

2024 Open Enrollment

Welcome,



Many amazing benefits!

- Due to increasing medical premium, Stottler Henke will be moving to United Healthcare for 2024/25. Kaiser will remain the same.
- Stottler Henke continues to provide comprehensive benefits to support employees physical, social, emotional, and financial wellbeing.
- Stottler Henke will maintain their current employer contributions for 2024/25
- Stottler Henke will maintain their current HSA contributions for 2024/25 for those enrolled on the High Deductible Health Plans.



HealthEquity



What is Open Enrollment?

The once-a-year opportunity to change your health insurance elections in Ease:

- Confirm all 2024/25 benefits
- Change plans
- Add/drop coverage for yourself and dependents
- Open Enrollment runs from:
May 1st to May 10th

When else can I make changes?

The only time you can change plans outside Open Enrollment is if you experience a Qualified Life Event (defined by the IRS):

- Birth or adoption
- Marriage or divorce
- Gain/Loss of other group coverage

Employees have 31 days from the date of Qualified Life Event to notify the HR Team to make a change

First, let's review your
United Healthcare medical plans





Medical Plans: United Healthcare

PPO

PPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Services

Office Visits	\$ 15 PCP / \$ 15 Specialist
Lab and X-Ray	10 %
Urgent Care	\$ 100
Out Patient Hospital	10 %
Inpatient Hospital	\$ 750 + 10 %
*coverage after annual deductible is met	
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Generic Rx	\$5
Brand Name Rx	\$30
NF Brand Name Rx	\$65

Deductible	In-network	Out-of-network
	\$0 per person	\$1,000 per person
	\$0 per family	\$2,000 per family
Out-of-pocket max	In-network	Out-of-network
	\$4,000 per person	\$8,000 per person
	\$8,000 per family	\$16,000 per family



Medical Plans: United Healthcare

PPO 2500 HSA

PPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Services

Office Visits	\$25 PCP / \$75 Specialist*
Lab and X-Ray	20%*
Urgent Care	\$50*
Out Patient Hospital	20%*
Inpatient Hospital	20%*
*coverage after annual deductible is met	

Generic Rx	\$ 10 *
Brand Name Rx	\$35 *
NF Brand Name Rx	\$70 *

Deductible	In-network	Out-of-network
	\$2,500 per person	\$5,000 per person
	\$5,000 per family	\$ 10,000 per family
Out-of-pocket max	In-network	Out-of-network
	\$5,000 per person	\$ 10,000 per person
	\$ 10,000 per family	\$20,000 per family

Stottler Henke will continue HSA contributions in the amount of \$110 for employees and \$225 for employee + dependents



Meet Your Plans

HSA Contributions

Health Savings Accounts (HSA)

HSA members can make tax-preferred contributions up to the 2024 IRS maximums (combined).

HSA eligible expenses include

- Deductible Expenses
- Office Visits
- Major Medical Services
- Pharmacy Claims
- Dental Expenses (non cosmetic)
- Vision Expenses

Generally, other coverage elsewhere can make you ineligible for an HSA. Please see eligibility rules.

2023 IRS Max.	Age <55	Age 55+
	\$3,850 per person	\$4,850 per person
	\$7,750 per family	\$8,750 per family
2024 IRS Max.	Age <55	Age 55+
	\$4,150 per person	\$5,150 per person
	\$8,300 per family	\$9,300 per family

Medical Plans: United Healthcare

Register online at myuhc.com



Find Care: Find doctors and hospitals in your plan, read details and reviews, and estimate your costs.



Update your email address to receive important plan information.



Check the price of a medicine or re fill a prescription.



Take a health assessment for tips on how to live a healthy life.



View your health account balance, claims, and benefits You can pay your bills, and reimburse yourself if you paid out of your own pocket for any healthcare.



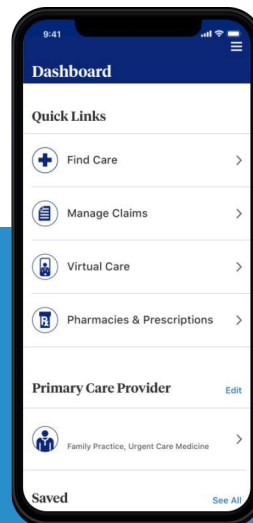
Medical Plans: United Healthcare

United Healthcare mobile app

Download the mobile app to take full advantage of your United Healthcare plan.

Use it to:

- Find care and check costs.
- See all benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescription orders and refills.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.



Next, let's review Kaiser

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Medical Plans: Kaiser



HMO 250

Kaiser's HMO plans provide in-network benefits to employees that reside in California.

In-Network Services

Office Visits	\$35 PCP / \$55 Spec
Most Labs	\$35
X-Rays	\$55
Urgent Care	\$35
Out Patient Hospital	\$335 Per Procedure*
Inpatient Hospital	\$600 per day; 5 max*
*coverage after annual deductible is met	

Generic Rx	\$15
Brand Name Rx	\$40
Specialty Rx	20% up to \$250 max

Deductible

In-network

Out-of-network

\$250
per person

N/A
per person

\$500
per family

N/A
per family

Out-of-pocket max

In-network

Out-of-network

\$7,800
per person

N/A
per person

\$15,600
per family

N/A
per family

Medical Plans: Kaiser



HMO 2850 HSA

Kaiser's HMO plans provide in-network benefits to employees that reside in California.

