

2024 Open Enrollment



Welcome

...to your 2024 Benefits Open Enrollment Webinar

This is your opportunity to explore your benefits and ensure you make the right choices for the year ahead.

You're in control of your benefit choices. We know one size doesn't fit all, and that's why we're committed to providing you with the flexibility to choose the best benefits for you and your family.

[This year is an active enrollment.](#)

For 2024 coverage, you are required to select all benefit plans you would like to have in 2024. 2023 benefit elections will not automatically roll over for 2024.

2024 Benefit Overview



Medical and Pharmacy.....



BlueCross
BlueShield®

Optum Rx®



Dental.....



Vision.....



National Vision Administrators, L.L.C.



Vision care for life



Basic and Voluntary Life/AD&D.....



Mutual of Omaha



Short & Long Term Disability.....



EAP/Benefit & Claims Assistance.....



Always at your side



FSA and Transit Spending Account.....



Building Health Savings™



Health Savings Account (HSA).....



Member FDIC

Voluntary Benefits



Critical Illness incl. Cancer, | Accident.....



Mutual of Omaha



MetLegal.....



Auto.....



INSURANCE



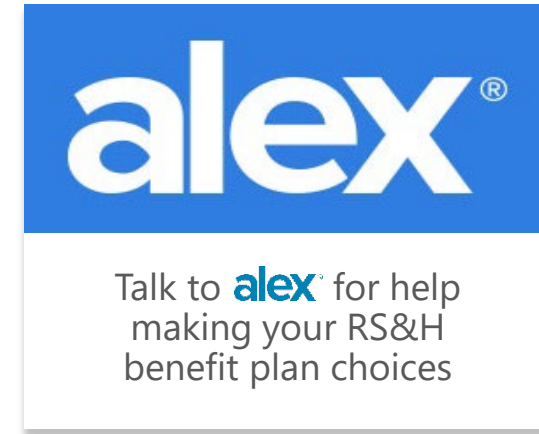
Pet Insurance.....



Allstate ID Theft.....



IDENTITY PROTECTION



Medical plans are moving to BlueCross BlueShield

- BCBS offered the lowest associate cost disruption - UHC costs would have been significantly more.
- This will help RS&H stretch our benefit dollars further by reducing the insurance companies' profit all while gaining the flexibility to incorporate additional resources to help promote better health outcomes and a greater overall associate experience.
- Improve plan design flexibility over time.

Associates should feel minimal impact by this change as RS&H is maintaining the same three medical plan designs with a minimal change in payroll contributions

2024 Benefits

Plans

- **Medical** – Medical provider will be BlueCross BlueShield (BCBS), pharmacy remaining with OptumRx | Due to an IRS requirement, both HDHP plans will have deductible increases for 2024 | New wellness program through Virgin Pulse! More information will be shared later in 2023.
- **Short Term Disability** – Benefit elimination period from 14 days down to 7 days.
- **Long Term Disability** – Monthly maximum increasing to 60% of an associate's covered payroll to \$20,000 per month.
- **Voluntary / Worksite Benefits** – Current Allstate benefits will move to Mutual of Omaha | Associates can keep their current Allstate plans by paying directly | **NEW!** A broader set of options to choose from including a combined Critical Illness including Cancer plan and new Accident plans | Allstate ID Theft Program | PetPartners Pet Insurance | **COMING SOON!** March 2024: Long Term Care with Permanent Life through Trustmark.

Payroll Contributions

- **Medical** – Associate costs will be increasing by 1.5% on the two HDHP plans and 3.5% on the PPO plan. This is significantly less than healthcare trend which is hovering around 8% and significantly less than what United Healthcare was going to cost in 2024.
- **Dental** – there will be no changes to payroll contributions for these coverages in 2024.
- **Vision** - there will be no changes to payroll contributions for these coverages in 2024.
- **Voluntary Life** – there will be a change if you move into a new age band.
- **STD Buy-Up** – there will be a change if your salary changes.

Dependents Eligible for Benefits



Your legal spouse



Your dependent children

All covered dependents must have a **date of birth** and **valid SSN** on file with RS&H

Coverage plan	Dependent children are eligible...
Medical	Through to the end of the calendar year in which they reach age 26 regardless of student or marital status
Dental and Vision	Until their 26 th birthday regardless of student status if unmarried
Child Life Insurance	Through to their 21 st birthday if unmarried; Through to their 25 th birthday if unmarried and a full-time student
MetLife Legal Plan	Until their 26 th birthday if unmarried
Accident and Critical Illness Policies	Until their 26 th birthday regardless of student status if unmarried



