

# BENEFITS IN HARMONY

EMPLOYEE BENEFITS GUIDE

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# OPEN ENROLLMENT 2023

OCT 31 - NOV 11, 2022

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[CONNECT.SAMUEL.COM](https://connect.samuel.com)

# IMPORTANT CHANGES AND REMINDERS FOR 2023

1. **A tobacco Surcharge** of \$20 per week will apply to all medical plan enrollees who do NOT self-attest as a Non-Tobacco user during the open enrollment process. The dangers, risks and higher medical costs related to tobacco use are well-documented. This rate differential is meant to encourage tobacco-users\* to quit and to offset both the rising medical coverage costs and the effect on the sustainability of our Benefits Programs.

No increases to rates in 2023.

**Good news!** Tobacco-users can earn the non-tobacco user rate by successfully completing a FREE cessation program. Upon program completion your medical plan contributions will be reduced to the non-tobacco user rates AND you will be refunded the tobacco-user surcharge paid since the beginning of the year. Those who attest to being a tobacco-user will receive additional information about the cessation program in early 2023!

2. **Expanded access to medical care:**

**Cerebral** - Expert help for your emotional health. Learn more from the Cerebral insert *included* in this package.

**Onduo** - Personalized Type 2 Diabetes Management. Including equipment, dedicated personalized support and at-home care. Learn more at [join.onduo.com/learnbcbs](https://join.onduo.com/learnbcbs).

3. **Announcing changes in how you access your 401(k) retirement plan information, beginning November 1.**

Learn more from the Empower insert *included* in this package.

## REQUIREMENT TO ACTIVELY ENROLL IN YOUR BENEFITS THROUGH CONNECT

While some defaults are in place, it's important to review your coverages, verify current details and update if necessary, every year.

If you do NOT actively enroll and submit your elections during the open enrollment window:

- Medical plan elections for 2023 will default to your 2022 coverage.
- **You will pay the higher tobacco-user rates in 2023**, with no opportunity to earn the non-tobacco user rates until 2024.
- If your current selection is the Medical Plan Opt-out incentive, your 2023 medical plan will be set to Waive (no incentive paid). **YOU MUST actively enroll and select the Opt-out incentive option each year to receive the incentive.**
- Flexible Spending Account contributions will reset to \$0 and require active election during enrollment.

\* See [page 10](#) for the *tobacco-user* definition.

## WHAT'S INSIDE

- Enrolling in Your Benefits
- Benefit Program Eligibility

### Health & Welfare

- About Your Medical Plan
- Your Medical Options
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  - Flexible Spending Accounts
- Core & Voluntary Coverage

### Retirement & Savings

- Your 401(k) Plan

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- Resources & Contacts
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- Cerebral Information
- Empower Information
- How to Login to Connect
- Legal Notices



Para una versión en español de este documento, vaya a [samuel-benefits.us/ResourcesContacts](https://samuel-benefits.us/ResourcesContacts)



# ENROLLING IN YOUR BENEFITS

You must enroll in and submit your benefits elections via Connect – Samuel's HR system – during the open enrollment window, **October 31 to November 11**. It's important that you make your benefits selections during that period to ensure you get the coverage you need for you and your family for 2023.

To help ensure the enrollment process goes smoothly, here's what you need to do:

- 1. Read this guide** – it contains an overview of your benefits program, including your health benefits and your 401(k) plan.
- 2. Visit the benefits website at [samuel-benefits.us](https://samuel-benefits.us)**. There, you'll find lots of useful information – including educational videos, benefits rates and links to provider resources and plan summaries – to help guide your decision-making.
- 3. Enroll in your benefits through Connect**. You can access Connect directly through Samuel's intranet, or any internet browser at [connect.samuel.com](https://connect.samuel.com). See *How to Login to Connect* insert included in this package.

Make sure to read everything carefully, including the legal notices, to ensure you fully understand the choices you're making.

