



## Your WellSpan Benefits

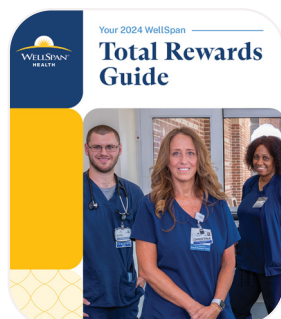
# 2024 Open Enrollment Guide

Welcome to WellSpan's 2024 Open Enrollment! Open Enrollment is a critical period each year when you may evaluate and make selections of key WellSpan benefits for the next calendar year. The benefits you are choosing from reflect a continued investment in our team members that has so far totaled \$245 million since the height of the COVID pandemic.

As costs in the market rise, WellSpan is maintaining its leading commitment to pay the vast majority of coverage costs, while investing and innovating in the types of new benefits you need to manage all of life's needs. The Wellthy care concierge service – FREE to all team members already – and our new Doula coverage, further enhancing our family-friendly benefits improvements started last year – alone represent an additional investment of over \$1 million in you.

Explore all of What's New, weigh your options, and then make your selections by Oct. 30, 2023.

## Also Helping You Make Informed Decisions



### WELLSPAN TOTAL REWARDS GUIDE

Use this Total Rewards Guide as a supplement to this Open Enrollment Guide to learn more about the benefits WellSpan offers to you and your family.

The Total Rewards Guide can be found online at [wellspanbenefits.org](http://wellspanbenefits.org).



### WELLSPAN OPEN ENROLLMENT WEBSITE

For additional benefit information, check out this year's Open Enrollment website at [wellspanbenefits.org](http://wellspanbenefits.org). Feel free to share this with your family too, as no login is needed. This resource will also be available year-round to help you and your family learn more about the valuable benefits provided by WellSpan.

You have 24/7 access to benefit information including:

- WellSpan Total Rewards Guide
- Enrollment Guides
- Benefit summaries and comparisons
- Employee Perks
- Glossary & Acronyms
- Contacts & Resources

For questions on your benefits, you may also reach out to the WellSpan HR Service Center at 717-851-5959 or email [HRServiceCenter@wellspan.org](mailto:HRServiceCenter@wellspan.org).

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Effective January 1, 2024

# What's New For 2024

At WellSpan Health, we understand the importance of good health coverage. We see it with our patients every day. We strive to think differently about the benefits you receive each year by offering new, updated, and innovative offerings to keep pace with you and your family's needs. With costs rising, WellSpan has again absorbed the vast majority of these increase. At the same time, we have increased the level of financial contribution you receive from WellSpan in others — our commitment to returning the value you bring to our patients and mission every day. Our Wellthy benefit -already available to you -and our new Doula coverage alone represent an additional investment in our team of more \$1 million.

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## GOOD NEWS!

### Need A Caregiver? Join Wellthy!

WellSpan team members now have access to Wellthy, a caregiving support solution that meets you and your family wherever you are in your caregiving journey.

If you're currently navigating a care situation (e.g., surgery, injury, new diagnosis, aging) for yourself or a loved one, create a Care Project to get matched with your dedicated Wellthy care expert who will get to know your needs, guide you through priorities, and handle those confusing and time-consuming care tasks on your behalf.

If you don't need 1:1 support just yet, take advantage of Wellthy's suite of digital tools within the Care Dashboard. This includes a centralized appointment calendar, medication tracker, and provider contact book. You can also join Wellthy Community; a peer-to-peer space for family caregivers to connect and exchange knowledge.

No matter what the care needs are, who it's for, or where you are in the process, turn to Wellthy for support. Visit [join.wellthy.com/wellspan](https://join.wellthy.com/wellspan) to learn more and get started today.

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## GOOD NEWS!

### New Doula Coverage Further Enhances Your Family-Friendly Benefits

WellSpan is continuing our multi-year commitment to enhancing our family-friendly benefits. For added choice and flexibility, WellSpan is including a Doula Benefit for maternity care in 2024. This Doula service is offered through the Enhanced Network and includes:

This investment adds to our enhancement of our infertility benefit last year -by increasing the lifetime benefit from \$3,000 to \$10,000. The \$10,000 lifetime benefit was also extended to cover adoption costs, for those choosing to grow your families through adoption.

