

CAMUNDA

**2023 EMPLOYEE
BENEFITS OPEN
ENROLLMENT**



Agenda

- Introductions- **EBS**
- Medical
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)
- Flexible Spending (FSA) / Dependent Care
- Dental
- Vision
- Life/Disability/Voluntary Life
- Employee Assistance Program (EAP)
- Touchcare
- Next steps

EBS- MEET THE TEAM



DANIEL HILL
VICE PRESIDENT



MELISSA CUZZONE
CONSULTANT

Open Enrollment Summary 2023

- **Open Enrollment**

- Employee Navigator will be open from **November 17th – December 1st** to make elections
- Benefits are effective January 1, 2023 – December 31, 2023
- Passive Open Enrollment Year

- **Medical**

- No Carrier Change, Continue with BCBS of MA
- Mandated Plan Design changes—now minimal copays after deductible
- PBM change in 2023
- Contributions have increased by 4%; Market trend is 8.5-11%

- **Dental**

- **New Carrier!** BCBS of MA
- Same **PPO** plan design with orthodontia
- Contributions will be **not be changing!**

Open Enrollment Summary 2023

- **Vision**

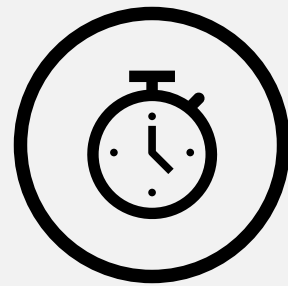
- Plan Design enhancement LightCare
- Contributions will be **DECREASING!**

- **Life/Disability**

- SunLife will continue to be our life and disability provider

- **HRA/ HSA / FSA / Dependent Care**

- Health Equity
- Health Reimbursement Arrangement
 - Camunda will continue to contribute \$1,750 Individual / \$3,500 Family
- Health Savings Account
 - \$3,650 Individual / \$7,300 Family Annual Contribution
 - Camunda will continue to contribute \$2,000 Individual / \$4,000 Family
- Health care Flexible Savings Account
 - \$3,050 Annual Contribution
 - \$610 Rollover



WHAT IS OPEN ENROLLMENT?

Open Enrollment



Open enrollment is the period of time that occurs annually and allows you to make changes to your benefit elections



Elections made during open enrollment cannot be changed until the next open enrollment period, unless you have a “qualifying event”



Plans eligible for open enrollment:

- Medical
- Dental
- Vision
- FSA (annual election)

QUALIFYING EVENTS

Change in marital status

Change in eligibility status

Birth or adoption of a child

Eligible employees have 30 days from the date of the qualifying event to enroll or make changes



MEDICAL

2023 Medical Benefits



www.bcbsma.org

	Preferred Blue PPO HRA- CURRENT		Preferred Blue PPO HRA- NEW!	
	In-Network	Out-of Network	In-Network	Out-of Network
Deductible (Individual/Family)	\$250/\$500^	\$4,000/\$8,000	\$250/\$500^	\$2,000/\$4,000
Out of pocket Max (Medical) (Individual/Family)	\$6,500/\$13,000	\$13,000/\$26,000	\$5,450/\$10,900	\$5,450/\$10,900
Office Visit (PCP/Specialist)	\$50 Copay	20% Co-insurance*	\$15 Copay	20% Co-insurance*
Preventive Visit	\$0	20% Co-insurance*	\$0	20% Co-insurance*
Diagnostic Visit (After Deductible)	\$0 Copay*	20% Co-insurance*	\$0 Copay*	20% Co-insurance*
Urgent Care	\$50 Copay	20% Coinsurance*	\$15 Copay	20% Coinsurance*
Emergency Room	\$300 Copay		\$150 Copay *	
Inpatient Care (After Deductible)	\$0 Copay*	20% Co-insurance	\$0 Copay*	20% Co-insurance
Outpatient Surgical (After Deductible)	\$0 Copay*	20% Co-insurance	\$0 Copay*	20% Co-insurance

