



Look inside to get ready for  
Open Enrollment this fall!  
**November 1 – 15**



## Your autumn action list

### 1 Map out a plan.

The Benefits Guide is your go-to resource for your fall enrollment activities. It includes information on your options in each plan, their cost and helpful enrollment tips. Find it by visiting [HR Collaborate > Open Enrollment](#).

### 2 Get a personal guide.



Ask ALEX to help you make the best of your benefits this fall. Just answer a few questions about your healthcare needs during enrollment, and ALEX will give you personalized recommendations. Your responses are totally private. Even if not much has changed, let ALEX run through the numbers with you!

### 3 Pick your benefits November 1 – 15, 2023.

Simply log on to [Employee Self-Service \(ESS\)](#) to enroll, make changes and add/drop dependents. If you don't enroll, your current elections will carry over to 2024 except for your FSA and HSA elections.

## Need Help?

### Review

Double-check your 2024 Benefits Guide. It includes the details you'll need to make your choices, as well as helpful tips for enrolling for 2024. Odds are you'll find what you need in the Benefits Guide.

### Email

If you can't find the answer after you've explored the Benefits Guide, email Human Resources at [HRTotalRewards@phci.org](mailto:HRTotalRewards@phci.org).



## Autumn time with benefits in mind

Fall — the time of year when there's a chill in the air, the leaves are changing and enrollment opens for your ProHealth Care benefits! **This year's open enrollment runs from November 1 – 15**, and it's your chance to review and make changes to your benefits for 2024.

A lot can change from year to year, including costs, networks and your needs, so it pays to double-check your coverage. Just log on to [Employee Self-Service \(ESS\)](#) to review your current benefits. You also can ask our online tool ALEX to help you compare your options. In just minutes you'll get recommendations that are easy to understand, leaving you more time for roasting s'mores or cheering on your favorite football team.

Look inside for the top 10 things to do this fall while making sure you have the coverage you need next year.





# Top 10 things to do this fall

(while getting the benefits coverage you need)



## 1 Admire the foliage.

For the most part, your healthcare benefits are remaining the same for 2024. Deductibles in the High-Deductible Health Plan are increasing slightly due to IRS updates, and out-of-pocket maximums in that plan will also be slightly higher. Aetna will continue to manage our prescription drug coverage, with the same convenience and service available through ProHealth Care's own pharmacies.

## 2 Understand it's a season of change.

Each year we work hard to manage our health plan costs and minimize the impact of any rate increases on our employees. For 2024, some benefit costs are rising, due to inflation and higher utilization. While some rates are increasing, others will remain the same.

➤ [See the HR Collaborate site for additional details.](#)



## 3 Jump in a pile of leaves without worry.



When you need care for a minor condition, consider ProHealth Care's e-visit option. It's a fast, convenient and low-cost option for treating non-urgent issues 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% on e-visits. Enter the code **PHC65** and pay only \$10.15 per visit.

## 4 Enjoy a candied apple (but don't forget to brush).



**NEW!** Experts say teeth can be straightened at any age, not only to achieve a better smile but also to improve overall dental health. If orthodontic treatment is something you've been considering, you're in luck: The Delta Dental Plus Plan will include coverage for adult orthodontic treatment in 2024.

## 5 Ride on a bicycle built for 2, 3 or more!



**NEW!** Seeking fertility treatment, starting a family, expecting or just had a baby? Get free 24/7 support (along with unlimited access) from Maven for a variety of family building, fertility and parenting needs. Video chat or message with top-rated specialists, attend virtual classes and access expert resources on every topic. See the Benefits Guide for details.

## 6 Protect yourself before getting lost in that corn maze.

- **NEW!** Want a cash cushion in case you or a family member is hospitalized? Hospital Indemnity Insurance through SunLife can help you pay for hospital care expenses not covered by regular medical benefits, as well as other unexpected expenses.
- SunLife will be the new provider for our voluntary Critical Illness Insurance and Accident Insurance, which can protect your savings in case of a serious illness or accident.

## 7 Cover your furry friend with more than a cute costume.

**NEW!** MetLife Pet Insurance plans offer a range of benefit amount options, chronic care coverage and optional preventive coverage for your entire pet family. You can customize your plan so it works best for your pet's needs and your budget. And when your pet needs care, visit any licensed provider — there's no network to worry about.



## 8 Warm up by the fire, but don't light up.

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.



## 9 Indulge in everything pumpkin spice with your tax-free savings.



- The Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) can save you a nice chunk of change by allowing you to sock away pre-tax money to pay for eligible healthcare and dependent care expenses. You can contribute more to these accounts next year, too. See the 2024 Benefits Guide for details.
- If you have money left over in your Medical FSA or your Limited FSA this year, you can carry over up to \$610 to use in 2024.
- Be sure to re-enroll if you want to participate in the HSA or FSAs in 2024 — **your current elections won't carry over.**

## 10 Pick apples along with your benefits, or just curl up with a good book.

If you want to keep the coverage you have today, no benefit picking is required, and your coverage will roll over to next year, except for the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs).

- Your HSA contribution will change to \$0 if you don't make an election during open enrollment, but you can change it anytime during the year.
- To participate in the FSAs, you must make an election during open enrollment, and you can make changes only if you experience a qualified event during the year.



### Plus, don't forget...

#### If your spouse has coverage elsewhere

If you elect coverage for your spouse in the ProHealth Care health plan and they are eligible for medical coverage elsewhere, you will pay a \$75 surcharge 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.**

#### If you need out-of-area coverage

If you or your dependents want medical coverage but live in a county that doesn't immediately border Waukesha County, apply for out-of-area coverage by completing the 2024 Participant Out-of-Area Medical Benefit Form via iService (HR Catalog). **Waivers aren't retroactive, so be sure to get yours in right away if this applies to you.**

