



# 2024 OPEN ENROLLMENT: WHAT'S NEW FOR 2024

At Yale New Haven Health, our employees are the key to our success. That's why we provide a competitive, valuable benefits program that meets the diverse needs of our employees and their families.

**For 2024, YNHHS will offer an additional medical option that will be new for many employees.** We will also introduce some smaller changes. Read on to learn what's new, so you can take full advantage of your benefits offerings in 2024.

**GET  
READY TO  
ENROLL!**

2024 Open Enrollment  
is October 30 through  
November 10, 2023

## Introducing the YNHHS Medical Plan

### Now Available to All Lawrence + Memorial Hospital Employees and VNA of Southeastern CT Non-Union Employees

YNHHS is pleased to extend the Yale New Haven Health System (YNHHS) Medical Plan to more employees. This preferred provider organization (PPO) plan will be available in addition to the two current HDHP options. It offers:

- Lower monthly contributions than the HDHP options;
- Two provider networks—the Signature Network and Cigna Open Access Plus (OAP)—which offer services at discounted rates; and
- No deductible if you use providers in the Signature Network

For more details about this new plan, visit [BenefitsConnect](#) at [ynhhs-benefits.org](https://ynhhs-benefits.org). To find Signature Network and Cigna OAP providers and facilities, use the Cigna Health Care Provider Directory.



## YNHHS Medical Plan Changes

The YNHHS Medical Plan is already available to Lawrence + Memorial Hospital non-union employees. For 2024, you'll see these changes:

- **Slight increases in medical coverage costs.** Due to the rising cost of health care, medical plan contributions will increase slightly. Depending on your salary band and level of coverage, increases will range between \$1.50 and \$8 per paycheck.
- **Copay changes.** We're increasing copays by \$10 for primary care physician and specialist office visits, maternity care, allergy shots in doctor's offices, and telehealth received from a Cigna OAP provider. In addition, instead of a deductible and coinsurance for lab and diagnostic services received through a Cigna OAP provider, you'll have a \$35 copay.

## HDHP Cost Increases

While medical plan contributions are increasing across all plans, the cost increases are more significant for the HDHP options. Now is the time to review your medical plan options—including the HDHP options and the YNHHS Medical Plan—to be sure you're paying for a level of coverage that meets your needs.

### Don't Forget the Flexible Spending Accounts (FSAs) and Health Savings Account (if applicable)

The HSA (if you enroll in the HDHP) and Health Care and Dependent Care FSAs are a great way to save on eligible health care and dependent care expenses. Keep in mind, to contribute to the HSA or an FSA, you must enroll each year.

## More Nutritional Counseling Visits Covered

The number of nutritional counseling visits that will be covered in 2024 will double from three to six, providing you more opportunity to get the counseling you need to eat well!

## No ID Cards Needed for Medical and Prescription Drugs

You'll no longer need an ID card when you receive care under the YNHHS Medical Plan or High Deductible Health Plans or to fill a prescription through CVS prescription drug program. Your Signature Network or Cigna provider as well as your pharmacist will be able to access your information through their respective systems. If needed, ID cards will be available on the MyCigna and CVS Caremark apps.

## No ID Card Needed for Dental but New Group Number

You'll also no longer need an ID card for Cigna dental coverage. However, note that you have a new group number: for Cigna dental benefits, you'll use your YNHHS medical plan group number (available on [mycigna.com](https://mycigna.com)).

## New Benefits Website: BenefitsConnect

To make it easier to access information about your benefits, we're introducing BenefitsConnect at [ynhhs-benefits.org](https://ynhhs-benefits.org). From here, you'll be able to access the information you need about your health, family support, and voluntary benefits—all in one place. So, be sure to bookmark the site, so you can access it quickly. (You'll also be able to access the site through [HRConnect](#).)



## Voluntary Benefits Enhancements

YNHHS offers various voluntary benefits to meet the diverse needs of our employees. Here's what's changing for 2024. For information about all your voluntary benefits options, visit [ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com).

**If you'd like to have any of the following protections, you must enroll during 2024 Open Enrollment. You cannot enroll during the year unless you have a change in status.**

### Group Critical Illness, Hospital Care (Indemnity), and Accidental Injury Insurance now offered through Cigna

Group Critical Illness and Hospital Care (Indemnity) Insurance will now be offered through Cigna. With the move to Cigna, we're introducing Group Accidental Injury Insurance, so we now offer a full suite of supplemental health benefits to provide you the financial protection you need if you have an unexpected medical expense due to illness or injury.

### Identity Protection and Device Security now offered through Norton LifeLock

We're moving from AFLAC to Norton LifeLock as the administrator of our Identity Protection and Device Security program to provide you access to enhanced coverage at a lower cost. LifeLock protects your identity by monitoring your credit, bank account, Social Security Number, and other personal information, and alerts you to any suspicious activity. Plus, you'll have access to Norton Device Security, which includes parental controls, cloud backup, password manager, SameCam, online threat protection, and Smart Firewall.

### Group Legal Plan Enhancements

Group Legal coverage has been enhanced to include LifeStages identity management services, attorney services for non-covered matters (4 hours), and divorce, dissolution, and annulment (contested and uncontested), up to a 20-hour maximum. The cost of coverage will remain the same for 2024.