Prescriptions
Preferred Blue PPO HRA - Current
Retail/Mail Generic: \$5/\$10 Brand: \$30/\$60 Non-Formulary: \$60/\$120
Preferred Blue PPO HRA – NEW!
Retail / Mail Generic: \$15/\$30 Brand: \$30/\$60 Non-Formulary: \$50/\$150

^out of pocket deductible cost before the Camunda contribution to Health Reimbursement Account

9 (HRA)

* After Deductible

2023 Medical Benefits



www.bcbsma.org

	Preferred Blue PPO Saver- CURRENT		Preferred Blue PPO SAVER HSA- NEW!	
	In-Network	Out-of Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$3,000/\$6,000	\$6,000/\$12,000	\$2,900/\$5,800	\$6,000/\$12,000
Out of pocket Max (Medical) (Individual/Family)	\$6,850/\$13,700	13,700/\$27,400	\$6,450/\$12,900	\$6,450/\$12,900
Office Visit (PCP/Specialist)	\$35*/\$55* Copay	20% Co-insurance*	\$0*/\$55* Copay	20% Co-insurance*
Preventive Visit	\$0	20% Co-insurance*	\$0	20% Co-insurance*
Diagnostic Visit (After Deductible)	\$0 Copay*	20% Co-insurance*	\$0 Copay*	20% Co-insurance*
Urgent Care	\$55 Copay*	20% Co-insurance*	\$55 Copay*	20% Co-insurance*
Emergency Room	\$400 Copay*		\$150 Copay*	
Inpatient Care (After Deductible)	\$500 Copay*	20% Co-insurance*	\$0 Copay*	20% Co-insurance*
Outpatient Surgical (After Deductible)	\$250 Copay*	20% Co-insurance*	\$0 Copay*	20% Co-insurance*

* After Deductible

Prescriptions
Preferred Blue PPO Saver- CURRENT
Retail/Mail Generic: \$5/\$10 Brand: \$30/\$60 Non-Formulary: \$100/\$300 Deductible Applies First
Preferred Blue PPO Saver - NEW
Retail/Mail Generic: \$10/\$20 Brand: \$25/\$50 Non-Formulary: \$45/\$135 Deductible Applies First

Medical Contributions

Your 2023 contributions have increased:

Per Pay Period Contribution		
	2022	2023
PPO \$2,000 w/HRA		
Employee	\$39.78	\$41.70
Employee + One	\$119.33	\$125.09
Employee + Child(ren)	\$107.08	\$112.25
Family	\$240.62	\$252.23
PPO H.S.A \$3,000		
Employee	\$0.00	\$0.00
Employee + One	\$0.00	\$0.00
Employee + Child(ren)	\$0.00	\$0.00
Family	\$0.00	\$0.00

MYBLUE APP & ONLINE ACCOUNT

www.bluecrossma.org



STAY ON TOP OF YOUR COVERAGE

It's never been easier, faster or more convenient

- Track claims and benefits
- Find a Doctor
- Check deductible balance
- Your medications at a glance
- Get confidential care, remotely
- Fitness & weight loss reimbursement
- View ID cards



UNLOCK THE POWER OF YOUR PLAN



FITNESS AND WEIGHT LOSS BENEFITS

www.bluecrossma.org



GET FIT. LOSE WEIGHT. GAIN SAVINGS.

Big congrats on your healthy habits! To celebrate All you do, we've put together up to \$300 in Fitness and weight loss reimbursements. Yours for the taking, you go-getter.



FITNESS REIMBURSEMENT up to \$150 per family per year
Membership or fitness class fees at:

- **A full-service health club** with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, & free weights.
- **A fitness studio** with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, & other exercise programs
- **Virtual offerings** like online fitness memberships, subscriptions, and classes that provide cardiovascular and strength-training.
- **Home Fitness Equipment:** like Stationary bikes (including Peloton), Weights, Kettle Bells, Bands, Treadmills

WEIGHT LOSS REIMBURSEMENT: up to \$150 per family per year
Participation fees for:

- **Hospital-based** programs and
- **Non-Hospital** programs (in-person or online) that combine healthy eating, exercise, & coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists
- **WW®** in-person & online

HEALTHY ACTIONS

Overview



Visit healthy-actions.com

The wellness program That pays to be healthy

EARN UP TO
\$300
JUST FOR
BEING HEALTHY

With Healthy Actions we make healthy living simple. We help you better understand your overall health and motivate you to set goals toward healthier you. Plus, when you take steps toward reaching your unique health goals, you can earn up to \$300!