Dependents Eligible for Benefits



Same or opposite sex (including common law) domestic partners

✓ Must meet domestic partner criteria

✓ Must sign an Affidavit of Domestic Partnership

✓ Are NOT eligible for HSA contributions and cannot utilize funds in an FSA

✓ The Domestic Partner portion of medical/dental premiums must be paid post-tax as a Domestic Partner is not an eligible tax dependent

Be sure to update your **beneficiary information** during your Open Enrollment session

Verify your beneficiary and dependent information in UKG:

Steps

- About Open Enrollment
- Verify Beneficiary And Dependent Information
- Medical
- Health Savings Account
- Dental
- Vision
- Flexible Spending Account
- FSA Medical Reimbursement
- FSA Dependent Care
- Commuter Reimbursement
- Group Term Life Insurance
- Employee Supp Life
- Supplemental Life Employee
- Spousal Supplemental Life
- Supplemental Life Spouse
- Child Supplemental Life
- Supplemental Life Child
- Accidental Death/Dismembr
- AD&D RS&H Paid
- Other
- Group Voluntary Cancer*
- Supplemental AD&D
- Confirm Your Elections Or Changes

Verify Beneficiary and Dependent Information

add back next submit draft reset

When you are adding a contact, you must assign each individual as a dependent, an Emergency Contact or a Beneficiary. You may assign them to plans later. Please note you will have the opportunity to assign beneficiary designations later in the process.

Find by: Status Inactive

Name	Relationship	Designation
No records found		

How to Enroll

Making your elections is easy. Just follow these three simple steps:

1

Start off by accessing **Blaze** and select the **UKG icon** to log in

2

Access the Open Enrollment Module in UKG by selecting Menu > Myself > Open Enrollment

3

Add/update your **Beneficiaries and Emergency Contacts**

 If you need additional information, visit the Blaze homepage or your OE Benefits Guide!

alex® is here to help you understand your benefits!

 <https://www.myalex.com/rsh/2024>




alex® is a quick and interactive tool that helps you to choose the best benefits for you, based on your needs. It also provides out-of-hours support.



2024 Medical Plan Overview



You have three plan choices:

	HDHP with HSA options		
	BCBS PPO Plan	BCBS Prime HDHP	BCBS Alternate HDHP
Your cost for coverage			
Paying for care	Office visits: copays More extensive services: deductible then coinsurance	All eligible expenses (including pharmacy) count toward your deductible and out-of-pocket maximum. You may choose to use your HSA funds or out-of-pocket dollars.	
Preventive care	100% covered Does not include preventive medication	100% covered Includes certain preventive medications (listed on www.OptumRx.com)	
HSA/FSA	FSA Only	Eligible for HSA and Limited Purpose FSA	

2024 Medical Plan | BCBS PPO



	In-Network	Out-of-Network
Calendar Year Deductible	\$1,500 per person \$4,500 family maximum	\$4,500 per person \$13,500 family maximum
Your share (coinsurance)	20% after the deductible	50% after the deductible
Out-of-Pocket Maximum	\$4,500 per person \$9,000 family maximum	\$9,000 per person \$18,000 family maximum
Primary / Specialist Office Visit	\$30/\$55 copay	Deductible then 50%
Preventive Care	100% covered	50% (deductible waived)
Urgent Care	\$60 copay	Deductible then 50%
Emergency Room	\$250 copay	\$250 copay
Prescription Drug Coverage		
Retail (30-day supply)	\$10 / \$35 / \$60 / \$100 copay	In-Network copay + balance billing
Mail Order (90-day supply)	\$25 / \$87.50 / \$150 / \$250 copay	Not covered

2024 Medical Plan | BCBS Prime HDHP



	In-Network	Out-of-Network
Calendar Year Deductible	\$1,600 single coverage \$3,200 family coverage	\$3,000 single coverage \$6,000 family coverage
Your share (coinsurance)	20% after the deductible	40% after the deductible
Out-of-Pocket Maximum	\$3,000 single coverage \$6,000 family coverage	\$6,000 single coverage \$12,000 family coverage
Primary / Specialist Office Visit	Deductible then 20%	Deductible then 40%
Preventive Care	100% covered	40% (deductible waived)
All other covered services	Deductible then 20%	Deductible then 40%
Emergency Room	Deductible then 20%	In-Network deductible then 20%
Prescription Drug Coverage	Medical deductible then:	In-Network deductible then:
Retail (30-day supply)	\$10 / \$35 / \$60 copay	In-Network copay + balance billing
Mail Order (90-day supply)	\$25 / \$87.50 / \$150 copay	Not covered

