



2023 Benefit Open Enrollment Announcements

Open Enrollment: October 31 – November 4, 2022

Open enrollment is your opportunity to review your health benefit options and select the benefits that will meet your needs in 2023. This is the only time that you can make enrollment changes unless you have a life change event. Please read this newsletter carefully – there is a lot of important information about the changes and what you need to do during open enrollment.

Our Human Resources team reviews Lakeside’s health benefits annually to make sure they are grounded in our values and aligned with our company philosophy. We recognize that benefits are an important part of Lakeside’s investment in you – our employees. Although we face rising costs each year, we remain committed to offering valuable programs so you can be well physically, financially and in life. With the challenges 2022 continued to bring us, we are very happy to be able to continue offering robust health benefits to our employees and their families at no cost.

What’s Changing?

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

Medical plan changes

Infertility testing for the purposes of diagnosing the cause of infertility will be covered. Outpatient evaluation and testing of infertility will be covered at 80% in-network and 60% out-of-network, after deductible. Charges for procedures to restore fertility or induce pregnancy are not covered.

Health Savings Account (HSA) changes

The IRS increased the annual maximum contributions for 2023. Keep in mind that Lakeside’s HSA contribution counts towards your maximum contribution amount.

Did you know?
You can purchase qualified HSA items directly from [HSAstore.com](https://www.HSAstore.com). All products are HSA eligible.

	2022		2023
Annual HSA maximum contribution	\$3,650 for self-only coverage \$7,300 for employee + one or more dependents coverage	→	\$3,850 for self-only coverage \$7,750 for employee + one or more dependents coverage

Express Scripts ScreenRx program

We are launching a new program with Express Scripts called ScreenRx to help everyone enrolled in our medical plan adhere to their prescription medication. The ScreenRx team at Express Scripts may reach out to you to identify potential barriers to adherence – whether it be forgetfulness, procrastination, financial constraints, or uncertainty – and provide ways to support you. They may send you a pill dispenser to organize your medication each week, help you switch to a 90-day supply through home delivery, or connect you to a pharmacist if you have clinical questions or concerns about your medication. The goal of the program is to help individuals avoid ER visits, hospitalizations, and potentially poorer health outcomes which can result from nonadherence to medication.

Flexible Spending Account (FSA) changes

The IRS increased the annual health care FSA limits for 2023.

	Maximum contribution	Carry over
Health care FSA General purpose & limited purpose	\$3,050	Up to \$610 from 2023 into 2024
Dependent care FSA	\$5,000	No carry over allowed

What You Need To Do

All admin employees, including those that do not wish to enroll, must log in to UKG and complete open enrollment by **Friday, November 4.**

Click [here](#) to log in and start open enrollment.

Online enrollment through UKG!

No paper or PDF forms again this year. All admin employees will complete enrollment online in UKG.

ID Cards and HSA & FSA Debit Cards

HMA / ESI – Medical/Rx ID card	Delta Dental – ID card	HSA Bank - HSA & FSA debit card
You will not get a new ID card for 2023 – unless you are enrolling in the medical plan for the first time.	You will not get a new ID card for 2023 – unless you are enrolling in the dental plan for the first time.	If you open an HSA or Health Care FSA for the first time you will receive a debit card from HSA Bank. If you currently have an HSA Bank debit card you can continue to use it until it expires.

If you are eligible for new ID card(s), they will be mailed to your home address in late December. Please begin using your new cards on Jan. 1, 2023.

Did You Know?

Print a MEDICAL ID card at any time by logging into your HMA portal: memportal.accesshma.com/login.

Print a DENTAL ID card at any time by logging into your Delta Dental portal: deltadentalwa.com.

Have questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or Rhianna.Argudo@LakesideIndustries.com.

You can also contact Health Advocate at 1-866-799-2691 – a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Please also refer to our benefit website for the 2023 Benefit Guide, benefit summaries, informational flyers, and more: www.lakesidebenefits.com

What is HealthAdvocate?

HealthAdvocate is your one-stop access point to get the health benefit information you need quickly and easily. Simply call HealthAdvocate – you don't need to remember any other benefit contact information! A Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate place.

HealthAdvocate can:

- Help you understand your benefits
- Explain your share of the costs
- Confirm your doctor's network status
- Clarify health conditions
- Coordinate care and services
- Arrange second opinions
- Resolve claim and billing issues



HealthAdvocate also provides the following programs:

Wellness

Virtual care (MeMD)

Employee Assistance Program (EAP)

Digital Cognitive Behavioral Therapy (dCBT)

Health Cost Estimator tool (HCE+)

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2023. You should read this SMM very carefully and retain this document with your copy of the SPD.

Tips + Reminders

Manage your benefits with these handy mobile apps

HMA

Use the app to view detailed claims information from anywhere, show your HMA ID card, find nearby care options, access virtual care, check if you've met your deductible.



Express Scripts

Order refills, track orders, check the list of covered drugs, compare the price of medications at different pharmacies.



HSA Bank

View HSA and FSA balances and transactions, file a claim, submit receipts for FSA reimbursements.



Delta Dental of WA

View claims, check benefit balances, show your DDWA ID card, find a dentist.



Update your beneficiaries

Please make sure your beneficiaries are up to date for your Lakeside Industries provided benefits:

- 401k retirement plan – Empower Retirement
- Life insurance – The Hartford
- Health Savings Account – HSA Bank

Married, separated, or divorced recently? Just had a baby? Please update your beneficiary information.



Your HSA is part of your investment portfolio



An HSA is not just for healthcare savings. Investing your HSA funds can help you grow your account to save for future healthcare expenses or your retirement nest egg.

You can start investing once your HSA balance reaches \$1,000.

TD Ameritrade self-directed brokerage account. This is ideal for experienced investors looking for more control and flexibility. Wide selection of investment choices like stocks, bonds, EFTs, and thousands of mutual funds.

Devenir Guided Portfolio self-directed investment program. User-friendly program combining professional guidance with an easy-to-use platform. Perfect for new investors.

You can transfer investment funds back into your HSA cash account at any time to pay for qualified healthcare expenses.

You have many ways to access virtual care

Telemedicine is covered under our medical plan with HMA for enrolled employees and family members.

24/7 virtual care visits with MeMD are only \$35 vs. \$100+ for an in-office primary care visit.

Video + text-based counseling is free through HealthAdvocate.