting New Patients

Yes

Specialties

Endodontist

General Dentist

Oral Surgeon

Orthodontist

Pediatric Dentist

Periodontist

Prosthodontist

Languages Spoken

Abkhazian

Afar

Afrikaans

Albanian, Shqip

Away from your computer? No problem.

Download the Guardian app for your Android or iPhone and find a dentist on the go. Visit guardiananytime.com to download the app.

Accident Insurance - Voluntary

Guardian Group Accident, Off the Job - **Guarantee Issue**

- \$100 Wellness per covered person
- \$300 ER or \$200 Urgent Care/Physician
- \$2,000 Hosp. Admission (\$4,000 ICU) plus \$400 per day (\$800 ICU)
- \$200 Ambulance Benefit
- \$100 for up to 6 Follow-Up Visits
- Up to \$8,000 for Fractures
- Up to \$5,000 for Dislocations
- \$40 for Xrays
- Up to \$6,000 Burn Benefit (9 sq. inches or larger)
- \$125 Appliance Benefit
- \$200 Major Diagnostic Exam
- Up to \$200 for Lacerations
- Portable
- Off the Job Coverage

Monthly Deductions

Employee (EE)	EE + Spouse	EE + Child(ren)	Family
\$16.66	\$38.00	\$39.54	\$60.88

Critical Illness Insurance - Voluntary

Group CI with Cancer- Guarantee Issued (CI ages 18+), 12/12 pre-ex in most states

- You choose a \$10,000 or \$20,000 policy
 - Spouse/DP amount is 50% of EE amount
 - Child amount is 25% of EE amount
- \$100 Wellness benefit per insured
- Three major benefit categories
 - Cancer (invasive and in situ), Vascular (Heart attack, Heart Failure), Organ Failure (Kidney)
- Also many others such as ALS & Parkinson's
- Childhood conditions such as cerebral palsy & Type 1 diabetes
- Plan can pay twice either in same or separate category
- Children (to age 26) are covered for no additional cost
- Plan is portable at any age at issue age rate with no age limit

Monthly Deductions							
Employee (Includes Children)							
Benefit Amounts		<30	30-39	40-49	50-59	60-69	70+
Non-Tobacco	\$10,000	\$7.40	\$9.80	\$15.40	\$26.90	\$44.70	\$60.20
	\$20,000	\$14.80	\$19.60	\$30.80	\$53.80	\$89.40	\$120.40
Tobacco	\$10,000	\$8.50	\$11.60	\$20.40	\$38.30	\$63.90	\$87.10
	\$20,000	\$17.00	\$23.20	\$40.80	\$76.60	\$127.80	\$174.20
Spouse (Additional)							
Benefit Amounts		<30	30-39	40-49	50-59	60-69	70+
Non-Tobacco	\$5,000	\$3.70	\$4.90	\$7.70	\$13.45	\$22.35	\$30.10
	\$10,000	\$7.40	\$9.80	\$15.40	\$26.90	\$44.70	\$60.20
Tobacco	\$5,000	\$4.25	\$5.80	\$10.20	\$19.15	\$31.95	\$43.55
	\$10,000	\$8.50	\$11.60	\$20.40	\$38.30	\$63.90	\$87.10

How Critical Illness Insurance Works

□ How it works¹

Sue suffers thyroid cancer and receives \$10,000

Three years later, she has a heart attack and receives \$10,000

Sue received \$20,000 to help offset her out-of-pocket costs, and enable her to focus on her recovery

Condition	First Occurrence Benefit	Benefit Payment ¹
Thyroid cancer	100% x \$10,000	\$10,000
Heart attack	100% x \$10,000	\$10,000

Total cash benefit to Sue is \$20,000

□ Guardian makes it easy

- No health questions to answer
- Affordable group rates
- Convenient payroll deduction
- Take the coverage with you if you leave your current employer



It can take 5 years to 7 years to financially recover from the loss of an income earner¹

Keep Your Family and Finances Safe With Life Insurance

- ❑ Life insurance is not just about final expenses.
 - 50% of US households would suffer significant financial impact from the loss of their primary wage earner¹
- ❑ Life insurance is for the people who depend on you.
 - How will your dependents cover the following expenses?
 - Mortgage/rent
 - Auto payments
 - Childcare assistance
 - Legal or medical fees
 - Education/ college tuition
 - Outstanding
- ❑ Can you afford not to have life insurance?
- ❑ It can take 5 years to 7 years to financially recover from the loss of an income earner.¹

How Much Added Protection Do You Need?