2024 Medical Plan | BCBS Alternate HDHP



	In-Network	Out-of-Network
Calendar Year Deductible	\$3,200 per person \$6,400 family maximum	\$5,000 per person \$10,000 family maximum
Your share (coinsurance)	20% after the deductible	40% after the deductible
Out-of-Pocket Maximum	\$6,350 per person \$12,700 family maximum	\$10,000 per person \$20,000 family maximum
Primary / Specialist Office Visit	Deductible then 20%	Deductible then 40%
Preventive Care	100% covered	40% (deductible waived)
All other covered services	Deductible then 20%	Deductible then 40%
Emergency Room	Deductible then 20%	In-Network deductible then 20%
Prescription Drug Coverage	Medical deductible then:	In-Network deductible then:
Retail (30-day supply)	\$10 / \$35 / \$60 copay	In-Network copay + balance billing
Mail Order (90-day supply)	\$25 / \$87.50 / \$150 copay	Not covered

Medical Plan Cost Saving Tips



Stay In-Network

All three plans offer in-and out-of-network coverage through BlueCross BlueShield, but...

- Out-of-network care can be **very expensive**
- In addition to higher deductibles and out-of-pocket maximums, non-network providers can charge you additional fees (**balance billing**) that do not count towards your deductible or out-of-pocket maximums
- You can **avoid balance billing** by always using in-network providers



Try Virtual Visits through Teladoc

Virtual Visits allow you to get fast, convenient care with a board-certified physician – no matter where you are or what time it is.

- **Free** for general medical services if you choose the PPO Plan
- **20% after deductible** if you choose the BCBS Prime or BCBS Alternate HDHP plan
- Virtual visits with a Behavioral Health Professional are also available

Medical Plan Cost Saving Tips



Save Emergency Room for Emergencies

- Emergency rooms can be **very expensive**
- Consider using a Virtual Visit, Convenience Clinic or Urgent Care center – **you might get better care at a lower cost**
- In the event of a **true emergency** – chest pain, head injuries, traumatic injuries, severe burns, asthma attacks, severe allergic reactions, etc. – get care from your nearest emergency room



Use Outpatient and Imaging Centers

- When possible, have your lab work and scans (MRI, CT, X-ray, etc.) at **smaller outpatient diagnostic facilities** instead of the hospital
- Smaller centers have the same - or better - **quality treatment for less money**

Preventive Care is 100% covered

Each plan provides in-network preventive care covered at 100%!

A preventive visit can turn into a diagnostic visit (not free) if your doctor finds an illness or requests non-standard lab/bloodwork.



What is Preventive Care?

- Screening used to prevent common or targeted conditions, even when no symptoms are present
- Preventive care tests are recommended based on age, gender, family history, and health status

Some examples of Preventive Care

- Annual Physical Exam
- Well-child visits and immunizations
- Well-woman exams
- Mammograms
- PSA screening



What is an HSA?

It's more than just a savings account.

A Health Savings Account (HSA) is:

A special savings account owned by you

- Make pre-tax contributions through payroll deductions to pay for current and future eligible health expenses
- Eligible expenses include medical, pharmacy, dental, and vision care

Designed to help you save for current and future healthcare needs

- The funds you contribute **never** expire
- You own the account, set up through Optum Bank

You may **change your HSA contribution amount at any time** during the year as long as you do not exceed the IRS maximum amount



An example on pre-tax savings:

The HSA Tax Advantage



Jill has an individual HSA

She saves directly from her paycheck into her HSA

\$1,300 annually (\$50.00 per paycheck)

-\$0 (No income tax is applied)

\$1,300

Tax-free money to cover medical expenses



Clark doesn't have an HSA

He saves for medical expenses from his paycheck

\$1,300 annually (\$50.00 per paycheck)

-\$325 (25% Federal income tax)

\$975

Post-tax money to cover medical expenses

The Triple Tax Advantage

1 **Contributions** are tax-free
(exempt from federal taxes)

2 Any **interest** earned on the
account balance is tax-free

3 **Withdrawals** for qualified
health expenses are tax-free

Health Savings Account





Contributions & Eligibility



2024 Contribution maximums

Maximums are set by the IRS and account for contributions from all sources, including RS&H’s employer contribution.

UKG will automatically factor in the RS&H contribution and reflect the maximum amount an associate can contribute without exceeding the IRS limit.

 If you cover yourself only	 If you cover any dependents
\$4,150 (increase of \$300)	\$8,300 (increase of \$550)
Less \$600 RS&H Contribution	Less \$1,200 RS&H Contribution
\$3,550 = Your Tax-free Contribution	\$7,100 = Your Tax-free Contribution

RS&H Employer HSA Contributions will be deposited biweekly.

Age 55 or older?

You may contribute an extra **\$1,000** per year in catch-up contributions (unchanged).

Contribution maximums are subject to change by the IRS.

Eligibility requirements




- Enroll in either the **BCBS Prime** or **BCBS Alternate HDHP** (qualified HDHP)
- Must not...
 - ...be covered by any other non-HDHP medical coverage (including a full health FSA, Medicare, or TRICARE)
 - ...be a dependent on someone else’s tax return
 - ...have received Veteran’s Administration benefits in the past three months

Health Savings Account



You have options to best meet your personal spending and saving needs.

