









Welcome to your 2023 Open Enrollment

Issam Tina Solutions (210013)

11/4/2022



Agenda

-  Importance of Open Enrollment
-  What's New or Changed for 2023
-  Terminology to Know
-  Engage Benefit Solution
-  Value Add Services
-  Online Enrollment Process
-  Mobile Apps and Engage Microsites
-  Questions?-Who to Contact



Importance of Open Enrollment



Open Enrollment is the time of year when you review the benefits available through your employer and decide if you want to enroll in any of the plans offered or make changes to the plans you are enrolled in.

Benefits are effective January 1, 2023, through December 31, 2023

Importance of Open Enrollment

Who is eligible for coverage?

- Full Time Employees
- Legal Spouse
- Domestic Partner – Verification is required
- Dependent children up to the end of the year in which they turn 26.
 - *NY residents-dependent children up to the end of the month in which they turn 26 for medical only.*
 - *Over-age dependents in NY or FL may be eligible for continuation of coverage-contact the Engage Benefits department for more information*

Importance of Open Enrollment

Open Enrollment starts now!

Currently enrolled

- Go online to review, re-elect current plans, elect new plans, or WAIVE plans for 2023.*
- New benefit deductions will be on first paycheck in January
- FSA/Commuter/HSA elections must be made each year due to IRS regulations

*Please note there are cost and some plan changes for 2023 - review your e-Kit or online Summary of Benefits for details

Eligible but not enrolled

- Go online and elect plans or WAIVE plans for 2023.
- The next time you can add, drop or make a change will be the next open enrollment period unless you have a valid change in life event

What's New or Changed in 2023

Refer to your Enrollment Kit for details

Plan design changes to some medical plans-Aetna and Kaiser

New medical plan options may be available to you

Kaiser has added the CIGNA network for emergency care and prescriptions

Enhanced plan changes to dental plans-MetLife and Aetna

Medicare Transition Services available for individuals approaching eligibility

Aetna Attain wellness program is now available in the Northeast

MetLife Supplemental Plans include added benefits such as online will preparation services and

Vision Access discount program at no additional cost

Annual Contribution Limits may have changed-FSA/HSA/Commuter Benefits

FSA-the CARES Act provision is ending so any money you have rolled over from 2021 and 2022 must be used by March 15, 2023

2017 PLAN	2017 PLAN CHANGE
FLCA: Renewed HMO 9-100	<ul style="list-style-type: none">Diagnosed copy from \$40 to \$50Diagnosed 3-4 day up to \$45 to \$50Complete medical imaging from \$300 to \$200IP copy \$100 per day up to 5 days (\$2,500) to \$300 per day up to 5 days (\$1,500)OP Max from \$100 to \$200OCOP Max from \$1,000 (2x) to \$2,000 (2x)OCOP Max from 20% up to \$2,500 to 20% up to \$200
HMO 20-100	<ul style="list-style-type: none">Diagnosed copy from \$40 to \$45Diagnosed 3-4 day up to \$45 to \$50Complete medical imaging from \$300 to \$200OP copy from \$100 to \$200OCOP Max from \$1,000 (2x) to \$1,000 (2x)OCOP Max from 20% up to \$2,500 to 20% up to \$200
HMO 1500-60	<ul style="list-style-type: none">Diagnosed copy from \$40 to \$50Diagnosed 3-4 day up to \$45 to \$50Complete medical imaging from \$300 to \$200Emergency Room copy from \$200 to \$300 (PL, CH)OP Max from 20% up to \$250 to 20% up to \$250
HMO 2000-70	<ul style="list-style-type: none">Diagnosed copy from \$40 to \$50Diagnosed 3-4 day up to \$45 to \$50Complete medical imaging from \$300 to \$200OP Max from 20% up to \$250 to 20% up to \$250
HMO 3000-60	<ul style="list-style-type: none">Diagnosed copy from \$40 to \$50Diagnosed 3-4 day up to \$45 to \$50Complete medical imaging from \$300 to \$200OP Max from 20% up to \$250 to 20% up to \$250

Terminology to Know

Deductible-the first dollar you pay towards certain services

- Individual/family deductible
- In-network and out of network deductible
- Not every service will have a deductible

Co-insurance-your share of the cost with the insurance company once the deductible has been satisfied

- Reflected as a percentage
- In-network and out of network co-insurance

Co-pay-a flat amount paid at the time of service

- Generally, this applies to primary care physicians, specialists, prescriptions, emergency room

Out of Pocket Maximum-your “safety net” which is the maximum amount you should expect to pay for services in a calendar year.

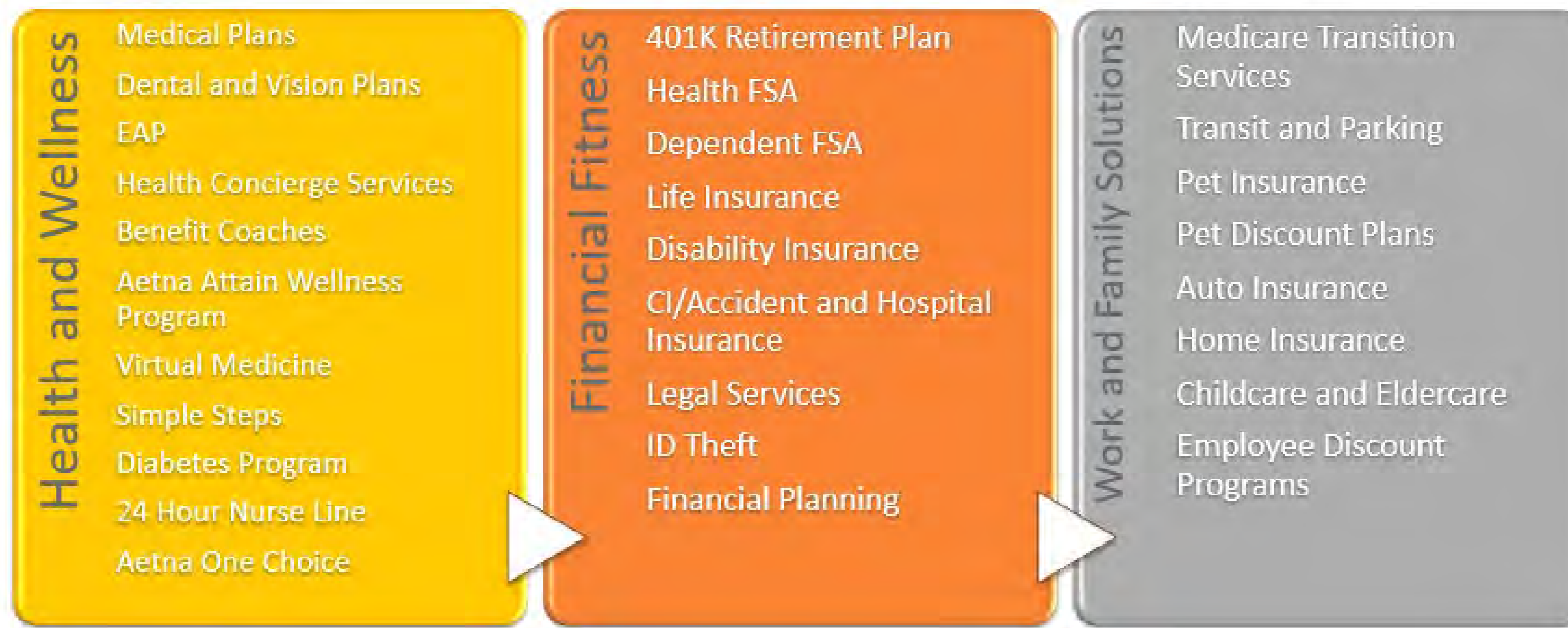
- Individual/family out of pocket maximum
- In-network and out of network out of pocket maximum

