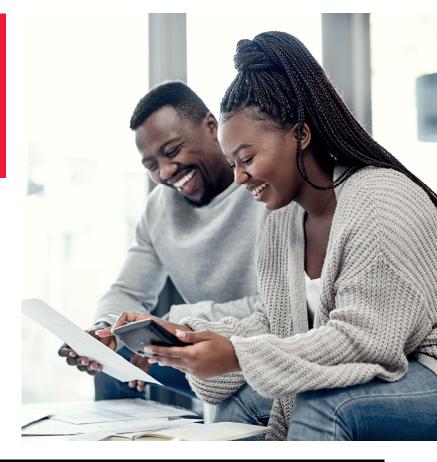
Open Enrollment for 2023 is February 14th through February 25th

Passive Open Enrollment

This year's annual Open Enrollment will be passive, which means with the exception of Flexible Spending Accounts (FSA), your current benefit elections will carry forward into the 2023–2024 plan year.

If you do not enroll, some of your benefits will roll over, but not all. Please see the chart below for additional information.



Benefit	If you take NO action, you will have
Medical, Dental, Vision	Current coverage will roll over
Health Savings Account (HSA)	No HSA
Healthcare Flexible Spending Account (FSA)	No Healthcare FSA
Dependent Care Flexible Spending Account (DCFSA)	No Dependent Care FSA
Commuter Benefits	No Commuter Benefits
Basic Life Insurance	Current coverage will roll over
Supplemental Life	Current coverage will roll over

Benefit Highlights & Enrolling in Benefits

What's new for 2023-2024?

- FSA Enhancement: Great news! You will now be able to contribute up to \$1,500 to your Healthcare Flexible Spending Account.
- Medical plan updates: Virtual care will now cost less than in-person visits, for all plans except the HDHP.
 Since the CARES Act has expired, deductible will apply to virtual telemedicine in the HDHP plan in order to stay HSA compliant.
- The rest of the plan offerings have remained the same, and there are no increases to payroll contributions. We encourage you to review your current elections and make sure they still fit your needs.



Reminders

Extra Support When You Need It:

- Maven is available to [[Client Name]] employees for support with family planning as well as early pediatrics for parents with children up to 10 years old.
- Better Help, a virtual counseling service, is available anytime to help you take care of your mental health.

Wellness Program:

Stay healthy and save money when you participate in the Virgin Pulse wellness program. Employees who completed their point requirements by January 31st, 2023 receive a \$25 bi-weekly premium discount. Stay tuned for details on our upcoming wellness program!

• Beneficiaries:

Open enrollment is a great time to make sure all of your beneficiary information for your life insurance, 401k, and HSA is up to date.

Enrolling in Benefits

Are you ready to enroll? It is important to weigh your options carefully. Your open enrollment window is from February 14th to February 25th.

If you do not enroll within this timeframe, you will not be able to enroll until our next Open Enrollment unless you experience a Qualifying Life Event. Enrollment is electronic and is done via the Benefits tab in Paycom.