









Welcome to your
2024 Open Enrollment

I.T. Solutions

ENGAGE
PEO

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, 2024, through December 31, 2024

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 2024.*
- 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 2024 - review your e-Kit or online Summary of Benefits for details

Eligible but not enrolled

- Go online and elect plans or WAIVE plans for 2024.
- 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 2024

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

Aetna Attain program is being discontinued

Annual Contribution Limit, FSA (not yet released by IRS)

Annual Contribution Limit, Commuter (not yet released by IRS)

Annual Contribution Limit-, Health Savings Account

Employee: \$4150

Family: \$8300

MetLife Supplemental Plans include added benefits such as online will preparation services and VisionAccess discount program at no additional cost

2017 PLAN	2017 PLAN CHANGE
HMO 20-100	FLSA: Renewed HMO 20-100 <ul style="list-style-type: none">Specialist copy from \$40 to \$50Diagnosis in-Plan from \$40 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 copy from \$100 to \$200OCOP Max from \$1,000 (2x) to \$2,500 (2x)Rx # fee from 20% up to \$250 to 20% up to \$250
HMO 1500-60	TX: Renewed HMO 1500-60 <ul style="list-style-type: none">PCP copy from \$20 to \$20Specialist copy from \$40 to \$40Complete medical imaging from \$300 to \$200OP copy from \$100 to \$200OCOP Max from \$1,000 (2x) to \$1,000 (2x)Rx # fee from 20% up to \$250 to 20% up to \$250
HMO 2000-70	FLSA: Renewed HMO 2000-70 <ul style="list-style-type: none">Compassion from 70% to 50%PCP copy from \$20 to \$20Specialist copy from \$40 to \$40Diagnosis in-Plan from \$40 to \$40Complete medical imaging from \$300 to \$200Rx # fee from 20% up to \$250 to 20% up to \$250OCOP Max from \$1,000 (2x) to \$1,350 (2x)
HMO 3000-80	TX: Continue as HMO 3000-70 <ul style="list-style-type: none">PCP copy from \$20 to \$40Diagnosis in-Plan from \$40 to \$40Complete medical imaging from \$300 to \$200Rx # fee from 20% up to \$250 to 20% up to \$250
HMO 3000-90	FLSA: Renewed HMO 3000-90 <ul style="list-style-type: none">Compassion from 70% to 70%PCP copy from \$20 to \$40Specialist copy from \$40 to \$40Diagnosis in-Plan from \$40 to \$40Complete medical imaging from \$300 to \$200Rx # fee from 20% up to \$250 to 20% up to \$250

CVS Virtual Care

Get quality virtual care that fits into your busy life

From your therapy appointments to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. You can use CVS Health Virtual Care™ in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company because **healthier happens together™**.



On-demand care

Access 24/7 quick care for minor illnesses and injuries via laptop or phone



Mental health services

Schedule mental health counseling 7 days a week by appointment

©2022 Aetna Inc.
1191151-05-01

Use CVS Health Virtual Primary™ Care for the following:



On-demand care

Available to adults and children over 18 months

- Coughs, colds, flu and strep
- Joint, head and stomach pain
- Infections (ear, sinus, skin, urinary tract)
- Medication refills

Mental health services

Available to adults ages 18 and up

- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep and related health behaviors

Primary care services

Available to adults ages 18 and up

- Chronic illnesses (asthma, diabetes)
- Sick care
- Wellness and annual health assessment
- Follow-ups from in-person visits
- Medication adjustments and refills

Some visits cost as low as \$0

Scan the QR code or go to **CVS.com/virtual-care** to register and schedule an appointment.



- CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans
- Walk in clinics change to \$0 for Non HDHP plans and \$0 after deductible for HDHP plans (NY)

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

2024 Annual Limits

General Health Care: *not released yet*

Dependent Care: *not released yet*

Limited FSA: *not released yet*

Commuter: (month) *not released yet*

Enrollment

Employees enrolled in 2023 **MUST** re-enroll online for 2024!

Annual minimum to participate in FSA Medical is \$100

Grace Period

Employees have from 1/1 through 3/15 of 2024 to incur claims and submit by 3/31 to use their 2023 plan year dollars.

Health Savings Account (HSA)

Health Savings Account

- 2024 Annual Limits:
 - Individual: \$4,150
 - Family: \$8,300
 - Annual Catch-up Contribution for 55+: \$1,000
- *Employee must be enrolled in a High Deductible Health Plan (HDHP)*

Enrollment

- Employees enrolled in 2023 **MUST** re-enroll online for 2024!

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 | HealthAdvocate.com/engagepeo

8am-10pmEST Monday-Friday

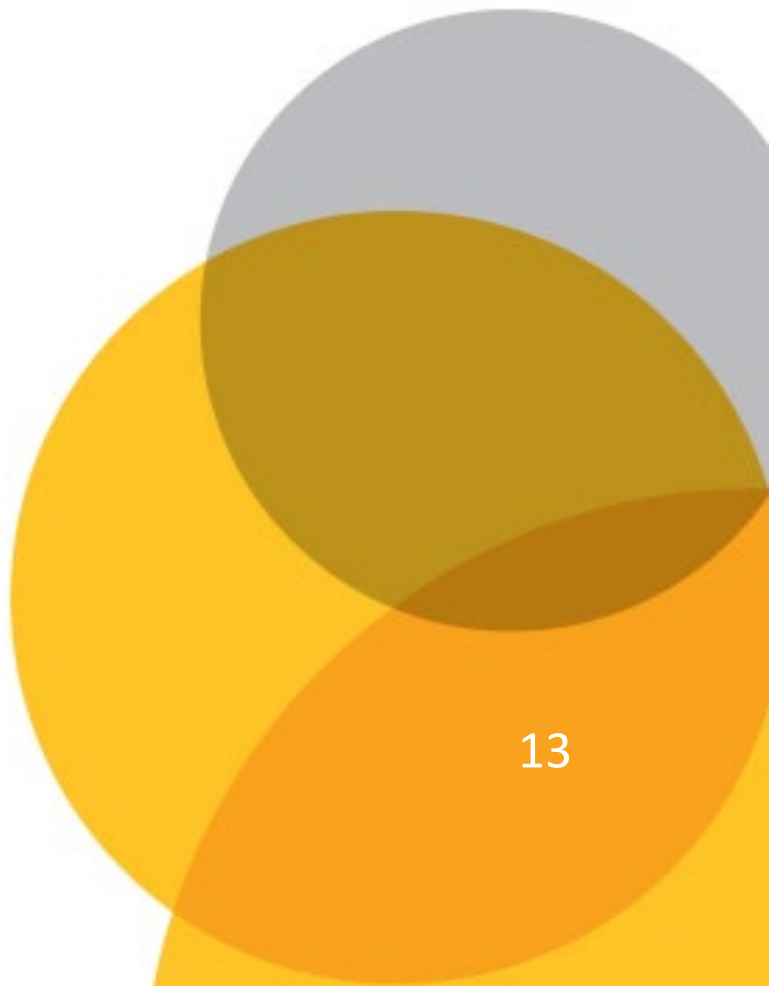
Schedule appointment using their online calendar

