



# 2024 Benefit Open Enrollment Announcements

## Open Enrollment: October 30 – November 3, 2023

Open enrollment is your opportunity to review your health benefit options and select the benefits that will meet your needs in 2024. 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. 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, 2024.

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

### Medical plan changes

Breast pumps will be covered at 100% of billed charges to eliminate any balance billing to members. That means any out-of-network purchases from Amazon, Target, or other stores will be fully reimbursed by the plan.

Domestic partners are eligible for our medical plan. To enroll, partners must meet the definition of domestic partners in Lakeside’s Domestic Partner Coverage Overview and sign the Declaration of Domestic Partnership.

### Health Savings Account (HSA) changes

The IRS increased the annual maximum contributions for 2024. Keep in mind that Lakeside’s HSA contribution counts towards your maximum contribution amount.

	2023		2024
Annual HSA maximum contribution*	<b>\$3,850</b> for self-only coverage <b>\$7,750</b> for employee + one or more dependents coverage	→	<b>\$4,150</b> for self-only coverage <b>\$8,300</b> for employee + one or more dependents coverage

\* Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year.

## Express Scripts drug formulary changes

The Express Scripts drug formulary (list of covered medications) will change on Jan. 1, 2024 – like it does each year. There will be changes to certain medications’ co-pay tier classification (for example, moving from preferred to non-preferred) and new exclusions. A very small number of employees and family members will be impacted. Express Scripts will notify you by mail if you will be impacted by the changes.

## Flexible Spending Account (FSA) changes

The IRS has not yet announced the annual FSA contribution limits for 2024. The limits will either remain the same as 2023 or increase slightly. We will notify you if they change.

	Maximum contribution	Carry over
<b>Health care FSA</b> General purpose & limited purpose	\$3,050*	Up to \$610*
<b>Dependent care FSA</b>	\$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 3.**

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

### Online enrollment through UKG!

All admin employees will complete enrollment online.

## 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 2024 – unless you are enrolling in the medical plan for the first time.	You will not get a new ID card for 2024 – 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 January 1, 2024.

### Did You Know?

**Print a MEDICAL ID card** at any time by logging into your HMA portal: [memportal.accesshma.com/login](http://memportal.accesshma.com/login).

**Print a DENTAL ID card** at any time by logging into your Delta Dental portal: [deltadentalwa.com](http://deltadentalwa.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

**Health  
Advocate™**

**HealthAdvocate also provides the following programs:**

Wellness

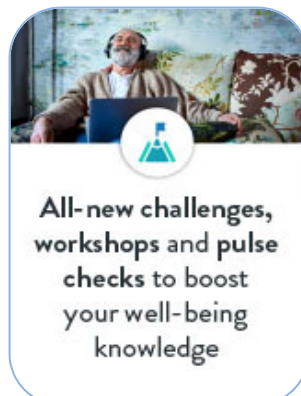
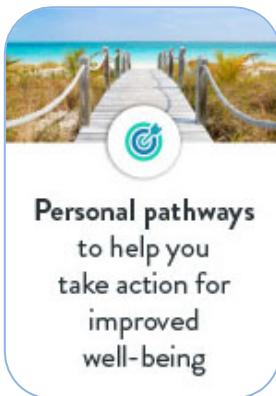
Virtual care/Telemedicine  
(Walmart Health Virtual Care)

Employee Assistance Program  
(EAP)

Digital Cognitive Behavioral  
Therapy (dCBT)

## Check out the new HealthAdvocate Wellness Portal!

HealthAdvocate recently updated their wellness program and platform to provide you with an immersive experience featuring enhanced tools, resources, and curated content to help you find your path to wellbeing. Use your same login and password to access the new website – no need to re-register. Some of the new, exciting program features include:



## Have Questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or [Rhianna.Argudo@LakesideIndustries.com](mailto: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 2024 Benefit Guide, benefit summaries, informational flyers, and more: [www.lakesidebenefits.com](http://www.lakesidebenefits.com)

# 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? Make sure to update your beneficiary information.

## Take advantage of our preventive care coverage!

Getting regular preventive care reduces the risk for diseases and disabilities – it can help you stay healthier. Our health plans cover preventive care at 100% when you see an in-network provider.

### Annual checkup

Preventive care is covered at 100%, deductible waived – including a preventive colonoscopy, mammogram, and gynecological exam.

### Immunizations and flu shots

Immunizations for children, teens, and adults are covered at 100%, deductible waived.

### Dental cleaning

Exams, cleanings, x-rays, fluoride, and sealants are covered at 100% twice a year.

### Preventive prescription drugs

Our pharmacy/prescription drug plan with Express Scripts covers many preventive medications at 100%, deductible waived – including medications for conditions like asthma, diabetes, high cholesterol, high blood pressure, and more.