



# HEALTH BENEFITS OPEN ENROLLMENT

## May 8 – 22, 2023

### What is Open Enrollment?

Open Enrollment is the only time of the year when you may enroll, change, or drop benefit coverage for yourself or your dependents unless you experience a qualifying life event, such as birth of a child, marriage, or divorce.

Current elections can be viewed, and Open Enrollment elections made or confirmed, including re-enrollment in the Flexible Savings Accounts, in WorkForce Ready (WFR). All eligible employees are required to log into WFR and complete the Working Spouse/Tobacco Use Affidavit and confirm, change, or waive benefit elections – even if you are keeping the same benefits. These benefit elections take effect on July 1, 2023.

**Enrollment is due Monday, May 22!**

## Action Items – What you need to do

- **Read this memo and the Employee Benefits Guide** carefully to make sure you understand the changes being made to our benefits program and determine the right benefit options for you and your dependents.
- **Log into WFR** and click on My Benefits from the Start Menu > Enrollment > Open Enrollment and complete the steps below:
  - a. Complete the Working Spouse/Tobacco Use Affidavit: **All employees enrolled in a medical plan are required to complete this electronic form and answer the questions every plan year.**
  - b. Choose your benefits *or* waive coverage. You must either confirm your current election, select a new coverage, or waive benefits. To change or drop a plan, or to add or drop dependents, uncheck the box on your current election, then click the box on the new plan you want for the coming year. Choose the coverage level from the drop down. Add spouse and/or kids to coverage by clicking on the +Add button to the right and select from existing contacts list (repeat this step for each dependent).
  - c. Confirm elections. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.
- **Complete enrollment by 5:00 p.m. on Monday, May 22, 2023**

***See the 2023-2024 Employee Benefits Guide for more plan details. Benefits Guide is available on the Intranet Open Enrollment site. Hard copies available by request.***

# What's changing?

The following changes will take effect on July 1, 2023.

## ▶ Medical Deductible Increasing (HSP only)

	2022-2023	2023-2024
In-Network Deductible	Individual: \$2,800 Family: \$5,600	→ Individual: \$3,200 Family: \$6,400

\*Out-of-Network benefits are 2x In Network benefits

## ▶ Green Diamond's HSA Contributions Increasing

We have increased our contributions to your health savings account when you enroll in the HSP.

	2022-2023	2023-2024
Green Diamond's HSA Contribution	Individual: \$1,000 Family: \$1,500	→ Individual: \$1,150 Family: \$1,725

## ▶ Enhanced list of fully-covered preventive drugs on both medical plans

Green Diamond is changing to Premera's PV Core Plus preventive drug list to expand access to fully covered preventive drugs. To find the current list, log into your member portal at [Premera.com](https://www.premera.com). Click *Benefits & Coverage* at the top left and select *Benefit Details* from the dropdown menu. Click on *benefit booklets* and select the *Prescription Preventive PDF* download from the dropdown menu.

## ▶ Cost of Insulin drugs will be capped at \$35 on both medical plans

Individuals covered on our medical plans with Premera will not pay more than \$35 for a 30-day supply of covered Insulins on both the PPO and HSP plans.

## ▶ Expanded network in California by adding access to Blue Shield providers

Green Diamond has heard your concerns about network access in California. In an effort to improve access to providers, individuals in California will now have access to both Blue Cross and Blue Shield providers. *The process for finding in-network providers remains the same – please refer to the Benefits Guide for instructions.*

## ▶ Employee contributions will increase by 7% on both medical plans

There will be an overall 7% increase in employee contribution amounts to both medical plans. This amounts to an increase of \$5 to \$34 per month on the HSP and \$7 to \$50 on the PPO.

## Flexible Spending Account (FSA) changes

The IRS requires a new election every year if you would like to contribute to the FSA in the new plan year.

**Current FSA elections will not continue unless you make a new election.**

FSA	Eligible expenses	Maximum election	Carry Over Provision
Healthcare FSA	Medical, prescription drug, dental and vision expenses	\$3,050 for 2023	Carry over up to \$610 into the 2023-2024 plan year. Claims must be submitted by 9/28/2024 for expenses incurred between 7/1/23 – 6/30/24
Limited Healthcare FSA (only if electing the HSP)	Dental and vision expenses	\$3,050 for 2023	

<b>Day Care FSA</b>	Before and after school care, day care, preschool, day camps (under age 13), and elder care (tax dependent adult) expenses that allow you (and your spouse) to work, look for work, or be a full-time student	\$5,000 for 2023	No Carryover  Claims must be submitted to PayFlex by 9/28/2024
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\*The IRS has not yet announced the maximum FSA contribution limits for 2024.

## Contributions for HSA

The maximum contributions for health savings accounts (HSA) are set by the IRS each year and they are increasing for 2023. Remember that Green Diamond's contribution to your HSA counts towards these limits. Since Green Diamond's contribution is increasing effective July 1, you may need to adjust your own contribution so the combined contributions will not exceed the maximum.

Maximum contribution	2022-2023		2023-2024
Self-only HSA	\$3,650 (under age 55) \$4,650 (age 55 and up)	→	<b>\$3,850 (under age 55)</b> <b>\$4,850 (age 55 and up)</b>
Family HSA	\$7,300 (under age 55) \$8,300 (age 55 and up)	→	<b>\$7,750 (under age 55)</b> <b>\$8,750 (age 55 and up)</b>

## Questions?

If you have any questions about the changes or what you need to do, please contact Human Resources at [benefits@greendiamond.com](mailto:benefits@greendiamond.com) or the AssuredPartners Employee Service Center at (206) 343-4175, (888) 343-3330, or [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com).

*Did you know?*

### Premera Electronic EOBs

Instead of receiving printed Explanation of Benefits (EOBs) in the mail, you can choose to be notified by email when a new EOB is available to view online. This process is quick, simple, and paperless!

### How to enroll in Electronic EOB's:

1. Log in to the Member Portal at [Premera.com](https://www.premera.com)
2. Click *My Account > Account Settings*
3. Click *On* for Paperless EOBs

Summary of Material Modifications (SMM): This letter describes changes to Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan and is intended to serve as a SMM. The SMM supplements the Summary Plan Descriptions (SPDs) for the Green Diamond Resource Company Group Medical, Dental, Vision and FSA Plan and the Group Life/AD&D and LTD Plan. The effective date of these changes is July 1, 2023. You should read this SMM very carefully and retain this document with your copy of the SPDs.