



HEALTH BENEFITS OPEN ENROLLMENT

May 6 – 20, 2024

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. Your benefit elections take effect on July 1, 2024.

All eligible employees must take action! You are required to log into UKG (WFR) and take action – even if you are keeping the same benefits.

Enrollment is due Monday, May 20!

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 and determine the right benefit options for you and your dependents.
- **Log into UKG (WFR)** and click on My Benefits from the Start Menu > Enrollment > Open Enrollment and complete the steps below:
 - Complete the Working Spouse/Tobacco Use Affidavit: **All employees enrolled in a medical plan are required to complete this electronic form every plan year.**
 - Choose your benefits *or* waive coverage.
 - ✓ You must either confirm your current election, select a new coverage, or waive benefits.
 - ✓ This is also your chance to add or drop an eligible dependent from coverage without having a qualifying life event.
 - Confirm elections and carefully review plans and coverage. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.

Once you sign up for benefits, your choice will apply until June 30, 2025. You cannot drop or change benefits during the plan year unless you have a qualifying life event and make a new election within 30 days of the event.

- **Complete enrollment by 5:00 p.m. on Monday, May 20, 2024**
- **Take follow-up action as needed:** Optional employee and/or spouse life coverage may require additional forms and actions before the benefit goes into effect. You will be notified by email if this applies to you.

See the 2024-2025 Employee Benefits Guide for more plan details. Benefits Guide is available on the Intranet Open Enrollment section and on the benefits website: greendiamondbenefits.com - Userid: gdrco, Password: benefits

What's changing?

The following changes will take effect on July 1, 2024.

▶ Enhanced hearing aid benefit in both medical plans

The hearing aid limit will increase from \$1,000 to \$2,000 (both ears) every 24 months.

▶ Medical employee contributions changes

Medical employee contributions will increase by \$1 - \$10 per month on the HSP and \$2 - \$15 on the PPO per month, depending on your coverage tier.

▶ Dental Enhancements

- ▶ Dental deductible will be reduced to \$50 for an individual, and \$150 for a family for any dentist (same as in-network PPO dentists).
- ▶ Posterior molar composite fillings will now be covered under the plan – only metal fillings were previously covered for these teeth.

	2023-2024	2024-2025
PPO Dentist	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Premier Dentist	\$75 Individual / \$225 Family	\$50 Individual / \$150 Family
Non-Participating Dentist	\$75 Individual / \$225 Family	\$50 Individual / \$150 Family

▶ Dental employee contributions changes

Dental employee contributions will increase by \$0-\$2 per month, depending on your coverage tier. This is the first change in employee dental contributions since 2021.

▶ Flexible Spending Account (FSA) changes

The maximum amount you can contribute to a general or limited purpose health care FSA is increasing. There is no change to the dependent care FSA limit. 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 – you must make a new election for the 2024-2025 plan year.**

FSA	Eligible expenses	Maximum election	Carryover Provision
Healthcare FSA	Medical, prescription drug, dental and vision expenses	\$3,200 for 2024	Carryover up to \$640 unused funds into the following plan year. Claims must be submitted by 9/28/2025 for expenses incurred between 7/1/24 – 6/30/25.
Limited Healthcare FSA (only if electing the HSP)	Dental and vision expenses	\$3,200 for 2024	
Dependent Care FSA	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 2024	No Carryover Claims must be submitted to PayFlex by 9/28/2025

► Contributions for Health Savings Account (HSA) if Enrolled in HSP Medical

Green Diamond will continue making HSA contributions each pay period of \$47.92 for employee only and \$71.88 for employee + family coverage. The maximum contributions for HSAs are set by the IRS each calendar year. Remember that your own and Green Diamond's contributions to your HSA count towards these limits. You will need to adjust your own contribution so the combined contributions will not exceed the maximum.

Maximum contribution	2023	2024*
Self-only HSA	\$3,850 (under age 55) \$4,850 (age 55 and up)	\$4,150 (under age 55) \$5,150 (age 55 and up)
Family HSA	\$7,750 (under age 55) \$8,750 (age 55 and up)	\$8,300 (under age 55) \$9,300 (age 55 and up)

*The IRS will announce the maximum HSA contribution limits for 2025 near the end of the year. Participants enrolled in the HSP medical plan will be notified of the new limits. HSA contributions can be changed once/month.

Questions?

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