



2024 Open Enrollment Presentation

Benefits for you & your family

Agenda & Overview

➤ **2024 Open Enrollment begins November 29th and ends on December 7th**

Thank you for your patience as Open Enrollment was delayed this year due to our original medical benefits renewals being extremely high. Our insurance broker had to work through several negotiations with the carrier to obtain a more suitable medical renewal. In the end, this resulted in a modest increase in cost for 2024 and a couple minor changes to the plans.

➤ Review of Smithers Total Benefit Package

➤ UKG Information

➤ Increasing Healthcare Costs and Ways to Keep Costs Down

➤ Overview of 2024 Medical/Rx Benefits and Employee Rates

➤ HRA Wellness Incentives

➤ Teladoc and Aetna Tools/Resources

➤ Overview of 2024 Dental & Vision Benefits and Employee Rates

➤ 2024 Saving Information – FSA, HRA and 401K

➤ Legal Insurance, Pet Insurance, Health Advocate, Guardian EAP





Smithers Benefit Package

!	<ul style="list-style-type: none">• https://smithersconnect.com/oe-2024/
Legal	<ul style="list-style-type: none">• ARAG
Earn & Save	<ul style="list-style-type: none">• Health Reimbursement Account• Flexible Spending Accounts
Recharge	<ul style="list-style-type: none">• PTO – Sick, Vacation• Holiday
Retirement Planning	<ul style="list-style-type: none">• SmithersConnect.com• Schwab 401k
Life & AD&D, Vol Life, EAP	<ul style="list-style-type: none">• Guardian
Support for You & Your Family	<ul style="list-style-type: none">• Health Advocate, www.HealthAdvocate.com• Guardian Employee Assistance Programs• Pet Insurance
Disability	<ul style="list-style-type: none">• Smithers Short Term Disability• Guardian Long Term Disability
Dental & Vision	<ul style="list-style-type: none">• Delta Dental• EyeMed
Medical, Prescription & Wellness	<ul style="list-style-type: none">• Medical www.aetna.com• Wellness https://portal.peopleonehealth.com

Annual Benefit Open Enrollment

What is Open Enrollment?

- Annual open enrollment is the one time a year employees can make changes to their benefit elections for the following plan year which begins January 1, 2024
- *What do I need to do?*



Enroll in a
New Plan



Add or Drop a
Dependent



Waive
Coverage

This is an active open enrollment, you must re-enroll in benefits, coverage will not carry over into 2024!

Annual Benefit Open Enrollment

Can I make changes to my plan decision throughout the year?

- Generally, you will not be able to enroll or make changes until the next open enrollment period.
However, if you have a qualifying life event throughout the year, you will be able to make a change.

What is a qualifying event?