Calendar Year Maximum- The max amount of carrier coverage or number of visits in a calendar year.

- Example: Chiropractic care is limited to 40 visits per year
- Example: DPPO 1000 Dental Plan-this plan has a \$1000 calendar year maximum. It's the most the carrier will pay for

Engage Benefit Solution

The Engage Benefit Solution is not just a benefit package; it's a journey towards employee wellness that works to boost workplace productivity and improve employee retention. *Our solution focuses on the areas that are key to an employee's peace of mind.*



Flexible Spending Accounts (FSA) & Commuter Benefits

2023 Annual Limits

General Health Care:
\$3,050

Dependent Care: \$5,000

Limited FSA: \$3,050

Commuter: \$300
(\$/month)

Enrollment

Employees enrolled in
2022 **MUST** re-enroll
online for 2023!

Annual minimum to
participate in FSA
Medical is \$100

Grace Period

Employees have from
1/1 through 3/15 of
2023 to incur claims and
submit by 3/31 to use
their 2022 plan year
dollars.

Health Savings Account (HSA)

Health Savings Account

- 2023 Annual Limits:
 - Individual: \$3,850
 - Family - \$7,750
 - Annual Catch-up Contribution for 55+ - \$1,000
- *Employee must be enrolled in a High Deductible Health Plan (HDHP)*

Enrollment

- Employees enrolled in 2022 **MUST** re-enroll online for 2023!

Health Savings Accounts are portable – if member separates from the company, the HSA stays with the member.

Employer/Employee contributions must cap at the limits listed above per IRS guidelines.

Health and Wellness Resources

Turn to a Personal Benefit Coach

Personal Benefit Coaches can:

- Help you understand your plan options before you enroll
- Explain your share of the costs for each option
- Check networks to see if your doctors participate
- Review how medications are covered
- Check for options that cover specific issues like mental health confidentially



877-233-8205 | answers@healthadvocate.com | www.HealthAdvocate.com/Engage

8am-10pmEST Monday-Friday

Schedule appointment using their online calendar

Bi-lingual services available

Health and Wellness Resources

Provided to Engage clients that offer Engage Medical, Dental, or Vision to their employees

EAP	Health Advocate
<p align="center">Employee Assistance Program <i>Must be enrolled in Engage medical, dental, or vision plan</i></p>	<p align="center">Health Concierge Services <i>Must be enrolled in Engage medical plan</i></p>
<ul style="list-style-type: none"> • Short-Term Personal & Family Counseling (up to 3 visits per incident) • Expanded self-directed mental health services available* (New for 2023) • Elder Care Assistance and Referrals • Child Care Assistance and Referral • Personal Money Management Advice • Legal Advice and Online Tools • Discounts • Available to employee, spouse, dependents, parents, and parent-in-laws • Available 24/7 	<ul style="list-style-type: none"> • Answer questions about your benefits and plan specifics like deductibles, copays and coverage • Navigate your insurance plan • Explain conditions, treatments • Help you make informed decisions • Find the right doctors, hospitals • Schedule tests, appointments • Secure second opinions • Untangle claims and correct billing errors

- 24/7 doctor support via tablet, email, and mobile
- Can diagnose, treat and write short-term (non-DEA) prescriptions
- Talk to a doctor in minutes –phone or video*
- Prescriptions sent to pharmacy of choice if medically necessary
- Less expensive than ER or Urgent Care
- Behavioral health provider wellness support for mental conditions
- Dermatology services for complex or ongoing
- Skin conditions



Teladoc is not available for Texas Health/Aetna Joint Venture and Arizona Banner/Aetna Joint Venture

*Arkansas & Delaware require first visit (within the past 24 months) by video, choice for subsequent visits. Idaho is video only. Georgia has a 3-day Rx limitation. Behavioral Health is video only.

Kaiser - Telehealth

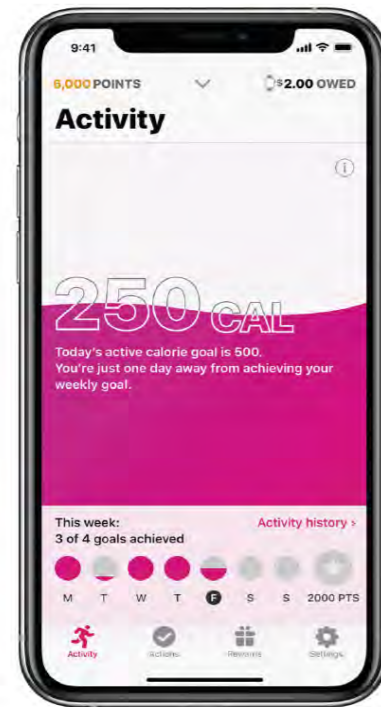


Attain by Aetna

HEALTH IS THE REAL WIN™



The Attain by AetnaSM app is a first-of-its kind health experience that offers personalized goals,* achievable actions and big rewards — like an Apple Watch[®] or gift cards from popular retailers.



MORE THAN FITNESS

Hitting 10K steps doesn't motivate everyone to get healthier. The AttainSM app empowers and rewards you for getting healthier — in ways that work for you:

- Reminders to get a flu shot and schedule an annual physical
- Lab steerage to lower-cost, in-network facilities
- Tips for healthier snacking and better sleep
- Inspiration for increasing activity levels

SMART PERSONALIZATION

We combine activity from your Apple Watch and health history to serve up personalized app experiences.

DESIGNED IN COLLABORATION WITH APPLE[®]

We collaborated with a top technology partner who has a consumer-first mission just like us.

