

Choose Your Fall Faves

2024 Enrollment Highlighter



Autumn days bring cooler weather, changing leaves and annual enrollment for your ProHealth Care benefits. Find out what you need to know and do, as well as the tools and resources available to help!

What You Need to Know

Open Enrollment Is November 1 – 15

Open Enrollment is your annual opportunity to enroll in or make changes to your ProHealth Care benefits for the coming year. For the most part, your benefits are remaining the same next year, with a few enhancements. However, we strongly encourage you to review your current elections and make sure they still fit your needs for 2024.

Even if you don't plan to change your current elections, take time for a quick review to be sure you have coverage that fits. If you don't complete the online enrollment process, your current benefit elections will roll over for 2024, with the exception of any flexible spending account (FSA) or health savings account (HSA) elections. If you currently have an FSA and/or HSA, you **must re-enroll** during Open Enrollment in order to continue to have an account in 2024. Any changes you make during Open Enrollment will take effect January 1, 2024.

Remember: You will not be allowed to make changes after Open Enrollment closes unless you experience a qualified event change, such as marriage, birth, loss of other coverage, etc.

Do you want to participate in the Medical FSA, Dependent Care FSA, and/or HSA for 2024?

If you want to participate in any of these plans for 2024, you must complete new enrollment elections, even if you participated in these plans in 2023. For more information, see the *2024 Benefits Guide*.



Get help choosing your benefits — available November 1!

Need help selecting the best plans for you and your family? Answer a few questions about your health care needs during enrollment, and ALEX can recommend the least expensive plan for your needs. This [online tool](#) is 100% confidential.



Keep Your Information Up to Date!

Your Beneficiaries

Open Enrollment is a great time to update your beneficiary designations.

Note: Login ID and passwords for the Lincoln Financial Group website will be reset for Open Enrollment (follow the instructions on the login page).

Your login is your employee ID — not your U number* or Social Security Number. Your initial confidential Personal Identification Number (PIN)/password is the last four digits of your Social Security Number, followed by the last two digits of your year of birth. Upon login, you will be required to reset your PIN/password.

* Your employee ID is not your U number less the "U". Your employee ID is located in Success Factors under personal information.

- **Life Insurance and AD&D:** For life insurance, there are different types of beneficiaries — primary and contingent. If your primary beneficiary(ies) predeceases you, your contingent beneficiary(ies) will become your primary beneficiary, unless you name another primary beneficiary. Make your beneficiary designations through Lincoln Financial Group at <https://lfg.benselect.com/prohealth3>.
- **401(k):** Make your beneficiary designations through Transamerica at transamerica.com/portal/phc. If you have any questions, call 800-755-5801.

Your Address

Update your address through SuccessFactors at <https://sf.phci.org>.

Dependent Social Security Numbers

The Affordable Care Act, also known as health care reform, requires employers to collect Social Security numbers for each person enrolled in our medical plan, including your covered dependents. We need to report this information to the IRS in order to comply with health care reform rules. Log on to [Employee Self-Service](#) to update dependent information.

A Season of Change

Each year we work hard to manage health care expenses. Like many U.S. organizations, we're seeing an increase in our health insurance costs for next year, due to inflation and higher utilization.

Despite these challenges, we have worked to minimize the impact on our employees and continue to look for ways to add value to our benefits program.



Enhancements and Added Support

- Support for family building, fertility and parenting needs through Maven
- Voluntary insurance to help cover hospital care expenses through SunLife
- New vendors for voluntary Critical Illness and Accident Insurance (SunLife) and identity theft protection (Allstate)
- Coverage for adult orthodontic treatment in the Delta Dental Plus Plan
- Lower premiums for pre-paid legal coverage through LegalGUARD
- Pet insurance for your pet family through MetLife

Extend the Savings

If you have money left over in your medical flexible spending account or your limited flexible spending account, you can carry over up to \$610 to use in 2024. This carryover will happen automatically with no additional action required on your part.

Flexible Spending Accounts (FSAs)

You may contribute up to \$3,200 to your medical FSA in 2024. For the Dependent Care FSA you may contribute up to \$5,000 (\$2,500 if you're married and filed separately).

Health Savings Account (HSA)

- IRS contribution limits for HSAs are changing!
- If you're age 55 or older you can contribute an additional \$1,000.
- You must be enrolled in the ProHealth Care High-Deductible Health Plan in order to contribute to the ProHealth Care HSA.

2024 HSA contribution limit for employee contributions

Single: \$4,150

Family: \$8,300

Out-of-Area Coverage

Medical plan participants who live outside of the coverage area (counties that do not immediately border Waukesha County) need to apply for out-of-area coverage. Complete the 2024 Out-of-Area Benefit Form via iService (HR Catalog) by November 24. Out-of-Area waivers **do not carry over** to the next year. Be sure to take action if this applies to you.

Also worth noting: Waivers aren't retroactive so be sure to get yours in right away to ensure you're covered.

Avoid Paying More

If you elect coverage for your spouse in the ProHealth Care health plan and they are eligible for medical coverage elsewhere, you will pay \$75 more per pay period. If your spouse isn't eligible for coverage under another employer's plan, or works for ProHealth Care, complete an online waiver form via iService (HR Catalog). **If you have a waiver in place for 2023 and it still applies, be sure to complete another for 2024.**

Voluntary Life

You can increase your voluntary life insurance by \$10,000 without underwriting up to the guarantee issue (GI) amount of \$300,000 if you are currently enrolled. Any new voluntary life insurance enrollment will require you to complete the underwriting process.

Learn more and enroll: <https://lfg.benselect.com/prohealth3>.

