



2023 OPEN ENROLLMENT ACTION GUIDE

Get Ready for Open Enrollment

Open Enrollment: November 7 - November 20, 2022

Plan Year: January 1, 2023 to December 31, 2023

Don't miss the opportunity to select the best coverage for you and your family.

Open Enrollment is your annual opportunity to make your benefit choices for the upcoming 2023 plan year. During Open Enrollment, you can change your plan options including plan type and volume of coverage on select plans. Additionally, you can add or remove dependents from your coverage. Consider your enrollment options carefully as changes are not allowed after **November 20th** or during the plan year unless you experience a qualified life event as defined by the IRS.

2023 HIGHLIGHTS

- **Medical** - All plan designs will remain the same with a small change in contribution:
 - ⇒ **Employee only tier contributions** for all medical plans will remain the same
 - ⇒ **Employee + Dependent tiers** will have a 5% increase to your contributions
- **Health Savings Account** - **New updated** IRS maximum allowed contributions amounts are **\$3,850** Employee and **\$7,750** Family. The additional catch-up contributions for those age 55+ remains at \$1,000.
- **Flexible Spending Account** - For the Health FSA, the **new IRS allowed** contribution amount is **\$3,050**. Dependent care remains at \$5,000. You are required to re-enroll for the 2023 plan year if you wish to continue contributing to the FSA as the prior elections will not carryover.
- **NEW VIRTUAL CARE PLATFORMS:** This upcoming plan year, we are excited to introduce additional programs to enhance your benefits. If eligible, your enrollment will be automatic at no additional cost to you. More information about these benefits can be found on the myAVBenefits.com website.
 - ◇ **Vida Health** - Vida virtual services will supplement our current health plans. The app is available to employees and dependents 18 years and older who are enrolled in the AV medical plan. Vida's platform provides you access to experts specializing in chronic, preventative, mental health and therapy care.
 - ◇ **HealthJoy** - HealthJoy conveniently stores all of your benefit information through an app. The app also provides access to advocacy services. HealthJoy is available to all benefit eligible employees and dependents ages 18+.

Enroll In Your 2023 Benefits Nov. 1 through Nov. 15						
November 2022						
S	M	T	W	TH	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

All enrollments and changes made during this time are effective January 1, 2023.

More detailed plan information is available when accessing www.myAVBenefits.com



Voluntary Life and AD&D

Mutual of Omaha

In addition to the company provided Basic Life and AD&D benefits, you may elect to purchase additional Term Life and AD&D insurance at discounted group rates. If elected, you pay for this coverage with after-tax dollars through convenient payroll deductions.

If you are currently enrolled in the Voluntary Life, you may have the ability to enroll for additional employee coverage at open enrollment without underwriting. You have the option to increase your benefit by up to \$10,000 if you are currently enrolled with a volume of less than \$250,000 and you have not exceeded your maximum allowed amount (see below). Completion of an Evidence of Insurability (EOI) form is required in all other situations. You can request to increase your and your dependent coverages outside of open enrollment anytime throughout the year, however, you will be required to complete the EOI. The EOI form can be completed via the Mutual of Omaha portal, not through Workday. Please visit mutualofomaha.com/support/forms, select *Plan Member (Employee)* and your home state to complete and submit the EOI form for consideration.

Please refer to plan documents for additional plan details. You can also contact Mutual of Omaha Member Services at 800-655-1542 with any questions.

Coverage Guidelines:

	Guarantee Issue	Maximum
Employee	7x annual salary up to \$250,000	\$500,000, in increments of \$5,000, but no more than 7x annual salary
Spouse	100% of employee's benefit, up to \$50,000	100% of employee's benefit, up to \$250,000
Children	100% of employee's benefit	100% of employee's benefit, up to \$10,000

Reminder, it is recommended you review and update your beneficiary on an annual basis, if needed, to ensure correct distribution. Beneficiaries are maintained in Workday.



Flexible Spending & Health Savings Accounts

Flexible Spending Account

* **Reminder!** Your 2022 FSA elections will not carry over to the new plan year. If you would like to participate in 2023, you must log on to Workday and re-enroll for the new 2023 plan year.

Flexible Spending Account Limits for 2023	
Healthcare Flexible Spending Account	Dependent Care Flexible Spending Account
\$3,050	\$5,000

* Use It or Lose It - Estimate your health care and dependent care expenses carefully. If you are unable to estimate accurately, it is better to be conservative and underestimate rather than overestimate your expenses.