With Healthy Actions, You Get:



Up to \$300 for living healthy



In-depth knowledge about your health



Unique goals to work toward a healthier you



HEALTHY ACTIONS

How It Works



GETTING REWARDED IS EASY

Visit healthy-actions.com



1. Complete a quick online health assessment



2. Ask your doctor to fill out the Healthy Actions form



3. Submit your completed form from your computer, mobile device, by fax, or by mail

Get Rewarded

Based on your results, you can earn the following rewards:

Result	Reward
Your doctor has determined you have no health goals to work on. You'll receive the full reward—just for being healthy.	\$300 Visa debit card
OR	
Your doctor has noticed areas you can improve on, and has assigned you a health goal* to work toward. You'll still receive a partial reward, and have the chance to receive the full reward.	\$100 Visa debit card
Once you've reached the health goal given to you by your doctor. Simply have your doctor fill out another Healthy Actions form and send it in to receive the rest of your reward. Just be sure to submit your the Healthy Actions form by the end of your plan year.	\$200 Visa debit card

DEBIT CARDS issued once and expire in 12 months...USE YOUR REWARD!!



WELL-CONNECTION

➔ www.bluecrossma.org/myblue

Find Well-Connection link by logging in to your **MYBLUE** account!



REAL DOCTORS. REAL EXPERIENCE. REALLY FAST



Get confidential care, remotely



Medical Care and Therapy that comes to you



Highly experienced, highly rated



**DOCTORS ON CALL.
ON YOUR DEVICE.**

IS A VIDEO DOCTOR VISIT RIGHT FOR ME?



**Smartphone
Tablet
Computer**



"I'm not feeling well."

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Cough, wheezing
- Sore throat
- Headaches and migraines
- Diarrhea
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Couples therapy
- Emotional trauma
- Stress

**Same
cost as
a doctor
office
visit!**



HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – What Is An HRA?

An HRA is...

an employer-funded account that helps you pay for certain out-of-pocket medical expenses that apply to your deductible.



Promise to pay account



Doesn't require you to pay taxes on HRA funds.



Helps to lower your out-of-pocket costs for medical expenses.

HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – How Does an HRA Work?



How Your HRA Works

ACCESS TO QUALITY CARE

It's easy. Simply receive your medical care. When your provider sends your claim information to BCBSMA, payment will be made automatically using the funds in your HEQ HRA until those funds run out. No action is required on your behalf.

<p>1</p> <p>Go to your provider. Be sure to show your Blue Cross member ID card.</p>	<p>2</p> <p>Your provider will send your claims to Blue Cross for processing and payment.</p>	<p>3</p> <p>HealthEquity will automatically pay your provider or hospital for eligible services using your HRA until you're out of funds.</p>
---	--	--

HEALTH REIMBURSEMENT ARRANGEMENT

HealthEquity – HRA Plan Design



Your HRA Plan Design

ACCESS TO QUALITY CARE

- HRA pays remaining amount of the deductible after you pay your portion first.
- Automatic payments are made to **your provider or hospital** until your HRA funds run out
- You pay any other expenses out of pocket to meet your deductible

	INDIVIDUAL	2 PERSON	FAMILY
BCBSMA DEDUCTIBLE	\$2,000	\$4,000	\$4,000
HRA PAYS TOWARD DEDUCTIBLE (Remaining)	\$1,750	\$3,500	\$3,500
MEMBER DEDUCTIBLE RESPONSIBILITY	\$250	\$500	\$500

HEALTH REIMBURSEMENT ARRANGEMENT

Member Portal is a Single Sign On with Health Equity



Members can access a variety of tools through the member portal and mobile app.