Bi-lingual services available

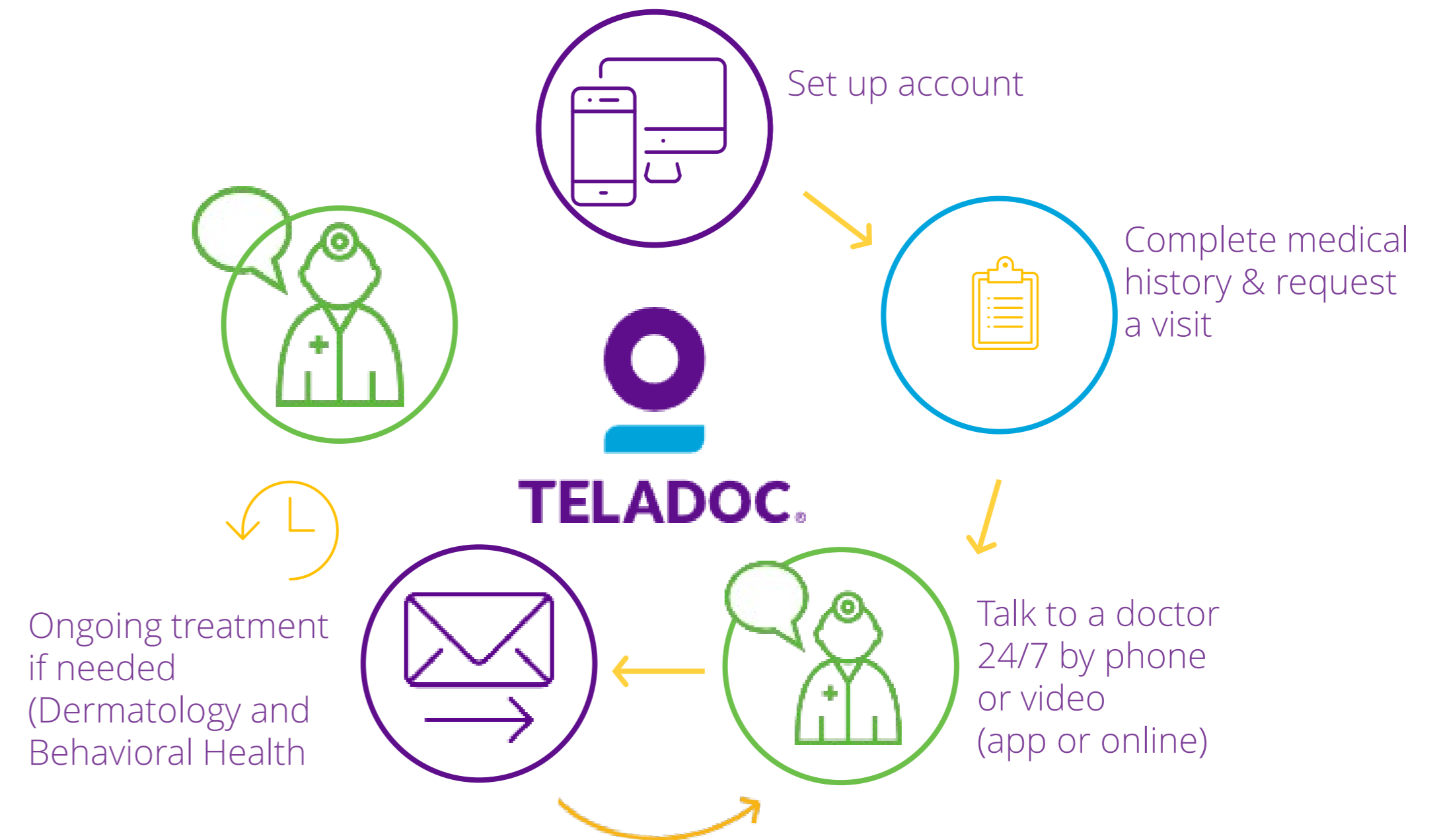
Health and Wellness Resources

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 • 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