HSA features include:

 Triple tax advantage	 Funds can be used for retirement	 Your balance does not expire
Money goes in tax-free, grows tax-free, and can be withdrawn for qualified expenses tax-free	After you turn 65 or become entitled to Medicare, you may withdraw money from your HSA for non-medical purposes without a penalty <i>(normal income tax will apply)</i>	No “use-it-or-lose-it” regulations You can designate a beneficiary to receive the funds upon your passing

 Always consult with a tax advisor to determine your specific situation

Please Note: As of 2024, HSA balances will be found on the Optum Bank portal, not on the BCBS medical portal

Health Savings Account



	eAccess	eInvestor	eSaver
Overview	<ul style="list-style-type: none"> ○ Default Account ○ Designed for active health spenders with smaller balances ○ Basic account with easy access to funds ○ Low monthly fee ○ No interest is paid on the account balance 	<ul style="list-style-type: none"> ○ Designed for those interested in long-term savings potential ○ Includes option to invest in mutual funds ○ Modest monthly fee ○ Competitive interest rates based on account balance ○ Additional investment fees apply ○ Lower investment threshold 	<ul style="list-style-type: none"> ○ Designed for those interested in long-term savings potential ○ Includes option to invest in mutual funds ○ Modest monthly fee ○ Competitive interest rates based on account balance ○ No additional monthly investment fee ○ Higher investment threshold
Monthly Fee	\$1.00 Waived with an average balance of \$500	\$3.00 Waived with an average balance of \$5,000	\$3.00 Waived with an average balance of \$5,000
Investments			
Threshold	\$2,000 balance	\$500 balance	\$2,000 balance
Fee	\$3.00 monthly	\$2.50 monthly	\$0.00 monthly

2024 Medical Costs per Pay Period



	BCBS PPO Plan	BCBS Prime HDHP	BCBS Alternate HDHP
Associate Only	\$148.82	\$67.96	\$44.90
Associate + Spouse	\$337.12	\$175.22	\$120.24
Associate + Child(ren)	\$278.86	\$143.46	\$98.21
Associate + Family	\$513.53	\$275.54	\$190.81

Have a conversation with ALEX



alex®

alex® will ask you a few questions about your personal situation (*don't worry – your answers are totally anonymous*)

And a few more questions about how you expect to use your medical insurance benefit (*again, your answers are totally anonymous*)

alex® will then come up with a plan recommendation just for you! Of course, it also explains why it's better than your other options

Three ways to access alex:
<https://www.myalex.com/rsh/2024>

UKG

Blaze



Continue your conversation with alex®



Let alex® crunch some numbers



...finally, you're ready for selecting the coverage options that best meet your needs!



ALEX knows more than medical



alex® also explains our

- ✓ Pharmacy plans that are tied to the 3 BCBS Medical plans
- ✓ MetLife Dental Plan Options
- ✓ NVA Vision Plan and VSP option
- ✓ Mutual of Omaha's Life Insurance
- ✓ Mutual of Omaha's Disability Plans



When to access **alex**...

...before making your enrollment decisions

Let **alex**® help you determine which plans make the most sense for you

...during the year

Re-visit **alex**® whenever you have a question or need some guidance



2024 Dental Benefits



You have two plans to choose from:

Preferred	Choice
If your dentist is in the MetLife PDP network , consider the Preferred plan because the in-network coverage levels are higher	If your dentist is out-of-network , consider the Choice plan due to higher out-of-network benefits

No benefit or rate changes for 2024

Receive treatment and services from any dentist you choose:

- You'll save money by using MetLife providers because network services are discounted and you are not subject to balance billing
- Find a network provider at www.metlife.com/dental

2024 Dental Benefits | Preferred Plan



	In-Network Services (You Pay)	Non-Network Services (You Pay; PLUS Balance Billing)
Calendar Year Deductible Individual/Family	\$50/\$150	\$100/\$300
Type A - Preventive Dental Expenses Oral exams, X-rays, Cleanings	100% covered	100% covered
Type B – Basic Dental Expenses Simple Extractions, Fillings, Endodontics, Periodontics, Emergency Oral Exams	Deductible	Deductible then 20%
Type C – Major Dental Expenses Bridges, Crowns, Scaling and Root Planning, Oral Surgery	Deductible then 40%	Deductible then 50%
Calendar Year Maximum Benefit Type A, B, C	\$1,750	\$1,750
Type D – Orthodontia Child Only (to age 19)	Deductible then 50%	Deductible then 50%
Orthodontia Lifetime Maximum	\$1,500	\$1,500



MetLife’s payment towards in-network care is more generous in the **Preferred** plan

