

Your Open Enrollment 2024 - Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
United Healthcare – Basic HSA Plan <i>No Employee Cost Increase for the 3rd straight year!</i>	<ul style="list-style-type: none"> Deductible - \$4,000/\$8,000 Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2024 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total premium, Move to the Essential Prescription Drug List 	EE - \$ 29.54 EE + SP - \$129.23 EE + CH - \$105.23 Family - \$162.92
United Healthcare – Core HSA Plan <i>No Employee Cost Increase for the 3rd straight year!</i>	<ul style="list-style-type: none"> Deductible increase (an IRS requirement) - \$1,600/\$3,200 Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2024 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total premium, Move to the Essential Prescription Drug List 	EE - \$ 56.31 EE + SP - \$205.38 EE + CH - \$158.31 Family - \$263.08
New! United Healthcare – Surest Plan	<ul style="list-style-type: none"> No deductibles or coinsurance, Clear, up-front copays, Lower copays for efficient/effective care, Utilize same UHC Network & Advantage PDL (no change), Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2024 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total premium, 	EE - \$112.61 EE + SP - \$284.76 EE + CH - \$223.85 Family - \$380.77
Health Savings Accounts (H.S.A) Optum – VCM Employer Contributions	<ul style="list-style-type: none"> Employer (“ER”) contributions will continue to be front-loaded each calendar quarter. 2024 IRS total limits have increased: <ul style="list-style-type: none"> Individual/Family: \$4,150 / \$8,300, respectively. Employees are also eligible to contribute but will still receive the ER contribution if they do not. \$1,000 catchup remains for participants over age 55. 	Basic Plan ER Contributions \$2,050 Employee/\$2,550 Employee + Spouse; \$3,050 Family coverage Core Plan ER Contributions \$1,050 Employee/\$1,300 Employee + Spouse; \$1,550 Family coverage
Moving Dental to United Healthcare <i>No Employee Cost Increase for the 4th straight year!</i>	<ul style="list-style-type: none"> Annual maximum \$2,500 remains per enrolled member. Adult – children Orthodontia maximums will be reset to \$2,500 and available to all participants, regardless of previous usage. No Plan Design Changes. 	EE - \$ 8.77 EE+SP - \$ 16.15 EE+CH - \$ 20.31 Family - \$ 32.31

Your Open Enrollment 2024 - Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
United Healthcare Vision <i>No Employee Increase for the 5th straight year!</i>	<ul style="list-style-type: none"> No Plan Design Changes No Cost Change 	EE - \$ 1.85 EE+SP - \$ 3.69 EE+CH - \$ 4.62 Family - \$ 6.46
VCM Wellness Reimbursement Program <ul style="list-style-type: none"> Employees - \$500/yr. Spouses enrolled in a VCM Medical Plan - \$250/yr. 	Eligible Expense: <ul style="list-style-type: none"> Biometric Screening Vaccines Preventive Screenings Reimbursements for Nutritional food CPR/First Aid Classes See VCM Feeling Fit Reimbursement Policy for complete details 	100% Employer Paid: No Cost to You.
Navia – FSA Accounts	<ul style="list-style-type: none"> IRS limits \$3,050/yr. for Medical/Limited FSA. IRS limit remains at \$5,000/yr. for Dependent Care. 	Elect for 2024 - Cost based on election.
Navia - Commuter Benefits	<ul style="list-style-type: none"> Pre-tax limit increased to at \$300/mo. 	Elect for 2024 - Cost based on election.
Unum Basic Life/AD&D Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 2.5x your total earnings up, or your annual salary whichever is greater up to \$750,000. 	100% Employer Paid: No Cost to You.
Unum Group Short Term Disability Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 60% of your base earnings for up to 13 weeks of disability. 	100% Employer Paid: No Cost to You.
Unum Group Long Term Disability Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 60% of your total earnings up to \$15,750/mo. 	100% Employer Paid: No Cost to You.
Unum Voluntary Life / AD&D Insurance	<ul style="list-style-type: none"> No Plan Design Changes. No Rate Change (Age-Banding increase may apply) 	Cost based on elected benefit.