## BENEFIT PROGRAM ELIGIBILITY

### HEALTH & WELFARE PLANS

**Eligibility** – U.S. employees, scheduled to work 30 or more hours per week (excludes temporary employees)

**Waiting Period for Benefits** – First of the next month following date of hire. Example: For hire dates of February 1 or February 26, benefit eligibility is March 1

**Plan Year** – Calendar year (January 1 to December 31)

Eligibility ends as of the day after your employment termination date. Eligible dependents include spouse, domestic partners and legal child dependents under age 26. A full description of eligible dependents is included on *page 8*.

### 401(k) RETIREMENT PLAN ELIGIBILITY

**Eligibility** – All U.S. employees, minimum age 18

**Waiting Period for Benefits** – First of the month following or coinciding with age 18 or 1 month worked. Example: For hire dates of February 2 or March 1, benefit eligibility is April 1

**Plan Year** – Calendar year (January 1 to December 31)



**Important note:** Your benefits selections will remain in effect for all of the 2023 calendar year, unless you experience a qualified life event. If you experience a qualified life event, you must enroll in and submit your benefits elections via Connect within 30 days of the effective date of your qualified life event.

**Qualified life events include:**

- Marriage or divorce
- Birth or adoption of a child
- Death of a spouse or child
- Child no longer qualifies (maximum age limitation)
- Change in spouse's employment or health insurance eligibility



**YOU MUST ENROLL BY NOVEMBER 11, 2022!**

Enrollment Window: October 31, 7 a.m. ET - November 11, 8 p.m. ET

# HEALTH & WELFARE

## ABOUT YOUR MEDICAL PLAN

Your health benefits provide you with valuable insurance coverage, are a key part of your total rewards, and play an important role in keeping you and your family healthy and well.

Samuel's benefits program provides three main pillars of coverage:

**Medical Plan Choice** – Three medical options with different deductibles and premium levels, to provide you with meaningful choice based on your coverage needs and personal circumstances. All three medical plans include dental and vision coverage. You are not able to elect dental or vision coverage without electing a medical plan;

**Core Benefits** for disability, life and accident insurance – provided by Samuel at **no cost to you** – for basic protection against potential catastrophic events; and

**Voluntary Insurance** to provide flexibility for employees and their families who may need extra coverage.

MEDICAL COVERAGE OPTIONS			
MEDICAL PLAN #1: HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	MEDICAL PLAN #2: HIGH DEDUCTIBLE PPO	MEDICAL PLAN #3: PREMIUM PPO	MEDICAL OPT-OUT INCENTIVE \$2,000 ANNUALLY
Dental and Vision included with each Medical Plan			N/A
Health Savings Account (HSA)	N/A		
Dependent Care FSA	Health Care and Dependent Care Flexible Spending Account (FSA)		



### CORE COVERAGE

Short-term Disability (STD), Long-term Disability (LTD), Basic Life, Basic Accidental Death & Dismemberment (AD&D)



### VOLUNTARY BENEFITS

Life, AD&D, Accident, Critical Illness, Hospital Indemnity



#### Did you know?

**Medical Option #1: High Deductible Health Plan (HDHP)** includes a **Health Savings Account (HSA)** for some extra flexibility in how you pay for benefits. Samuel pays 100% of the premiums for your HDHP – meaning zero dollars are deducted from your paycheck for medical coverage!

# YOUR MEDICAL OPTIONS

For your medical coverage, you have three options to choose from – each with different attributes. Further detail on benefit coverages can be found on [samuel-benefits.us/ResourcesContact](http://samuel-benefits.us/ResourcesContact).