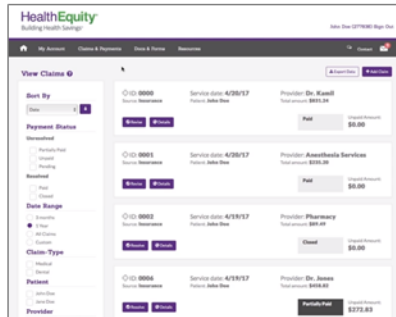
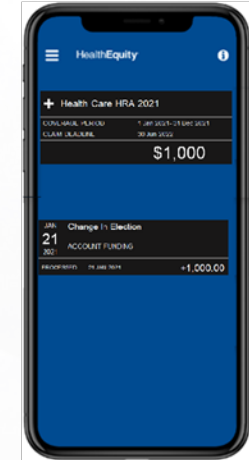
1. Log into MyBlue



2. Review benefits



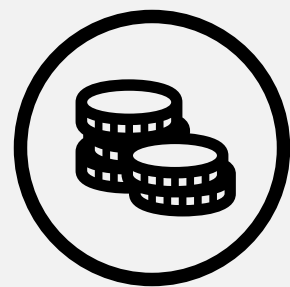
3. Find a doctor and estimate costs



4. Review financial account claims



5. View transactions, track claims



HEALTH SAVINGS ACCOUNT (HSA)

HEALTH SAVINGS ACCOUNT

What is an HSA?



MASSACHUSETTS

HealthEquity

An HSA is...

ACCESS TO QUALITY CARE

a tax-advantaged savings account that can be used to pay for medical, dental, vision, and other qualified expenses now or later in life.



An HSA is your personal financial account—it's yours even if you leave your current job.



The funds in your HSA roll over from year-to-year



You can make additional contributions at any time during the plan year, up to the IRS limit.

You control the money in your account. Use it for eligible expenses today or save it for a later date. Use it for you, your spouse and your tax dependents

HEALTH SAVINGS ACCOUNT

Triple Tax Advantages



MASSACHUSETTS

HealthEquity[®]

ACCESS TO QUALITY CARE

The Triple Tax Advantage of HSAs

1

Tax Free

You don't have to pay federal income tax on money contributed to your HSA.

2

Grow Your Funds

Invest your HSA dollars for growth, and never pay taxes on earnings.

3

Stress-free Withdrawals

You won't pay taxes when you spend your HSA funds on eligible health care expenses.

HEALTH SAVINGS ACCOUNT

Contribution Guidelines

In Order to Contribute:



You must:

- Be enrolled in an HSA qualified health plan

ACCESS TO QUALITY CARE



You must not:

- Have other health coverage (see IRS Publication 969) including: Medicare/Medicaid, or Tri-care
- Be enrolled in a Full Scope Health FSA (including through a spouse's plan) or have an FSA balance during the grace period
- Cannot be listed as a dependent on someone else's tax return

HSA Tax-Dependent Rule

- HSA funds can be used by a domestic partner only if they are considered the account holder's tax dependent
- When a child is no longer a tax-dependent but covered on a parent's High Deductible Health Plan, medical expenses incurred by that child cannot be paid with the parent's HSA funds.

CONTRIBUTIONS LIMITS

Member and Employer Contributions Into HSA



Contributions into the HSA are limited annually as determined by the IRS

2023 Maximum Annual Contribution
\$3,850 – for accountholders with individual coverage
\$7,750 – for accountholders with family coverage
\$1,000 – catch-up contribution for accountholders 55+

You can contribute to your HSA through pretax payroll deductions.

Camunda will continue to contribute money into your HSA. These funds count towards your annual contribution limit.

Employee Only	Employee +1 or Family
\$2,000	\$4,000

Debit Card ?
Yes

- Contribution maximums are per tax year
- Employer and employee contributions count toward the maximum
- Employees who don't remain HSA-eligible for an entire tax year will have an adjusted contribution maximum

HEALTH SAVINGS ACCOUNT

Member Experience

Medical Visit



Member presents their BCBSMA ID card at a medical visit



Provider submits claim to BCBSMA

Blue Cross adjusts the price based on discounts, log-in to MyBlue to view a summary of how the claim processed.