In-Network Services

Office Visits	25%*
Most Labs	25%*
X-Rays	25%*
Urgent Care	25%*
Out Patient Hospital	25%*
Inpatient Hospital	25%*

*coverage after annual deductible is met

Generic Rx	25%*
Brand Name Rx	25%*

Deductible	In-network	Out-of-network
	\$2,850 per person	N/A per person
	\$5,700 per family	N/A per family
Out-of-pocket max	In-network	Out-of-network
	\$7,500 per person	N/A per person
	\$15,000 per family	N/A per family

Stottler Henke will continue HSA contributions in the amount of \$110 for employees and \$225 for employee + dependents

Medical Plans: Kaiser



Manage your health, anytime, anywhere

Online at kp.org or with our mobile app, you can stay on top of your care 24/7 with these convenient features:*

- Schedule and cancel routine appointments.
- View most lab test results as soon as they are available.
- Email your doctor's office with non-urgent questions.
- Print vaccination records for school, sports, or camp.
- Manage a family member's health.**
- Refill most prescriptions, with no charge for shipping when you order online.



Let's review your
Dental benefits



Dental: The Standard



Dental

DPPO plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

Maximum Benefits per Member

\$1,500/ calendar year per person

\$1,200 Lifetime Max Ortho (Child Only)

Find out with a pre-treatment review

- Ask your dentist to submit the proposed dental treatment plan to Guardian
- We will review the treatment plan and create an estimate
- Estimate will be sent to you and your dentist

Deductible

In-network

Out-of-network

\$0
per person

\$50
per person

\$00
per family

\$150
per family

Dental Coverage

In-network

Out-of-network

Preventive - Cleanings

100%

100% of UCR

Basic — Fillings/Root Canals

90%

75% of UCR

Major — Crowns/Bridges

60%

50% of UCR

Orthodontics

50%

50% of UCR

Let's look at Stottler Henkes Vision plan



Vision: VSP



Vision

Don't forget to have your eyes checked! Benefits are maximized when employees access providers in the VSP vision network.

Extra Savings

20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam

	In-network	Frequency
Vision Exam	\$ 10 Copay	Every 12 Months
Lenses	\$20 Copay	Every 12 Months
Standard Frames	\$ 130 Frame Allowance (20% savings after allowance)	Every 12 months
Contacts	\$20 Allowance	Every 12 Months Instead of lenses

Next let's cover your
Life & Disability benefits



Life, Accident and Critical Illness

Life

- One times annual salary not to exceed \$300,000.
- Max benefit is \$300,000

Travel Assistance

- Lost or stolen travel documents assistance
- Emergency medical evacuation and transportation

EAP – Employee Assistance Program

- 24 hours a day 7 days a week, either by phone or online. No charge to you or your family for use
- Includes 3 face to face visits a year with an EAP network provider
- Common issues include: Mental Health, personal/profession relationship, family life, stress, etc.

Will Preparation

- Log on to www.willprepservices.com
 - Answer simple multiple-choice questions
 - Identify areas that need further review
 - Follow instructions to make document legally binding
- Code: MUTUALWILLS to register



Worldwide Travel and ID Theft Assistance

Services available for business and personal travel
24 hours a day, seven days a week. For inquiries
within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

When You
Need Someone
to Talk To



Disability Benefits: Mutual of Omaha

Disability

Disability benefits provide income protection should you become unable to work due to an illness or injury.

Benefits are offset against other sources of disability income such as California SDI and are considered taxable income.

Short Term Disability

10 days

Elimination Period

60%

Weekly Earnings

11 weeks

Max Duration

\$2,500/wk

Max. Benefit

Long Term Disability

90 days

Elimination Period

60%

Monthly Earnings

SSNRA

Max Duration

\$10,000/mo

Max. Benefit

Accident Plan – Voluntary

Accident Plan A supplemental plan that pays cash directly to you if you experience an accidental injury off the job.

Accidental Death	\$50,000 employee / \$25,000 spouse / \$5,000 children
Hospital Admission	\$2,000
Hospital Confinement	\$400 per day \$800 per day ICU
Emergency Room Visit	\$400
Ambulance	\$200 Ground \$1,500 Air
Dislocations	Up to \$5,000
Fractures	Up to \$8,000
Wellness Benefit (no accident required)	\$100 per person per year

Now let's review your
2024 FSA plans



Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA)

These voluntary plans allow employees make pre-tax payroll deductions to spend on eligible services.

Health FSA eligible services include medical, dental, vision, and pharmacy expenses.

Limited Purpose FSA eligible services include dental and vision expenses only.

Dependent Care FSA eligible services include childcare services for children up to age 13.

Note: Once enrolled, changes can only be made if there is a qualifying event or during the next open enrollment.

Health FSA	Dependent Care FSA
\$3,200 Max Election	\$5,000 Max. Election (Household)
Up to \$640 Max Carryover	N/A No Carryover

Sounds great.
So what next?



What comes next?

1

Review your options in EASE

Log-in to EASE to view and confirm all personal information is current & accurate including address and dependent information.

2

Choose your plans and complete enrollment

Confirm your 2024 benefits decisions in EASE no later than Friday May 10th

Reminder that Flex-Spending (FSA) requires an active enrollment each year.

ease

Sign in to your team

Select your company or enter a team name.



Stottler Henke Associates, Inc.

teamname.ease.com

teamname

Continue

[Forgot your team name?](#)



Remember to contact Acrisure for support!

Acrisure is available to support employees and their families throughout the year with questions about their benefits, billing, locating providers, and more...

Acrisure: Rebecca Ebrahimi– rmebrahimi@acrisure.com

Rob Kidwell - rkidwell@acrisure.com

Your benefits website: [mybenefits.cc/ Stottler
Henke](https://mybenefits.cc/StottlerHenke)

Thank you!

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