- Up to six outpatient visits (pre-natal and post-partum visits)
- Labor and delivery

The maximum benefit for Doula services is \$1,950 per pregnancy.

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#### GOOD NEWS!

### Access Financial Education Through SmartPath

WellSpan has partnered with SmartPath to provide you unbiased, financial education opportunities — at no cost to you.

SmartPath provides classes, coaching, guides, videos, articles and 24/7 support to help you make smart financial decisions. It can also provide support on making the best choices for benefits when it comes to choosing a HDHP and taking advantage of the available HSA.

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#### CHANGES TO DEDUCTIBLES

### WellSpan Plus Plan (PPO) and High Deductible Health Plan

We continue to cover the vast majority of coverage costs which are rising across the board—nearly 90 percent of these costs are covered by WellSpan for full-time team members in our WellSpan Plus Plan. Through this commitment, we are limiting the 2024 deductible increase to \$100 in WellSpan Plus.

This is the amount you pay for health care services before your health insurance begins to pay.

Also, in accordance with federal guidelines, the WellSpan HDHP deductibles will change to \$1,600 for individual and \$3,200 for all other coverage levels.

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#### CHANGES TO

### Prescription Drug Provider

Beginning in 2024, the prescription drug benefit provider is changing to Capital Rx from Optum Rx. To learn more about this new provider, visit [cap-rx.com](https://www.cap-rx.com).

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#### DISCOUNT PROGRAM FOR ALL

### Massage Benefit Transition

In 2024, the massage benefit offered in the WellSpan Medical Plus PPO Plan will be transitioned to a discount program. It will be available to all of our team members by showing your employee badge at participating providers of massage services across our region. The discounts will be posted for 2024 on the WellSpan ERA website, under the Akenity listings.

You may also be able to pay for massage therapy using your Flexible Spending Account, if you have a Letter of Medical Necessity from your healthcare provider.

### Are You Leaving Money On The Table?

While you are thinking about your benefits during Open Enrollment, it's the perfect time to re-evaluate your contribution to the WellSpan Retirement Savings Plan. The Retirement Savings plan has auto-increased by 1% each year up to 10%. This occurs after October 1<sup>st</sup> each year and team members can opt out of this if they choose to do so. Be sure you are contributing enough to receive the full WellSpan matching contribution. For more information, visit [wellsplansavings.com](https://www.wellsplansavings.com).

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## CHANGES TO FSA/HSA Provider

PayFlex is becoming Inspira Financial in early 2024. After January 2024, their website and communications will look different.

Don't worry! There's nothing to do on your end. Your PayFlex login username and password will still work. If you have a PayFlex-branded card associated with your account, it will work until the card expires.

Learn more about Inspira Financial at [inspirafinancial.com](https://inspirafinancial.com).

## Access The FSA Store

PayFlex has teamed up with FSA Store to give you more chances to save. Every few months, an email will be sent to all PayFlex Healthcare Flexible Spending Account members who have an email address on file. Each email will include a link to the FSA Store and their available promotions, and you will continue to receive emails throughout the year.

You can also find a link to the FSA Store on [payflex.com](https://payflex.com) and on the member website, making it simple for you to plan, save, and pay for eligible expenses.

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## GOOD NEWS! HSA Employer Contribution From WellSpan Will Increase

WellSpan's 2024 Health Savings Account (HSA) contribution is increasing for Non-Bargaining Unit team members.

If you enroll in the WellSpan High Deductible Health Plan, WellSpan will contribute the following additional amounts to your HSA:

- Employee Only coverage, the 2024 WellSpan contribution to your HSA will increase by \$100 to \$700.
- At any other coverage level, the 2024 WellSpan contribution to your HSA will increase by \$200 to \$1,400.

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## GOOD NEWS! Increased Savings From Wellness Matters Premium Incentive

If you complete the WellSpan Wellness Matters Incentive requirement for 2023, your Wellness Premium incentive will increase to \$25 per pay for 2024 – an increase of more than \$6 per pay you will save on your medical premiums.

