



# 2024 Benefit Open Enrollment

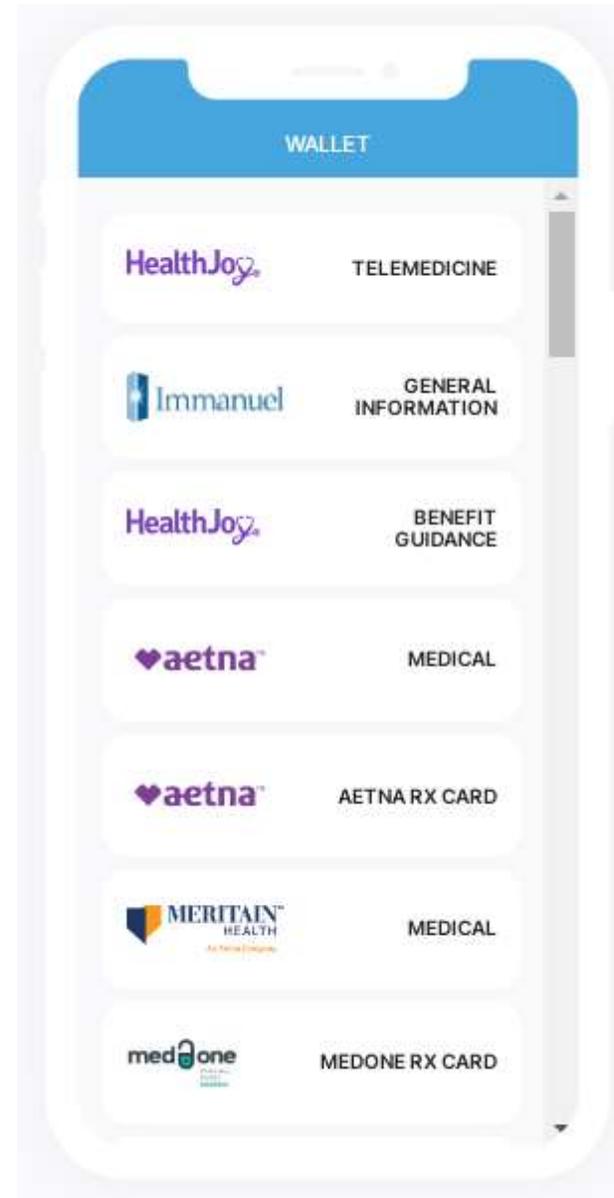
Enrollment: October 9<sup>th</sup> to 29<sup>th</sup>

# HealthJoy

Download today!

- HealthJoy Benefit App

- Free Telemedicine for all employees (including part time)
- Personalized access to all your benefits
- App includes:
  - A tile for every benefit
  - Medical, dental, vision insurance cards
  - Helping Hands Application
  - Tuition Assistance Application
  - Initiate calling a leave of absence
  - File an Injury Report
  - Soft touch to any benefit app
  - Much more!





Raffle Prize Winners  
announcement!

# EAP through HealthJoy

Best Care to HealthJoy (powered by Curalinc)

- Transition November 1<sup>st</sup>
- Free short term counseling
- Available 24/7 via the HealthJoy app
- All licensed mental health providers
- Appointments available within 48 hours or less
- Child and elder care referrals
- Legal consultations
- Identify theft support
- Convenience referrals (home repairs, pet care, car repair, travel and more)

The logo for HealthJoy EAP is displayed on a purple rectangular background. The word "HealthJoy" is written in a white, sans-serif font, with a small heart icon integrated into the letter "y". To the right of "HealthJoy" is a white rounded rectangle containing the letters "EAP" in a bold, sans-serif font.

HealthJoy EAP

# BrightDime

## Financial Wellness Benefit



- Improve spending habits, set budgets and tackle debt reduction:
- Confidential online tool
- Unlimited one-on-one confidential financial coaching
- Ask a financial question like:
  - Should I take out a 401(k) loan?
  - What is happening with student loans?
  - What to do when encountering an unplanned expense?
  - Can you help me with my budget?
- Includes unlimited access to an online budgeting tool
- Partnered with Wellworks



# 2024 Plan Changes

Enrollment: October 9<sup>th</sup> to 29<sup>th</sup>

# Benefit Open Enrollment

## General Info

- Complete during October 9th to 29th
- Enrollment **required** to continue benefits for 2024
- New phone number for the call center **(866) 831-8002**
- Website **ImmanuelBenefits.com** for all benefit resources
- No medical plan changes (slight rate increase)
- No increases for Dental or Vision Rates
- First 100 to enroll will be entered to win prizes!

