

# Questions and Answers related to Annual Enrollment for 2024 Benefits

## Do I need to do anything or will my elections carry over?

You must enroll if:

- You want to make any changes to your coverage
- You want to participate in an FSA for 2024
- You want to change your HSA contribution as of the beginning of the year
- You currently waive medical coverage, and you want to continue to waive medical coverage in 2024
- If you have duplicate dependents listed in HRConnect and want to eliminate the duplicate records. Please do so by following the instructions for deleting duplicate dependents posted on the [2024 benefits microsite](#)
- If you want an electronic beneficiary designation (rather than paper record) for your basic group life insurance

If you are not affected by the above, you do not need to take any action to update your benefit elections. However, **you must still review** your:

- **Elections in HRConnect during and again after annual enrollment and keep a record of them (print to paper or to a file)**
- **Elections in The Hartford during annual enrollment and keep a record of them (print to paper or to a file), and**
- **Paycheck contributions for the 1<sup>st</sup> payroll of 2024.**

Ensure they are all correct. Report any discrepancies to Janet Arce and Mandy Singh no later than January 31, 2024.

If you still have an HRA, your account balance will be decreased.

## What if I miss the deadline to enroll?

If you do not enroll by the November 8, 2023 annual enrollment deadline, you will need to wait until the following years annual enrollment to enroll or change your elections unless you experience a qualifying life event (for example, marriage, divorce, birth/adoption) mid-year. Please review the above question for the impact on your 2024 benefits.

## Why are the HMO/EPO contributions increasing more than the Aetna PPO and Aetna HDHP contributions?

The Aetna PPO and Aetna HDHP contribution increases are well below projected healthcare cost trend for 2024. Segal constantly monitors claims and administrative costs and works to mitigate cost increases. In 2023 Segal implemented Hinge Health and Transform Oncology in the Aetna HDHP and Aetna PPO to address higher cost conditions. Segal recently completed an RFP to check the market and insure Segal is receiving the best value for our self-insured health carrier. Aetna continues to be the best option for us at this period in time.

The Aetna EPO, Emblem HMO, and Kaiser HMO contribution increases are higher and are influenced by the regulations in the states where these plans are filed. The Aetna EPO rates are based on a pooling level for Segal's market and case size. Segal has a small population enrolled in the Emblem HMO and therefore the premiums are community rated. Kaiser HMO considers Segal a large group and bases the rates on group-specific characteristics.

Please realize that Segal bears the larger burden of any cost increases.

## How do our employee benefits support your well-being?

Segal supports your health and well-being through many of its benefit offerings. We are adding BurnAlong digital and local well-being solutions effective XXX DATE. We are updating the Segal Resolutions program effective January 1, 2024. Last year, we introduced Hinge Health to help with musculoskeletal issues and we encourage you to continue to make use of this program. We hope you will utilize TELUS Health (formerly LifeWorks) EAP which provides basic consultations, short-term counseling, and referrals, all prepaid by Segal. If long-term or specialized treatment is needed, the EAP will help you find the best resource for your situation, using your health benefit program whenever possible. TELUS Health gives you up to 8 free short-term counseling sessions per issue, per year.

Our health and well-being includes financial health, and we're introducing the OptumRx Price Edge program, a simple way to save on non-specialty generic drugs. Also, we're pleased to inform you that the premium increases for Aetna PPO and Aetna HDHP are well below the national trend (however, the Aetna, Emblem Health and Kaiser HMO/EPO plan premiums will increase). And, we are not increasing employee contributions for dental or vision for the 2nd year in a row.

We introduced The Hartford as our new life and disability vendor effective October 1, 2023. The Hartford presented the best overall option for fees, administration, and customer service as well as the ability to provide comprehensive coverage for our employees in the U.S., Canada and Ireland.

## What is changing with the Resolutions Program?

The [Resolutions](#) wellness program is newly redesigned for 2024 and an easy way to make money as you work on your own health goals. You could receive a cash award for completing a health assessment. Participation in health assessments could also help in identifying health issues early which can reduce medical care needs and improve your overall health. Starting in 2024 we're doubling the amount of the cash awards available! Complete the health assessment in 2024 and receive \$100. Have your spouse or spousal equivalent complete one, too, and receive \$50.

We're sunsetting the other components of the current Resolutions program, effective December 31, 2023. There has been very little take-up on the smoking cessation and weight loss activities. Reimbursement for nutritionist visits is available under the Everyday Well-being program at a much higher level dollar level, so is no longer needed under the Resolutions program.

## How does our health coverage support benefits diversity?

We continually review our benefit strategy and we are rolling out programs each year to ensure our benefits meet the needs of our diverse and changing workforce. Effective October 1, 2023 we implemented unisex rates rather than male/female rates for Canada supplemental life and AD&D insurance. Last year we added transgender benefits coverage to the Aetna HDHP and to the Aetna PPO. We also recently added Advanced Reproductive Technology (ART) to the Aetna HDHP medical plan.

## Where do I find information about Supplemental Life, Spouse/Dependent life, AD&D and Supplemental Long-term Disability insurance coverage?

In HRConnect, you will see the amount of the flex credit that Segal provides you to purchase supplemental life insurance in the amount of one times your covered earnings up to a maximum of \$400,000. For all supplemental coverage you need to be registered on The Hartford enrollment site where you can see the applicable costs and review, enroll, change your coverage, terminate your coverage and update your beneficiaries.

## Enrolling at The Hartford:

- [www.thehartford.com/benefits/enroll](http://www.thehartford.com/benefits/enroll)
- Your user id is your employee number
- Your temporary password is your initials followed by your date of birth
- Call 855.EZ.NROLL (855.396.7655) M-F 8am to 8pm ET