



2024 benefit open enrollment announcements

Open enrollment: December 7 – 15, 2023

Open enrollment is your opportunity to review your options and select the health benefits that will meet your needs in 2024. This is the only time that you can make enrollment changes unless you have a status change. Please review the information in your enrollment packet carefully – there is important information about benefit changes and what you need to do during open enrollment.

Each year we analyze our plans, the overall cost to World Wide Movers (WWM), your premium contributions, and our corporate philosophy. Our priority again this year was to provide stability for our employees. We are happy to be able to continue offering the same benefit plans, with a slight increase to the employee premiums.

Monthly premiums

Effective January 1, 2024, the monthly cost of coverage will be:

Medical, prescription drug, and vision plan	Monthly total cost of coverage	WWM's monthly contribution	Your monthly contribution
Employee	\$1,170.97	\$1,014.97	\$156.00
Employee + non-working spouse*	\$2,509.16	\$1,955.16	\$554.00
Employee + working spouse*	\$2,509.16	\$1,855.16	\$654.00
Employee + children	\$2,007.43	\$1,513.43	\$494.00
Employee + non-working spouse* + children	\$3,345.42	\$2,503.42	\$842.00
Employee + working spouse* + children	\$3,345.42	\$2,403.42	\$942.00
Dental plan			
Employee	\$48.88	\$40.88	\$8.00
Employee + Spouse	\$101.61	\$90.61	\$11.00
Employee + children	\$108.31	\$67.31	\$41.00
Employee + spouse + children	\$161.00	\$115.00	\$46.00

*A "working spouse" is a spouse that has access to medical insurance through another employer. There is a \$100 per month premium surcharge if you elect to cover your spouse on the WWM medical plan and your spouse has access to medical insurance through another employer.

What you need to do

All employees must complete the following paperwork.

All paperwork is due to HR
by December 15.

- Benefit Selection Form**
- Premera Enrollment Form**, if you want to enroll in medical, prescription drug, vision, and/or dental coverage for the first time or make changes to your current coverage
- The Hartford Enrollment Form**, if you want to purchase Optional Life/AD&D coverage for the first time or increase your current coverage. Your application will be subject to review. Please request an Evidence of Insurability (EOI) form from HR, complete it, and submit it to The Hartford.

Enrollment changes will take effect on January 1, 2024. If you sign up for benefits you may not drop or change them during the plan year unless you experience a qualifying event (e.g. birth of a child, marriage, divorce, etc.).

ID cards

- If you enroll for the first time you will receive a new Premera ID card. It will be mailed to your home address in late December. Please start using your new ID card on January 1 – show it to your doctor, hospital, dentist, pharmacy.
- If you are not making changes, you may continue to use your current Premera ID card next year.

Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have any questions about the changes or what you need to do, please contact HR or the AssuredPartners Employee Service Center (ESC) at (206) 343-4175, (888) 343-3330, or mcm.esc@assuredpartners.com.

Summary of Material Modifications (SMM): This letter describes changes to the World Wide Movers, Inc. Group Life and Health Insurance Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the World Wide Movers, Inc. Group Life and Health Insurance Plan. The effective date of these changes is January 1, 2024. You should read this SMM very carefully and retain this document with your copy of the SPDs.