Marriage



Birth



Adoption



Divorce



Loss of
Coverage

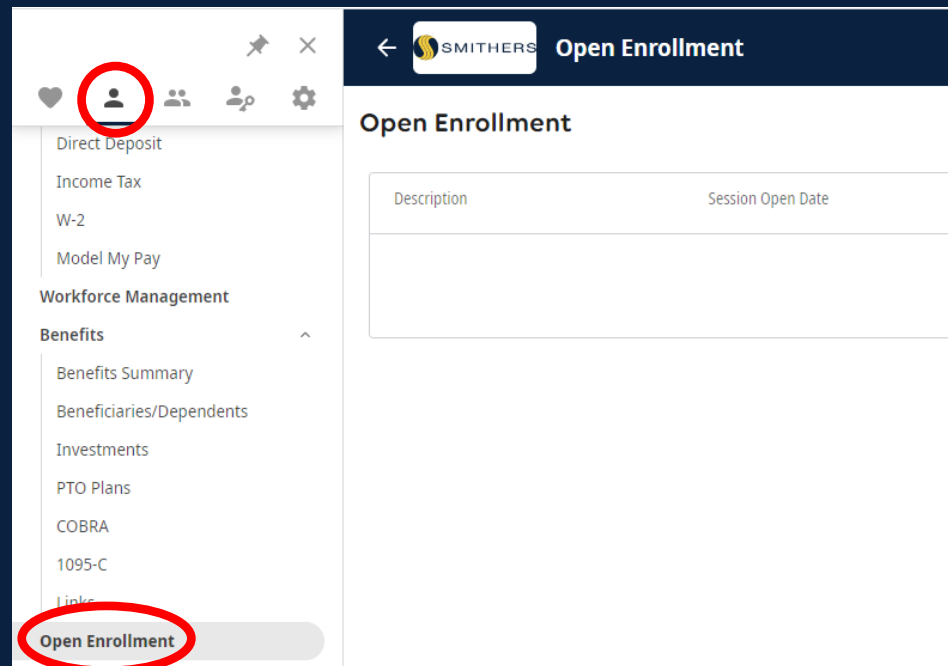


Death

You must submit this change in UltiPro within **30 days** of the qualifying event date to make a change.

UKG Action Required

- All Employees **MUST** re-enroll in benefits this year, even if you are waiving coverage!
- Benefits will **NOT** carry over to next year, you will not have coverage Jan 1st, if you do not enroll!
- Per IRS guidelines, the maximum amount you can contribute to your FSA in 2024 is \$3,200!

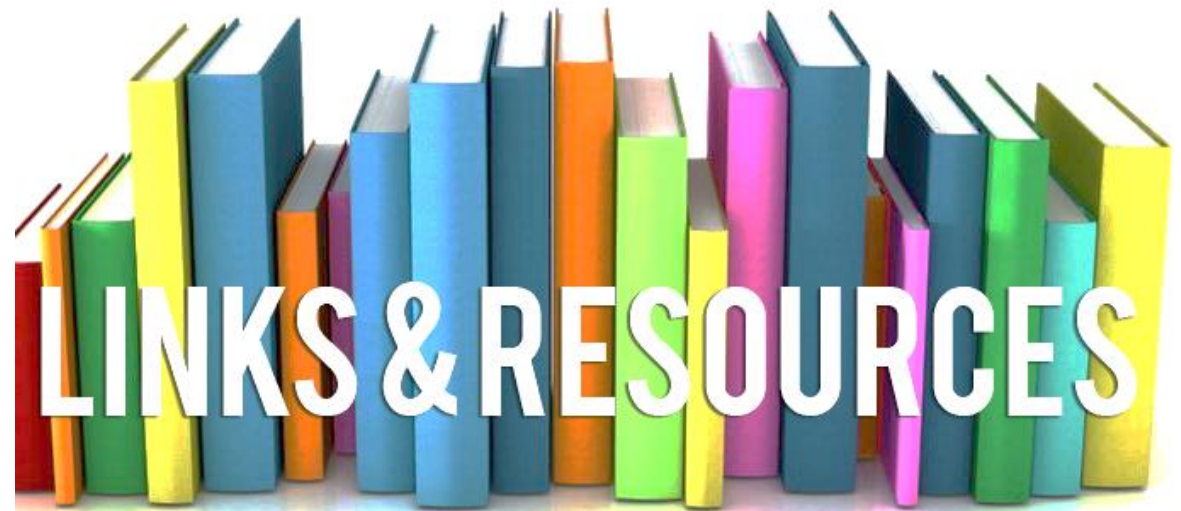


Timing for Enrollment
Enroll between Nov29th –Dec 7th

Resources Ready To Help

Your HR Rep is always ready to help you understand your benefit choices.

- <https://smithersconnect.com/oe-2024/>
Provides complete benefit information
- Share the site with your spouse or family
- Visit the 2024 Open Enrollment tab for more information specifically about what's changing for 2024 (beginning Nov 30th)
- Video of open enrollment changes is also on the website (beginning Nov 30th)
- Health Advocate



Medical Marketplace and Increasing Costs

- What we see in the marketplace
 - Healthcare costs are on the rise
 - Labor costs for health care providers are escalating
 - Increases in operating costs
 - Many major health care providers are reporting significant losses
 - High-dollar medications driving up healthcare costs
- What we're doing to mitigate expenses
 - Negotiating with health care carriers to drive down premiums
 - Reviewing and making modest plan changes to reduce overall cost while providing very competitive offerings to you and your family.
 - Providing significant wellness incentives through HRA dollars
 - Focusing on Wellness for long-term healthier outcomes for you!
 - Offering personalized coaching through our Wellness plan to help you!
 - Examining all our healthcare expenses to ensure a return for you and for Smithers.