	MEDICAL PLAN #1: HDHP	MEDICAL PLAN #2: HD PPO	MEDICAL PLAN #3: Premium PPO	OPT OUT
	<b>In-Network Coverage</b>			
<b>Deductible</b>	\$3,000 single / \$6,000 family	\$2,500 single / \$5,000 family	\$1,500 single / \$3,000 family	<p>If you already have medical coverage under your parent's, spouse's or partner's plan; to receive the <b>\$2,000 annual incentive, you must</b> select the option "Medical Plan Opt-out, \$2,000 Annual Incentive" during your enrollment window in Connect. (Taxable, paid quarterly through payroll to active employees enrolled in the Opt-Out Incentive for the entire prior quarter.)</p>
<b>Plan Pays</b>	80%	80%	90%	
<b>You Pay (coinsurance)</b>	20%	20%	10%	
<b>Out-of-Pocket (OOP) Maximum</b>	\$6,000 single / \$12,000 family	\$5,000 single / \$10,000 family	\$3,000 single / \$6,000 family	
<b>Covered Medications</b>	Modernized listing of eligible drugs (managed formulary)			
<b>Mandatory Generic Substitution</b>	Included			
<b>Prescription Drugs</b>	80% (whether retail or mail order)  70% for non-formulary name brand drugs	Retail (30-day supply): <ul style="list-style-type: none"> <li>• \$10 - Generic</li> <li>• \$30 - Brand</li> <li>• \$60 - Non-formulary</li> </ul> Mail order (90-day supply): <ul style="list-style-type: none"> <li>• \$20 - Generic</li> <li>• \$60 - Brand</li> <li>• \$120 - Non-formulary</li> </ul>		
<b>Primary Care Provider Office Visits</b>	80%	\$20 copay, then 100%	\$15 copay, then 100%	
<b>Specialist Office Visits</b>	80%	\$30 copay, then 100%	\$30 copay, then 100%	
<b>Urgent Care</b>	80%	\$55 copay, then 100%	\$55 copay, then 100%	
<b>Inpatient Services</b>	80%	80%	\$500 copay, then 90%	
<b>Outpatient Services</b>	80%	80%	\$100 copay, then 90%	
<b>Ambulance</b>	80% after in-network deductible (All providers considered in-network)	80% after deductible (All providers considered in-network)	90% after deductible and \$100 copay (All providers considered in-network)	
<b>Emergency Room Services</b>	80%	80% after deductible and \$150 copayment (copayment waived if admitted)	90% after deductible and \$150 copayment (copayment waived if admitted)	
<b>Telemedicine</b>	80%	\$20 copay, then 100%	\$15 copay, then 100%	
<b>Therapy and Rehabilitation</b>	80%	\$30 copay, then 100%	\$30 copay, then 100%	
<b>Preventive Care (e.g., physical exams, eye exams, vaccinations, etc.)</b>	100% (no deductible)			
<b>Basic Diagnostic Services (standard imaging and lab tests)</b>	80%	100% after \$35 copay	100% after \$35 copay	
<b>Advanced Imaging</b>	80%	80% after deductible and \$35 copayment	90% after deductible and \$35 copayment	
<b>Accidental Dental</b>	80%	80%	90%	
<b>Emergency Out of Country Medical</b>	Included			
<b>Health Savings Account (HSA)</b>	\$500 / \$750 / \$1,000 annual employer contribution	Not available		
<b>Flexible Spending Account (FSA)</b>	Dependent Care FSA	Health Care FSA and Dependent Care FSA		

## Notes

- The coinsurance percentages shown above apply after the deductible is met, unless otherwise indicated.
- Certain preventive medications are provided at no cost to you.

**Continued...**

## YOUR MEDICAL OPTIONS *continued*

	MEDICAL PLAN #1: HDHP	MEDICAL PLAN #2: HD PPO	MEDICAL PLAN #3: Premium PPO	OPT OUT
<b>In-Network Coverage</b>				
<b>Dental</b>	<ul style="list-style-type: none"> <li>Deductible – None</li> <li>Preventative services – 100%</li> <li>Basic services – 80%</li> <li>Major services – 50%</li> </ul>	<ul style="list-style-type: none"> <li>Maximums – Combined \$1,800 per plan year</li> <li>Orthodontics – 50% for dependent children up to age 19; \$1,500 lifetime max</li> </ul>		N/A
<b>Vision</b>	<ul style="list-style-type: none"> <li>Eye exam, eyeglass lenses, frames, contact lenses (in lieu of glasses) – once every 12 months; Safety glasses in addition to dress – once every 12 months (employee only)</li> <li>Eye exam – \$10 copay</li> <li>Frames (safety frame in addition to dress frame – employee only) – covered in full (fashion &amp; designer level); \$25 copay (premier level); or \$130 allowance (non-plan frame)</li> <li>Standard eyeglass lenses (safety lenses in addition to dress lenses – employee only) – covered in full</li> <li>Spectacle lens options – fixed discount pricing</li> <li>Contact lenses – Exclusive Collection – covered in full; or \$130 allowance (non-plan contacts) in lieu of glasses</li> </ul>			



**Important note:** Want to know your out-of-network coverage or what else is covered? Visit the Samuel benefits website at [samuel-benefits.us](http://samuel-benefits.us).