CREATED WITH A TEAM OF DOCTORS

We used their knowledge and expertise to build smart, clinically based, achievable goals.

attainSM
by aetna[®]

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HERE'S HOW IT WORKS



ORDER AN APPLE WATCH OR USE YOUR OWN

Don't own an Apple Watch or want to upgrade to a new one? Order the Apple Watch Series 3, 38mm, GPS in Attain and earn it with points over 24 months. All you'll pay initially is a one-time activation fee of \$7 plus sales tax. Or upgrade to a different model for an additional up-front cost. You'll also be able to earn up to \$80 in gift cards.*

Already own an Apple Watch? Start using it today with Attain and earn up to \$280 in gift cards over 24 months.



CRUSH YOUR GOALS

You must have an Apple Watch to participate so we can track progress toward your activity goals. These goals are based on your sex and weight. Using your Aetna[®] health history, we'll also deliver healthy actions personalized just for you. Complete healthy actions like getting a flu shot, visiting your doctor (or primary care physician) or refilling your prescription to earn even more points.



EARN REWARDS

Meet your weekly activity goals to earn enough points to cover all or part of your monthly Apple Watch payment. Or use your activity and healthy action points to earn gift cards from popular retailers.

 Explore more at AttainByAetna.com

You must be an Aetna commercial member. | You need to be at least 18. | You need an iPhone[®].

*Goals and suggested health actions should not replace your doctor's advice. If you have a medical condition that prevents you from meeting your goals, or if your doctor advises you not to take part in physical activity, there may be an opportunity for you to earn the same reward in a different way. Call 1-866-820-3731 (TTY: 711) to find out your options.

**Alternative rewards are available depending on user enrollment date.

***Terms and Conditions: <https://aet.na/2lyZvfc> Privacy Policy: <https://aet.na/2GqxsuN>

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Apple Watch Series 5 and Apple Watch Series 3 require an iPhone 6s or later with iOS 13 or later.

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AVAILABLE NOW

Download the app by texting "ATTAINAPP" to 37046 for a link to download.

(Message and data rates may apply.***)





Minute Clinic

At MinuteClinic[®] at select CVS Pharmacy[®] and Target[®] locations, you can work one on one with a provider to create a personalized health plan and get the support you need for better health.

Minute Clinic

- Walk-in clinic inside select CVS Pharmacy and Target Stores (over 1100 locations in 35 states and DC)
- Open every day, including evenings
- Walk-in and scheduled appointment options
- Treat a variety of illnesses, injuries, conditions, in addition to being able to write Rx

Services Include:

- Common illnesses such as allergy symptoms, earaches & infections, flu-like symptoms
- Minor injuries like bug bites & stings, minor burns and tick bites
- Skin conditions like Shingles or sunburn
- Physicals – Camp physicals, College physicals, etc.
- Wellness
- Chronic condition care
- Injections
- Vaccinations



Medicare Transition Services

- This service is for individuals that are nearing the age of 65 and becoming Medicare eligible
- Get the Medicare guidance you and your family needs in one place whether you plan to keep working or not
- You will have access to easy-to-understand videos and guides about Medicare
- Personal guidance from a licensed agent to help at every step of the way including reviewing plans and selections
- Call 1-833-343-1132 or visit online at [MedicareTransitionServices.com/Engage-PEO](https://www.MedicareTransitionServices.com/Engage-PEO)
- Open to all employees and family members that are seeking guidance surrounding Medicare

Online Open Enrollment

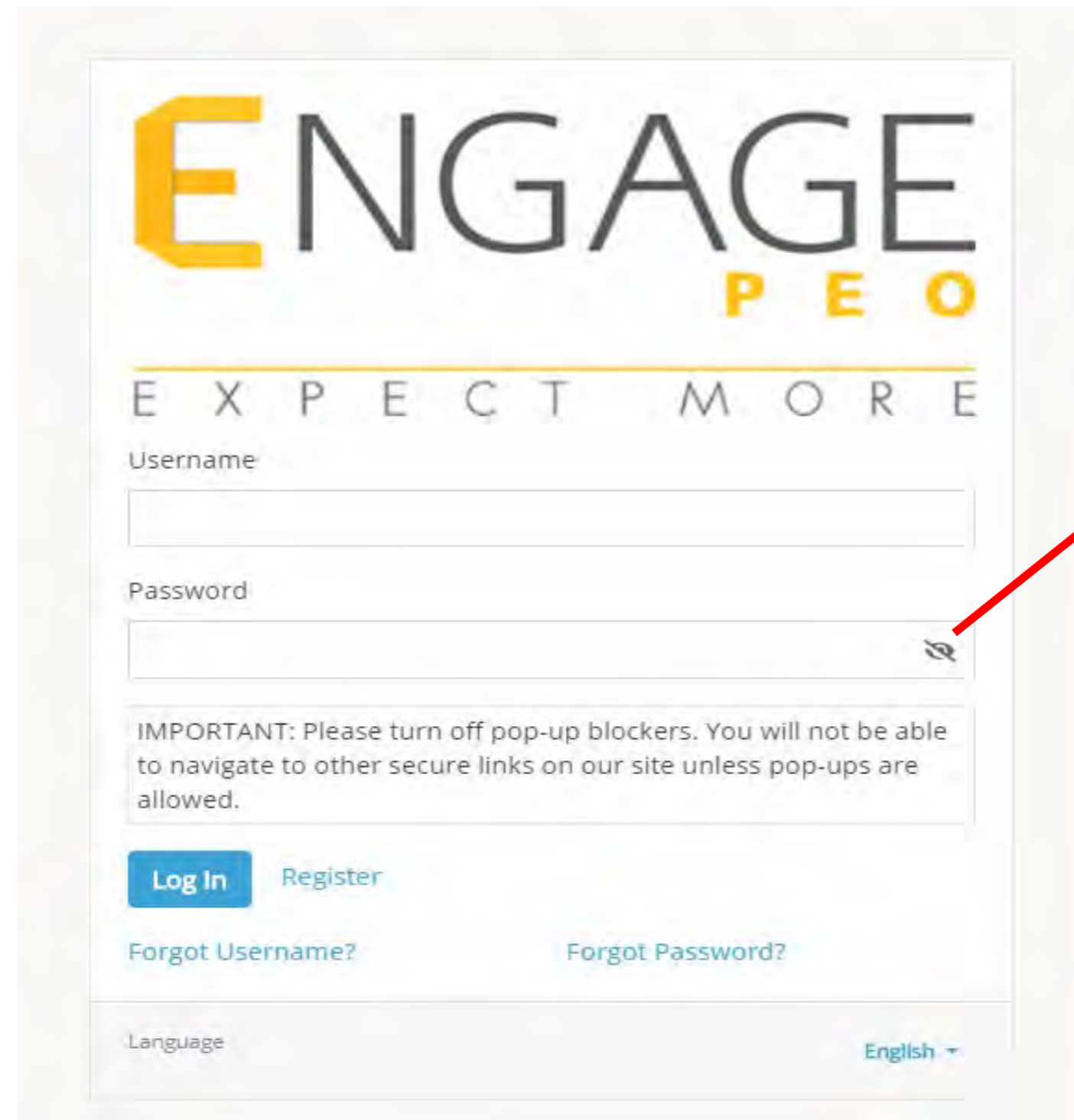
Go to: www.EngagePEO.com

The screenshot shows the Engage PEO website homepage. At the top left is the Engage PEO logo with the tagline "EXPECT MORE". To the right of the logo is a navigation menu with links for "Manager Portal", "Employee Portal", and "Contact Us". A search bar is located above the navigation menu. Below the navigation menu is a main content area with two featured articles: "Making News" and "Still Growing Strong, Together." Below the main content area is a section titled "Engage goes beyond" with five sub-sections: "Benefits", "Compliance", "HR Services", "Payroll", and "Workers' Comp". To the right of this section is a "News and Insights" section with three news items. At the bottom right of the page is a "See All The Latest News" button.