Ways You Can Reduce Your Healthcare Costs

- *What can you do to mitigate expenses?*

- Take full advantage of wellness incentive dollars available through HRA dollars
- Be proactive in your healthcare – go to your preventative appointments!
- Virtual visits are FREE
- Utilize generics first for your prescription needs!
- Participate in the Wellness Plan – set up a coaching session!
- Plan ahead and contribute to your FSA plan
- Shop for lower cost testing
- Just getting recommended annual preventative care will earn you nearly all the HRA dollars available!



What's New in 2024?

Smithers is committed to offering a quality and comprehensive benefit program for employees and your families. Like other employers, we are faced with rising costs to offer health coverage.

What's New For 2024:

- Increase to Urgent Care Copay
- Addition of 4th tier pricing to the Rx plan for Specialty Medications
- Increase to FSA allowance – maximum for 2024 is \$3,200



Aetna 2024 Medical Program

	\$1,000 PPO	\$3,000 HRA	\$4,000 HRA
	In- Network	In-Network	In-Network
Annual Deductible (embedded)	\$1,000 Single \$2,000 Family	\$3,000 Single \$6,000 Family	\$4,000 Single \$8,000 Family
Coinsurance (after deductible)	20%	20%	20%
Out-of-Pocket Maximum (embedded)	\$5,000 Single \$10,000 Family	\$6,000 Single \$12,000 Family	\$7,150 Single \$14,300 Family
Preventive Care	\$0	\$0	\$0
Primary Care Visit	\$10 Copay	\$25 Copay	\$25 Copay
Specialist	\$40 Copay	\$50 Copay	\$50 Copay
Virtual Visit	\$0	\$0	\$0
Outpatient Therapy & Treatment	\$10 Copay	\$15 Copay	\$15 Copay
Lab X-ray Diagnostic	\$40 Copay	20% after deductible	20% after deductible
Major Diagnostic	\$500 Copay	20% after deductible	20% after deductible
Urgent Care	\$100 Copay	\$100 Copay	\$100 Copay
Emergency Use of ER (copay waived if admitted)	20% after deductible + \$300 copay	20% after deductible + \$300 copay	20% after deductible + \$300 copay

\$75 Increase



Aetna 2024 Prescription Program

	2024 Prescription Benefit All Plans
Tier 1: Retail (30 day)	\$20 Copay
Tier 1: Mail Order (90 day)	\$50 Copay
Tier 2: Retail (30 day)	\$60 Copay
Tier 2: Mail Order (90 day)	\$150 Copay
Tier 3: Non-Formulary Retail (30 day)	\$100 Copay
Tier 3: Non-Formulary Mail order (90 day)	\$250 Copay
Tier 4: Specialty Medications (30 day)	25% up to \$250 Maximum

What is a specialty medication?

- Specialty medications are prescription drugs that are used to treat complex, chronic or rare conditions.
- They are usually high-cost, biologic, or injectable medications that need special handling.
- These medications are not able to be filled at regular retail pharmacies.

New for 2024

2024 Employee Rates

Coverage Tier	Current \$1,000 PPO	Renewal \$1,000 PPO	Current \$3,000 HRA	Renewal \$3,000 HRA	Current \$4,000 HRA	Renewal \$4,000 HRA
Employee Only	\$167.75	\$185.48	\$72.41	\$75.89	\$58.89	\$60.52
Employee + Spouse*	\$393.00	\$434.54	\$146.57	\$153.62	\$121.16	\$124.51
Employee + Child(ren)	\$350.75	\$387.83	\$122.17	\$128.05	\$97.24	\$99.94
Family*	\$501.08	\$554.04	\$202.51	\$212.25	\$164.38	\$168.93

*A surcharge of **\$60 per pay** for anyone covering a spouse/domestic partner who has coverage available through their employer or through Medicare.*