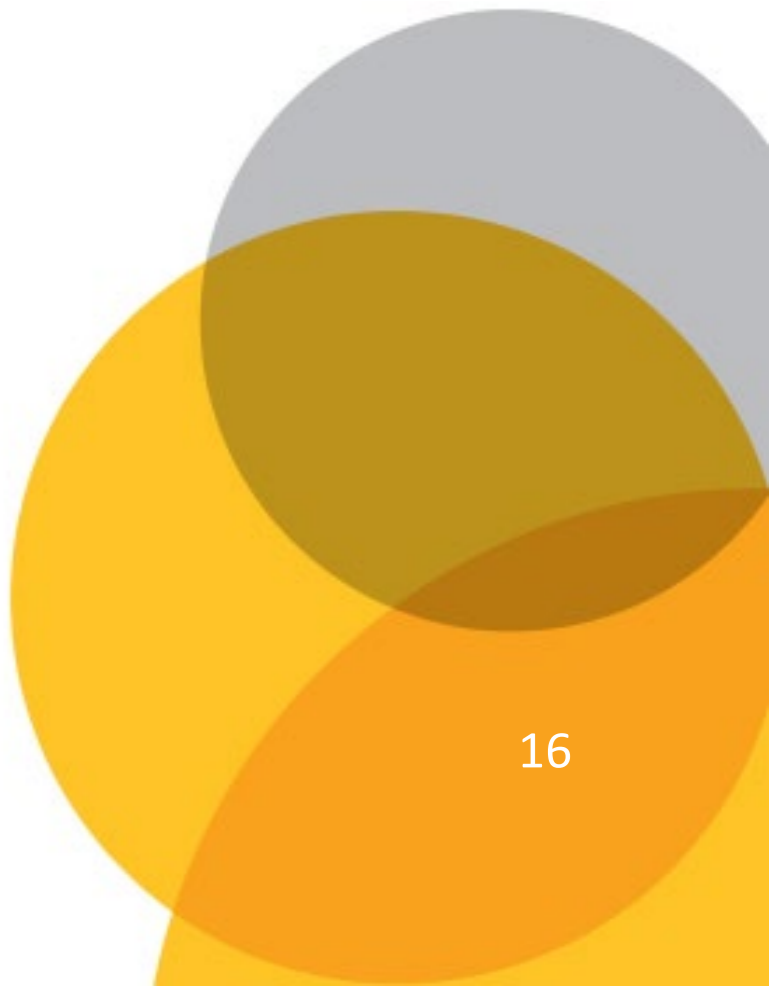
Neighborhood Well-Being Services

Helping employees achieve better health

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



¹Monitoring and wellness services are available for screenings conducted at MinuteClinic® inside select CVS Pharmacy® and Target® locations.
^{*}Additional charges may apply for these labs and tests.





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

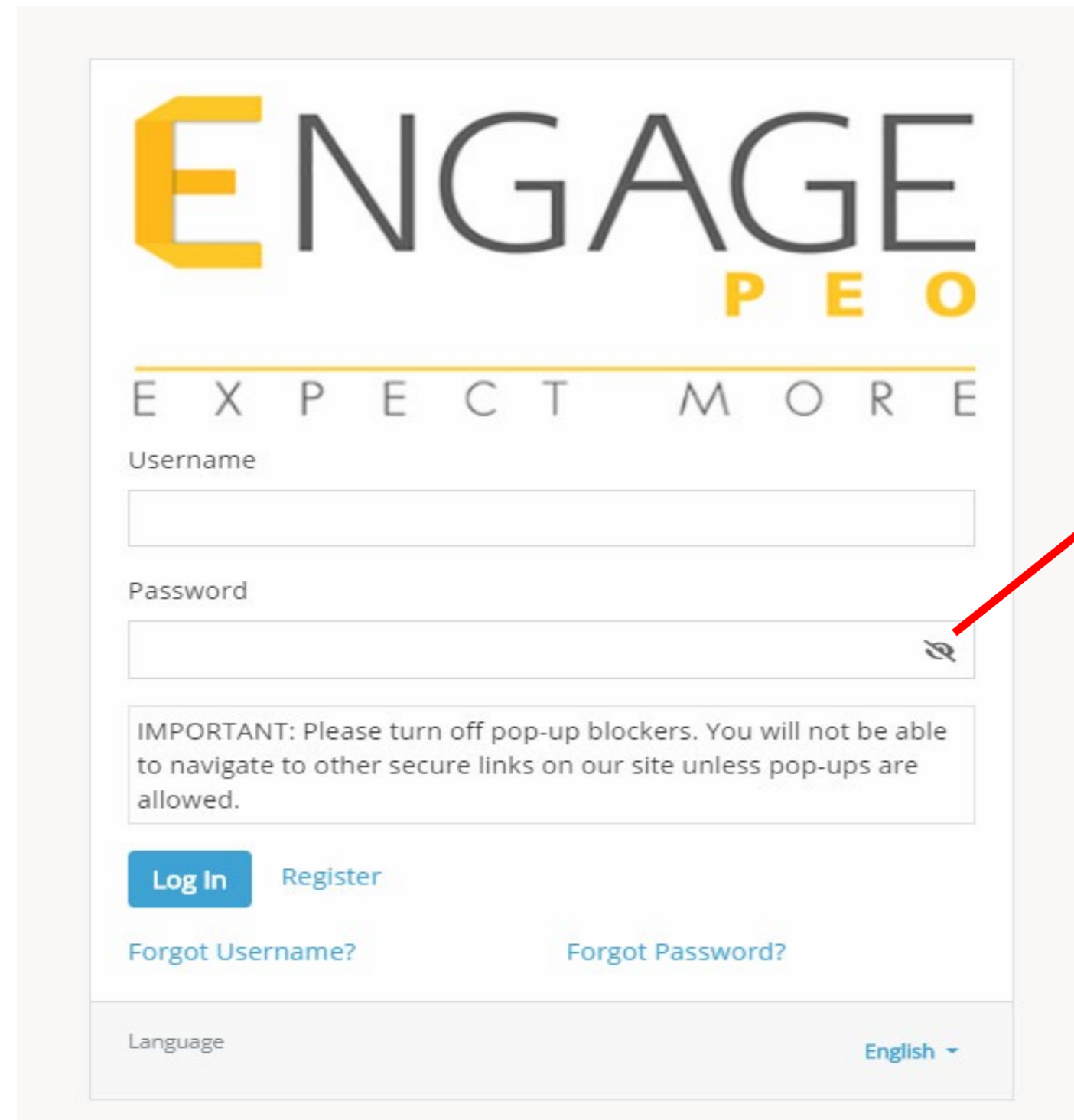
Go to: www.EngagePEO.com

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 brief description of their HR solutions. Below the logo is a navigation menu with buttons for Home, Engage Your Business, Engage for Brokers, PEO Partners, About Us, Blog, and Careers. A search bar is located at the top right, with a red circle around the "Employee Portal" link in the navigation menu below it. The main content area features a "Making News" section with a photo of two people looking at a laptop, and an "Inc. 5000" badge. Below this is a "News and Insights" section with several article teasers and a "Read more" button.

