

## Open Enrollment: Preview of What's Changing for 2024

Open Enrollment is coming up fast: **October 23 through November 3**. 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 2024.

<b>What's New</b>	<b>Why It Matters</b>
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 closer look, even if you choose exactly what you have today. And, to contribute to a flexible spending account (FSA), you must make an active election.
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.
The enrollment window is shorter	This year, our Open Enrollment window will be two weeks instead of three. Don't miss your chance to enroll!
Insurance carrier provider networks could have changed.	<p><b><i>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Even if your healthcare providers are staying the same, you must always double-check the networks of each insurance carrier you're considering before making a final enrollment decision.</i></b></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. 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><i>Important! 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>.</i></b></p>
<b>Medical and Prescription Drug</b>	
Empire is changing its name to Anthem.	Effective January 1, Empire will change its name to Anthem (but remain part of the Blue Cross Blue Shield Association). As always, you should double-check the network to make sure your providers participate before making a decision. Employees who enroll under Anthem will receive new ID cards by January 1.
You will be responsible for a copay when you visit urgent care.	<p>If you choose a Silver, Gold, or Gold II coverage level, you will be responsible for a copay when you visit urgent care. The Silver copay will be \$50 and the Gold and Gold II copay will be \$40.</p> <p>You will no longer have to meet a deductible and then pay your portion of coinsurance.</p>

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The Platinum urgent care copay will decrease slightly.	If you're covered under the Platinum coverage level, your urgent care copay will decrease from \$50 to \$25.
Employees covered under Gold and Gold II will have a copay when visiting the emergency room.	If you're covered under the Gold or Gold II coverage level, you will have a \$150 emergency room copay before the deductible and coinsurance apply.
<b>New!</b> Travel and lodging may be covered.	New in 2024, travel and lodging expenses may be covered for some services across all coverage levels. Carrier limitations and guidelines will apply.
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 2024. 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 2024, you can contribute up to \$4,150 if you cover just yourself or \$8,300 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.
<b>Other</b>	
There are <b>new</b> supplemental protection product coverage options available.	<p>If you want coverage for the following benefits in 2024, enroll during Open Enrollment.</p> <ul style="list-style-type: none"> <li>• Specified disease insurance: Pays a benefit if you or a covered family member is treated for a major medical event (such as a heart attack or stroke) or diagnosed with a critical illness (such as cancer or end-stage kidney disease).</li> <li>• Hospital indemnity insurance: Pays a benefit in the event you or a family member covered under this plan is hospitalized.</li> <li>• Accident insurance: Pays a benefit in the event you or a family member covered under this plan is in an accident.</li> </ul> <p>Please note that these supplemental protection products are not intended to provide primary comprehensive health insurance coverage. Instead, these voluntary products can provide coverage that helps fill in financial gaps created by the events outlined in the coverage documents.</p>

**Want more information?** Beginning October 2, find the details about all your coverage options on the Make It Yours website at [equitable.makeityoursource.com](https://equitable.makeityoursource.com).

Once logged on to the Your Total Rewards website beginning October 23, look for the **Need Help?** icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the Your Total Rewards website.

This overview of 2024 changes serves as a Summary of Material Modifications (SMM), providing information on various Equitable benefit plan changes that take effect January 1, 2024. 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.

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