

CASCADE DESIGNS®

2023 benefit open enrollment announcements

Open enrollment: Nov. 7 – 18, 2022

Cascade Designs is committed to helping you and your family experience the best possible health and well-being. That's why we offer you a comprehensive, competitive benefits package with the flexibility to make choices that meet your needs.

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

Health care benefits 2023

Like everything else, the cost of health care continues to rise. As we started the benefit renewal process, we reviewed CDI's benefits to make sure they provide value to our employees and balanced that with the increases in cost we are anticipating. We remain committed to offering valuable programs so that you can be well physically, financially and in life.

We are happy to announce that CDI will continue offering the Health Savings Plan (one of our two medical plan options) at no premium cost for employee coverage – all you need to do is:

1. Sign up for the Health Savings Plan, and
2. Participate in our wellness program.

Note: CDI will pay 100% of the employee's share of the monthly premium – you must still pay a portion of the monthly premium if you enroll a spouse or children. Although you'll pay to cover dependents, **the premium for your individual employee coverage will be \$0 per month.** Also, CDI will continue contributing to the Health Savings Account (HSA) that goes with the Health Savings Plan. We contribute \$600 per year if you have employee-only coverage or \$1,200 per year if you cover at least one family member.

To retain the current Traditional Plan benefits we will increase the cost of that plan an average of 6%; however, the wellness premium discount will remain available at \$25 per month. Like last year, you no longer need to get a biometric screening (or physical exam) – to qualify, you just need to complete the health assessment questionnaire on your myRGA online member portal and notify Human Resources that you have done so.

Please carefully consider which options work best for you and your family. This memo outlines some additions and changes to the plan. Please reach out to HR with any questions.

The Health Savings Plan will continue to be offered at no premium cost for employee coverage!

If you have not considered the Health Savings Plan before, now is the time to see if it's the right plan for you.

What's changing?

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

Medical plan changes

Infertility testing for the purposes of diagnosing the cause of infertility will be covered. Charges for procedures to restore fertility or induce pregnancy are not covered.

Infertility diagnostic testing	2022		2023
Traditional Plan	Not covered	→	You pay 20%, deductible waived
Health Savings Plan	Not covered	→	You pay 20%, after deductible

Health Savings Account (HSA) changes

The maximum HSA contribution limits set by the IRS will increase in 2023. Remember that CDI's contribution to your HSA counts towards these limits.

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

New maternity program

CDI is offering a new maternity program with RGA called MommyTrax. The program is available at no cost to employees and family members enrolled in our medical plans. MommyTrax provides resources and support for a healthy pregnancy and baby. Participants will have access to one-on-one coaching with an experienced maternity nurse to answer questions, help cope with common pregnancy symptoms, help maintain optimal health during pregnancy, and support after baby is born. The program is completely confidential.

Flexible Spending Account (FSA) changes

The maximum FSA contribution limits set by the IRS will increase in 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

Cost of coverage 2023

Cost per paycheck 24 pay periods/year	Total cost	Your cost	
		With wellness discount*	No wellness discount
Health Savings Plan			
Employee	\$291.00	\$0.00	\$12.50
Employee + spouse	\$630.50	\$121.50	\$134.00
Employee + 1 child	\$436.20	\$42.50	\$55.00
Employee + children	\$532.40	\$71.00	\$83.50
Employee, spouse + 1 child	\$776.20	\$163.00	\$175.50
Employee, spouse + children	\$872.90	\$190.50	\$203.00
Traditional plan			
Employee	\$328.50	\$37.50	\$50.00
Employee + spouse	\$712.50	\$178.00	\$190.50
Employee + 1 child	\$493.70	\$86.50	\$99.00
Employee + children	\$602.90	\$120.00	\$132.50
Employee, spouse + 1 child	\$876.70	\$227.00	\$239.50
Employee, spouse + children	\$986.90	\$260.50	\$273.00
Dental plan			
Employee	\$21.50	\$5	
Employee + spouse	\$44.00	\$17	
Employee + 1 child	\$33.00	\$11	
Employee + children	\$48.50	\$19.50	
Employee, spouse + 1 child	\$55.50	\$23	
Employee, spouse + children	\$71.00	\$31.50	
Vision plan			
Employee	\$4.00		
Employee + spouse	\$8.00		
Employee + 1 child	\$5.80		
Employee + children	\$7.10		\$0
Employee, spouse + 1 child	\$9.80		
Employee, spouse + children	\$11.10		

*You must have completed the RGA online health assessment questionnaire to qualify for the discounted premium.