Your 2024 HRA Wellness Incentives

Non-Tobacco Incentive*				Participate in the 360-Wellness Plan to earn additional Incentives	Total Potential Wellness HRA Incentives
	Employee Attestation	Spouse Attestation	Maximum Combined		
Employee Only	\$550	--	\$550	\$1,200	\$1,750
Employee + Spouse	\$1,050	\$160	\$1,210	\$1,200	\$2,410
Employee + Child(ren)	\$1,050	--	\$1,050	\$1,200	\$2,250
Family	\$1,050	\$160	\$1,210	\$1,200	\$2,410



In 2024, you must be enrolled in the health plan to be eligible to participate in the Wellness Program

2024 Bi-Weekly Medical Premiums w/HRA

Coverage Tier	\$1,000 PPO	\$3,000 HRA	\$3,000 HRA earning max HRA dollars	\$4,000 HRA	\$4,000 HRA earning max HRA dollars
Employee Only	\$185.48	\$75.89	\$8.58	\$60.52	-\$6.79
Employee + Spouse*	\$434.54	\$153.62	\$60.92	\$124.51	\$31.82
Employee + Child(ren)	\$387.83	\$128.05	\$41.51	\$99.94	\$13.40
Family*	\$554.04	\$212.25	\$119.56	\$168.93	\$76.24

2024 HRA Incentives

Incentives will be applied quarterly and distributed by the dates below. **The HRA Non-Tobacco attestation will open in late December to be deposited in early January.**

Points Balanced Earned	Date Deposited
Non-Tobacco Attestations	
December 30, 2023	January 6, 2024
January 23, 2023	January 27, 2024
April 1, 2023	April 15, 2024
July 1, 2023	July 15, 2024
October 1, 2023	October 17, 2024
December 10, 2023	December 15, 2024

Accumulated Points	HRA Dollars
10 Points	\$200
20 Points	\$200
35 Points	\$400
50 Points	\$400
Total if you earn all points	\$1,200 Annual Max

Why Participating in the Wellness Plan is Important

Our Wellness Plan is about the whole YOU and your...

Physical Health

Mental Health

Financial Health

Social Health



...and will meet YOU wherever you are on your wellness journey!

YOU earn **HRA dollars** to offset healthcare expenses!

YOUR overall **health care claims may decrease** overtime because you're taking care of yourself!

YOU are **creating healthy habits** for YOU and you may share them with your FAMILY!

YOU are taking steps to **preventing** long term health concerns/diseases.

YOU are **taking care of the whole YOU**....your physical, mental, financial, and social YOU!



PeopleOne Health Portal

- Non-Tobacco attestation will be done directly through the PeopleOne Health Portal (Employee & Spouse)
- Seamless device connectivity through the portal
- Ongoing ability to track your physical activity and nutrition year-round
- Private messaging with your coach via portal app
- Access to library of healthy living resources like articles, recipes and videos
- Easier-to-use, resource rich, intuitive
- Up to date program communications through portal
- Refreshed content offered to earn your Wellness Points



***Non-Tobacco attestation for employee and spouse will continue to be through the PeopleOne Health portal**

Complete your non-tobacco attestation by December 30, 2023 to receive your Non-Tobacco incentive by early January.

If you complete your attestation after January 20th your incentive will be provided in the following quarterly HRA deposit.

Did You Know...participating is EASY!

If you complete all your WELLNESS visits you receive 41 points to your TOTAL 50 points to EARN all your HRA DOLLARS!