For more information on the Wellness Matters Incentive, go to [wellspanbenefits.org](https://wellspanbenefits.org).

October 16 – 30, 2023

# 2024 Open Enrollment

From Oct. 16 to Oct. 30, you'll again be able to choose from the WellSpan Plus, Standard and High Deductible plans to provide medical coverage to you and your covered dependents in 2024, as well as dental and vision coverage, and other options we make available only at this time of year.

At this time of year, we also invite you to explore all of your benefits. Know the many benefits you receive AUTOMATICALLY because you are a WellSpan team member, and the ones you can consider enrolling in at any time of year. In so many ways, at WellSpan Health, we've got you covered.

## Summary Of Your 2024 Benefits

### BENEFITS YOU CAN ELECT DURING OPEN ENROLLMENT *(Based on eligibility)*

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"><li>☐ Medical &amp; Prescription Drug</li><li>☐ Dental</li><li>☐ Vision</li><li>☐ Flexible Spending Accounts*<ul style="list-style-type: none"><li>• Health Care FSA</li><li>• Limited Purpose FSA</li><li>• Dependent Care FSA</li></ul></li><li>☐ Health Savings Account*</li></ul> | <ul style="list-style-type: none"><li>☐ MetLife Legal</li><li>☐ LTD Buy-Up</li><li>☐ Supplemental Employee Life</li><li>☐ Voluntary Spouse Life</li><li>☐ Voluntary Child Life</li><li>☐ Supplemental Employee AD&amp;D</li><li>☐ Voluntary Spouse AD&amp;D</li></ul> | <ul style="list-style-type: none"><li>☐ Voluntary Child AD&amp;D</li><li>☐ Critical Illness Insurance<br/><i>(see page 8 for enrollment instructions)</i></li><li>☐ Accident Insurance<br/><i>(see page 8 for enrollment instructions)</i></li><li>☐ Whole Life Insurance<br/><i>(see page 8 for enrollment instructions)</i></li></ul> |
|---|---|---|

### BENEFITS YOU AUTOMATICALLY RECEIVE *(Based on eligibility, WellSpan pays the full cost)*

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"><li>✓ Short Term Disability &amp; Parental Leave**</li><li>✓ Paid Sick Time &amp; Parental Leave***</li><li>✓ Long Term Disability</li><li>✓ Basic Employee Life</li></ul> | <ul style="list-style-type: none"><li>✓ Basic Employee AD&amp;D</li><li>✓ Wellness Program</li><li>✓ Employee Assistance Program</li><li>✓ Paid Time Off &amp; Holidays*</li><li>✓ Vacations &amp; HPT Time**</li></ul> | <ul style="list-style-type: none"><li>✓ Business Travel Accident Insurance</li><li>✓ Wellthy</li><li>✓ SmartPath</li></ul> |
|--|---|--|

### BENEFITS YOU CAN ELECT ANYTIME *(Based on eligibility)*

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"><li>☐ Retirement Savings Plan</li><li>☐ Farmer's Group Select<br/>(auto/home/renter's insurance)</li></ul> | <ul style="list-style-type: none"><li>☐ Pet Insurance</li><li>☐ 529 College Savings Plan</li></ul> | <ul style="list-style-type: none"><li>☐ DailyPay</li><li>☐ Identity Theft Protection</li></ul> |
|--|--|--|

\* Your Medical, Dental and Vision coverage will automatically roll over if you take no action during Open Enrollment, but HSAs and FSAs must be actively re-enrolled in for 2024.

\*\* Applies only to Non-Bargaining Unit team members and Bargaining Unit team members hired on or after January 1, 2023.

\*\*\* Applies only to Bargaining Unit team members hired prior to January 1, 2023.



## Learn More

To learn more about enrollment and your benefits, visit [wellspanbenefits.org](https://wellspanbenefits.org).

## Your Steps For Success

# Open Enrollment Checklist



### Learn About Your Options

- ❑ Read this Enrollment Guide and keep it handy so you can refer to it as needed.
- ❑ Participate in an Open Enrollment Virtual Town Hall (see schedule below).
- ❑ Visit the new Online Benefits Fair at [wellspanbenefits.org](https://wellspanbenefits.org) to learn more about Open Enrollment and your benefits.



