



2024 Annual Benefits Open Enrollment November 6 - 19, 2023

You spoke, we listened!

We are excited to announce major enhancements to our Total Rewards offerings in 2024. **The changes are a direct result of the feedback you have shared** with us about your health benefit needs and your desire for increased choice. Providing a comprehensive and valuable benefit package to you and your family is one way to show our appreciation for your continued hard work and dedication to our mission. With the changes in 2024, HSHS is making even larger investments to ensure you have a Total Rewards package that is incredibly competitive with comprehensive benefits that support your overall health and well-being.

***Important note:** This year's enrollment will be an ACTIVE benefit enrollment for medical coverage due to the additional options available and changes for 2024. This is to ensure you are able to review the options carefully and make the best choice for you and your family. ACTIVE enrollment means you must log-in to Workday and make your elections if you wish to have medical and/or FSA coverage in the 2024 plan year. Your current 2023 medical, FSA and PTO cash elections will not carry over into 2024 if you do not complete your enrollment.*

Elections that DO NOT roll over

Medical Insurance | Healthcare FSA
Dependent Care FSA | PTO cash election

Elections that DO roll over

All other benefit elections



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HSHS Cost of Coverage (Premiums)

- Health plan colleague premiums remain well below national and industry benchmarks, and HSHS continues to cover a vast majority of the overall cost for coverage. Colleagues will see a slight increase to medical and dental premiums. All other colleague premium rates remain unchanged.
- Remember that HSHS provides many benefits at no cost to you: basic life and AD&D insurance, short-term and long-term disability coverage, education assistance, adoption assistance, employee assistance program, LiveWELL Wellness Program, HSHS retirement program employer contributions and more.

What's New for 2024

Health Plan Enhancements

HSHS is pleased to announce that we will have a new health insurance administrator for colleagues living in Illinois and outside of Wisconsin.

- UMR will replace Health Choices (Live360) for colleagues residing in **Illinois** and outside Wisconsin effective January 1, 2024.
- With this change, you will have access to the same providers as available today through the Live360 network **PLUS** additional options through the nationwide United Healthcare Choice (UHC) Plus network.
- The new network offering is made up of three tiers:
 - HSHS Select (HSHS, Prairie and Prevea providers and facilities).
 - HSHS Extended (local partners such as Springfield Clinic, PCIN network providers, SSM, Mercy and others).
 - UHC Choice Plus (full nationwide United Healthcare network).



For all HSHS covered lives — Health plan design changes that enhance plan coverage levels, especially when using HSHS, Prairie and Prevea providers and facilities.

- Plan options now include three different selections for you and your family. The new plans are:
 - Premier plan (formerly High Plan).
 - Value plan (formerly Basic Plan).
 - High-deductible health plan with HSA (health savings account).
- Enhancements include:
 - **100% coverage with no deductible for many services received using HSHS providers and facilities** including all provider office visits, labs and X-rays.
 - Increased coinsurance coverage for services received in the HSHS Select tier.
 - **No deductible applying to low-cost generic drugs.**
 - Deductibles have been **reduced** on both the **premier** and **value** plans, and medical and prescription drugs now have one overall deductible and out-of-pocket maximum instead of separate amounts.

Make sure to review the plan grids in the enrollment guide for full details including what services apply deductibles.

Note that the high-deductible plan has certain rules mandated by the IRS. While preventive care is covered at 100% with no deductible, you must meet the deductible before the plan will start paying for nearly all other services.

High-deductible health plan with health savings account (HSA) now available.

- To provide greater flexibility and choice, you now have the option of a high deductible health plan with access to a Health Savings Account (HSA).
- High deductible health plans have special rules mandated by the IRS, so pay close attention to how that plan works to decide whether it is right for you.
- The HSA allows you to save money tax-free for eligible expenses. A few key benefits of an HSA:
 - **Triple-tax advantage.** You do not pay taxes on money going into your HSA, money used to pay for eligible health care expenses, or on interest/earnings growth.
 - **Employer contribution.** If you enroll in the HDHP plan, HSHS will contribute \$25 per pay period to your HSA.
 - **Contributions may be made up to the IRS limits for 2024** of \$4,150 for colleague only coverage or \$8,300 for family coverage. Plus, if you are aged 55 or older, you may contribute up to an additional \$1,000.
 - **You own the money in your account.** Unlike FSAs, unused HSA dollars rollover from year to year. Even if you change medical plans, retire, or leave HSHS. The money is yours and the account goes with you.
 - **Easy to use.** You will be issued a debit card, so you do not have to submit a claim and wait for your reimbursement – and your HSA dollars are available as soon as they are deposited into your account.