- Annual well visit, Dental visit 2x/year, Flu Shot, Eye Exam

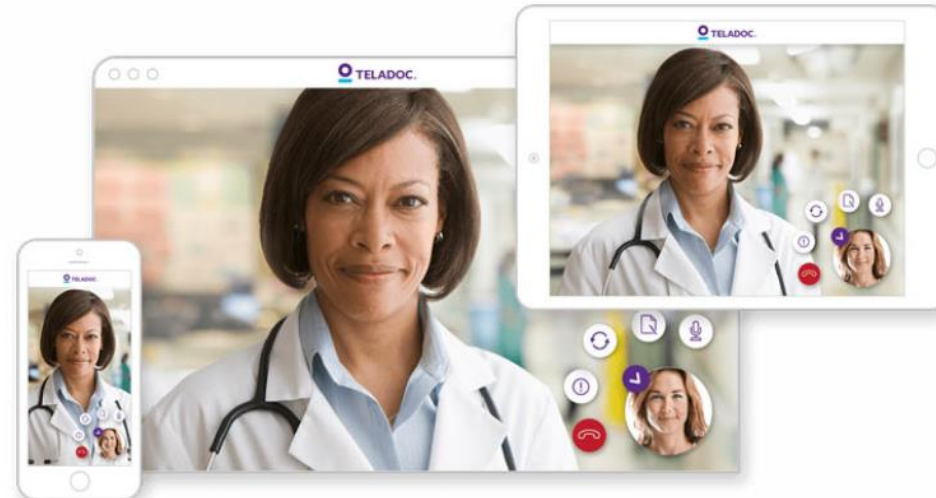


Aetna Virtual Visits Has You Covered

Access to doctors on your schedule

- ✓ 24/7 access to U.S.-licensed doctors
- ✓ Connect by phone, web or app from anywhere
- ✓ Get medical treatment for non-emergency conditions

Talk to a doctor now



Teladoc® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many **non-emergency** medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor "on demand" in minutes.* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