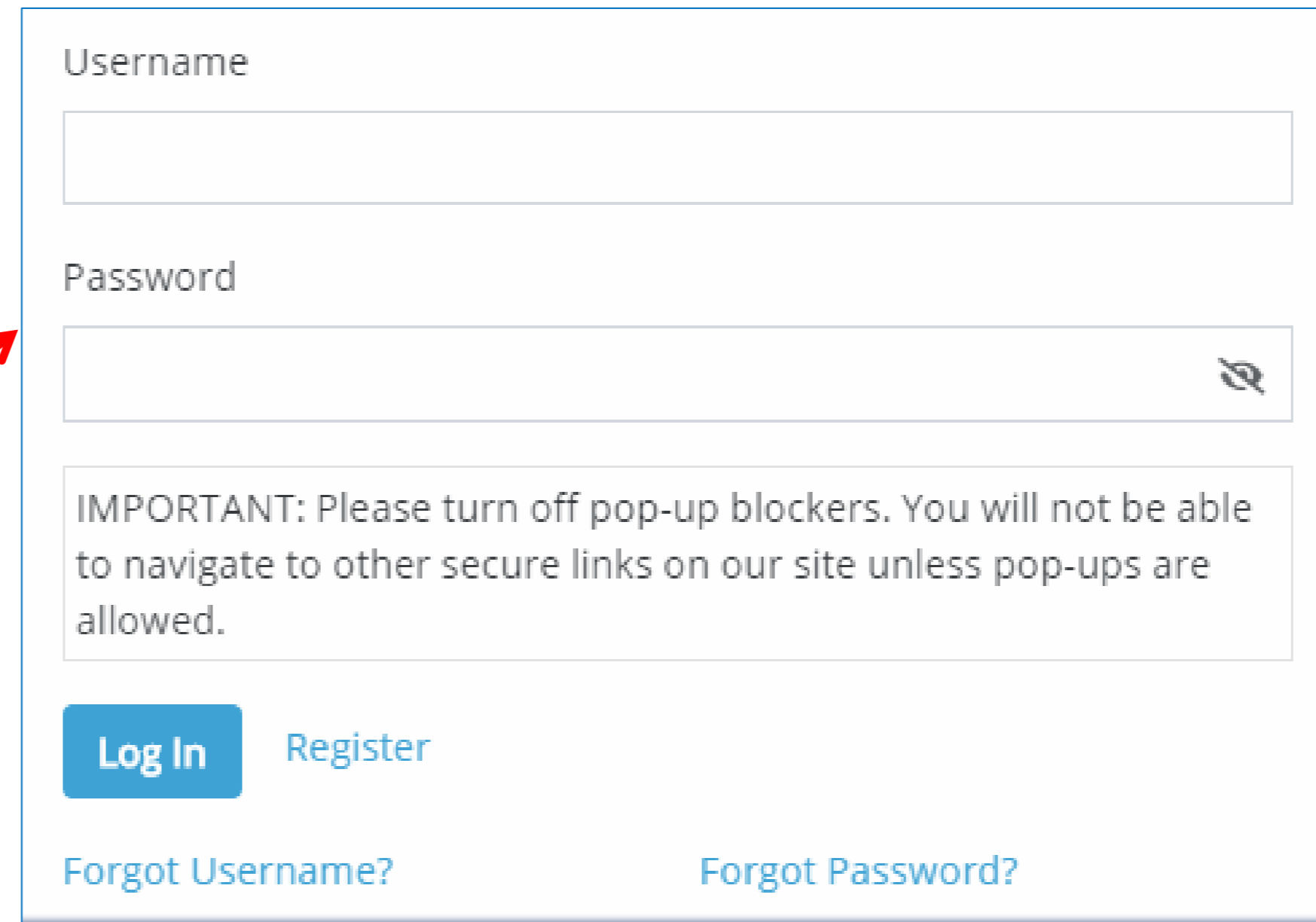
This is a close-up view of the search bar and navigation menu. The search bar is a long, light gray box with a magnifying glass icon on the right. Below it, the navigation menu includes links for "Manager Portal", "Employee Portal" (circled in red), and "Contact Us" with a LinkedIn icon.

Online Open Enrollment

Go to: www.EngagePEO.com



The screenshot shows the Engage PEO login page. At the top is the Engage PEO 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 to 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" link is visible. The "Forgot Username?" and "Forgot Password?" links are also present.

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

The screenshot displays the ENGAGE PEO user interface. On the left is a navigation sidebar with the following items: Dashboard, Personal, Benefits (highlighted with a red box), Pay, Paid Time Off, Documents, Taxes, and Onboarding. The 'Benefits' dropdown menu is open, listing: Summary, Flexible Spending, Retirement Summary, Benefits Enrollment (indicated by a red arrow), and Benefits Enrollment Confirmations. The main content area features several widgets: 'Pay' with a message 'No Recent Pay Statements' and a 'View More' link; 'Paid Time Off' with a message 'No PTO Available' and a 'PTO Summary' link; 'New Messages' with three urgent enrollment window closing notices; and 'Benefits' with a summary for 'METLIFE BALIFE 1X ABE UP TO 500K N 75000.00 Effective 12/01/2018' and a 'View Benefits Summary' link. A red arrow points to the 'Benefits' header of the dropdown menu.

Online Open Enrollment

Employee Benefit Enrollment – Welcome Page

ABC COMPANY

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

NIDSA GARCIA on behalf of Engage Benefits **E**

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

- Medical Plans
- Dental and Vision Plans
- EAP
- Health Concierge Services
- Benefit Coaches
- Aetna Attain Wellness Program
- Virtual Medicine
- Simple Steps
- Diabetes Program
- 24 Hour Nurse Line
- Aetna One Choice

Financial Fitness

- Health FSA
- Dependent FSA
- Life Insurance
- Disability Insurance
- CI/Accident and Hospital Insurance
- Legal Services
- ID Theft
- Financial Resources

Work and Family Solutions

- Transit and Parking
- Pet Insurance
- Pet Discount Plans
- Auto Insurance
- Home Insurance

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

Online Open Enrollment - Reminders

Works on Smartphones, Tablets, & computers – no separate app required. www.engagepeo.com

Allows Health Advocate Coaches to see the system and to help guide you through the process or if you need additional coaching, they can help with your enrollment

Confirmation statements for Open Enrollment 2024 are saved in the Employee Portal

You can return to your site to change & submit updated elections as many times as needed for as long as your open enrollment window is open

If you have submitted your election and you go back into the enrollment application to review, you will see a warning to **Continue** or **Exit Enrollment**. If you continue, you **MUST** re-submit your benefit elections even if you don't change anything.

Your benefit elections were submitted and confirmed on 08/11/2020 (confirmation #1026). If you make any changes during your return visit to this site, your previous elections will no longer be valid and you will need to submit and confirm your elections again.

If you do not wish to make changes, click Exit Enrollment and your previous elections will remain valid.