2024 Dental Benefits | Choice Plan



	In-Network Services (You Pay)	Non-Network Services (You Pay; PLUS Balance Billing)
Calendar Year Deductible Individual/Family	\$50/\$150	\$50/\$150
Type A - Preventive Dental Expenses Oral exams, X-rays, Cleanings	100% covered	100% covered
Type B – Basic Dental Expenses Simple Extractions, Fillings, Endodontics, Periodontics, Emergency Oral Exams	Deductible then 20%	Deductible then 20%
Type C – Major Dental Expenses Bridges, Crowns, Scaling and Root Planning, Oral Surgery	Deductible then 50%	Deductible then 50%
Calendar Year Maximum Benefit Type A, B, C	\$1,750	\$1,750
Type D – Orthodontia Child Only (to age 19)	Deductible then 50%	Deductible then 50%
Orthodontia Lifetime Maximum	\$1,500	\$1,500



MetLife’s payment towards out-of-network care is more generous in the **Choice** plan

2024 Dental Costs



Here’s a summary of your dental costs per pay period:

	Preferred Plan	Choice Plan
Associate Only	\$4.60	\$6.10
Associate + Spouse	\$13.17	\$17.34
Associate + Child(ren)	\$11.81	\$15.55
Associate + Family	\$20.33	\$26.78

2024 Vision Benefits



National Vision Administrators (NVA)

- In- and out-of-network coverage available
 - In-network providers are more 'big box' retailers

- Same cost as 2023

- Download NVA Vision Benefits Member App



Vision Service Plan (VSP)

- In- and out-of-network coverage available
 - Offers more in-network providers that are private practitioners

- Slightly more expensive than NVA

- ID cards are not issued and are not needed for care
 - In-network providers can search for you by name

- Same cost as 2023

- Download VSP Vision Care on the Go App



No benefit or rate changes for 2024

2024 Vision Benefits | NVA Plan



	In-Network Services (You Pay)	Non-Network Services (Reimbursement)
Routine Vision Exam	\$10 copay	Up to \$30
Lenses Single / Bifocal / Trifocal	\$15 copay	Up to \$25 / \$40 / \$60
Frames	\$130 retail allowance 20% off additional cost	Up to \$65
Contact Lenses		
Elective in lieu of glasses	\$150 retail allowance discount of additional amount	Up to \$130
Exam / Fit / Follow-Up	Daily Wear: \$20 copay Extended Wear: \$30 copay	Daily Wear: up to \$20 Extended Wear: up to \$30
Medically Necessary	100% covered	Up to \$200

2024 Vision Benefits | VSP Plan



	In-Network Services (You Pay)	Non-Network Services (Reimbursement)
Routine Vision Exam	\$10 copay	Up to \$30
Lenses Single / Bifocal / Trifocal	\$15 copay	Up to \$30 / \$50 / \$65
Frames	\$130 retail allowance 20% off additional cost	Up to \$70
Contact Lenses		
Elective in lieu of glasses	\$150 retail allowance	Up to \$105
Exam / Fit / Follow-Up	Up to \$60	Up to \$45
Medically Necessary	100% covered	Up to \$210

2024 Vision Costs



Here’s a summary of your vision costs per pay period:

	NVA Plan	VSP Plan
Associate Only	\$2.94	\$3.58
Associate + Spouse	\$5.88	\$7.17
Associate + Child(ren)	\$5.69	\$7.67
Associate + Family	\$8.88	\$12.27



Find provider www.e-nva.com



Find provider www.vsp.com

Flexible Spending Accounts (FSA)



There are three types of FSAs available:

Healthcare FSA	Dependent Care FSA	Transit and Parking FSA
<ul style="list-style-type: none">Health Care FSA Pay for qualified medical, pharmacy, dental, and vision expenses	<ul style="list-style-type: none">Pay for qualified child or elder care expenses while you (and your spouse) work	<ul style="list-style-type: none">Transit Pay for eligible transit expenses (bus, train, subway) with pre-tax dollars
<ul style="list-style-type: none">Limited Purpose FSA Use for unreimbursed dental and vision expenses	<ul style="list-style-type: none">Contribute up to \$5,000	<ul style="list-style-type: none">Parking Pay for eligible work-related parking expenses (ramp or park-and-ride) with pre-tax dollars
<ul style="list-style-type: none">Contribute up to \$2,600 per associate	<ul style="list-style-type: none">For expense reimbursement, you can submit a claim using your online account or the WageWorks mobile app	<ul style="list-style-type: none">IRS monthly max: \$300 (Projected \$315 for 2024)
<ul style="list-style-type: none">Unused funds may roll over up to a maximum of \$610		<ul style="list-style-type: none">Enroll at any time through HealthEquity – visit Blaze for more information on how to enroll

Flexible Spending Accounts (FSA)



- To review your funds and eligible expenses, visit www.healthequity.com
- You must submit receipts for all expenses that go through your FSA
 - Download the HealthEquity mobile app to manage your account on-the-go
- Check your balance online
 - You have until 3/15/2024 to submit expenses incurred in 2023 for reimbursement
 - Unused funds in your Healthcare FSA account will roll over to 2024 up to the allowed maximum of \$610
 - Once your 2023 funds are depleted your debit card will automatically use your 2024 funds



If you're currently enrolled in a FSA and plan to move to one of the HDHP plans, you must use your remaining FSA funds by **December 31, 2023** as you may not contribute to an HSA while also enrolled in a healthcare FSA.