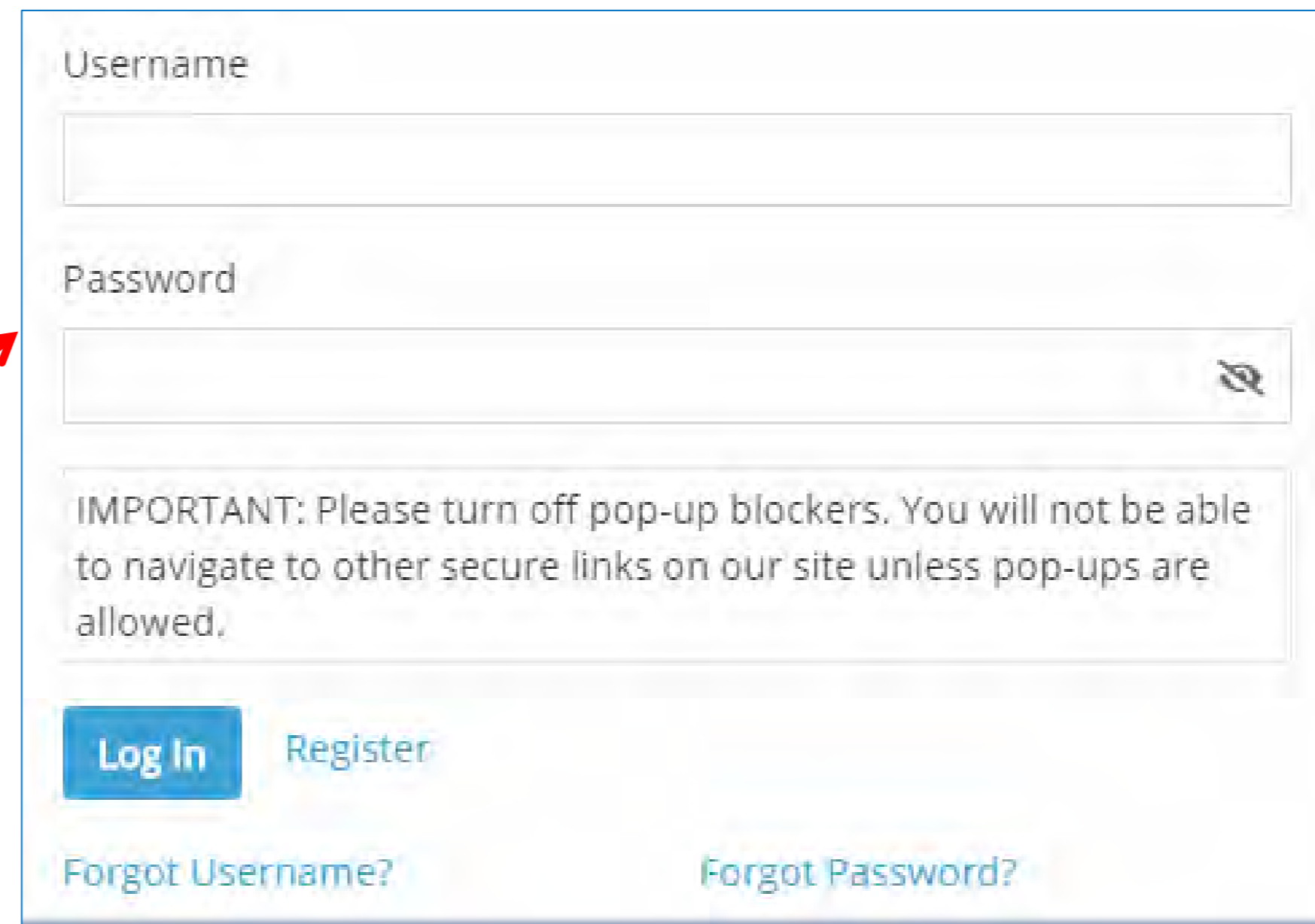
This is a close-up view of the search bar and navigation menu from the Engage PEO website. The search bar is at the top, with the word "Search" and a magnifying glass icon. Below the search bar is the navigation menu with links for "Manager Portal", "Employee Portal", and "Contact Us". The "Employee Portal" link is circled in red, and a red arrow points from this link to the search bar.

Online Open Enrollment

Go to: www.EngagePEO.com



The screenshot shows the EngagePEO login page. At the top is the EngagePEO logo with the tagline "EXPECT MORE". Below the logo are input fields for "Username" and "Password". A red arrow points from the "Password" field in this screenshot to the "Password" field in the zoomed-in screenshot on the right. Below the input fields is a warning message: "IMPORTANT: Please turn off pop-up blockers. You will not be able to navigate to other secure links on our site unless pop-ups are allowed." At the bottom, there are buttons for "Log In" and "Register", and links for "Forgot Username?" and "Forgot Password?". A language dropdown menu is set to "English".