Continue

Exit Enrollment

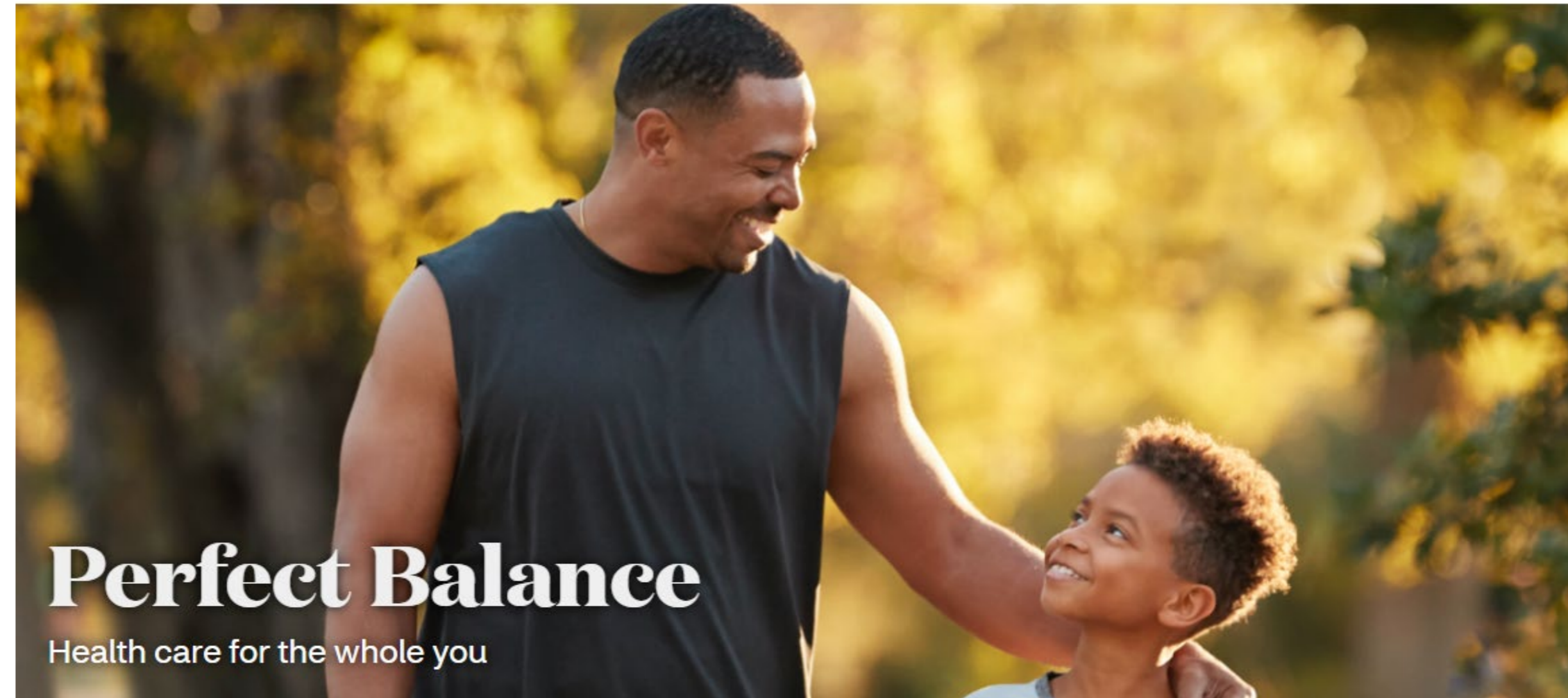
Aetna Microsite

www.aetnaresource.com/n/EngagePEO



[ID Card](#) [PayFlex® HSA/FSA](#) [Health care 101](#)

[Login](#)



Health care for the whole you

Imagine your road to your very best health. Without the speed bumps, roadblocks and detours. With a support system that's always nearby — right in your neighborhood or a click or call away.

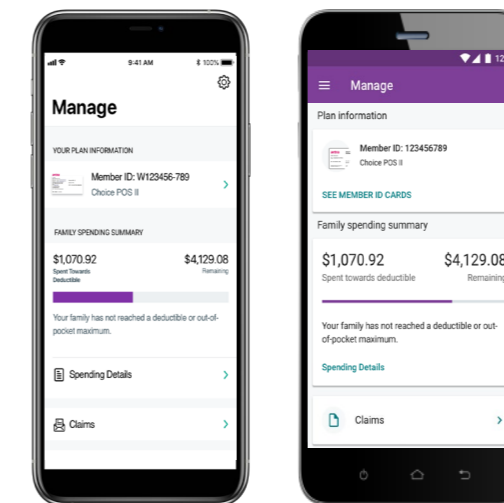
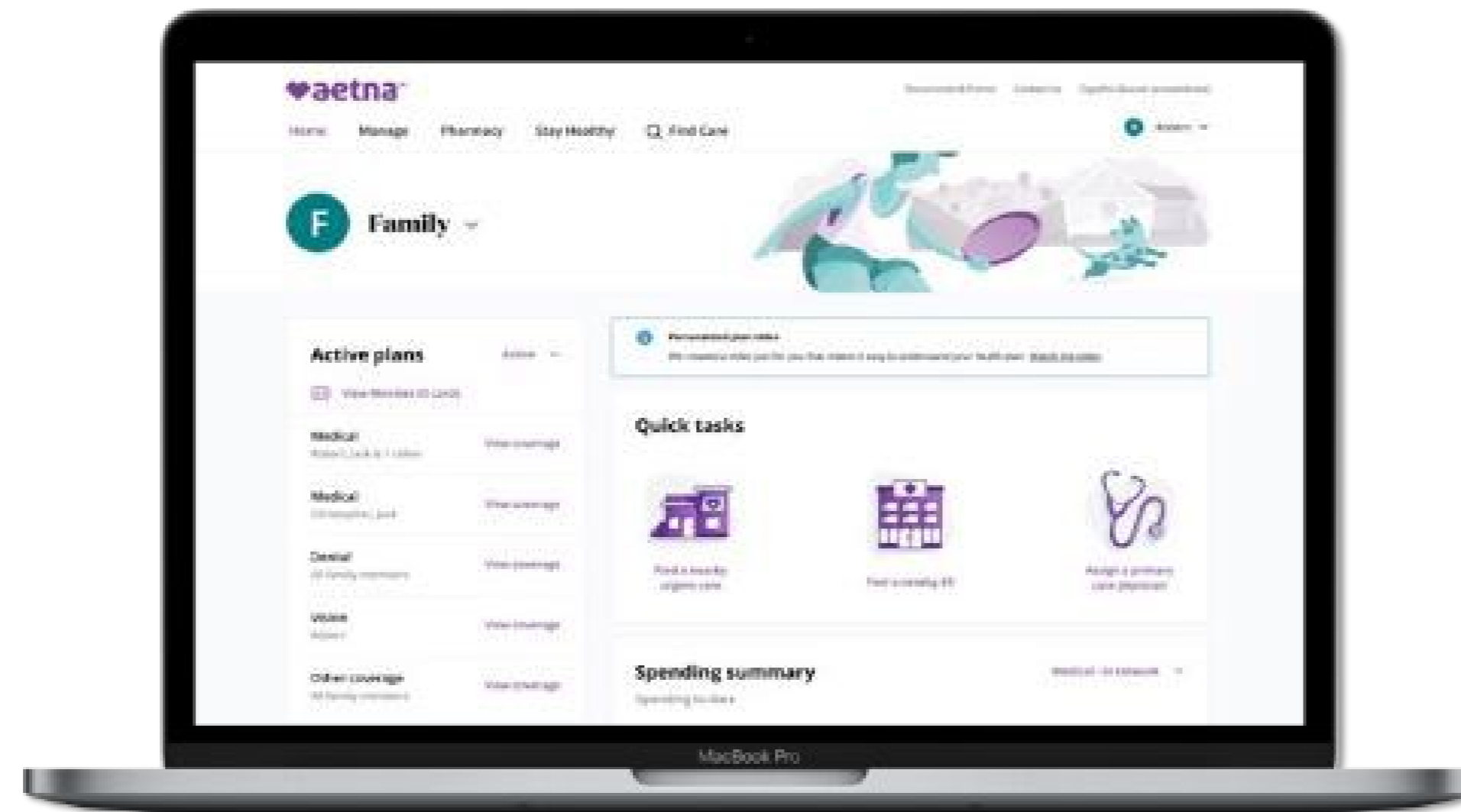
Additional Information