This does not apply to a Limited Purpose Healthcare FSA, which is available for HSA participants but may be used for dental and vision expenses only.



2024 Group Life and AD&D Insurance



RS&H Paid (Basic Coverage)

- RS&H provides all eligible associates with basic Life and AD&D insurance at no cost
- Enrollment is automatic
- Please verify and update your beneficiaries in UKG during your Open Enrollment process

	Benefit	Maximum
Life Insurance	1x annual salary	\$1,000,000
AD&D	1x annual salary	\$1,000,000

You are **not required** to answer medical questions for basic life and AD&D coverage



2024 Group Life and AD&D Insurance



Supplemental Coverage

You may purchase additional coverage for you, your spouse, and/or your eligible dependent children.

	You	Your spouse	Your child(ren)	Voluntary AD&D Employee or Employee + Family*
Available increments	\$10,000	\$5,000	\$5,000	\$25,000
Maximum coverage	\$450,000	\$225,000	\$10,000	\$500,000 (amounts over \$250k cannot exceed 10x salary)
Annual increase amount	\$10,000	Not applicable	Not applicable	Not applicable
Medical question limit	\$250,000	\$50,000	Not applicable	Not applicable

If you're a newly eligible associate, you may elect up to **\$250,000 for yourself** or **\$50,000 for your spouse** without completing an EOI. If you request to increase coverage in excess of the Annual Increase Amount, or if you enroll at a later date, you will be **subject to medical questions and approval** by Mutual of Omaha

* Dependent AD&D amount is a portion of the associate amount. Visit **Blaze** for more details

2024 Short-Term Disability Coverage



	STD Core Plan	STD Buy-Up Plan
Your cost	\$0, provided by RS&H	Depends on your earnings
When benefits begin	After 7 calendar days of inability to work Up from 14 calendar days in 2023	After 7 calendar days of inability to work Up from 14 calendar days in 2023
How much it pays	60% of your income up to \$3,500 per week	An additional 30% of your income up to \$2,000 per week
How long payments last	up to 180 days	up to 180 days
Benefit tax status	Benefit is taxable income	Benefit is tax-free income

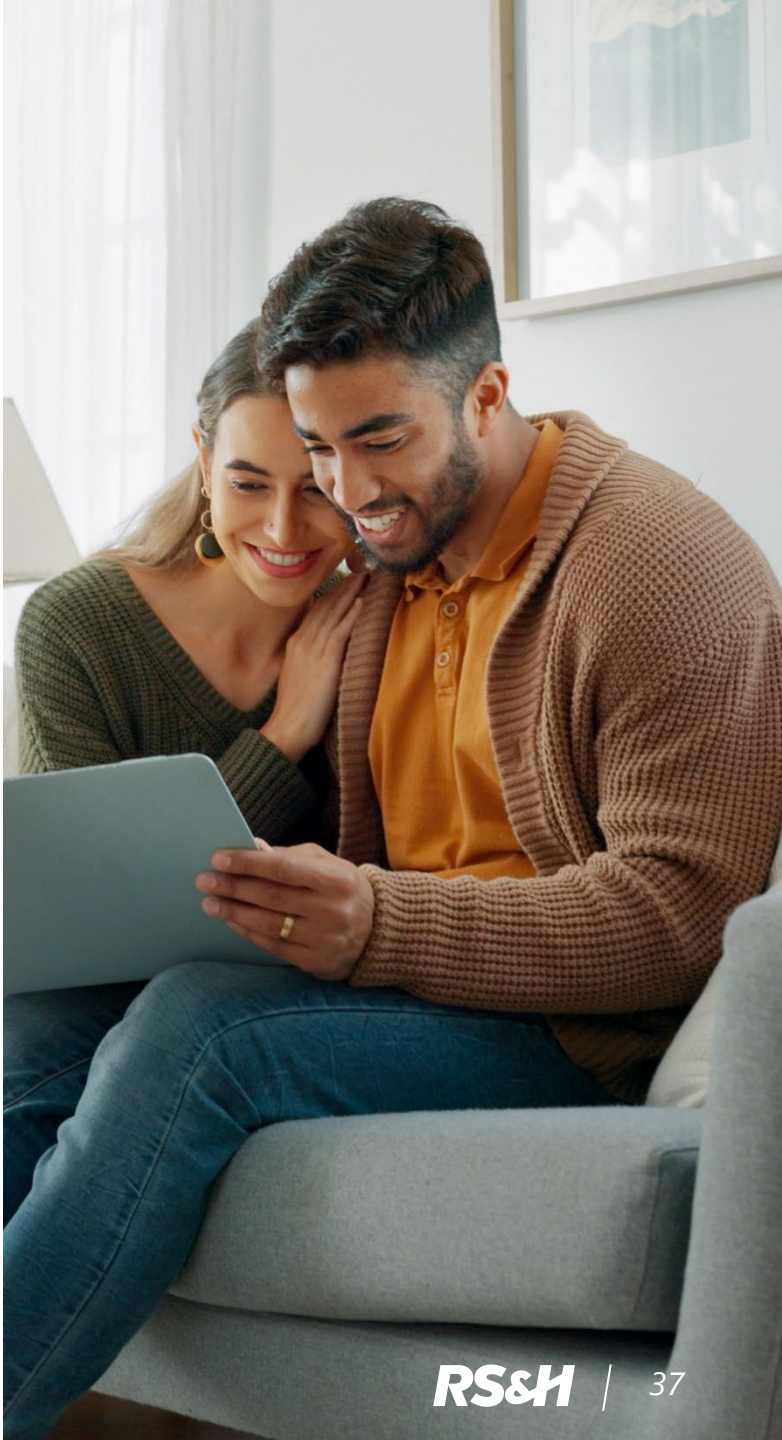
Pre-existing condition limitations apply for the buy-up plan: You will **not be covered** for any disability that happens in the **first six months** of coverage if you received treatment for that condition in the **three months before coverage began**