The claim is posted on the HealthEquity Member Portal.

The provider bills the member for the amount applied to the deductible

Member decides how to pay the bill

- Use the HSA debit card
- Pay Provider Directly – log into the HealthEquity Member Portal
- Pay from a personal bank account and save their HSA funds
- If you decide later that you want reimbursement, log into the portal and select reimburse me

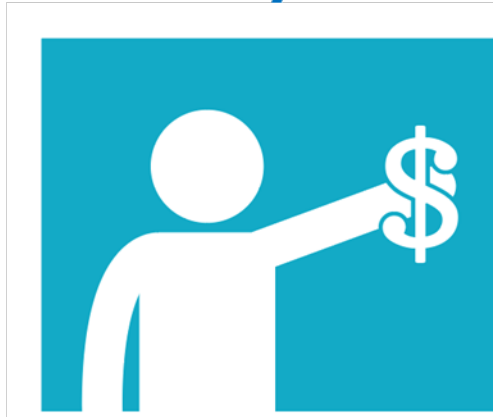
HEALTH SAVINGS ACCOUNT

Member Experience



HealthEquity®

Pharmacy

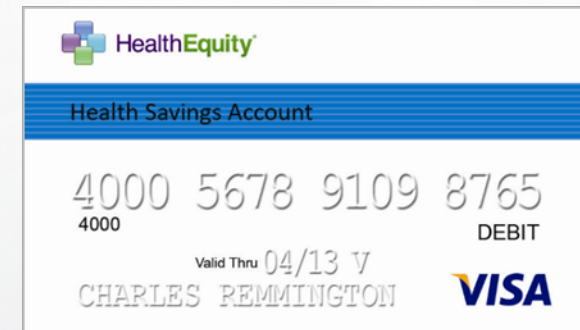


Member goes to the pharmacy and presents the BCBSMA ID card

The prescription will be applied to the deductible

Member decides how to pay the bill

- Use the HSA debit card
- Pay from a personal bank account and save their HSA funds
- If you decide later that you want reimbursement, log into the portal and select reimburse me



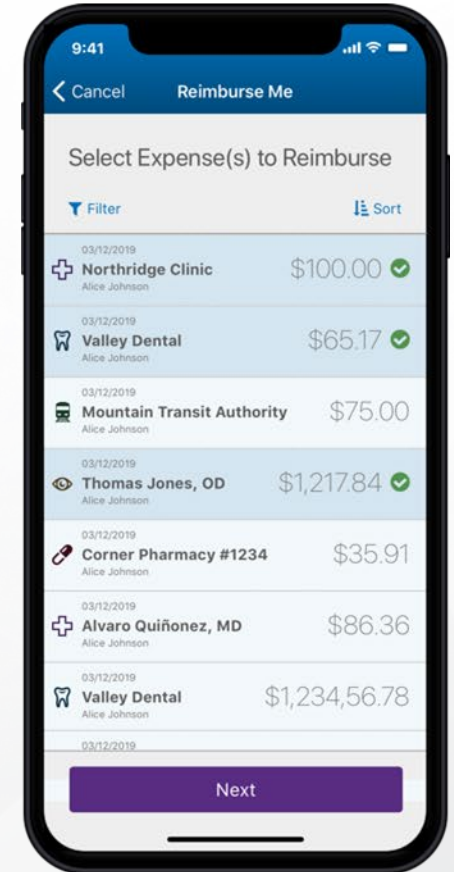
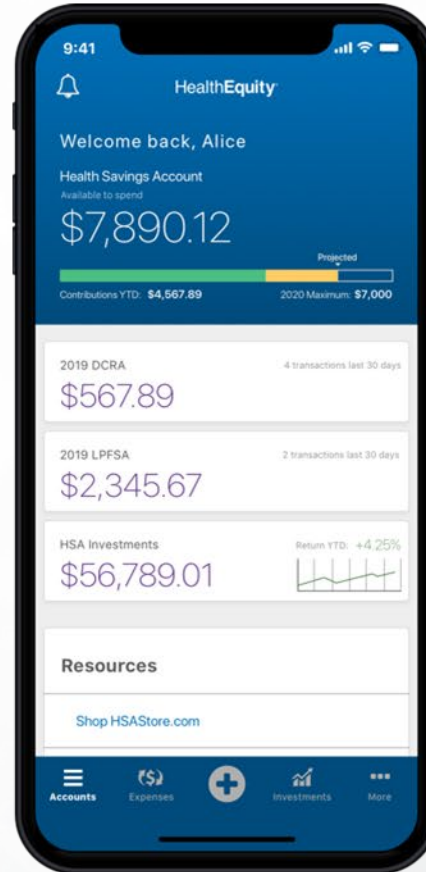
HEALTH SAVINGS ACCOUNT