### Prepare for Enrollment

- ❑ Consider your current benefit coverage and whether it will meet your needs for the upcoming year. For example, are you expecting a major medical expense, such as childbirth or an elective surgery? Is your family financially protected if you can't work due to an accident or illness?
- ❑ Consider other available coverage. If your spouse works and has access to benefits through their employer, they may need to enroll in their own employer medical plan to be covered under WellSpan's medical plan as a dependent. Review WellSpan's spouse eligibility rules.
- ❑ Gather information you'll need. If you are adding a spouse and/or dependents who are not currently covered in 2023, you will need their dates of birth and Social Security numbers, and you may need to provide supporting documentation.



### Enroll Online by October 30

- ❑ Go online and enroll in your benefits between **October 16 – 30, 2023** by following the instructions on page 7.
- ❑ Review your confirmation statement and save it for future reference. If you do not receive a confirmation statement sent to your WellSpan email address, contact the HR Service Center at [HRServiceCenter@wellspan.org](mailto:HRServiceCenter@wellspan.org) or 717-851-5959.

## Join An Open Enrollment Virtual Town Hall

Learn about what's new for 2024, as well as have your questions answered. The links to join each of the Virtual Town Hall Teams Meetings are available on the Human Resources page on INET.

### TOWN HALL MEETING DATES AND TIMES

- |                    |        |                    |        |
|--------------------|--------|--------------------|--------|
| • October 11, 2023 | 6 a.m. | • October 18, 2023 | 7 a.m. |
| • October 11, 2023 | 5 p.m. | • October 21, 2023 | 9 a.m. |
| • October 17, 2023 | 1 p.m. | • October 26, 2023 | 3 p.m. |

### Can't Attend?

A link to the Town Hall will be posted on the INET.

## Open Enrollment Instructions

# How To Enroll: Lawson

### STEP 1

#### Access Lawson

*From a WellSpan computer or signed into WellSpan's Network:*

1. Go to the WellSpan INET and under "Top 10 Applications" in the upper-right corner, select "Lawson".
2. Enter your username/password.
3. On the Lawson home page, under the Benefits box, click "Annual Benefits Enrollment" to begin the enrollment process.

*From Home/Over Internet Connection\*:*

1. Go to [wellspan.org](https://wellspan.org) and select "Remote Access." Via Citrix, select "WellSpan HR Online".
2. Under HR Apps on the right-hand side of the screen, select "Lawson."
3. Enter your username/password.
4. On the Lawson home page, under the Benefits box click "Annual Benefits Enrollment" to begin the enrollment process.

### STEP 2

#### Make Your Elections

Once you begin online Open Enrollment, the system will guide you through all your benefit options to elect or waive coverage for 2024.

### STEP 3

#### Answer Spouse Eligibility Questions

If enrolling your spouse, answer the eligibility questions during the enrollment process. Based on your responses, you may be required to complete a *Spousal Medical Verification Form*. If so, you must submit the completed form to the HR Service Center by November 30, 2023.

### STEP 4

#### Verify Your Dependents' Eligibility

If you are adding a dependent for the first time, provide the necessary eligibility verifications when required or coverage will not go into effect for new enrollees. Part of the eligibility process is the completion of an attestation form which can be found at [wellspanbenefits.org](https://wellspanbenefits.org).

### STEP 5

#### Finalize Your Elections

The "continue" button takes you from screen to screen recording your choices. It also acts as the final submit at the end of the process when you see a confirmation of your benefit elections. If you "exit" at the last screen instead of pressing "continue," **your 2024 choices will not be saved.**

### STEP 6

#### Review Your Confirmation Statement

Once you enroll, a confirmation statement will be emailed to your WellSpan email address. Review your confirmation statement and save it by printing a copy or saving the electronic copy.

If you do not receive an emailed confirmation statement or if you have questions, contact the HR Service Center at 717-851-5959 or email [HRServiceCenter@wellspan.org](mailto:HRServiceCenter@wellspan.org).