- [Teladoc](#)
- [24-hour nurse line](#)



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

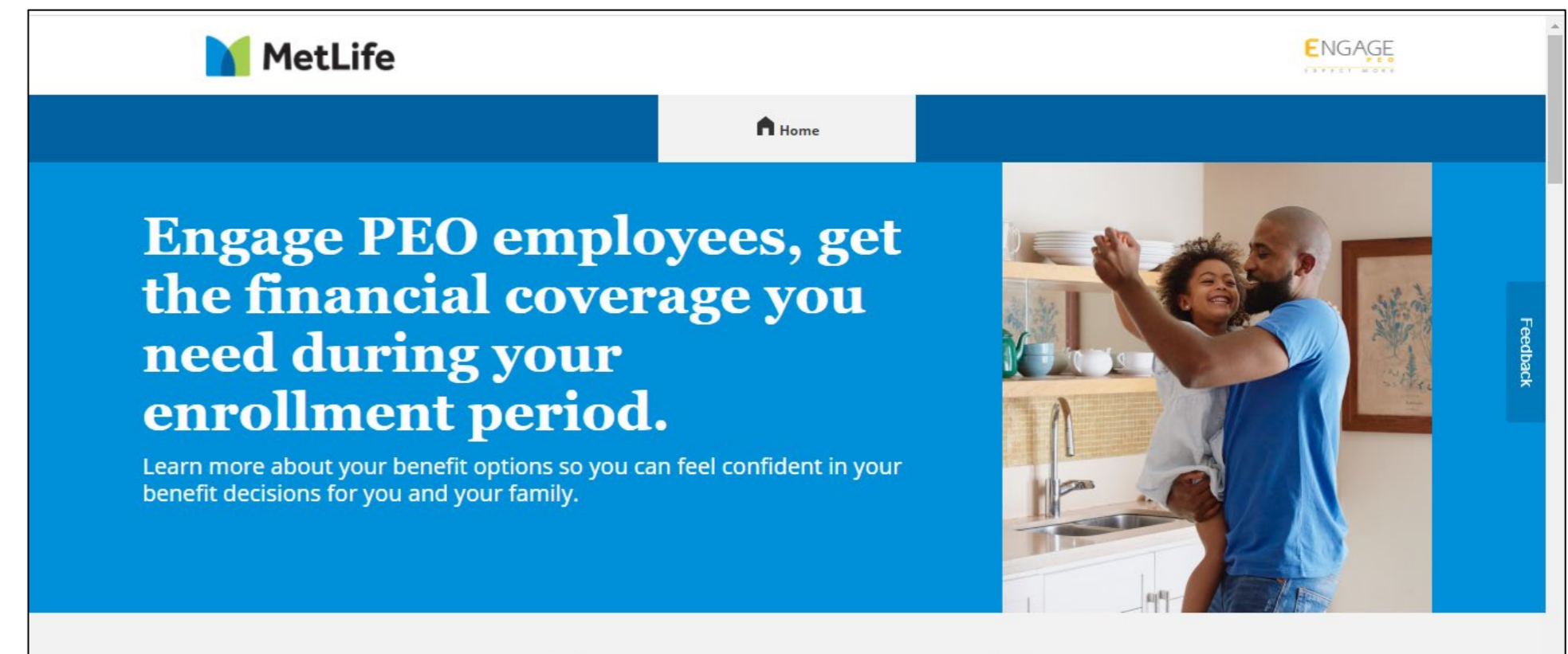
Manage plan

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

www.metlife.com/engage-peo/

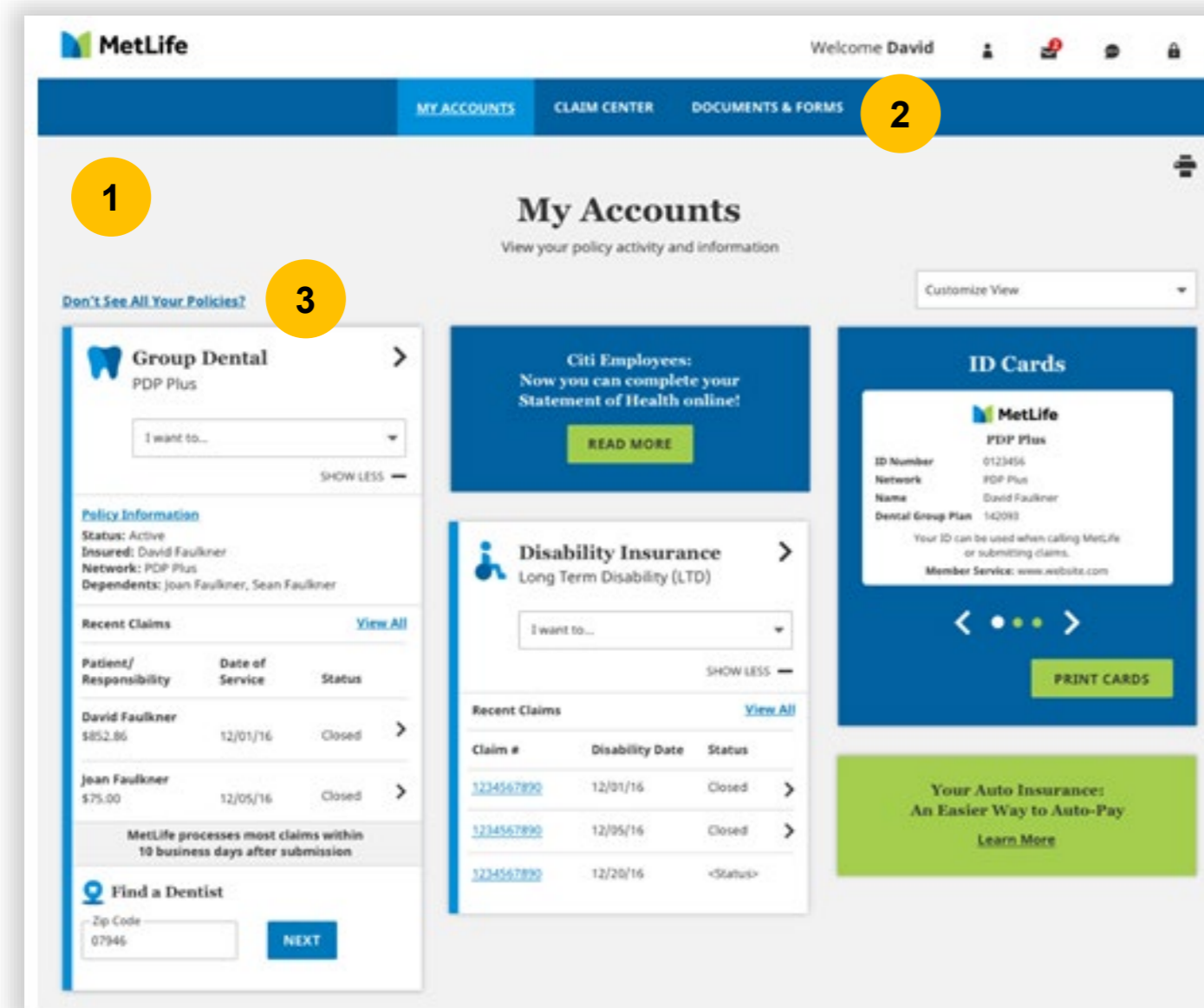
Comprehensive website containing information on the MetLife benefits that are available through Engage PEO.

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



MetLife Online Services capabilities may vary by product and may not be available to all customers.