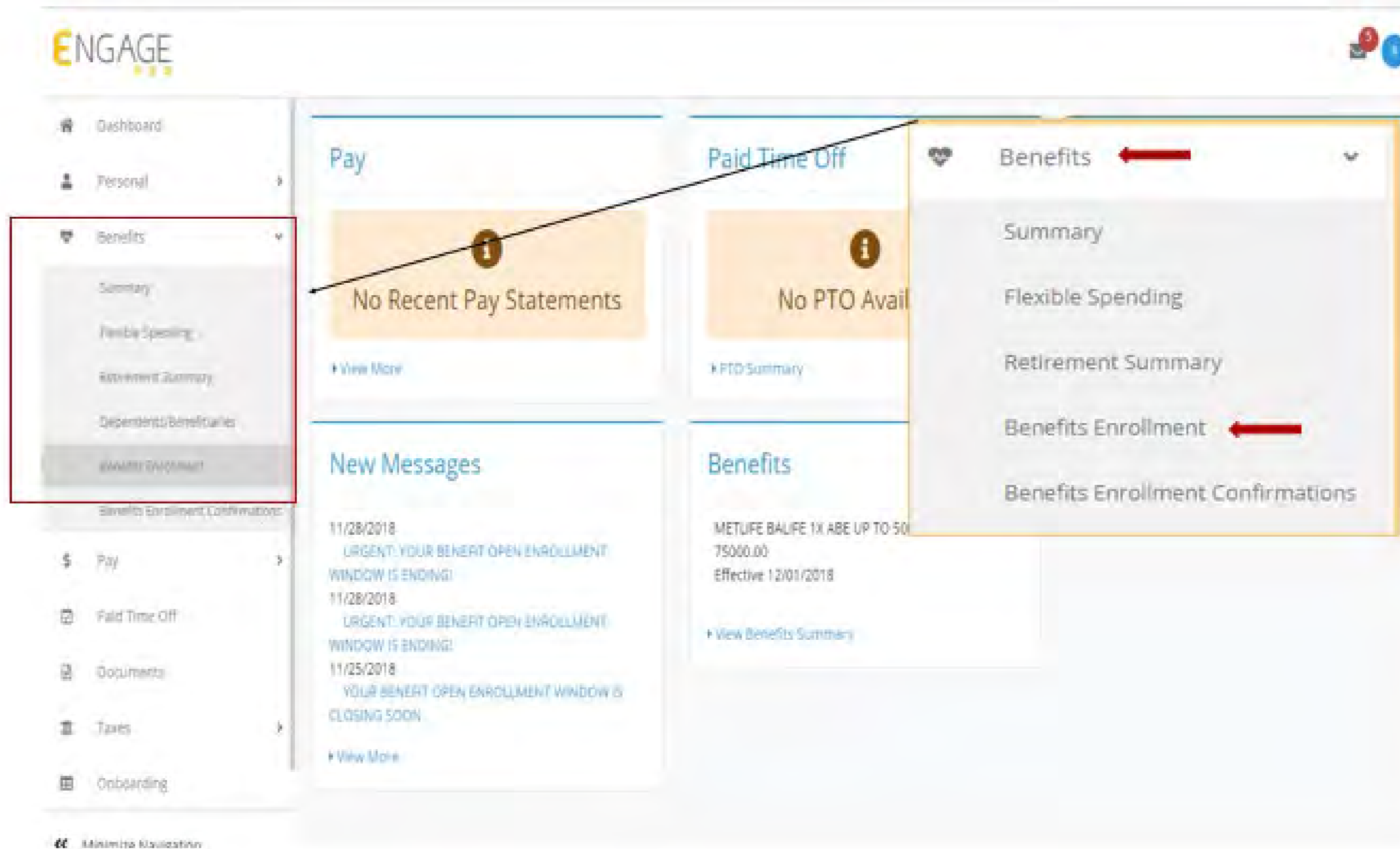


This is a zoomed-in view of the login form. It shows the "Username" and "Password" input fields. Below the password field is the same warning message about pop-up blockers. At the bottom, the "Log In" button is highlighted in blue, and the "Register" button is in a lighter blue. The "Forgot Username?" and "Forgot Password?" links are also visible.

Users who have not set up their portal will need to click **Register** and follow the steps to set up their account

Users can recover their **Username** and reset their **Password** using the links provided

Online Open Enrollment



Online Open Enrollment

Employee Benefit Enrollment – Welcome Page (new look)

ABC COMPANY

Benefit Enrollment: **Welcome**
14 / 13 forms completed

NIDSA GARCIA on behalf of Engage Benefits

BENEFIT ENROLLMENT

- Welcome
- Instructions
- Dependents
- HEALTH and WELLNE... >
- FINANCIAL FITNESS >
- WORK AND FAMILY S... >
- Benefit Summary
- Confirmation

Welcome to Benefit Enrollment!!

Your employer has partnered with EngagePEO to offer you a comprehensive benefits package that allows you to choose coverage options that are important to you and your family based on your individual needs and budget.

The Engage Benefit Solution is not just a benefit package; it's a journey towards wellness that helps promote wellness, security and peace of mind through a variety of solutions geared to meet the goals that are important to you and your family.

Health and Wellness	Financial Fitness	Work and Family Solutions
Medical Plans	Health FSA	Transit and Parking
Dental and Vision Plans	Dependent FSA	Pet Insurance
EAP	Life Insurance	Pet Discount Plans
Health Concierge Services	Disability Insurance	Auto Insurance
Benefit Coaches	CI/Accident and Hospital Insurance	Home Insurance
Aetna Attain Wellness Program	Legal Services	Child Care
Virtual Medicine	ID Theft	Employment Programs
Simple Steps	Financial Resources	
Diabetes Program		
24 Hour Nurse Line		
Aetna One Choice		

Alert

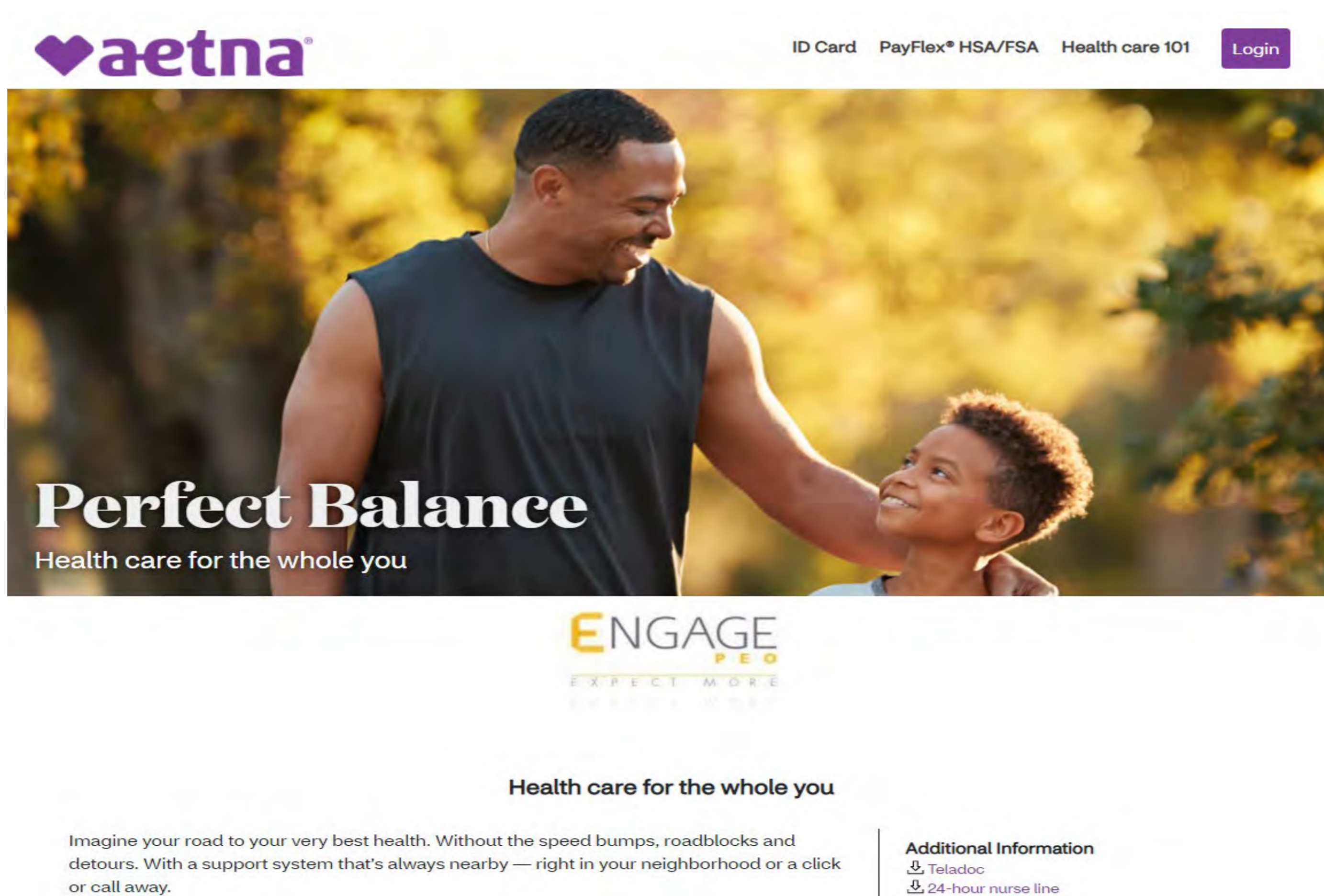
Currently there is not an Open enrollment workflow to be executed. If you feel this is inaccurate, please contact your Service Provider, (Error OBBE002)