#### Need A Helping Hand?

For enrollment assistance and answers to your benefit questions, contact the HR Service Center at [HRServiceCenter@wellspan.org](mailto:HRServiceCenter@wellspan.org).

\*Requires Multi-Factor Authentication with Microsoft Authenticator. If you are not already enrolled, please contact the Service Desk at 717-851-5555.

# How To Enroll In Voluntary Benefits

Access Unum during Open Enrollment to enroll in **Whole Life, Critical Illness and Accident Insurance**. Enrollment will only be available October 16–30, 2023. Use the Calendly link [calendly.com/unumengageplus/wellspan](https://calendly.com/unumengageplus/wellspan) or scan the QR code to schedule an appointment with an Enrollment Support Specialist. You can also enroll by calling **866-752-7432**.

You can find about enrollment opportunities with any additional Voluntary benefits at [wellspanbenefits.org](https://wellspanbenefits.org). Note you will **NOT** use Lawson to enroll in these plans.



## How To Enroll In Your FSA



### STEP 1 Estimate Your Needs

- Estimate your out-of-pocket healthcare and/or dependent care expenses for the year and decide how much you are able to contribute to the FSAs to cover these expenses. Use the FSA online calculator at [payflex.com](https://payflex.com).
- For the Health Care FSA and Limited Purpose FSA, you must incur expenses by December 31, 2024 and submit claims by March 31, 2025. At the end of the year, you can carry over a specific amount of unused funds into the next year, as determined by the IRS.



### STEP 2 Elect Your Contributions

#### HEALTH CARE/LIMITED PURPOSE FSA

- You may elect to contribute up to \$3,050 per year.\*

#### DEPENDENT CARE FSA

- You may elect to contribute up to \$5,000 per household per year, for eligible members.\*

Your contributions will be deducted from your paycheck and put into your FSA as pre-tax dollars. You cannot change your contribution amount throughout the year (unless you have a qualifying life status event). Only eligible incurred expense for the plan year can be reimbursed through your FSA.

*\*The IRS may change the contribution limit during the enrollment period.*



### STEP 3 Use/Manage Your FSA

#### HEALTH CARE/LIMITED PURPOSE FSA

- Use your FSA debit card at the time of an FSA-eligible expense for you and/or your dependents, or pay out-of-pocket and submit the reimbursement form online or through the mobile app.

#### DEPENDENT CARE FSA

- Must submit claim forms online or through mobile app.

**DEADLINES:** Incur expenses by December 31, 2024 and submit claims by March 31, 2025.



## What To Know

# WellSpan Benefit Basics Recap



### What Happens If You Don't Enroll By October 30, 2023?

If you are currently enrolled in WellSpan benefits and take no action by October 30, 2023, many of your current benefit elections and coverage levels will automatically carry forward for 2024.

**However, you must re-enroll for the Flexible Spending and Health Savings Accounts each year if you wish to contribute.**

## When Are Benefits In Effect?

Your Open Enrollment benefit elections are in effect for the entire plan year: January 1, 2024 – December 31, 2024.

## Making Benefit Changes During The Year

For certain benefits, you are unable to make changes to your benefits during the year unless you experience a **qualifying life status event** — such as getting married, having a baby, adopting a child, getting a divorce or experiencing a change in employment status. Contact the HR Service Center for the most up-to-date instructions on how to request a change and submit documentation. The request and documentation must be submitted **within 31 days** of the event. Any changes you make to your coverage must be consistent with the change in status.

## Cost Of Coverage: Premium Rates

Your premiums will be paid through automatic payroll deductions, deducted from 26 paychecks throughout the year.

### 2024 Premium Rates

Refer to the 2024 Premium Rates flyer posted at [wellspanbenefits.org](https://wellspanbenefits.org) for specific premium rates.

### PREMIUM ASSISTANCE PROGRAM

The Premium Assistance Program provides eligible full-time team members with medical coverage for themselves and their covered dependents under the WellSpan Plus Plan for the full plan year at no premium cost to the team member.