### \*\*Advantages of the HDHP\*\*

Of course, you'll want to choose the plan that best suits your personal needs. However, it's important to know that the **HDHP (Medical Plan #1) offers some key advantages:**

- Samuel pays 100% of the HDHP premiums.** That means zero deductions from your paycheck for medical coverage – a significant financial benefit to you!
- Basic Accident and Critical Illness** coverage is included, at no cost to you.

You'll have access to a **Health Savings Account (or HSA)**, giving you some added flexibility in managing your benefits costs. Your HSA can be used toward a wide range of healthcare expenses (see page 7). What's more, **Samuel will contribute up to \$1,000 annually to your HSA** to help offset your out-of-pocket costs, and you can contribute more to your HSA on a pre-tax basis!

## MEDICAL PLAN RATES

### Bi-weekly Employee Contributions

**NO increase to rates for 2023!**



	MEDICAL PLAN #1: HDHP	MEDICAL PLAN #2: HD / PPO	MEDICAL PLAN #3: Premium PPO
<b>Employee</b>	\$0.00	\$46.44	\$69.02
<b>Employee + 1 dependent</b>	\$0.00	\$92.32	\$140.10
<b>Family</b>	\$0.00	\$140.50	\$210.97

**Enrolled employees with an Undisclosed or Tobacco-user status will pay an additional \$40 per bi-weekly paycheck.**

# HOW YOUR HEALTH SAVINGS ACCOUNT (HSA) WORKS



**Important note:** You are only eligible for an HSA if you enroll in the HDHP (Medical Plan #1) and you are not claimed as a dependent on someone else's tax return. You are NOT eligible to enroll in the HDHP if you are enrolled in Medicare or TRICARE.\*

An HSA provides a convenient way to save for (and pay for) healthcare expenses for you and your eligible dependents. You can use your HSA funds toward a wide range of qualified health expenses, such as:

- Medical deductibles, copays and coinsurance;
- Prescription drug expenses;
- Dental or vision expenses – and more!

For a complete list of IRS Qualified Medical Expenses, please refer to [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502).

## **\*\*Advantages of an HSA\*\***

- Samuel will make a contribution to your HSA each plan year, half in January and half in July, provided you are enrolled in the HDHP as of January 1 and July 1, respectively. The annual contribution is based on your Medical plan tier election: \$500 (single), \$750 (employee + 1), or \$1,000 (family).
- You can contribute up to \$3,850 (single) or \$7,750 (family) for the 2023 plan year (minus Samuel contributions). If you are 55 or older, you can contribute an additional \$1,000.
- Your paycheck contributions are pre-tax, and distributions for qualified expenses are tax free.
- If you don't use the full amount of your HSA in a given plan year, then your balance will roll over to the next year. There's no "use it or lose it" provision; unused funds are never forfeited.
- Your HSA is portable: you can use it to pay qualified claims with any plan or employer, as well as in retirement.
- Once your HSA balance reaches \$500, you can invest it in mutual funds like a 401(k) to help maximize your savings. Visit [www.highmarkbcbs.com](http://www.highmarkbcbs.com) for details.

## **FLEXIBLE SPENDING ACCOUNTS (FSA)**

You have access to a **Health Care Flexible Spending Account (FSA)**, unless you are enrolled in the HDHP - Medical Plan 1. An FSA allows you to set aside pre-tax dollars to pay for eligible out-of-pocket healthcare expenses. You can save up to \$2,750 for the 2023 plan year.