A better way to connect with a doctor

People love Teladoc

4.8 ★★★★★
454,800+ reviews



4.0 ★★★★★
59,200+ reviews



24/7 access to U.S.-licensed doctors by phone or video

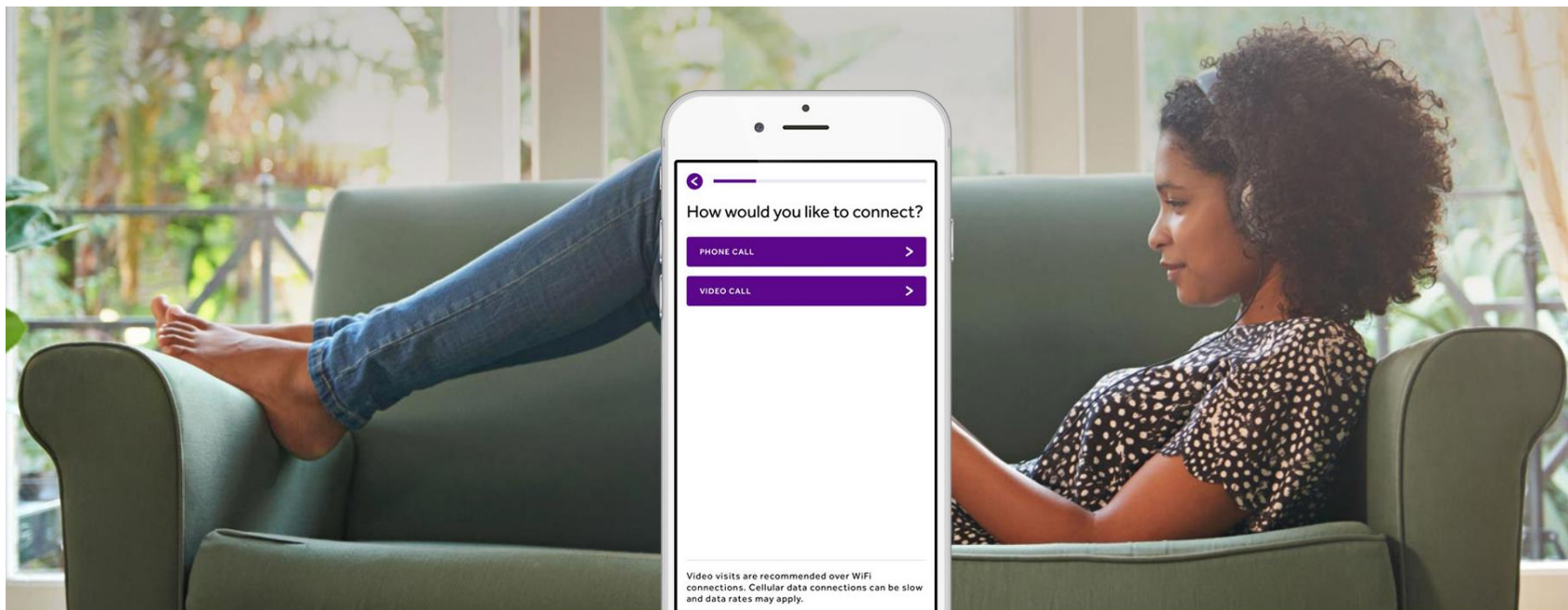


Our doctors diagnose, treat, and prescribe medication when needed



Quality care from wherever you are

Aetna Virtual Visits Has You Covered



\$0 co-pay

General Medical

Flu

Bronchitis

Allergies

And more

Dermatology²

Eczema

Acne

Skin rash

And more

Mental Health²

Stress & anxiety

Depression

Grief counseling

And more

Based on your plan's benefits





Where to Get Care...

Being pro-active in seeking care will help you reduce overall out of pocket costs for YOU.

Teladoc = \$0 Copay

Primary Care Doctor = \$25 Copay

Urgent Care = \$100 Copay

ER = \$300 Copay + 20% after deductible

Aetna Tools & Resources

Aetna® member website and Aetna HealthSM app

Manage your benefits, connect to care, handle claims — from anywhere.

As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible for you and your family
- ✓ View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers including those offering telemedicine services
- ✓ Estimate and compare costs
- ✓ Get personalized reminders to help improve your health

Once you're a member, here's how you can connect:



Your Aetna member website

Go to [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.



The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to 90156 for a link to download the app and create an account. Message and data rates may apply.*



Aetna Discount Program

Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at [Aetna.com](https://www.aetna.com) to start saving.

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit [Aetna.com](https://www.aetna.com) and log in to your member website.

* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

Delta Dental Program

Benefits	PPO	Premier	Out-Of-Network
Diagnostic & Preventive (exams covered twice per year, x-rays etc.)	100%	100%	100%
Basic Services (fillings, crown repair, root canals etc.)	80%	80%	60%
Major Services (crowns, bridges, implants & dentures)	60%	60%	50%
Orthodontic Care		50% up to age 19	
Deductible (S F)		\$50 Single \$150 Family	
Waived against		Preventive	
Annual Maximum		\$1,250/ Person	
Orthodontic Maximum		\$1,000 Lifetime	
Carryover Benefit*	Up to \$450 per year to a max of \$1,250		



No Plan Changes

*Applicable if at least one covered service is paid, and total benefit paid does not exceed \$600



2024 Bi-Weekly Dental Premiums

Coverage Tier	DPPO
Employee Only	\$0 (FREE)
Employee + Spouse	\$14.74
Employee + Child(ren)	\$21.44
Family	\$41.35

EyeMed Vision Program

Benefits	In-Network	Out-Of-Network Reimbursement
Frequency		
Examination	Once every 12 months	Once every 12 months
Lenses or Contact Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months
Routine Eye Exam	\$10 Copay	Up to \$35
Eyeglass Frames	\$100 allowance + 80% of charge over \$100	Up to \$45
Standard Lenses	\$25 Copay	Up to \$25
Trifocal Lenses	\$25 Copay	Up to \$55
Conventional Contact Lenses	\$115 allowance (15% off balance)	Up to \$92
Disposable Contact Lenses	\$115 allowance	Up to \$92
Laser Vision Correction	15% off retail or 5% off promotional price	N/A



No Plan Changes

2024 Bi-Weekly Vision Premiums

Coverage Tier	EyeMed Plan
Employee Only	\$0 (FREE)
Employee + Spouse	\$3.23
Employee + Child(ren)	\$3.59
Family	\$6.97

**No Change in
Vision Premium**

2024 Savings – FSA, HRA, and 401k

What can you use HRA \$\$\$ for?