www.metlife.com/mybenefits



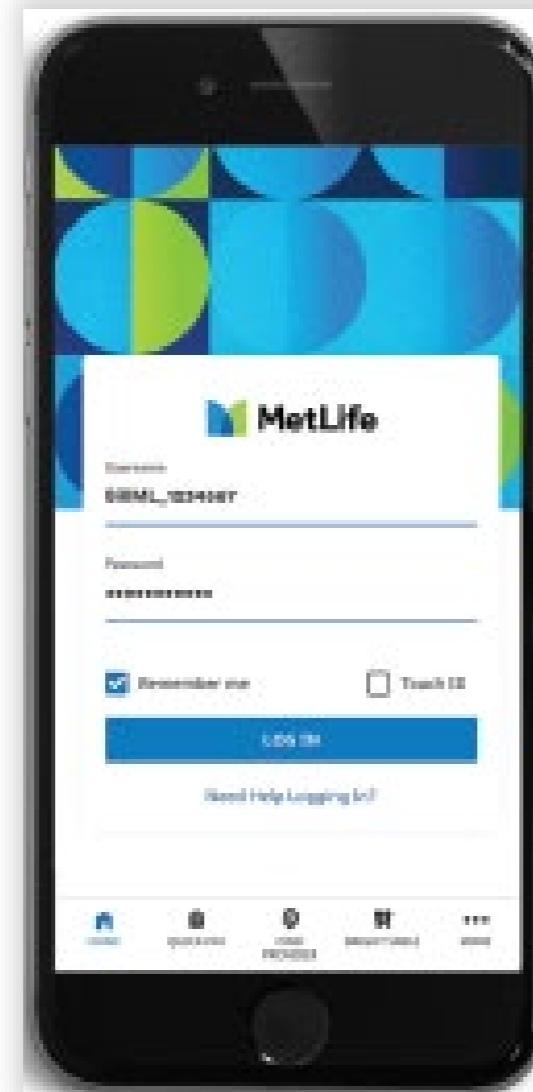
- 1 **Customized** product section with additional policy contract and product details
- 2 **Easy access** to Forms, Customer Support and Claims Center
- 3 **Add policies** with the “Don’t see all your policies?” feature

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>	

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.

Apple and the Apple logo are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. Google Play and the Google Play logo are trademarks of Google LLC.