Like an HSA, an FSA reimburses you for many medical expenses that are not paid by insurance. You can carry over up to \$550 of your balance remaining at year-end into the next year; however, as of April 1, unused funds will be forfeited. Also, your FSA isn't portable – the balance will not go with you if you leave Samuel or retire.

Whichever medical plan you choose, you also have access to a **Dependent Care FSA**, which helps cover the cost of child care expenses for your dependent children up to age 13, as well as care of an incapacitated spouse. You can elect to set aside up to \$5,000 on a pre-tax basis for 2023.



**Important note:** HSA and FSA maximums are set by the IRS and vary from year to year.

\* For informational purposes only; does not constitute accounting or tax advice. See [IRS.gov](http://IRS.gov) for additional rules.

# CORE & VOLUNTARY COVERAGE

Our benefits program focuses on awareness and prevention in supporting your health, and is meant to help protect you and your family in the event of unanticipated health events. Our objectives in offering employee benefits include:

- Basic protection for our employees against catastrophic events or income interruption;
- Disease prevention and disease management; and
- Meaningful choice to meet the needs of our diverse workforce.

That's why we offer both **Core and Voluntary Benefits** – to ensure your basic healthcare needs are met, while also allowing for some flexibility and choice based on your personal situation.

## CORE COVERAGE

100% of premiums paid by Samuel

BASIC LIFE INSURANCE AND AD&D
<ul style="list-style-type: none"> <li>• 1.5 x annual earnings</li> <li>• \$500,000 maximum</li> <li>• Reduced by 35% of the original amount at age 65</li> <li>• Reduced by 50% of original amount at age 70</li> </ul>
SHORT-TERM DISABILITY*
<ul style="list-style-type: none"> <li>• 60% of earnings for up to 26 weeks, to a maximum of \$2,000 per week</li> <li>• Injury - There is a 7-day waiting period. Disability benefits begin on day 8.</li> <li>• Sickness – There is a 7-day waiting period. Disability benefits begin on day 8.</li> <li>• Taxable / company paid</li> </ul>
LONG-TERM DISABILITY
<ul style="list-style-type: none"> <li>• 60% of earnings to a maximum of \$9,000 per month</li> <li>• 180-day elimination period</li> <li>• Taxable / company paid</li> </ul>

\* Excludes some employees eligible for State-Provided STD. STD payments for some other employees are offset by State-provided benefits.

## VOLUNTARY COVERAGE

100% of premiums paid by the employee, subject to approval by insurer

LIFE INSURANCE AND AD&D														
EMPLOYEE	SPOUSAL	CHILD												
<ul style="list-style-type: none"> <li>• Up to 5 x annual earnings</li> <li>• \$500,000 maximum</li> <li>• Evidence of Insurability may be required</li> </ul>	<ul style="list-style-type: none"> <li>• Only available if Employee Life is elected</li> <li>• Up to 50% of employee amount (\$250,000 maximum)</li> <li>• Evidence of Insurability may be required</li> </ul>	<ul style="list-style-type: none"> <li>• Only available if Employee Life is elected</li> <li>• \$10,000 maximum</li> <li>• No Evidence of Insurability required</li> </ul>												
CRITICAL ILLNESS														
<ul style="list-style-type: none"> <li>• Up to \$15,000 or \$30,000</li> <li>• Covered benefit examples include: Alzheimer's, cancer, heart attack, kidney failure and stroke</li> </ul>														
PERSONAL ACCIDENT INSURANCE														
<ul style="list-style-type: none"> <li>• Low/high coverage options</li> <li>• Premium varies by coverage tier</li> <li>• Covered benefit examples like:             <table border="0" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;">• Leg fracture</td> <td style="width: 20%;">\$1,000/ \$2,000</td> <td style="width: 20%;">• Laceration</td> <td style="width: 10%;">\$25 and up</td> </tr> <tr> <td>• Concussion</td> <td>\$200/\$500</td> <td>• Ambulance</td> <td>\$200/\$400</td> </tr> <tr> <td>• Dislocated ankle</td> <td>\$500/\$1,000</td> <td></td> <td></td> </tr> </table> </li> </ul>			• Leg fracture	\$1,000/ \$2,000	• Laceration	\$25 and up	• Concussion	\$200/\$500	• Ambulance	\$200/\$400	• Dislocated ankle	\$500/\$1,000		
• Leg fracture	\$1,000/ \$2,000	• Laceration	\$25 and up											
• Concussion	\$200/\$500	• Ambulance	\$200/\$400											
• Dislocated ankle	\$500/\$1,000													
HOSPITAL INDEMNITY														
<ul style="list-style-type: none"> <li>• \$500 or \$1,000 benefit if admitted</li> <li>• Premium varies by coverage tier</li> </ul>														