Medical



Dental



Rx



Vision

New Contribution Limits

Contribution Limits	
FSA Dependent Care	\$5,000
FSA Healthcare	\$3,200
401k	\$23,000 50 and over +\$7,500 catch up

- **You must re-elect your FSA contributions for 2024, benefits will not carry over!**
- **401k catch up is available to anyone that turns 50 during that calendar year**

ARAG Legal Insurance

Identity theft protection/monitoring is in the Ultimate Advisor (Plus)



What does legal insurance cover?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Trusts
- ✓ Wills

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Divorce
- ✓ General in-office hours
- ✓ Identity Theft Protection
- ✓ And more

Coverage Level	Per Pay Amount
Ultimate Advisor	\$9.58
Ultimate Advisor (Plus)	\$11.19

No Change

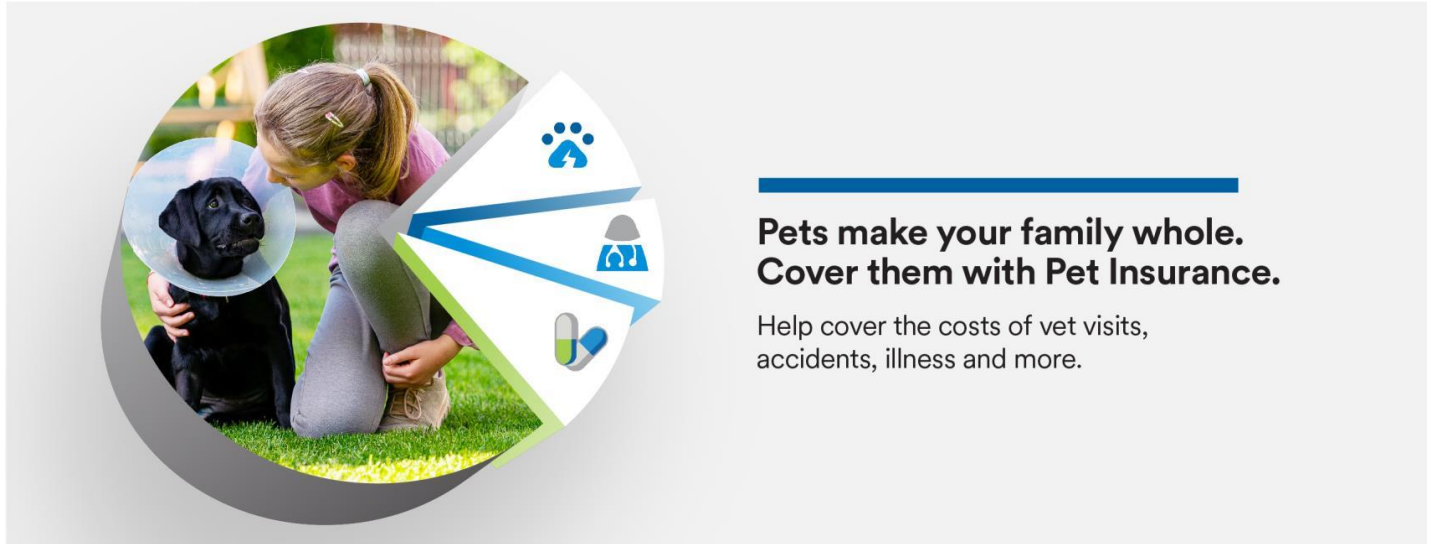
Pet Insurance for Your Furry Family

Flexibility

- Enroll up to 3 pets under one policy
- Customizable plan option
- Policies can be a mix of cats and dogs
- Optional wellness coverage (preventive care) for all pets

Coverage

- One annual limit that can be shared across all pets in the family plan
- One annual deductible per policy
- No per-pet coverage limits
- Up to 100% back on vet bills



**Pets make your family whole.
Cover them with Pet Insurance.**

Help cover the costs of vet visits,
accidents, illness and more.

