

Open Enrollment is coming up fast: **October 17 through November 4**. But before you enroll, you need to understand what's changing with your current Aon Active Health Exchange™ benefits. Many changes have occurred in health care in recent years, they're occurring right now, and they'll continue to occur in the future. Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

Below is an overview of important considerations for 2023.

What's New	Why It Matters
Your options could have changed.	You should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors, and how your prescription drugs are covered. It's worth a close look, even if you choose exactly what you have today. And, to contribute to a flexible spending account, you must make an active election.
Your Total Rewards will have a new look and feel.	You'll experience a fresh look and feel designed to make it easier for you to find and access the information and benefits you're looking for. This new mobile-first design will also ensure you get the same great experience whether you are at work or on the go.
Your cost of coverage has changed.	Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the Your Total Rewards website™ at <a href="http://digital.alight.com/equitable/">http://digital.alight.com/equitable/</a>. For the best results:</p> <ul style="list-style-type: none"> <li>• Search for your provider by name—not medical practice.</li> <li>• Check only the office location(s) you are willing to visit.</li> <li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li> </ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>
A new Alight Mobile app: Access your health benefits on the go.	Enroll from anywhere and get access to your benefits on the go using the new Alight Mobile app. To download the new app, go to the Apple App Store or Google Play from your mobile device. You'll be able to enroll in benefits, check your current coverage, and much more.
<b>Medical and Prescription Drug</b>	
Cigna Gold coverage will change in California.	If you live in California and are considering Cigna under the Gold coverage level, coverage will be <b>significantly different</b> from the current option. Also, out-of-network benefits will be available at a reduced level of coverage.

What's New	Why It Matters
Certain Health Net options in northern California will cover out-of-network benefits.	If you live in northern California and are considering Health Net coverage under the Bronze, Bronze Plus, or Silver coverage levels, out-of-network benefits will be available at a reduced level of coverage.
<p>In California only, Health Net and Kaiser Permanente will make changes to the Bronze Plus medical options.*</p> <p><i>*To comply with California AB-1305 legislation.</i></p>	<p>Employees living in California need to be aware of minor Health Net and Kaiser Permanente changes to the Bronze Plus annual deductibles and out-of-pocket maximums.</p> <p>These Health Net and Kaiser Permanente changes will <i>not</i> impact employees who cover themselves only or employees who choose coverage levels other than Bronze Plus.</p>
How your medication is classified (and covered) could have changed.	Because your medical insurance carrier's pharmacy benefit manager <b>can</b> change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the <a href="#">insurance carrier</a> before you enroll to see how your medication will be covered in the new plan year.
Other medical benefits <b>may</b> have changed.	Medical insurance carriers may offer new or enhanced benefits for 2023. Additional coverage details will be available when you enroll, so be sure to review your options carefully.
<b>Health Savings Account (HSA)</b>	
The IRS has updated the HSA contribution limits.	If eligible, for 2023, you can contribute up to \$3,850 if you cover just yourself or \$7,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

This overview of 2023 changes serves as a Summary of Material Modifications (SMM), providing information on various Equitable benefit plan changes that take effect January 1, 2023. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Equitable. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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