**To be eligible for dependent coverage, proof that dependents meet the below criteria will be required.**

### DEPENDENT ELIGIBILITY

The following is a description of the relationship types that can be enrolled as your dependent(s):

- Spouse or approved opposite-gender or same-gender domestic partner \*
- Legal dependent children under age 26, unless otherwise extended pursuant to applicable state or federal law, including:
  - Natural children
  - Stepchildren
  - Children legally placed for adoption or foster children
  - Legally adopted children and children for whom the member or the member's spouse is the child's legal guardian
  - Children awarded coverage pursuant to an order of court
- Unmarried disabled children over age 26 who are not able to support themselves, who were covered before age 26.

\* "Domestic Partner" means a member of a domestic partnership consisting of two partners, each of whom has registered with a domestic partner registry in effect in the municipality/governmental entity within which the domestic partner currently resides.



# RETIREMENT & SAVINGS

## YOUR 401(K) PLAN

Your 401(k) plan provides a convenient way to save for retirement and comes with some important advantages, including:

- Convenient pre-tax or Roth deferrals through payroll deduction;
- A streamlined investment lineup;
- Lower participant fees; and
- Automated plan services.

You can invest your 401(k) funds in a wide range of options – ranging from active and passively managed options, to low-cost index options, to target-date funds and risk-based options. Want safety? There is even a stable value option with a stated guaranteed rate for the most risk-averse participants.

### **i** Want Access?

Beginning on or around November 1, 2022 you can register and access your account on the new website: [empowermyretirement.com](https://empowermyretirement.com). There will also be a new Empower Retirement app - the app is available to download to your Apple® or Android™ device for on-the-go access to your retirement account.

### Samuel's 401(k) Plan at a Glance

When you contribute 5% of your base compensation, Samuel will match your contributions, for a total contribution of 10%. Here's an at-a-glance summary of the plan:

<b>Employee deferral options</b>	<ul style="list-style-type: none"><li>• You can contribute 1% to 80% of your salary</li><li>• Offers both pre-tax and Roth options</li><li>• Allows for catch-up contributions</li></ul>
<b>Samuel match</b>	<ul style="list-style-type: none"><li>• 100% of employee deferrals up to 5% of salary</li></ul>
<b>Eligibility</b>	<ul style="list-style-type: none"><li>• First of the month following age 18 and 1 month of service</li></ul>
<b>Auto-Enrollment</b>	<ul style="list-style-type: none"><li>• If you take no action upon eligibility, after 30 days you will be auto-enrolled at 2%</li></ul>
<b>Deferral Changes</b>	<ul style="list-style-type: none"><li>• Deferral changes can be made any time directly with Mass Mutual until October 27, 2022, and Empower starting November 1, 2022 on the phone or web</li></ul>
<b>Vesting</b>	<ul style="list-style-type: none"><li>• 100% immediate vesting of Samuel's matching contributions</li></ul>
<b>Account access</b>	<ul style="list-style-type: none"><li>• Loans, hardship withdrawals and age 59 ½ in-service withdrawals available</li></ul>
<b>Rollovers</b>	<ul style="list-style-type: none"><li>• Allowed at any time from other pre-tax retirement accounts, including IRAs, 401(k) plans and 403(b) plans</li></ul>

**Note:** Each year, the IRS sets a limit on the total amount of salary that can be deferred into a 401(k). Please refer to your plan resources to find the maximum allowable deferral amount for the current year.