Ok

This alert will appear if the client enrollment window is not open

Aetna Microsite

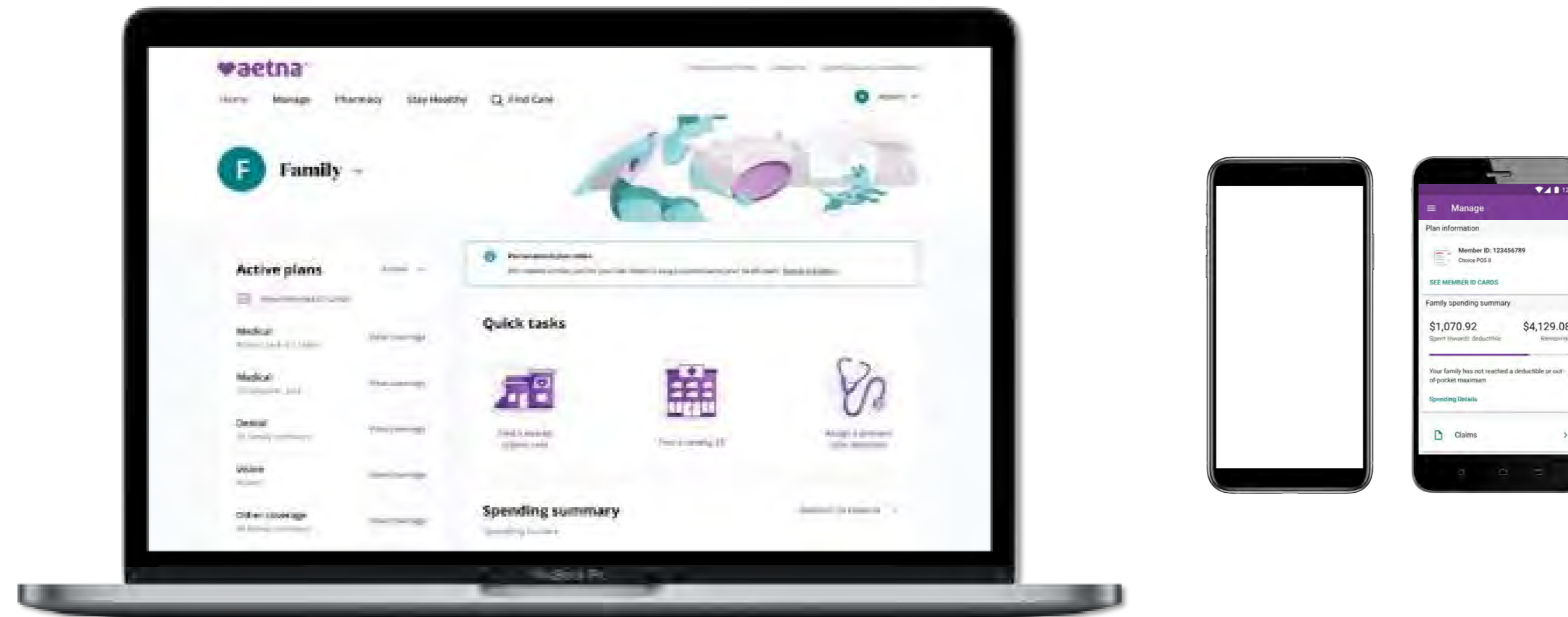
www.aetnaresource.com/n/EngagePEO





Aetna Member Website & Aetna Health App

www.aetna.com



Enables Members to:

Get a quick view

A streamlined interface to more easily view and manage benefits

Connect to care

Tools and information to find, compare and choose care

Gain fast access

To ID card, coverage and quick tasks

Manage plan

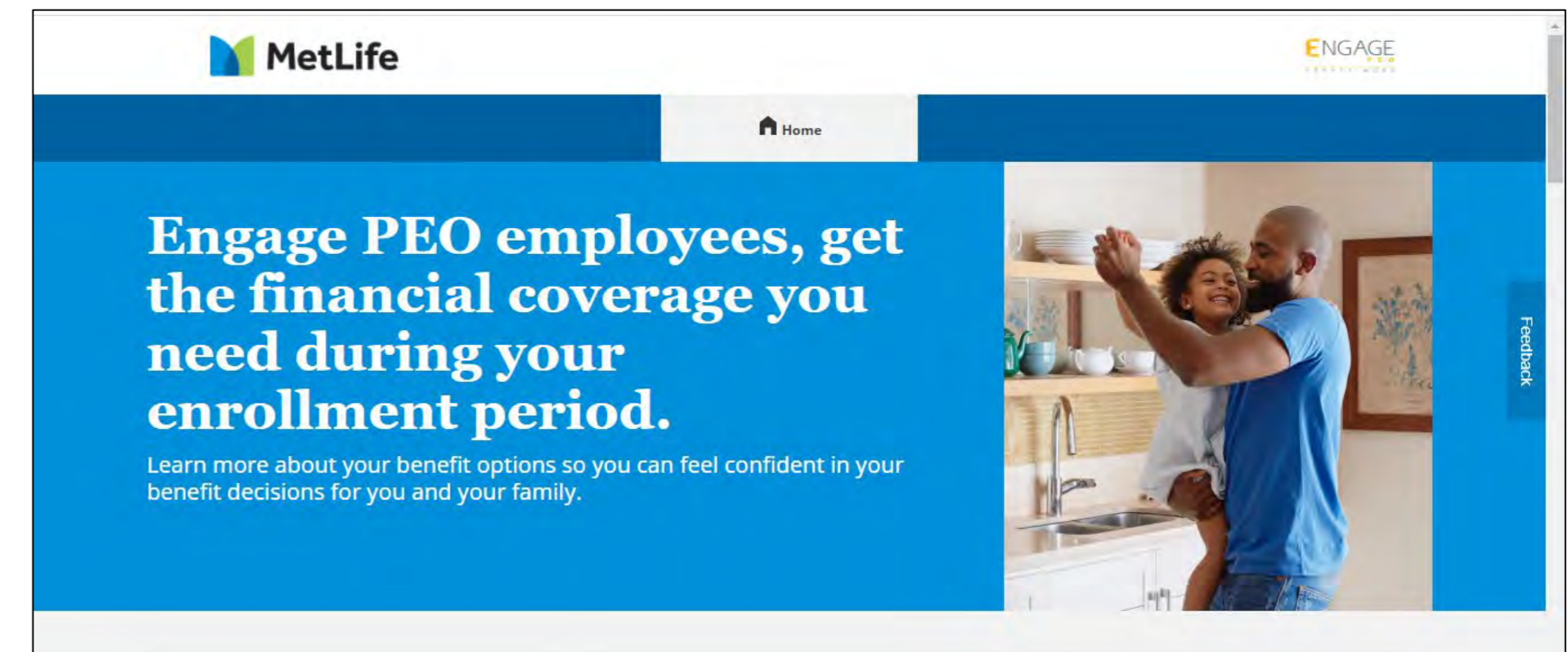
See account balances, track progress towards deductible, view and manage recent claims

MetLife Microsite

www.metlife.com/engage-peo/

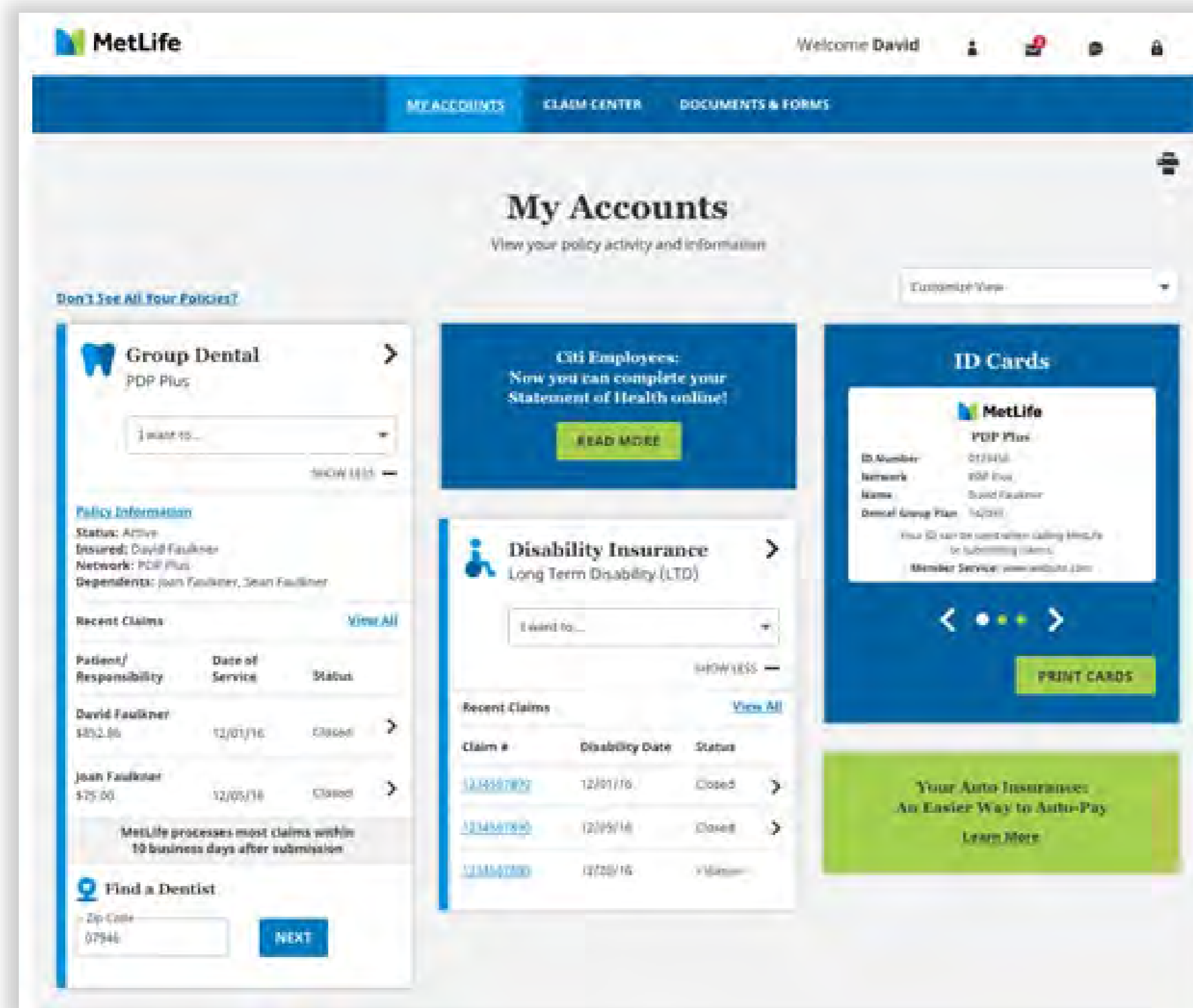
Comprehensive website containing information on the MetLife benefits that are available through Engage PEO.

- Life
- Dental
- Vision
- Disability
- Accident, Critical Illness & Hospital
- Pet
- Auto & Home



www.metlife.com/mybenefits

www.metlife.com/mybenefits



The screenshot shows the MetLife website's 'My Accounts' page. The header includes the MetLife logo, a 'Welcome David' message, and navigation tabs for 'MY ACCOUNTS', 'CLAIM CENTER', and 'DOCUMENTS & FORMS'. The main content area is titled 'My Accounts' and includes a search bar, a 'Group Dental' section with a 'PDP Plus' plan, a 'Disability Insurance' section for 'Long Term Disability (LTD)', and an 'ID Cards' section. A table of 'Recent Claims' is visible, listing claim numbers, dates, and statuses. A 'Find a Dentist' section is also present at the bottom left.

