

## **2023 Open Enrollment Begins Today**

*Monday, November 6, 2023 – Monday, November 20, 2023*

### **More Benefits, More Savings**

### **Dive in and Discover!**

#### **The Significance of Open Enrollment**

It's your opportunity to:

- Add or remove dependents.
- Choose benefits for the first time.
- Modify or terminate your existing coverage.

#### **Our Core Offerings:**

- Medical insurance
- Dental and vision insurance
- Life insurance
- Disability insurance
- Health and wellness benefits
- Dependent care flexible spending account

#### **New Additions For 2023**

Putting your well-being first, we've partnered with premier providers to expand your voluntary benefit selections.

*Now Introducing:*

- Accident insurance
  - Critical illness insurance
  - One more HMO plan to choose from
  - A broader range of in-network HMO providers
  - Prescription medication discounts for PPO plan members
- ...and the savings don't end there!

#### **Reduced Cost-Sharing**

The employee cost-sharing amount for our medical self-only plans has been **lowered from 30% to 20%**, ensuring an 80/20 split in your favor.

## **Know Your Options**

To help you make informed benefits decisions, we're offering webinars tailored to fit your schedule—and your spouse's too.

In these sessions, you'll uncover:

- The basics of voluntary benefits
- What's on the horizon for the 2023 open enrollment
- Tools for comparing current plans with new offerings
- The enrollment process in easy steps

## **Webinar Schedule**

In a first-of-its-kind move, we're bringing open enrollment lessons to your weekend.

*Join us at 1 p.m., EST, any day from Monday, November 6 to Sunday, November 12.*

Look out for an email detailing how to access the webinar.

## **No Action = No Change**

If you do not enroll by November 20, your current coverage will automatically continue into the upcoming year. However, this decision will lock you in, preventing any changes to the respective benefits until the next open enrollment period, unless there's a qualifying event.

**Ready to act? Enroll today.**