# Wellness Reward – Your Choice

## Reminders on Requirement

- How to earn your Wellness Reward:
  - Complete your yearly wellness exam with your healthcare provider
  - Complete your “Know Your Number Assessment” via the FIT wellness website
  - Earn 150 points through participation in the FIT employee wellness events and programs
- If you’re a new employee or newly benefitted employee, you will need to complete the following to receive your wellness reward:

New Hire/Newly Benefitted Requirements (per health insurance start date)	Required Activities to Complete
January 1, 2023 - July 31, 2023	Wellness Check and Know Your Numbers Assessment
August 1, 2023 - November 17, 2023	No requirements; start participating in January 2024

\*Check Wellworks to see where you are with requirements.  
See Wellness Staff with questions.

# Wellness Reward – Your Choice

## Reward Options – Choose One

- \$60 off of your medical premium each paycheck
- \$60 deposited to your H.S.A each paycheck
- \$60 deposited to your dependent care FSA each paycheck
- Two mental health well time off days for 2023
- **\*New\*** \$1,000 FIT Bucks
  - Access to a gift card mall/catalog in Wellworks
  - Gift card options support all areas of wellness and your well-being
  - Receive \$250 per quarter to use in the gift card mall
    - Added at the end of the quarter (i.e. March, June, September, December)

# Voluntary Products

## Allstate to Reliance

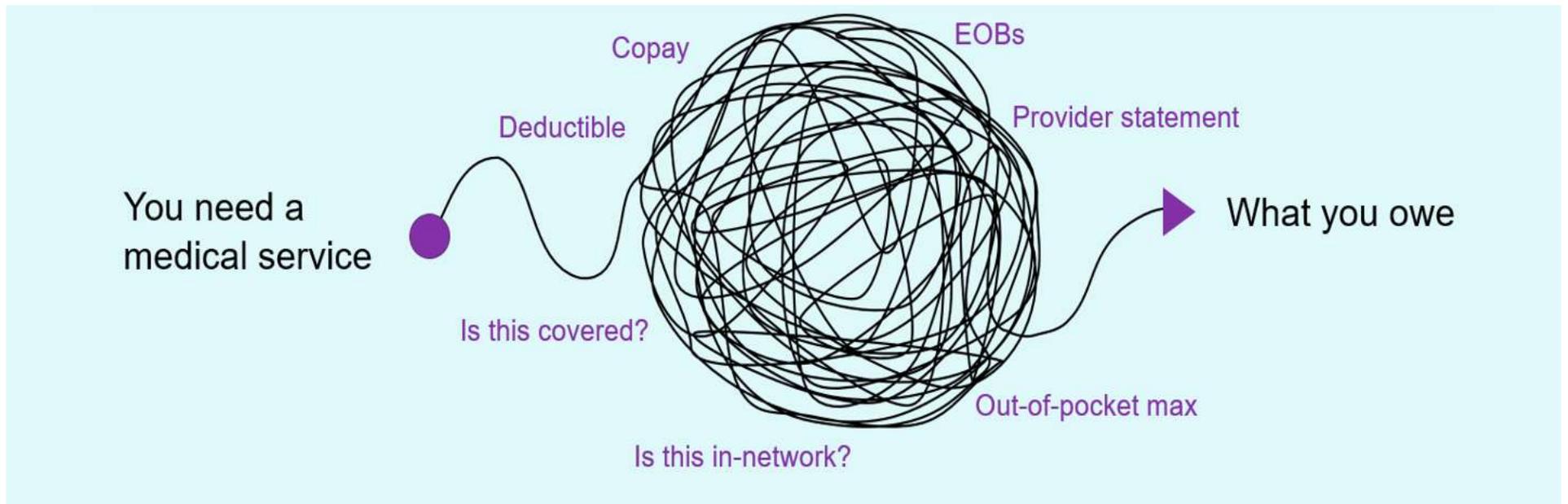
- Current Voluntary products are Critical Illness, Accident, Universal Life, and grandfathered Cancer Policy through Allstate
- Effective 01/01/2024 voluntary products will be offered through Reliance:
  - Accident Insurance
  - Critical Illness
  - Hospital Indemnity plan (NEW)
- No longer available: Universal Life and grandfathered Cancer policy (can be continued with the same rate outside of payroll)
  - Will receive mailing from Allstate to continue coverages through Allstate directly

# Review of Medical Plans:

- **SimplePay Health**
  - Copay plan
  - No deductible
  - Access to Aetna's national network of providers
  - Eligible for an FSA
- **Aetna Broad Network**
  - High deductible health plan (HDHP)
  - Copays & coinsurance start once the deductible is met
  - Access to Aetna's national network of providers
  - Eligible for H.S.A.