New Voluntary Supplemental Health Benefits with UNUM

Critical Illness Insurance

If you are diagnosed with an illness while covered by the critical illness benefit, you can receive a lump sum benefit of up to \$15,000 to help with medical and other out-of-pocket expenses. Payments are made directly to you and can be used however you would like.



Accident Insurance

With accident insurance, you can be prepared to cover the out-of-pocket expenses due to an injury that may occur on or off the job. Accident insurance provides set lump sum benefit amounts for a range of incidents, from common injuries to more serious events.

Hospital Indemnity Insurance

Hospital indemnity insurance helps you cope with the financial impacts of a hospitalization. You can receive benefits when you are admitted to the hospital for a covered accident, illness or childbirth.



New FSA Administrator

- Health Equity will replace Tri-Star Systems to manage our flex spending accounts (FSA) and our new HSA.
- Health Equity is a leading-edge provider that includes many new tools, including a mobile app and more streamlined claims process.

New Virtual Care Providers

You will have a new virtual care provider in 2024. Health plan members in Illinois and outside Wisconsin will use Teledoc. Wisconsin health plan members will use Prevea Virtual Care. Virtual care visits through these providers are FREE and 100% covered/paid by HSHS.

Explore the HSHS Annual Enrollment Resources page at benefits.hshs.org/Start-Here/HSHS-Benefit-Overview/Annual-Enrollment to review additional resources including flyers, short informational videos, directions on how to enroll and more!

2024 HSHS Benefits Enrollment

This will be an **ACTIVE** benefit enrollment year, meaning you must log into Workday and make your elections if you wish to have medical and/or FSA coverage in the 2024 plan year. **Your current 2023 medical and/or FSA elections will not carry over into 2024.**

Take this opportunity to consider your needs and review your HSHS benefit options. Make sure you have the coverage that works best for you in 2024. Also, if you want to “cash-in” PTO in 2024, you will need to make an election during this annual benefits open enrollment. Remember, your elections will remain in effect for the 2024 calendar year – you cannot waive, elect or choose new options during the year unless you have a qualifying life event or change in status.

Ready to Enroll?

A benefit enrollment task will be automatically created within Workday for your annual enrollment on November 6.

1. Log in to Workday and click the **Open Enrollment Change** task within the **Awaiting Your Action** section of the Workday homepage. When the detailed information displays, click **Let's Get Started**.
2. Answer the **Tobacco Use** question and click **Continue** twice to proceed to your elections.
3. The different benefit option tiles with your current elections will be displayed. Click **Manage** or **Enroll** on each tile to review your election or make changes.
4. Read and follow the on-screen instructions. Within each tile, the first screen is where you elect the desired plan. Click **Confirm** and **Continue** to enroll dependents or choose coverage level on the second screen.
 - a. Ensure you have designated a beneficiary for **Basic Life and AD&D** coverage if applicable. On that tile, click **Manage** then click **Confirm** and **Continue** to designate or confirm your beneficiaries. Read and follow the on-screen instructions to complete this step.
 - b. First-time enrollment in supplemental life insurance and/or increases to supplemental life elections for you and/or your spouse may require the completion of evidence of insurability and approval by Securian prior to the increase going into effect. Securian will send you information with instructions for completing the evidence of insurability online.
5. After you have reviewed each benefit tile and completed your elections, click **Review** and **Sign**.
6. Review your selected and waived benefits. Read the legal notice in the electronic signature section and then click **I Accept** box to record your electronic signature. Click **Submit** when you are finished.
7. Click on **View 2024 Benefits Statement** to print your 2024 benefit elections for your records. If you make a mistake or wish to change your benefit elections during the annual enrollment period, access the benefits app from the menu on the Workday homepage and select **Change Open Enrollment**.

Watch for your benefit enrollment task in Workday.

Awaiting Your Action

Open Enrollment Change: John Smith (123456) on 01/01/2023
Inbox - 2 day(s) ago

Health Care and Accounts

Medical
Health Choices EPO Basic Plan

Cost per paycheck	\$141.09
Coverage	Employee + Family
Dependents	4

[Manage](#)

Plans Available

Select a plan / Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Family.

Selection	Benefit Plan Details	You Pay (Biweekly)	Company Contribution (Biweekly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Health Choices EPO Basic Plan	\$141.09	\$1,006.60
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Health Choices EPO High Plan	\$248.30	\$1,006.60

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage: **Employee + Family**

Plan cost per paycheck: \$141.09

[Add New Dependent](#)

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Jane Smith	Spouse	01/24/1988
<input checked="" type="checkbox"/>	John Smith Jr.	Child	12/01/2013
<input checked="" type="checkbox"/>	James Smith	Child	04/14/2016
<input checked="" type="checkbox"/>	Jessica Smith	Child	12/15/2019

I Accept

[Submit](#) [Save for Later](#) [Cancel](#)



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