What you need to do

All forms must be completed and returned to HR by Friday, Nov. 18. Your FSA participation will end if you do not re-enroll.



Employee Benefit Enrollment/Change Form

All employees must complete this form – even if you aren't making any changes or are waiving coverage.



Dependent Eligibility Verification

If you enroll a spouse and/or child(ren) in the health plans for the first time, you must provide proof that they are an eligible dependent. Please refer to the list of required documents in the Benefit Guide.



Flexible Spending Accounts (FSAs)

- To enroll in the health care and/or dependent care FSA, you must complete the Allegiance FSA Enrollment Form, even if you are currently participating.
- Health Savings Plan participants who wish to enroll in a health care FSA must elect the *limited purpose* FSA, using the Allegiance Limited Purpose FSA Enrollment Form. The limited purpose FSA may only be used for vision and dental expenses.

Note: If you enroll in a health care FSA and your spouse has a Health Savings Account (HSA), your health care FSA enrollment will disqualify your spouse from making and receiving pre-tax HSA contributions.



Life and Accidental Death and Dismemberment (AD&D) Insurance

If you want to purchase more life insurance – for the first time, or to increase your current coverage – you can enroll in Optional Life/AD&D coverage with Mutual of Omaha (MOO).

- If you are currently enrolled in Optional Life/AD&D, during open enrollment you may increase your coverage amount by \$10,000 or \$20,000 without providing Evidence of Insurability. You must complete the MOO Enrollment Form. This option is not available if you have previously been denied coverage. Increasing your coverage over the guaranteed issue amount of \$200,000 will require Evidence of Insurability (EOI Form).
- Increasing your spouse's coverage for any amount will require Evidence of Insurability. Your spouse must complete a MOO Evidence of Insurability Form. Increasing your child's coverage will not require Evidence of Insurability.
- If you are enrolling for the first time now (after your initial eligibility period has ended), you must complete the MOO Enrollment Form and Evidence of Insurability Form.

You can obtain the required paperwork from HR or on the CDI benefit website.

If you need to change your beneficiary, please update the beneficiary section on the Employee Benefit Enrollment/Change Form.

Benefit enrollment forms available in fillable PDFs online!

benefitscdi.com

Email completed forms to

Vivian.Gould@cascade.designs.com

Flexible Spending Account (FSA) reminders

If you have an FSA for 2022

- You can carry over up to \$570 of unused funds from your 2022 Health Care FSA into your 2023 Health Care FSA. The carryover will take place automatically in March 2023.
- No carry over is allowed on the Dependent Care FSA.

FSAs and HSAs

- IRS regulations don't allow you to contribute to both an HSA **and** a general-purpose Health Care FSA. If you enroll in the Health Savings Plan and make or receive HSA contributions, your FSA options are restricted to the Limited Health Care FSA (for dental and vision expenses only) and Dependent Care FSA.
- If you enroll in the Health Savings Plan for the first time in 2023 and have funds remaining in your 2022 Health Care FSA, your remaining 2023 Health Care FSA balance will automatically carry over to a Limited Health Care FSA for 2023. This is to prevent you from being eligible for reimbursement under a General Health Care FSA, which would make you ineligible to make or receive HSA contributions.

ID cards, HSA and FSA debit cards

RGAs – Medical/Rx/Vision	Delta Dental	Allegiance – FSA debit card	HealthEquity - HSA debit card
You will not get a new ID card for 2023 – unless you are enrolling for the first time or are changing plans.	If you enroll in the dental plan for the first time you will receive a new ID card from Delta Dental of WA. If you are already enrolled in the dental plan, you will not receive a new ID card.	If you enroll in an FSA for the first time you will receive an Allegiance debit card. If you are currently enrolled in an FSA, you can continue to use your current debit card until it expires.	If you enroll in the Health Savings Plan for the first time you will receive an HSA debit card from HealthEquity. If you are currently enrolled in the Health Savings Plan you can continue to use your HSA debit card until it expires.

New cards will be mailed to your home address in late December. Please start using your new ID card on Jan. 1, 2023 – show it to your doctor, hospital, pharmacy, etc. and let them know you have new insurance.

Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have questions, please contact HR or the AssuredPartners Employee Service Center at 1-888-343-3330 or mcm.esc@assuredpartners.com.