Please note these important deadlines for your current 2022 plan year. Last day to incur expenses for plan year 2022 is **March 15, 2023** and last day to submit claims for reimbursement is **March 31, 2023**.

What Are Eligible FSA Expenses?

You can use tax-free funds to pay for eligible health products and dependent care services.

- ⇒ Eligible Health Care FSA expenses include out-of-pocket medical, dental and vision expenses as define by IRS Publication 969 and 502. Some examples are listed below.
- ⇒ Eligible Dependent Care FSA expenses include various child and adult care services so you can go to work. Examples include child care, adult daycare and after school programs.

Health Care FSA Eligible Expenses		Examples of expenses not eligible
<ul style="list-style-type: none"> • Acupuncture • Contact lenses solutions • Coinsurance and copays • Dental & orthodontia fees 	<ul style="list-style-type: none"> • Hearing aids & batteries • Insulin & diabetic supplies • Hospital bills • Nurse fees 	<ul style="list-style-type: none"> • Insurance premiums • Cosmetic surgery not done for the primary purpose of proper functioning of the body

Health Savings Account

Employees enrolled in the HDHP PPO have the opportunity to increase their contributions. **The IRS allowed contribution amounts have increased for plan year 2023 to \$3,850 for Employee and \$7,750 for Family.** The additional catch-up contributions for those age 55+ will remain at \$1,000. If you wish to increase your election to match the new IRS limits, you will be required to do so via Workday.

Note, your current 2022 HSA contribution election **will carry over** to the new plan year if you opt not to make any changes. As a reminder, any unused balance rolls-over from year to year.



Retirement

The IRS 401(k) annual contribution limits for 2023 have increased to \$22,500. The catch-up contribution limit for employees aged 50+ has also increased to allow a maximum of \$30,000 in contributions to your 401k. The Payroll Dept. will monitor the maximum allowed contributions for the year based on your age. Remember, you must log into your 401(k) account at www.mykplan.com to make contribution and investment election changes.



What You Need To Do

Please take time to review your plan options, assess your needs and make your benefit elections carefully. Elections made during Open Enrollment are effective January 1, 2023. **No changes are allowed after November 20th** or during the plan year, unless you experience a qualified life event.

- View more detailed 2023 plan year benefit information by visiting www.MyAvBenefits.com.
- Log in to Workday Web Benefits to verify your personal information, elect, decline, make changes, or terminate benefits.
- Update or identify a beneficiary designation for your life insurance. You may log in to Workday to update your beneficiary as needed throughout the year.
- If you wish to participate in the Flexible Spending Accounts for 2023, you must make your elections each year. **Current elections will not carry-over to the 2023 plan year.**
- DEADLINE** - All open enrollment elections must be completed by **November 20th** for a January 1, 2023, effective date.





Employee Contributions

This chart reflects the **new bi-weekly contributions for the medical** benefit plans. There are no contribution changes to the dental and vision. For your convenience, your supplemental plans and age-banded Voluntary Life and AD&D premiums have been pre-calculated for you in Workday.

Employee contributions for Medical, Dental, and Vision are deducted from your paycheck with pre-tax dollars. This means that contributions are taken from your earnings before taxes, resulting in lower taxes and increased take home pay.

Medical HDHP - Anthem Blue Cross	
Employee Only	\$0.00
Employee + Spouse	\$60.17
Employee + Child(ren)	\$66.64
Employee + Family	\$158.72
Medical PPO Low - Anthem Blue Cross	
Employee Only	\$17.95
Employee + Spouse	\$122.40
Employee + 1 Child(ren)	\$119.28
Employee + Spouse & 1 Child	\$247.69
Employee + Family	\$291.30
Medical PPO High - Anthem Blue Cross	
Employee Only	\$62.28
Employee + Spouse	\$242.09
Employee + Child(ren)	\$199.30
Employee + Spouse & 1 Child	\$358.72
Employee + Family	\$435.64
Dental PPO - Cigna	
Employee Only	\$0.00
Employee + Spouse	\$14.27
Employee + Child(ren)	\$17.12
Employee + Family	\$27.11
Vision - EyeMed Vision	
Employee Only	\$4.27
Employee + Spouse	\$8.12
Employee + Child(ren)	\$8.55
Employee + Family	\$12.56