To enroll:

Visit www.SmithersConnect.com/Pet

- **Employer Sponsored Discounts**
- **No Payroll Deduction (Billing is direct with MetLife)**

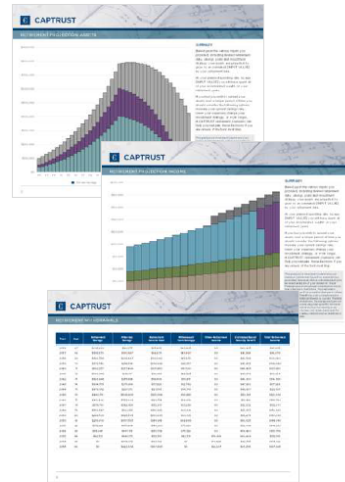
- **Covers Dogs & Cats**

401(k) Retirement

Access. Advice. Accountability

The CAPTRUST Retirement Blueprint™ process includes:

- Personalized, confidential retirement planning sessions, where advice is delivered in person or over the phone regarding
 - Deferral rates
 - Retirement plan assets
 - Non-retirement assets
 - Desired retirement age
 - Retirement income goals
 - Individual risk profile
- Utilize screen-sharing technology for phone advice sessions
- Utilize tablet technology for in-person advice sessions
- Ability to take immediate action based on advice given during the session
- Following the advice session, a Retirement Blueprint is delivered electronically to the participant as a PDF
- Participants are encouraged to review their Retirement Blueprint and take action on the advice given in the session
 - Within 48 hours of receipt
 - One year after the last change



CAPTRUST

CAPTRUST Is Here To Assist You



Getting help with your retirement investments just got easier.

You have access to retirement advice provided by CAPTRUST — in addition to education around how to take advantage of your retirement plan. Professional retirement advice from CAPTRUST includes finding the right deferral rate, investments, and retirement age to get to your ultimate retirement income goal.

SCHEDULE AN APPOINTMENT OR CALL DIRECTLY

Schedule an appointment
via the CAPTRUST website:
www.captrustadvice.com

Call the CAPTRUST Advice Desk, at 800.967.9948
Monday–Thursday, 8:30AM–5:30PM ET, and
Friday, from 8:30AM–4:00PM ET

Also visit www.captrustadvice.com for tools and resources, including webinar access, retirement calculators, newsletters, articles, and more.

CAPTRUST

- **Update your Beneficiary/Contribution on SCHWAB**
- [Schwab Employee Site Link](#)



Health Advocate

Health Advocate gives you one-on-one support to take control of your healthcare and your healthcare spending. Offers help to **you and your family, including parents, children, etc.**

Health Advocate's experts can help with a wide range of healthcare and insurance-related issues:

- Research and identify the most advanced approaches to care
- Find and arrange appointments with the right doctors and specialists
- Locate and evaluate leading physicians and medical centers for second opinions
- Help with transferring medical records, lab results and x-rays
- Resolve insurance claims and billing issues
- Helps 64+ employees with Medicare Questions

Questions?

Call 1-866-799-2728

www.HealthAdvocate.com/members

No Cost to you

Guardian EAP

Help for What Matters Most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at ibhworklife.com and by phone at 1-800-386-7055.



Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness



Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



Financial

- Legal Issues
- Will Preparation
- Taxes and Debt
- ID Theft Services
- Financial Planning Tools and Assistance



Questions?

- Call **1-800-386-7055**
- Email eapcounselor@ibhcorp.com
- Web ibhworklife.com
- Password: **wlm70101**

Summary: What Can You Do To Help Reduce Costs?

- Participate in the Wellness Plan – YOU will earn your wellness HRA \$ if you're in the \$3000 or \$4000 HRA Plans and free coaching is available
- Prevention – go to your annual checkups – get your age-appropriate testing – you will earn wellness \$\$\$
- Plan ahead for medical expenses and contribute to your FSA plan
- Use generic drugs
- Shop for lower cost testing



Summary & Next Steps

- Review your Benefit Guide and Open Enrollment Tab on <https://smithersconnect.com/oe-2024/>
- Make your selections in UKG
<https://ew46.ultipro.com/login.aspx>
 - Myself>Open Enrollment
- **Make sure to update all your beneficiary information for both your Life insurance in UKG, and your 401k with Schwab!**
- **DEADLINE: December 7th!**
- Your HR Partner is ready to help!

Questions?

Thank you!