Team members are responsible for paying applicable out-of-pocket costs (copays, coinsurance and deductible amounts) for services. Download an application from INET or from [wellspanbenefits.org](https://wellspanbenefits.org). The deadline for applications is November 1, 2023.

### LOWER YOUR MEDICAL PREMIUMS BY COMPLETING THE WELLNESS INCENTIVE

WellSpan team members who completed the WellSpan Wellness Matters Incentive requirement for the Premium level will be rewarded with a credit toward their medical premium costs. The deadline to complete the requirements for the Premium level incentive for 2024 was September 30, 2023. Learn more at [wellspanwellness.org](https://wellspanwellness.org) to start achieving the requirements for 2025.

## Covering Dependents

You may choose to enroll your dependents in several of the benefits. Eligible dependents include:

- Your legal spouse,
- Your dependent children (until the end of the month they reach age 26, regardless of whether they are a student),
- Children under your legal guardianship (until they turn age 18), and
- Your dependent children beyond age 26 who are totally disabled and covered on your federal taxes, provided the disability occurred prior to age 26. Proof of their disability must be provided.

### ADDITIONAL REQUIREMENT IF ENROLLING A SPOUSE IN THE MEDICAL PLAN

You must complete the spouse eligibility checklist during the online enrollment process every year to determine if your spouse is eligible to be covered in the WellSpan medical plan for primary coverage or secondary coverage. Based on your answers, the system will indicate whether you need to submit a **Spousal Medical Insurance Verification** form.

**The form must be submitted by November 30, 2023.** Generally, if your spouse is employed and eligible for medical coverage from their employer, they may need to enroll in their employer's medical plan for primary coverage and WellSpan's medical plan would provide secondary coverage. Also, if your spouse's coverage is a High Deductible Health Plan with an HSA, they cannot be covered on WellSpan's PPO plans.



### Verifying Dependent Eligibility

To help manage the cost of health care for everyone, it is important you are enrolling only those dependents who are indeed eligible for coverage under the Plan. Therefore, you may be asked to provide legal documents verifying your dependent's eligibility:

#### DEPENDENT SPOUSE VERIFICATION

- A copy of your marriage certificate, and
- A copy of the first page of your most recent federal tax return that lists you and your spouse unless married in the current calendar year.

#### DEPENDENT CHILD(REN) VERIFICATION

- A copy of a birth certificate listing you as the parent, or
- A copy of a birth certificate and a copy of your marriage certificate for a stepchild, or
- A copy of certified court-approved adoption or custody/guardianship papers.



### Submitting Spouse & Dependent Eligibility Documents

If you are adding a spouse and/or dependent to your coverage for the first time, be sure to provide the necessary spouse and/or dependent verifications when required or coverage will not go into effect for new enrollees. In addition to the legal documentation, you will be required to complete and sign an Attestation.

**NOTE: Coverage lost because of failure to provide verification in a timely manner cannot be reinstated until January 1, 2025, and cannot be continued through COBRA.**

After blocking out any personal or financial information on your documents, you can scan or take a photo of them and submit them by email to [HRServiceCenter@wellspan.org](mailto:HRServiceCenter@wellspan.org).

## Assign Beneficiaries To Your Benefits

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It is important to assign beneficiaries to your benefits and confirm they are up-to-date. Doing so assures your wishes are honored in the event of your death and gives clear direction to how your financial assets associated with these benefits are distributed.

### INSURANCE POLICIES

1. Go to INET » *Human Resources* » *HR Apps* » *INFOR Lawson*.
  2. Click on the Beneficiary link under the Benefits box on your Employee Page and enter the information requested.
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### RETIREMENT SAVINGS PLAN

1. Visit [wellspansavings.com](https://wellspansavings.com) and log in or create an online account.
  2. Click *Account* » *Overview* » *Beneficiaries* and enter the information requested.
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### HEALTH SAVINGS ACCOUNT (HSA)

1. Visit the PayFlex HSA member portal at [payflex.com](https://payflex.com) and log in or create an online account.
2. Click on *Account Settings* » *Beneficiaries* and enter the information requested.



#### REMEMBER!

### Update Your Beneficiaries As Your Life Changes

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a spouse or loved one