HealthEquity Mobile App



HealthEquity

- Easily upload receipts and submit reimbursements
- One click to check balance, transactions and investment performance
- Interactive investment platform
- Instant linking to external accounts





**FLEXIBLE
SPENDING
ACCOUNT (FSA)**

Health Care Flexible Spending Account



Camunda employees can choose to divert up to \$3,050 pre-taxed dollars from their salary to a Healthcare Flexible Spending Account annually



The money that you put into your FSA is taken directly out of your paycheck each pay period. The full elected funds may be used immediately



You are only eligible to contribute to the Health Care FSA if you are not contributing to an HSA



You may put money into a Health Equity healthcare FSA even if you are not enrolled in a Camunda medical plan.



If you do not use your allocated funds within the plan year, you may rollover up to \$610 into the next plan year



You have until March 15, 2024 to submit claims with a date of service between January 1, 2023 and December 31, 2023



You can access your account info, submit claims, and browse eligible expenses through your Health Equity portal



You will receive a debit card from Health Equity that holds your account balance, which can be used at point of sale for eligible expenses

Qualified HEALTH CARE FSA expenses

- Deductibles & Copays
- Birth control
- Eyeglasses, Contacts & LASIK
- Coinsurance
- Dental Care
- Contact lenses
- Acupuncture
- Orthodontia

Dependent Care Flexible Spending Account



Camunda employees can choose to divert up to \$5,000 pre-taxed dollars from their salary to a Dependent Care Flexible Spending Account annually



The money that you put into your FSA is taken directly out of your paycheck each pay period. Only the amount you have contributed to date may be used



Use your Dependent Care FSA funds on eligible expenses for your dependents, like day camp, elder care, or preschool costs



You may put money into a Health Equity Dependent Care FSA even if you are not enrolled in a Camunda medical plan



If you do not use your allocated funds within the plan year, you will forfeit any balance



You have until March 15, 2024 to submit claims with a date of service between January 1, 2023 and December 31, 2023



You can access your account info, submit claims, and browse eligible expenses through your Health Equity Portal



To use your benefit, submit a claim reimbursement form from Health Equity

Qualified Dependent Care FSA expenses?

- Daycare
- Preschool
- Babysitting
- Summer camp
- After school programs
- Elder care services
- Field trips
- School tuition

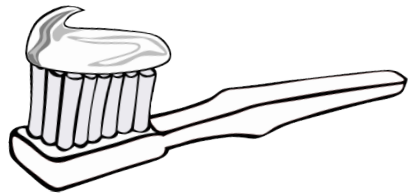


DENTAL

BCBS Dental



	PPO Dental	
	In-Network	Out-of-Network
Deductible (Individual/Family) Deductible waived for preventive services	\$50/\$150	
Calendar Year Max	\$2,000	
Preventive Care (cleanings)	100%	100%
Basic Care (fillings)	80%	80%
Major Care (crowns, dentures)	50%	50%
Orthodontia (Up to age 19)	50% up to \$1,500 lifetime	