- ❑ A general guideline is to have a policy equal to five to seven times your annual salary:



5 – 7 Years

X



Annual Salary

=



Policy Amount

- ❑ Guardian makes it easy
 - Simplified enrollment and affordable group coverage
 - Convenient payroll deduction
 - Available for spouse and children
 - Take the coverage with you if you leave your current employer

Your Life Insurance Options

	Employer-paid: Basic Life/AD&D	Employee-paid: Voluntary Life/AD&D
Employee Benefit	1x salary to max \$300,000 Life Benefit	Min \$10,000 up to a max of \$500K in \$10K increments
Spouse Benefit	N/A	\$5K increments to a max of \$250K, not to exceed 100% of employee amount
Child(ren) benefit To age 26	N/A	\$2K increment to a max of \$10K, not to exceed 100% of the employee amount
Accidental Death and Dismemberment	Included \$300,000 AD&D Benefit	Included
Guarantee Issue	\$300,000	<age 65: EE = \$50K; SP = \$25K; CH = \$10K
Portability	Included	Included
Conversion	Included	Included

Short Term & Long Term Disability

	Short-Term Disability	Long-Term Disability
Coverage Amount	60% of salary to a maximum \$2,000/week	60% of salary to a maximum \$8,000/month
Maximum Payment Period	13 weeks	SSNRA
Accident Benefits Begin	Day 8	Day 91
Illness Benefits Begin	Day 8	Day 91

WorkLifeMattersSM – Employee Assistance Program

- ❑ Provides you with confidential, personal and web-based support – from stress management, dependent/elder care, nutrition and fitness to legal and financial issues
- ❑ Employee Program Highlights
 - Unlimited telephonic consultations with an EAP Counselor
 - Referrals to local counselors with up to 3 sessions at no charge
 - State-of-the-art website featuring planning tools
 - Free consultations with financial and legal professionals — plus discounts on legal services

Program includes
3 face-to-face
visits for all
employees.



1 800 386 7055

Available 24 hours day, 7 days
a week



Ibhworklife.com

Guardian WorkLifeMattersSM — Employee Assistance Program

Provides guidance on personal, financial and legal matters – plus helpful workplace tools

□ Education

- Admissions testing and procedures
- Adult re-entry programs
- College planning
- Financial aid resources

□ Legal and Financial

- Basic tax planning
- Credit and debt
- Immigration
- Legal forms
- Personal Legal
- Retirement planning
- Will making

□ Working Smarter

- Balancing work and home life
- Career development
- Effective managing
- Relocation
- Training development
- Workspace diversity

□ Lifestyle and Fitness Management

- Anxiety and depression
- Divorce and separation
- Drugs and alcohol
- Grief and loss
- Health and well-being
- Pet care
- Relationship issues

□ Dependent Care and Care Giving

- Adoption assistance
- Before/after school programs
- Day care and elder care
- In-home services
- Parenting support
- Senior housing options
- Special needs care

Will Preparation Services

❑ Access to estate planning professionals, online planning documents and a resource library including:

- Estate Planning Documents
- Access to Estate Planners
 - Up to 3 telephonic consultations
- Resource Library
 - Unlimited access
 - Glossaries / terminology
 - Legal articles and guides
 - Frequently asked questions
 - Attorney Assisted Will Preparation Available

❑ Assistance with issues related to:

- Advanced health care directives
- Estate taxes
- Executors and probate
- Financial power of attorney
- Getting organized
- Wills
- Guardianship and conservatorship
- Healthcare power of attorney
- Living wills
- Resource library
- Trusts

•WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer.

1

- Register with Guardian Life
- If your plan administrator provided Guardian with your email address, you will receive an email inviting you to register and complete your enrollment.
- If you do not receive an email invitation, you can register directly at www.guardianlife.com . You'll need your company's group plan number to register.

2

- Login to www.guardianlife.com with the new user ID and password created during registration.
- Click "Get Started".

3

- You will be prompted for the following:
 - Provide information
 - Select benefits
 - Review and submit

How to File a Claim

❑ Filing a claim is easy

1. Go to www.guardianlife.com
2. Click "Find a Form" in the upper right corner
3. In "Forms Search"
 - Select "State" and "Type of Form" or type in keyword
4. Fill out appropriate form
5. Send completed form back to Guardian by: email, mail, or fax

1

Guardian

Find a Provider Forms Disability Claims My Case Status Contact Us (Secure) Login / Register

Employers Employees Brokers Providers Insights And Perspectives

Top 5 benefits enrollment tips

Get the Checklist

Working Americans deserve to be financially secure. Take steps to get there during benefits enrollment and throughout the year. We've provided tips, tools, and insights to help you understand your options and make more informed choices.

