



# 2023 OPEN ENROLLMENT HIGHLIGHTS



## 2023 Benefit Highlights

- Cigna remains the carrier for Medical, Prescription, Dental, Life & Disability insurance.
- Two tiers of medical insurance programs are offered, including a high deductible health insurance plan with a health savings account.
- Telemedicine is administered through Cigna Telehealth Connection.
  - Open Access Plan: \$20 copay
  - HDHP + HSA Plan: \$55 copay (deductible does not apply)
- Two dental plans are offered, the DHMO and PPO plans. The dental insurance PPO program has an annual benefit of \$1,500 per participant.
- Vision is administered through VSP.
- Life & Disability insurance products are 100% employer paid.
- The 2023 Health Savings Account (HSA) is administered through HealthEquity. The contribution limits are:
  - Single: \$3,550
  - Family: \$7,100
- The 2023 Flexible Spending Account (FSA) is administered through WageWorks. The contribution limits are:
  - Healthcare FSA: \$2,750
  - Dependent Care FSA: \$5,000
  - Limited Purpose FSA: \$2,750
  - Commuter Transit/Parking: \$270 Each

## “Passive” Open Enrollment

This year’s open enrollment is **passive**, which means that **if you do not make any changes during open enrollment, your current benefit elections will remain in effect for the 2023 plan year unless you experience a qualifying life event.** In accordance with IRS regulations, if you want to participate in the **Flexible Spending Accounts or in the Health Savings Account** for the upcoming plan year, **you must make that election during open enrollment.**

## Employee Payroll Contributions

There will be a slight increase to Employee Medical Contributions but Vision and Dental will remain the same.

## Questions?

If you have questions about your benefits, please contact our Member Advocacy Team at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm EDT) or go to **[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**.

For more detailed plan information, please access the resources included on the BenePortal at **[www.samplebeneportal.com](http://www.samplebeneportal.com)**.