

OPEN ENROLLMENT PERIOD

- November 6 – November 10, 2023

WHAT'S NEW FOR 2024?

- **Enhanced** MetLife Legal Plan – 4 hours of legal service for a calendar year instead of the standard 2 hours that is currently offered with no additional cost.
 - Beginning January 1, 2024, the Met Life Legal plans will now offer assistance for agency, private, independent and international adoption.
 - MetLife Legal Plans offers employees value, convenience, and peace of mind by giving them easy and low-cost access to attorneys for a wide variety of personal legal services.
 - When an employee uses a network attorney for covered services, all attorney fees are covered by the legal plan. Advice and consultations on an unlimited number of personal legal matters are also included.
- **New** Voluntary Benefit – My Financial Expert – Experian provides you tools to help manage your finances and credit profile. This includes assistance with the following:
 - Budgeting
 - Cash Flow
 - Spending
 - Net Worth

IMPORTANT REMINDERS

- **Adding New Dependents to your benefits for 2024?**
 - If you are adding new dependents to your benefits for 2024, you must make an appointment with a Benefits Counselor and will need to provide the required documents to prove eligibility to Human Resources department. The HR Manager, Jamie Gomez, will review the documents to verify your dependent(s) eligibility. Please refer to the Dependent Eligibility Chart in your Benefits Guide for the required documents.
- **AGA Medicare Options**
 - Independent agents are available to provide Medicare information. The Annual Enrollment for Medicare/Medicare Advantage starts on Oct. 15 - Dec 7. Contact 1-800-549-1880.
- **Necessary Enrollment:** What is required for 2024? The below plans do not roll over year to year.
 - Flexible Spending Account – Healthcare and/or Dependent Care. The Health Care FSA maximum will increase to \$3,050 for 2024.
 - Medical Waiver and Proof of other coverage.

FYI FOR EMPLOYEES:

- You can refer to the 2024 Benefits Guide for contributions. The Annual Important Notices are available on our website at premierehcstaffing.com.
- Take advantage of our online access to Prime Healthcare's Prior Authorization System (PAS) to obtain your authorizations without having to wait for them in the mail! Information on how to access PAS is located at ehp.primehealthcare.com/.
- This facility has a Spousal Carveout. If a spouse has access to other Employer Sponsored Medical Coverage, he/she will NOT be eligible to enroll in Premiere's Medical Plan. However, they can enroll in the dental, vision and life plans.
- Employee Medical Opt-Out Credit is not offered.
- EPO Plan Smoker Surcharge: \$6.92 per pay period (52ppp). Refer to the Quit for Life program in the 2024 Benefits Guide to learn about how to qualify for the Tobacco Free rate by completing a tobacco cessation program.
- Employees who are applying for any Optional Life and Disability coverage after their initial eligibility period, will be required to complete an Evidence of Insurability Form (EOI). Coverage is not in effect until the EOI is approved.

MEDICAL PLAN:

- **Premiere EPO Plan**
 - Tier 1 PCP selection mandatory.
 - No authorization from Prime UM is necessary for the following services:
 - Annual Well Exam with OB/GYN, Pediatric Office Visit, Urgent Care or Emergency Room Visit. Only initial visit to Tier 1 specialist is allowed without an authorization. Beyond the initial consultation requires pre- service review and authorization except as follows:
 - Tier 1 Specialist Office Visit (Eval & Mgt codes)
 - Any U.S Prevention Task Force Screenings
 - Any Auto-Approved Services – full list of auto approved services can be found at ehp.primehealthcare.com/
 - For plan benefit details please refer to the 2024 Employee Benefits Guide.

DENTAL PLAN – Delta Dental:

- **PPO Plan:** \$2,000 Calendar Year Max at In-Network Providers.
 - No Charge for Diagnostic and Preventive Services (Teeth Cleaning) (In-Network Providers).

VISION – VSP: 2 Choices

- **Choice Plan B - Basic Plan:** \$20 Exam copay, \$20 Material copay, Frame allowance \$170, Exam & Lenses every calendar year, Frames every other calendar year.
- **Choice Plan C - Premium Plan:** \$10 Exam copay; \$20 Material copay, Frame allowance \$180, Exam & Lenses every calendar year, Frames every calendar year.

LIFE INSURANCE – Sun Life Financial

- **Basic Life/AD&D (Full Time EEs Only):** 1x base annual salary to a max of \$500,000.
- **Optional Life (Full Time & Part Time EEs):** If employee elects Optional Life, then they may also elect coverage for their dependents.
 - Optional Employee Life – Up to lesser of 5 x Base Annual earnings or \$1,000,000.
 - Optional Spouse Life – Increments of \$5,000 up a maximum of \$150,000 not to exceed 50% of Employee Benefit.
 - Optional Child Life – Increments of \$2,500 up to a maximum of \$10,000 not to exceed 50% of Employee Benefit.

VOLUNTARY DISABILITY INSURANCE – Sun Life Financial

- **Vol LTD:** 180-day elimination period, 60% of covered monthly earnings up to a maximum of \$5,000.
- **Vol STD:** (Only offered to Premiere employees that reside outside of CA) - 7-day elimination period, 60% of covered weekly earnings up to a maximum of \$2,500

EMPLOYEE ASSISTANCE PROGRAM (EAP) – ComPsych

- Full Time Employees and their household members.

FLEXIBLE SPENDING ACCOUNTS (FSA) – HR Simplified

- Maximum for Health Care Spending Account \$3,050.
- Dependent Day Care Spending Account maximum \$5,000, or \$2,500 if married and file separate tax returns.