Trending Now

College Tuition Benefit

Which Benefits Should You Choose at Your Age?

Dental Insurance

2

Find a Provider Forms Disability Claims My Case Status

Brokers Providers Insights And Perspectives

3

Forms Search

Forms Search

Form Number:

Type of Form:

State:

Enter a keyword to help you locate a form (optional).

Keyword:



UPCOMING BENEFITS:
FSAs, Commuter FSAs & HSAs
Plans effective Jan 1, 2024 to Dec 31, 2024

Must enroll before Dec. 14th

How Commuter FSA's Works

- Determine your applicable transit and/or parking expenses
(separate accounts)
- Choose monthly contribution amount and enroll online
- Available funds are limited to current account balance
- Change or cancel your contribution anytime

Commuter FSA Eligible Expenses

- Bus fare, light rail, regional rail, streetcar, trolley, subway ferry or vanpool
 - Group ride-share services (ex: uberPool®, Lyft Line®)
 - Parking at or near work
 - Parking at or near a public transportation facility
 - Expenses must be work-related
- * Toll expenses are not eligible

TRANSIT Contribution Maximum

- Up to \$315 per month / \$3,780 per year for eligible transit expenses

PARKING Contribution Maximum

- Up to \$315 per month / \$3,780 per year for eligible parking expenses

Health Savings Accounts (HSA)

How HSAs Work

- Enroll in the HSA eligible plan
- Choose your annual contribution amount not to exceed IRS limit
- You will get an HSA Visa card within 10-14 days of the beginning of the plan year (Jan 1) and can swipe for any eligible expenses
- Current HSA participants will have same card loaded (unless expired)
- Available funds are limited to **current account balance**
- Eligible expenses include Medical, dental, vision; check IRS Publication 969 for more details.



2024 Health Care FSA & Dependent Care FSA
Must enroll before Dec. 14th

Use pre-tax dollars for important expenses

- Healthcare FSA \$3,200 IRS max allowable for 2024
- Dependent care Max \$5000 for 2024 (\$2500 if married and filing separately)
- For yourself, your spouse and your dependents
- USE it or LOSE it!!

Set aside pay before taxes

- ▶ Estimate how much you'll need
- ▶ Elect how much to defer

Save up to thousands

- ▶ Savings in reduced tax withholdings
- ▶ Your savings depends on election and tax situation

Healthcare Account

- Out-of-pocket expenses
- Dental and vision care
- CARES Act approved OTC needs as of January 1, 2020
 - Menstrual items
 - OTC Medications like pain relievers, cold & flu medications, toothache relievers, gastrointestinal aids, allergy and sinus medications, sleeping aids, first aid creams, to name a few.
- Visit the FSA Store online for more details on what you can purchase with your FSA funds
- Amazon.com- purchase FSA approved products
- Co-payments, co-insurance and deductibles
- Orthodontia, dental and vision care
- Counseling and therapy
- Chiropractic and acupuncture

You or your dependents

- Even if they're not enrolled in your health plan

FSA Dependent Care eligible expenses:

- Babysitting or au pair services
- Before and after school programs
- Day care and nursery school
- Summer day camp
- Elder care services

Can I Use The Dependent Care Account ?

YES, AS LONG AS . . .

- You & your spouse are gainfully employed

OR

- You are a single, working parent

OR

- Your spouse is full-time student for at least 5 months during the calendar year

NO, IF . . .

- You are on a personal or medical leave or disability

Easy as a Debit Card

Use your Rippling Debit Card to pay instantly

- Works like a debit card, just swipe and go.
- Funds come directly from your FSA
- No pin required

Reimbursement requests

- Traditional claims
- Fast reimbursement

Online tracking

- Rippling.com on the FSA app

2024 Open Enrollment on Rippling

- Open Enrollment starts Tuesday November 28, 2023
- Review Benefit options: review your benefits guide and view full plan summaries on Rippling.
- Confirm accuracy of your personal information
 - Confirm or add your dependent information
 - Elect your benefits /confirm all benefits
- Open Enrollment **CLOSES Tuesday December 5, 2023**
 - **FSA and HSA elections must be completed by December 14th**

Questions??

HR or Benefits questions: Meredith Turner or Nicole Santilli at Spot AI

Rippling questions: support@rippling.com

Contact our Acrisure benefits team:

General questions: teamohara@filice.com

Enrollment questions: (408) 350-5727 – kbrittle@acrisure.com

Benefits questions: (408) 350-8437 – kevans@acrisure.com

Benefits Website for Spot AI: <https://mybenefits.cc/spotai/>