<variable regional address>

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

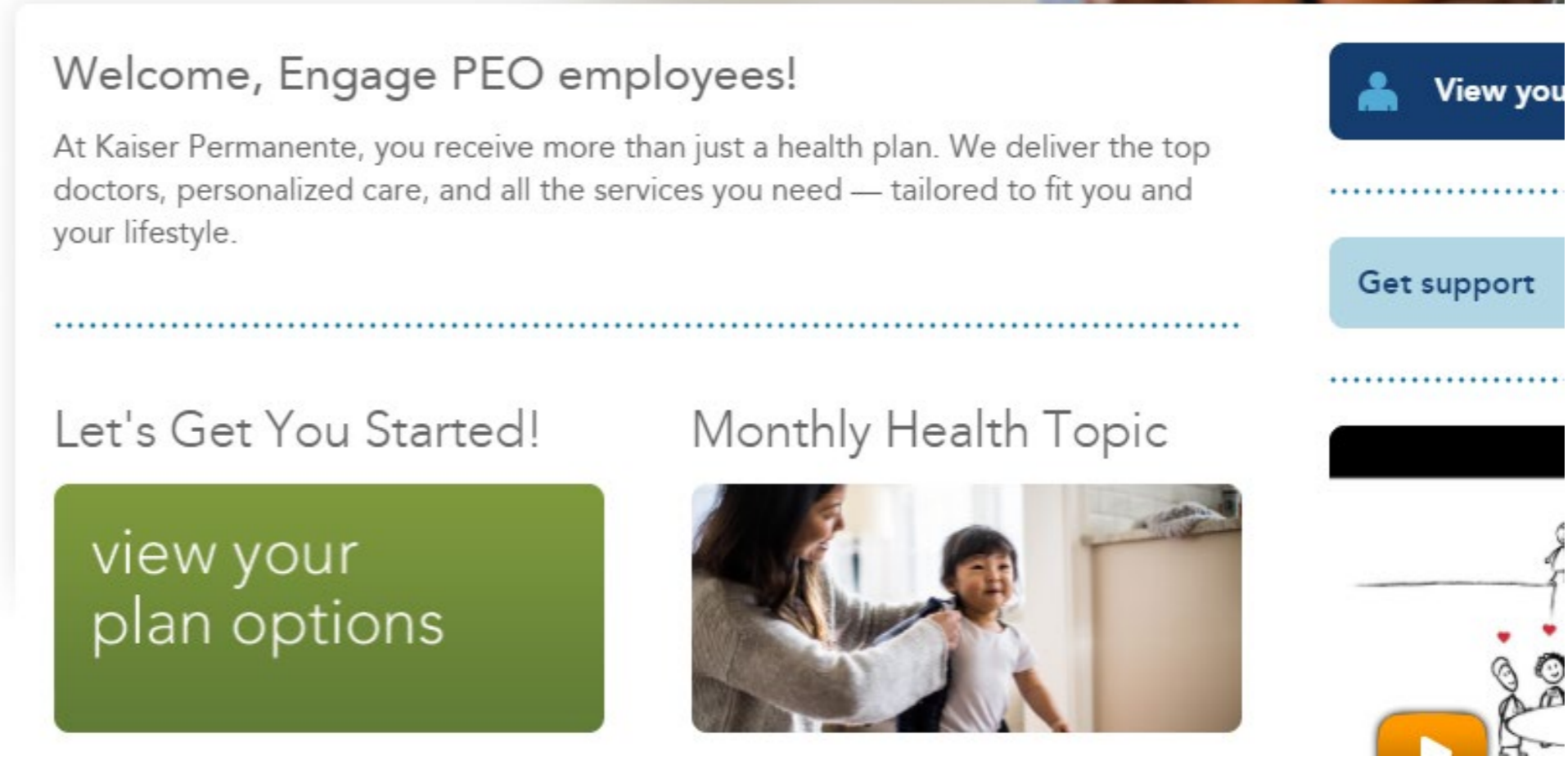
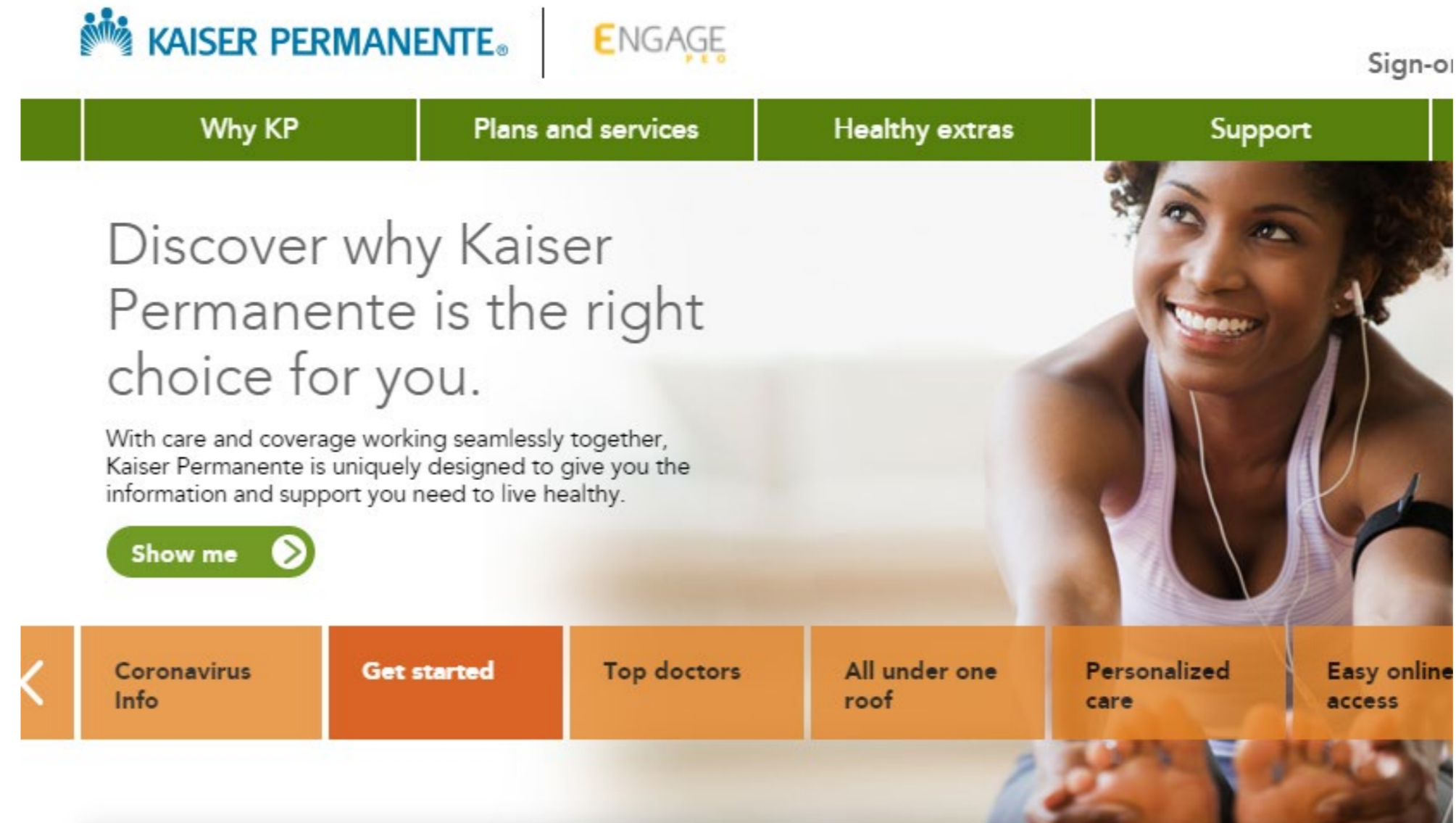
Get support and how to access care

Register and sign-on to kp.org

Get more than just a health plan

Choose a complete system of care

my.kp.org/engagepeo



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