### **i** Ready to Join?

Starting November 1<sup>st</sup>, please visit [empowermyretirement.com](https://empowermyretirement.com), select *Register*, choose the *I do not have a Pin* tab and follow the prompts to create your username and password.



# RESOURCES & CONTACTS

*Have questions or need more information?*

RESOURCE	SUPPORT	CONTACT INFORMATION
<b>Highmark</b> <ul style="list-style-type: none"> <li>• Medical</li> <li>• Dental</li> <li>• Vision</li> <li>• Flexible Spending Accounts</li> <li>• Health Savings Accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Understand covered benefits</li> <li>• Find in-network providers</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a></li> <li>• 1-866-697-4081</li> </ul>
<b>Empower</b> <ul style="list-style-type: none"> <li>• 401(k) Retirement Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Change your contribution</li> <li>• Understand investment options</li> <li>• Learn about plan features</li> <li>• Retirement savings education</li> </ul>	<ul style="list-style-type: none"> <li>• Beginning November 1, 2022: <a href="http://empowermyretirement.com">empowermyretirement.com</a></li> <li>• 844-465-4455</li> </ul>
<b>MetLife</b> <ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D</li> <li>• Optional Life Insurance</li> <li>• Voluntary Accident Insurance</li> <li>• Voluntary Critical Illness</li> <li>• Voluntary Hospital Indemnity</li> <li>• Short and Long-term Disability</li> </ul>	<ul style="list-style-type: none"> <li>• Understand what insurance plans are offered</li> <li>• Submit and process Evidence of Insurability</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a></li> <li>• 1-866-363-8669</li> </ul>
<b>LifeWorks</b> <ul style="list-style-type: none"> <li>• Employee Assistance Program</li> </ul>	Provides short-term Confidential Support <ul style="list-style-type: none"> <li>• Work/life balance</li> <li>• Stress, depression, anxiety</li> <li>• Legal/financial worries</li> <li>• Workplace challenges</li> <li>• Addiction</li> <li>• Family/parenting/relationships</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.workhealthlife.com/us">www.workhealthlife.com/us</a></li> <li>• 1-800-272-2727</li> </ul>

## KEY TERMS YOU SHOULD KNOW

**Coinsurance** – The percentage you owe after the deductible. For example, if your plan pays 80%, you pay 20%.

**Copay** – The set amount you pay for a covered service; for example, \$15 for a doctor visit or \$6 for a prescription.

**Deductible** – The set amount you pay for a health service before your plan starts paying.

**Managed Formulary** – The list of medicines covered by your plan, sorted by tier. Lower tiers usually mean lower copays. This list is subject to change – to look up your medication, go to [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click on Find a Rx.

**In-Network Provider** – A doctor or hospital that accepts your plan allowance and cost-sharing as full payment. They won't bill you extra, but you could still have to pay your copays.

**Mandatory Generic Substitution** means your plan reimburses you based on the cost of the lowest-priced interchangeable drug – most often, a generic version of the brand-name drug.

**Out-of-Pocket Maximum** – The most you will pay for covered care. If you reach this amount, your plan pays 100% after that.

**Plan Allowance** – The set amount your plan will pay for a health service, even if your provider bills more.

**Premium** – The amount you pay for health coverage through payroll deductions.

**Tobacco-User** – An Employee who uses a Tobacco Product or Products four or more times per week within the past 6 months by legal users of tobacco products (generally those 18 years and older)

**Tobacco Product** – As defined by the US Food and Drug Administration, includes any product made or derived from tobacco intended for human consumption (except products that meet the definition of drugs), including, but not limited to, cigarettes, cigars (including cigarillos and little cigars), dissolvables, hookah tobacco, nicotine gels, pipe tobacco, roll-your-own tobacco, smokeless tobacco products (including dip, snuff, snus, and chewing tobacco), vapes, electronic cigarettes (e-cigarettes), hookah pens, and other electronic nicotine delivery systems.





Open Enrollment 2023 | Harmony

**SAMUEL**  
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