Patient/Responsibility	Date of Service	Status
David Faulkner \$852.86	12/01/16	Closed
Jean Faulkner \$75.00	12/05/16	Closed

Claim #	Disability Date	Status
123456789	12/01/16	Closed
123456789	12/05/16	Closed
123456789	12/05/16	View

With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Print ID cards
- Find essential forms
- Update profile information
- Access educational tools

MetLife Mobile App

It's easy. Download "MetLife US" in the App Store or Google Play. Log in with your MyBenefits information to access these features.*



Dental*	<ul style="list-style-type: none"> • Find a dentist and get estimates on most procedures • View your claims • Access and print your electronic ID card Please note: ID cards are not required to obtain dental services.]
Life	<ul style="list-style-type: none"> • Without needing to log in, you can get an instant term life quote by entering a few basic details • View your policy details]
Disability	<ul style="list-style-type: none"> • View and update your claim information • Send messages and attachments to MetLife • Setup Direct Deposit for benefit payments
Vision	<ul style="list-style-type: none"> • Find a Vision plan provider • Find a discount Vision plan provider • Access your electronic ID card
Auto and Home	<ul style="list-style-type: none"> • Pay bills, check your policy status and view coverage information • File a claim and load accident scene details including photos/video and location of damage with interactive vehicle icon]
<p>Plus, view your policy details for Accident Insurance, Critical Illness Insurance, and Hospital Insurance.</p>	

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.

Kaiser Permanente Website

- ✓ Lab results
- ✓ Email your doctor
- ✓ Prescriptions
- ✓ Appointments
- ✓ Payments

All online,
easier than
ever

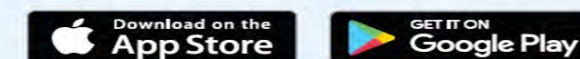
Stay connected anytime, anywhere

Managing your health online has never been more convenient. Whether you're at home or on the go, kp.org and the Kaiser Permanente app give you a simple, secure way to keep up with your care.

- View most lab results
- Refill most prescriptions
- Email your Kaiser Permanente care team with nonurgent questions
- Schedule most appointments
- Pay bills and estimate costs

Create your online account

Get started with our new and improved features at kp.org/register or download the Kaiser Permanente mobile app. Be sure to have your health/medical record number handy.



These features are available when you get care at Kaiser Permanente facilities.

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<variable regional address>

Kaiser Permanente Microsite

My.kp.org/engagepeo

Visit microsite to:

Learn why Kaiser Permanente is the choice for you

Locate plans, services and plan documents

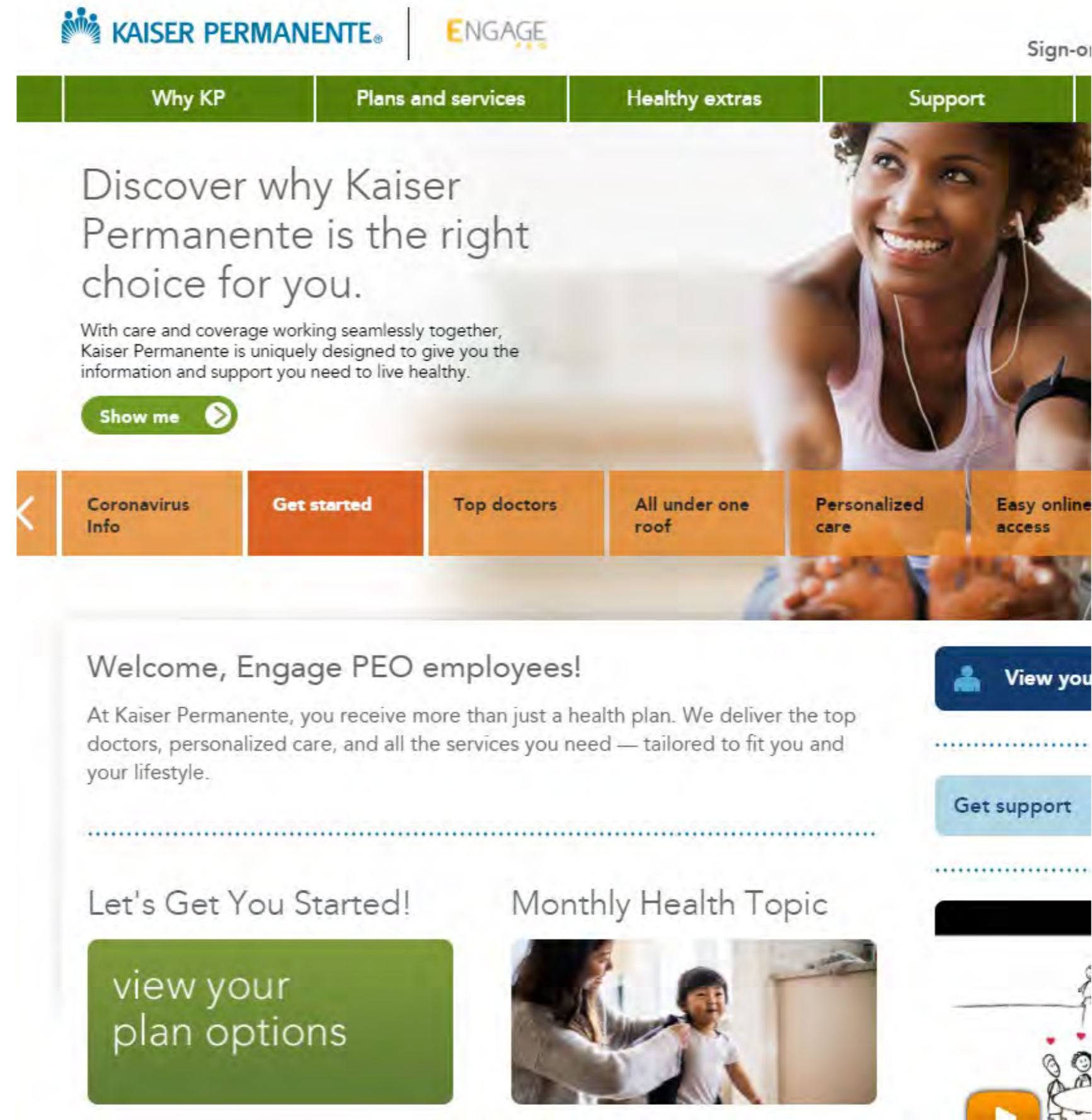
Find locations and facilities where members can receive care

Get support and how to access care

Register and sign-on to kp.org

Get more than just a health plan

Choose a complete system of care



Have Questions? Get in Touch



Get Answers to Your Benefits
Questions

Monday-Friday 8am-8pmEST

Bi-lingual Assistance Available

Contact The Engage Benefits Team

1-888-780-8807

benefits@engagepeo.com