No Nicotine = Lower Rates

If you use any form of nicotine, you (and your spouse if you're both covered) will continue to pay more for medical coverage. If you tested positive last year, you can re-test during this enrollment period to qualify for lower rates in 2024. If you tested negative, no need to test again — your results will carry over.

Aetna HealthSM App

The Aetna Health app puts popular online features at your fingertips.

- Pull up your ID card whenever you need it
- See benefits and coverage details
- Track spending and view claims
- Find in-network providers and search by location or specialty

Download from the App Store or Google Play.

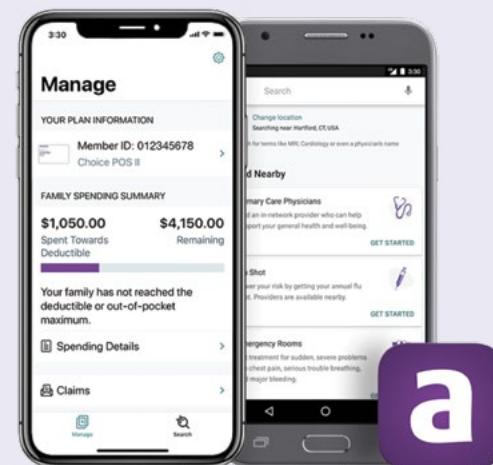


Find your electronic ID card

- Log in to www.aetna.com.
- Choose "ID Card Information"



[Learn more](#)



Enroll through Employee Self-Service

Wed. Nov. 1 – Wed. Nov. 15 at 5 p.m.

1 START

from the HR Collaborate page, click Lawson/ESS or go to <https://ess.phci.org> from your home computer or from any computer with internet access.

2 SIGN ON

to [Employee Self-Service](#) with your ProHealth Care system ID and password. If you need help logging in, call the IT Customer Support Center at 262-928-2777.

3 CLICK

Benefits and then *Open Enrollment 2024* to begin making your 2024 elections. For detailed instructions, review the ESS Job Aide under *Collaborate > Finance > Resources > Payroll Documents*, or visit this [site](#).

4 COMPLETE

the entire enrollment process in order to save your changes.

You can revisit the online enrollment process to review and make changes as many times as you like until the end of Open Enrollment at 5 p.m. on Wednesday, November 15, 2023. Decisions made during Open Enrollment are binding through December 31, 2024, unless you have a qualified life event.

Enroll — and designate beneficiaries — for life and accident coverage through Lincoln Financial Group at <https://lfg.benselect.com/prohealth3>.

Itchy from that leaf pile? Consider an e-visit!

ProHealth Care's e-visit option is a fast, convenient and low-cost option for treating minor conditions such as allergies, migraines and rashes. Just answer an online questionnaire and a provider will review and send a treatment plan, including a prescription, if you need one.

If you and your dependents have coverage through ProHealth's Aetna plans, you can save 65%. Enter the code **PHC65** and pay only \$10.15 per e-visit.



Enrollment Checklist

Before enrollment

- **Access a variety of tools and resources** on [HR Collaborate](#).
- **Review the 2024 Benefits Guide** and view the Open Enrollment video as you consider your plan choices. You can review a medical plan comparison chart in the guide.
- **Try out ALEX**, our virtual benefits counselor, for help selecting the best plans for you and your family.
- **Decide if you want to enroll in a flexible spending account** (Medical FSA and/or Dependent Care FSA) or a Limited Medical FSA (for high-deductible health plan participants). **Remember, you must actively enroll in FSAs and/or the HSA each year.**
- If you are enrolled in the ProHealth Care High-Deductible Health Plan, **decide if you want to make contributions to your Health Savings Account (HSA).**

During enrollment

- **Review the *Helpful Tips Guide*** to navigating the enrollment process on [Employee Self-Service](#). Enroll between Wednesday, November 1 and Wednesday, November 15.
- **If you plan to enroll new dependents** in benefits, you will need to add them in the Dependent section of [Employee Self-Service](#) before you begin your enrollment.
- **Spousal waiver and out-of-area coverage forms for 2023 will not carry over to 2024.** If you waive the spousal surcharge for 2024, you will need to complete a new electronic form for 2024. For out-of-area coverage in 2024, you will need to complete a new electronic form for 2024.
- **If you enroll in voluntary life coverage or increase your current employee coverage by more than \$10,000** (employee and/or spouse coverage), you will need to go through the medical underwriting process and complete the evidence of insurability (EOI) forms located within the process.
- **Once you complete your enrollment online, print a copy of your confirmation or elect to receive an email confirmation,** review it for accuracy, and keep it for your records. Human Resources will not mail confirmations to your home address so this is your only record of your enrollment.

After enrollment

- **Verify your elections** after Tuesday, November 21 through [Employee Self-Service](#). Plan elections are effective January 1, 2024.
- **If you notice any errors, notify Human Resources immediately** at HRTotalRewards@phci.org. No changes will be permitted after December 31, 2023, because of government legislation reporting requirements.

Need Help?



Review

Refer to the 2024 Benefits Guide on the HR Collaborate page.



Email

Send a note to Human Resources at HRTotalRewards@phci.org.

This highlighter describes benefit plans sponsored by ProHealth Care. ProHealth Care makes every effort to report accurately the coverage, benefits, and limitations of these plans. If there is any difference between this publication and the official plan documents, the plan documents will govern. ProHealth Care reserves the right to amend, modify, or terminate all or part of its benefit plans at any time. This description of your benefits is not an employment contract or any type of employment guarantee. Employees must meet the applicable eligibility requirements to participate in these plans.