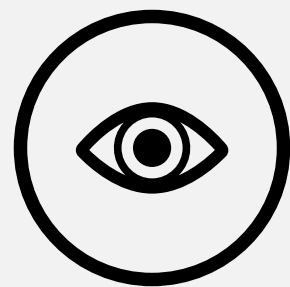


Dental Contributions



Your 2023 contributions will be remaining the same:

Per Pay Period Contribution	
MetLife Dental	
Employee	\$0.25
Employee + One	\$5.75
Employee + Child(ren)	\$6.00
Family	\$13.50



VISION

VSP Vision



	VSP VISION PLAN	
	In-Network	Frequency
Exam	\$10 copay	Every Calendar Year
Frames	\$130 allowance for most frames 20% off balance over your allowance	Every Other Calendar Year
<u>Lenses</u> Single Vision Bifocal Trifocal Lenticular	\$25 Copay Included in Prescription Glasses	Every Calendar Year
Contact Lenses (instead of glasses)	\$130 allowance for contacts 15% off balance over your allowance	Every Calendar Year
Contact Lens Exam	Up to \$60 copay	Every Calendar Year
NEW!!! Enhancement	LightCare	Every Calendar Year

VSP LightCare



Why UV and Blue Light Coverage?

Even if you don't wear prescription glasses, an annual eye exam is an easy and cost-effective way to take care of your eyes and overall health.

With VSP LightCare™, you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor. Sunglasses or blue light filtering glasses may be just what you're looking for.

KEEP YOUR EYES PROTECTED OUTDOORS AND IN:

Always wear sunglasses outdoors. Protect your eyes from the sun's ultraviolet rays that can damage your corneas and cause eye-related diseases like cataracts. 100% UVA and UVB protection is the best choice for your sunglasses.²

Wear blue light filtering glasses indoors to combat digital eye strain. Digital screens and fluorescent lighting emit blue light that can contribute headaches, blurred vision, and sore eyes—all possible symptoms of digital eyestrain.



PROVIDER CHOICES YOU WANT

The VSP Premier Program includes thousands of **private practice doctors** and more than 700 **Visionworks® retail locations** nationwide.

Prefer to shop online?

At **eyeconic.com®**, you'll be shopping at the preferred online retailer for VSP members where you can connect and use your benefits.³

VSP Member-Only Savings & Discounts



Up to 50% savings on UNITY digital lenses.
Up to 40% savings on Sunsync light reactive lenses. Average savings of \$325 on Nike-authorized prescription sunglasses. Extra \$20 to spend on featured frame brands.



Laser vision correction average 15%-20% off the regular price or 5% off the promotional price. Including PRK, LASIK, and Custom LASKI through VSP doctors.



Exclusive mail-in savings on eligible contacts, and savings on EyePromise EZ tears dry eye and contact lens comfort formula.



No more than a \$39 copay on routine retinal screening



20% off unlimited additional pairs of prescription glasses and/ or non-prescription sunglasses



Up to 60% on a pair of digital hearing aids and savings on batteries for you and your extended family.

Vision Contributions

Your 2023 contributions will be decreasing:

Per Pay Period Contribution		
Vision	2022	2023
Employee	\$3.70	\$3.30
Employee + One	\$5.92	\$5.27
Employee + Child(ren)	\$6.05	\$5.38
Family	\$9.75	\$8.68



LIFE AND DISABILITY

Life and AD&D



Basic Life and AD&D

Provided to all eligible employees at no cost

Enrollment is automatic

Benefit is equal to 1.5x annual earnings, up to a maximum of \$250,000



Short-Term Disability

Covers 60% of your weekly earnings, up to \$100 per week

Benefits begin on the 14th consecutive day for an accident or an illness

Benefits continue until of recovery, up to 26 weeks

Camunda will pay the remaining of your salary if you are on disability to keep your salary whole at 100% for up to 12 weeks



Long Term Disability

Covers 60% of your monthly earnings, up to \$10,000 per month

Benefits begin on the 180th day of disability

Benefits continue to earlier of recovery, your Social Security Normal Retirement Age, or Duration of benefits outlined in the plan document

Voluntary Life and AD&D



Employee Coverage

Up to \$500,000 in increments of \$10,000
– not to exceed 5x annual salary.