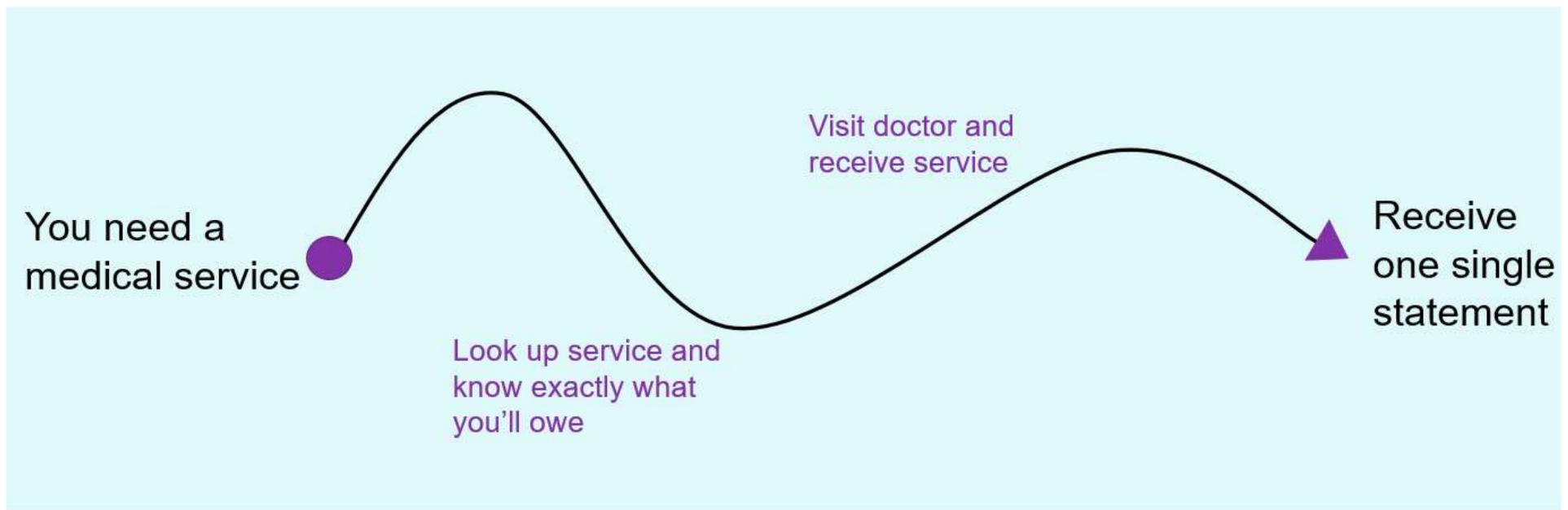
# Medical Plan Option 1 – Simple Pay

## Normal Health Insurance Process



# Medical Plan Option 1 – Simple Pay

## SimplePay Process



# Medical Plan Option 1 – Simple Pay

## Providers are Tiered



Medical Services	Tier 1	Tier 2	Tier 3
Primary Care Physician	\$25	\$40	\$60
Specialist	\$55	\$80	\$120
Urgent Care Facility	\$55	\$80	\$120
Emergency Services		\$650	

Search for Providers by:

- [HealthValet@SimplePayHealth.com](mailto:HealthValet@SimplePayHealth.com)
  - 800-606-3564
- Online Search tool (If new to plan find link on ImmanuelBenefits.com)



# Welcome to SimplePay Health

Scan below to view your SimplePay Open Enrollment guide and learn more about your new plan!



## Questions?

Contact your Health Valet team at:

 800-606-3564

 [healthvalet@simplepayhealth.com](mailto:healthvalet@simplepayhealth.com)



**Meritain Health**  
an  aetna company

# Medical Plan Option 1 – Simple Pay

## Other features

- SimplePay pays providers upfront
- Members receive one monthly bill
- SimplePay authorization form
  - Authorization form link available in enrollment session and [Immanuelbenefits.com](http://Immanuelbenefits.com)
- Eligible for an FSA



**SIMPLEPAY**  
**HEALTH**

# Medical Plan Option 2 – Aetna Broad Network High Deductible Health Plan

- A high deductible health plan
- HSA eligible
- Deductible must be met prior to copays/coinsurance kicking in
- Full national network of providers

The Aetna logo is displayed in a bold, purple, lowercase sans-serif font with a registered trademark symbol (®) to the upper right of the 'a'.