Your cost is \$0.46 per \$10 of weekly benefit

2024 Long-Term Disability Coverage



	LTD Plan
Your cost	\$0, provided by RS&H
When benefits begin	After 180 calendar days of inability to work
How much it pays	60% of your income up to \$20,000 per month Up from \$15,000 in 2023
How long payments last	Until your Social Security Normal Retirement Age if you are deemed disabled by a physician
Benefit tax status	Benefit is taxable income



Benefits & Claims Assistance



- Core Advocacy Services include:
 - Answering everyday benefits questions (i.e. “What is my HDHP deductible?”)
 - Finding a doctor or dentist in your area
 - Making appointments for services (i.e. MRIs)
 - Resolving benefit claims issues
 - Untangling and explaining medical bills
 - Contacting the insurance company on your behalf

All associates have access
to Health Advocate’s
Core Advocacy Services



1.866.799.2728



www.healthadvocate.com/members

(type “RS&H” in the box)



Employee Assistance Program (EAP)



- Provides 24/7 assistance through some of life's biggest challenges, including:
 - Family / relationship issues
 - Stress
 - Substance abuse
 - Identity theft
 - Adoption
 - Child and elder care
 - Education or work/life support
 - Legal or financial questions
 - and much more
- All services are free and confidential
- Includes up to six face-to-face visits per issue

Available to **all associates**
and their families

Reach out to a counsellor by calling or visiting...



1.866.799.2728



www.healthadvocate.com/members

(type "RS&H" in the box)



Voluntary Critical Illness and Cancer Policy



Mutual of Omaha

Pays directly to you to assist in covering out-of-pocket expenses for a major illness diagnosis.



Lump sum benefit option of:
**\$10,000 for you,
\$10,000 for your spouse,
and \$5,000 for covered
child(ren)**



Coverage is
available for the
entire family



Covered illnesses include:
cancer (new in 2024!), heart
attack, coronary bypass
surgery (pays at 25%), stroke,
major organ transplant, end
stage renal failure, and MORE!

Moving from Allstate to Mutual of Omaha
in 2024, and consolidating Cancer and
Critical Illness into this one policy

This plan does not have a pre-existing condition
limitation, which means that as long as you are
diagnosed after January 1st, 2024, you are covered

**You may enroll in this coverage during OE
this year with no medical questions.**

**\$50 Wellness
Benefit per
person, per year**

Details and pricing are
available on **UKG**

Voluntary Accident Policy



Pays directly to you to assist with expenses due to an accident **on or off-the-job**.
Medical questions are never required for this policy.