Your Open Enrollment 2024 - Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST								
Unum Voluntary Accident – New Program	<ul style="list-style-type: none"> Coverage for Hospital/ICU Admissions, Emergency & Office Visits; Urgent Care, Dislocations/Fractures & more Be Well Benefit (once per covered person per calendar yr.) - \$50 	<table> <tr> <td>EE</td> <td>\$10.75</td> </tr> <tr> <td>EE + Spouse</td> <td>\$19.08</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$22.71</td> </tr> <tr> <td>Family</td> <td>\$31.04</td> </tr> </table>	EE	\$10.75	EE + Spouse	\$19.08	EE + Child(ren)	\$22.71	Family	\$31.04
EE	\$10.75									
EE + Spouse	\$19.08									
EE + Child(ren)	\$22.71									
Family	\$31.04									
Unum Group Hospital Indemnity – New Program	<ul style="list-style-type: none"> Coverage for Hospital Admission, ICU, Daily Hospital Stays, etc. Be Well Benefit (once per covered person per calendar yr.) - \$50 	<table> <tr> <td>EE</td> <td>\$13.63</td> </tr> <tr> <td>EE + Spouse</td> <td>\$28.21</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$20.85</td> </tr> <tr> <td>Family</td> <td>\$35.43</td> </tr> </table>	EE	\$13.63	EE + Spouse	\$28.21	EE + Child(ren)	\$20.85	Family	\$35.43
EE	\$13.63									
EE + Spouse	\$28.21									
EE + Child(ren)	\$20.85									
Family	\$35.43									
Unum Voluntary Critical Illness – New Program	<ul style="list-style-type: none"> Benefits paid for Cancer, Heart Attack, Coronary Artery Disease, and other critical illnesses. 	Rates tiered based on Employee age.								
LegalShield	<ul style="list-style-type: none"> Legal Service Plan providing a free Will preparation for employee and spouse, support for POA preparations, Identity Theft and much more! No Plan Design Changes. No Rate Change. 	<p>\$8.54 - Personal \$6.90 - Home Business</p> <p>Must enroll in Personal to enroll in Home Business – combined biweekly fee \$15.44.</p>								
MASA – Medical Transport Solutions	<ul style="list-style-type: none"> Emergency Ground/Air Transportation Solutions. Domestic and International options. No Plan Design Changes. No Rate Change. 	<p>Platinum - \$18 Emergent Plus - \$6.46</p>								
Genomic Life	<ul style="list-style-type: none"> This benefit provides support and guidance in the event of a cancer diagnosis, as well as Hereditary Risk Screening to identify conditions such as Breast, Colorectal, Melanoma cancers, and more. No Plan Design Changes. No Rate Change. 	<p>Up to age 50: EE = \$8.31 EE+SP = \$16.62</p> <p>Age 50-64: EE = \$10.15 EE+SP = \$20.31</p> <p>Age 65+: EE = \$12 EE+SP = \$24</p>								

Your Open Enrollment 2024 - Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
<p>HealthJoy Mobile App</p> <p>Enrollment is included (no cost) for all employees/dependents participating in any VCM medical plan.</p>	<p>HealthJoy offers a 24/7 virtual assistant named Joy - A 24/7 mobile benefits App that is available to all employees/dependents enrolled in one of the VCM medical plans. This will provide you with instant access to up-to-date benefits information, including real-time deductible information, ability to find network providers, compare prescription drug costs, etc.</p> <p>24/7 Mobile Telemedicine:</p> <ul style="list-style-type: none"> • Prescription finder: Locate your RX at the most cost-effective price! • Dermatology copays - \$95 • Nutrition copays - \$59 • Scheduling tool will be available <p>Mental/Behavioral Health = Schedule virtual sessions with a therapist and much, much more!</p>	<p>100% Employer Paid: No Cost to You.</p>
<p>Safe Trip Travel Medical Insurance and Trip Cancellation Insurance – by United Healthcare</p>	<ul style="list-style-type: none"> • Individual Plans, based on participant needs include: • No deductibles • Up to \$50,000 max medical expense limit • Trip cancellation, interruption, delay and baggage coverage • Option to add extreme sports activities coverage <p><u>SafeTrip International Travel Insurance - UnitedHealthcare Global - UHC SafeTrip</u></p>	<p>100% Employer Paid: No Cost to You.</p>
<p>IDShield (replacing iLock)</p>	<ul style="list-style-type: none"> • IDShield provides for unlimited number of bank accounts, credit cards, and email address an employee could have monitored. iLock is limited to 2 each. • Coverage now includes spouses along with employee and dependents under 18. 	<p>100% Employer Paid: No Cost to You.</p>

Your Open Enrollment 2024 - Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
Long Term Care Insurance through Chubb Insurance	<ul style="list-style-type: none">• Long Term Care coverage would provide for custodial care needed to perform normal activities of daily living.• No medical questions during initial enrollment.• Benefits can be used for either Life Insurance, Long Term Care or Life Insurance and Long Term Care.• Policy is portable.	Rates are based on coverage elected. Benefit implementation date of 05/01/24.