# Medical Plan Option 2 – Aetna Broad Network

## High Deductible Health Plan

Aetna Broad Network		
Annual Deductible		
	In-Network	Out-of-Network
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
Annual Out-of-Pocket Maximum		
Individual	\$4,000	\$10,000
Family	\$8,000	\$20,000

# Medical Plan Option 2 – Aetna Broad Network

## Find a Doctor

1. Go to the Aetna website: [www.aetna.com/docfind](http://www.aetna.com/docfind)
2. Click “Find a doctor”
3. Enter zip code
4. Select the Plan: Aetna Choice POS II (Open Access)

\*With the Aetna Broad Network, you can also use the the “HealthJoy” app to find providers

The Aetna logo is displayed in a bold, purple, lowercase sans-serif font. A registered trademark symbol (®) is located at the top right of the word.

# Medical Rates:

Plan Description	Per Pay Period Costs			
	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
SimplePay Plan (With Wellness Discount)	\$63 (\$3)	\$215 (\$155)	\$200 (\$140)	\$246 (\$186)
Broad Network Plan (With Wellness Discount)	\$97 (\$37)	\$325 (\$265)	\$302 (\$242)	\$370 (\$310)



Health Savings Account (HSA):	VS Flex Spending Accounts (FSA):
Use card for qualified medical expenses like medical, dental, vision, prescriptions, etc.	
Triple Tax-advantage 1 Tax-free in payroll, 2 Tax-free growth, 3 Tax-free Withdrawal	Don't pay federal or state income taxes on funds
You could need receipts if audited by the IRS	NEED to submit receipts with Optum
Funds don't expire	Use it or lose it by the end of the year
Used on any year qualified expense	Expenses need to be for 2024 qualified expenses
Can be paired with the Aetna Broad Network	Can be paired with SimplePay
Funds available as you have them deducted from your check	Full balance available at the beginning of year

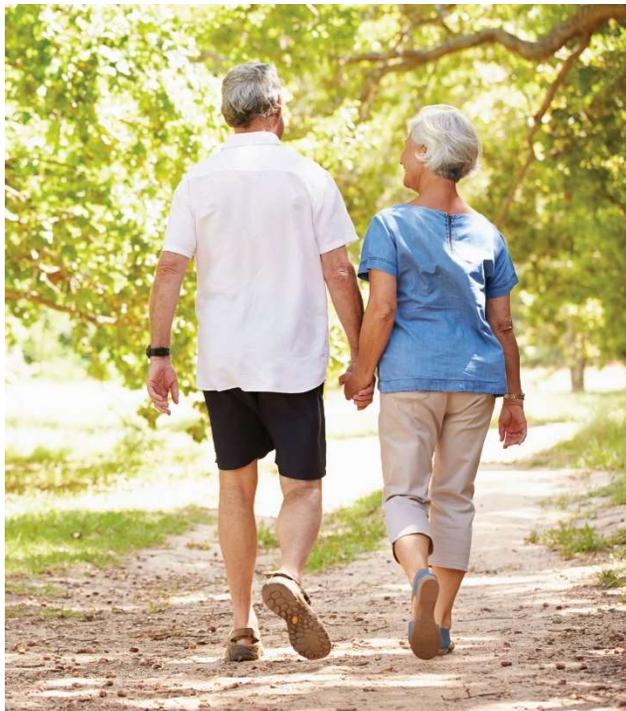


# Benefit Open Enrollment

## Reminders

- Complete during October 9th to 29th
- Enrollment **required** to continue benefits for 2024
- The benefit call center can help you with enrollment at **(866) 831-8002 (Monday – Friday 8am – 5pm)**
- Resources on the “2024 Open Enrollment”  
**ImmanuelBenefits.com**
  - Plan Documents
  - Full 2024 Summary Book
  - How to guide on how to self-enroll in UKG
- First 100 to enroll will be entered to win prizes!
- Reminder, if you’re new to enrolling in SimplePay Plan, you **MUST** complete the authorization form. This form can be found in the UKG enrollment or on the benefits website.

Questions?



Benefit Call  
Center:  
866-831-8002