	Amount
Urgent Care / X-Ray Payable when treatment is sought due to a covered accident	\$125 / \$150
Hospital Admission and Confinement Payable when confined for a covered accident.	\$2,500 Admission / \$700 per day (up to 365 days)
Fracture Dislocation Based on a schedule	Up to \$5,000 / \$6,000
Appliance Crutches / Wheelchair / Walker	\$200
Health Screening Benefit Per Person, Per Year	\$50

Associate Only	\$5.08
Associate + Spouse	\$7.38
Associate + Child(ren)	\$11.54
Associate + Family	\$13.38

 Per paycheck cost for coverage

2024 Biweekly rates are lower with Mutual of Omaha than in 2023 with Allstate!

Details are available on
Blaze and **UKG**

MetLaw Coverage



- Provides you and your family with pre-paid legal services
 - Includes telephone and office consultations for an unlimited number of personal legal matters
 - Document review & preparation
 - Estate planning
 - Traffic offenses (excluding DUI)
 - Financial matters
 - Real estate matters
 - Additional electronic services available
- ⓘ Per paycheck cost for coverage is \$10.38

You pay for coverage through convenient payroll deductions. You may elect **MetLaw** in **UKG** during your enrollment process



Auto Insurance



Formerly known as MetLife Auto

- Why is this beneficial?
 - You pay for coverage through convenient payroll deductions
 - You may pay less for insurance due to group discounts
- Like regular auto insurance, your cost for coverage will vary based on your driving history, the state you live in, and the coverage limits you select
- You can enroll or disenroll at any point throughout the year with no life event required

For a quote, call:



1.800.422.4272

You have an opportunity to purchase
Auto insurance through
Farmers Group Select



Pet Insurance

petpartners



Options available for Dogs and Cats.
Premiums vary based on age of pet and breed.
Enroll or cancel at any time!

Flexible Plan Options

Choose your deductible and annual limit amounts-
customizable options

90%, 80%, and 70% Reimbursement Levels Available

Benefits Available on a Reimbursement Basis

You visit your vet - No networks - use at any licensed vet

Pay for the service

Submit the claim with your vet bill

Get reimbursed for eligible expenses

This plan will be direct billed to you – you will provide your credit card information when you sign up

Get a quote and enroll here: <https://www.petpartners.com/enroll?p=RS&H>

ID Theft



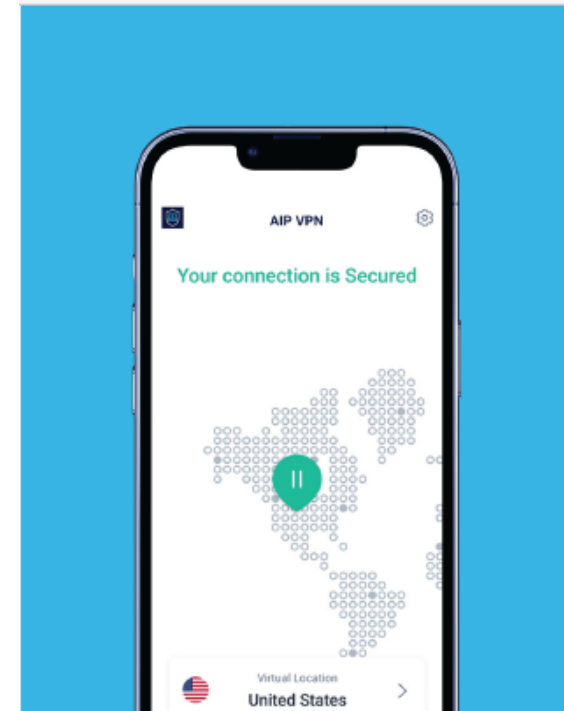
Identity and cyber protection features designed to help you defend yourself from today's risks.

Services include:

- Full-service remediation and resolution support available 24/7
- Identity, financial account, and credit monitoring
- Cyber protection for mobile and desktop devices, with a secure VPN
- Up to \$1 million in fraud expense reimbursement — or up to \$2 million for families
- Ad blocker
- Tri-bureau credit monitoring with annual reporting and credit score
- Dark web monitoring
- And MORE!

This plan will be direct billed to you – you will provide your credit card information when you sign up here:

Enroll at www.myaip.com/rsandh



Plans and pricing









\$9.50 per person / month

\$17.50 per family / month

A few reminders...

✓ **Verify your deductions on the first paycheck you receive in January**

✓ **ID Cards**

		New ID Cards
 Medical	 BlueCross BlueShield	All enrollees
 Dental	 MetLife	No ID cards are issued
 Vision	 NVA <small>National Vision Administrators, L.L.C.</small>	New enrollees only
 Vision	 vsp <small>Vision care for life</small>	No ID cards are issued

✓ **HSA and FSA debit cards**

- New funds are loaded onto your existing card
- If your card expires in 2023, you will receive a new card in the mail (just like a regular debit or credit card)

Questions? Contact HR at Open.Enrollment@rsandh.com





Questions?

Reminder – Open Enrollment begins November 6th and elections for 2024 benefits must be completed by November 20th