Guaranteed Issue \$100,000



Spouse Coverage

Up to \$150,000 in increments of \$5,000 –
not to exceed 50% of employee's
voluntary election.

Guaranteed Issue \$30,000



Child Coverage

Up to \$10,000 in increments of \$1,000 –
not to exceed 50% employees' s
voluntary election.

Guaranteed Issue \$10,000

Employee Assistance Program



CONFIDENTIAL COUNSELING ON PERSONAL ISSUES

Get confidential counseling by experienced clinicians over the phone 24 hours a day, seven days a week.

Your **ComPysch GuidanceResources** is available to listen to your concerns. Call any time with personal concerns, including depression, stress and anxiety, marital and family conflicts, alcohol and drug abuse, job pressures, and grief and loss.



FINANCIAL INFORMATION, RESOURCES AND TOOLS

Financial issues can arise at any time, from dealing with debt to saving for retirement. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including getting out of debt, retirement planning, tax questions, and estate planning.



LEGAL INFORMATION, RESOURCES AND CONSULTATION

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, get a free 30-minute consultation and be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including divorce and family law, debt obligations, landlord and tenant issues, real estate transactions, bankruptcy, criminal actions, civil lawsuits, and contracts.



ONLINE INFORMATION, TOOLS, AND SERVICES

Access expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to guidanceresources.com

You will have 24/7 access to vital information, tools and support. You will be able to access Articles, podcasts, videos, slideshows, on-demand trainings and more.



EMPLOYEE SUPPORT

TOUCHCARE

How do they help?



Cost Estimates

Help employees to get costs for services in their area, and compare with other facilities close by.



Finding, Choosing & Scheduling

Find quality doctors with all of the specifications requested by employees.



Billing & Claims Assistance

Received an EOB that you think is incorrect, but don't want to deal with it?

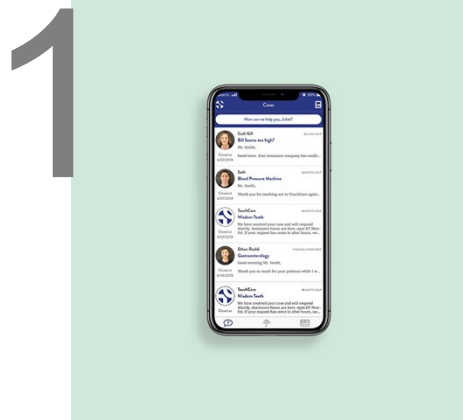


Benefit Questions

TouchCare prides itself in helping employees to navigate the healthcare system as well as their own benefits plan.

TOUCHCARE

Opening a case is easy! Our Health Assistants are available when and where you need them.



APP

Download the App on your iOS or Android device. Access all of our concierge services from your pocket!



Online Portal

Open a case, exchange messages, or upload plan documents to our online portal via our website.



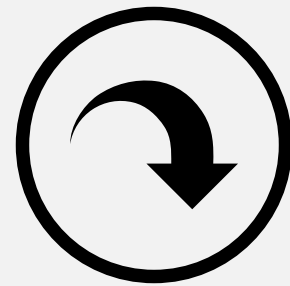
Phone

Call: 866-486-8242, available 8AM – 9PM (EST), Monday through Friday.



Email

Email: assist@touchcare.com and a Health Assistant will reply as soon as they're available.



NEXT STEPS

Next Steps

- Beginning November 17th – December 1st enroll in your 2023 benefits through the Employee Navigator portal.
- Your elections are effective from January 1, 2023 – December 31, 2023, and cannot be changed unless you have a qualifying event during the year.
- If you do not wish to make any plan changes for 2023, you can do NOTHING and your enrollments (including H.S.A elections) will rollover to the new plan year.
- However, you must login and elect new 2023 contributions for the Healthcare and Dependent care FSA's
- If you haven't already, Don't Forget to create your Touchcare Member account at www.touchcare.com / on the app.
- Contact Brittany Rohde with any questions!



QUESTIONS?