### Short-Term Disability (STD) Moving to Voluntary Benefits Website

#### For Lawrence + Memorial Hospital Only

While STD will continue to be offered through Colonial, beginning in 2024, you'll access it through our voluntary benefits website, [ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com). That's where you can find information about the plan and premiums. That's also where you'll enroll.

- If you're currently enrolled in STD and want to continue your coverage, no action is needed. Your payroll deductions will continue.
- If you're enrolled in other benefits with Colonial and want to continue your coverage, payroll deduction won't be permitted in 2024. Instead, Colonial will bill you directly. Colonial will contact you about next steps.

#### IF YOU DON'T ENROLL

If you're currently enrolled in Group Critical Illness, Group Hospital Care (Indemnity), or Identity Protection and Device Security and don't enroll during 2024 Open Enrollment, you'll be automatically enrolled in the same plans with the new carrier. For Identity Protection, you must enter your dependents into the Norton LifeLock website; they won't carry over. To learn more about the new plans, visit [ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com).

## How to Enroll For Voluntary Benefits

Here's how to enroll for voluntary benefits for the first time during 2024 Open Enrollment. Remember, if you're currently enrolled in these benefits and don't enroll, you will automatically be enrolled in the same benefits under the new carriers, where applicable.

Benefit	How to Enroll
<b>Group Critical Illness</b> <b>Group Hospital Care (Indemnity)</b> <b>Group Accidental Injury Insurance</b>	BenefitsConnect website <a href="https://ynhhs-benefits.org">ynhhs-benefits.org</a> and click <b>Enroll</b> to go to bswift, our enrollment website
<b>Group Legal</b> <b>Identity Protection and Device Security</b>	Voluntary benefits site <a href="https://ynhhsvoluntarybenefits.com">ynhhsvoluntarybenefits.com</a>

For more details about the voluntary benefits options and prices available as of January 1, 2024, go to the voluntary benefits website at [ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com).

## Questions?

Here's who to call with questions about your voluntary benefits:

Benefit	Who to Call
<b>Group Critical Illness</b> <b>Group Hospital Care (Indemnity)</b> <b>Group Accidental Injury Insurance</b>	Mercer Voluntary Benefits at <b>866-874-2837</b>
<b>Group Legal</b> <b>Identity Protection and Device Security</b>	Mercer Voluntary Benefits at <b>866-874-2837</b>
<b>General Benefits Information</b>	HRConnect at <b>844-543-2147</b> , press 1 and press 1 again for the benefits team

## Don't Forget these Other Valuable Benefits!

Don't forget that YNHHS also offers these valuable benefits, which you can enroll in at any time during the year through bswift, [ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com), or by calling **866-874-2837**:

- Pet Insurance
- Auto/Home Insurance
- Perk Spot Discount Shopping Site
- Purchasing Power
- Life with Long-Term Care Insurance

## Attend a Webinar

Learn more about your YNHHS benefits by attending one of these webinars in October:

Benefit	What You'll Learn About	When	How to Access
<b>Compare Medical Plan Options</b>	Understand how the HDHP options and YNHHS Medical Plan compare, so you can make the right medical plan choice.	October 17 at 10 a.m. and 4 p.m.	<a href="https://ynhh.zoom.us/j/97554887090?pwd=TUhpaxpSRFBpOXhiTjNsd0dmMDY2UT09">https://ynhh.zoom.us/j/97554887090?pwd=TUhpaxpSRFBpOXhiTjNsd0dmMDY2UT09</a> Passcode: 625628
<b>Flexible Spending Accounts</b>	Learn about the Health Care and Dependent Care Flexible Spending Accounts and how to get the most out of them.	October 18 at 10 a.m.	<a href="https://ynhh.zoom.us/j/97688348130?pwd=VFNnQkM1empXci9jc0lIZWZTeUhPZz09">https://ynhh.zoom.us/j/97688348130?pwd=VFNnQkM1empXci9jc0lIZWZTeUhPZz09</a> Passcode: 150596
<b>Voluntary Benefits</b>	Learn about the many valuable voluntary benefits YNHHS provides and upcoming changes that may impact your current coverages.	October 23 at 12 p.m.	<a href="https://ynhh.zoom.us/j/92236185425?pwd=Z0RwSW9taFFRvXdrL0pmL3VVMXM0dz09">https://ynhh.zoom.us/j/92236185425?pwd=Z0RwSW9taFFRvXdrL0pmL3VVMXM0dz09</a> Passcode: 721378
<b>Employee Benefits and Compensation</b>	Learn about what's new with your 2024 benefits as well as the 2023 performance review process.	October 24 at 7 a.m. and 7 p.m. October 26 at 3 p.m.	<a href="https://ynhh.zoom.us/j/97590443704?pwd=b3RlZDJYSnJhN1IKYmhuSU1kdW9mZz09">https://ynhh.zoom.us/j/97590443704?pwd=b3RlZDJYSnJhN1IKYmhuSU1kdW9mZz09</a> Passcode: 569038



## Review All Your Benefits and Enroll by November 10

Now is a good time to review your current benefits and available options, so you can choose the benefits that best meet your and your family's needs for 2024. This is also a good time to review your life insurance beneficiaries and make any necessary changes. **If you'd like to contribute to the HSA or an FSA, you must enroll every year.**

Check out the BenefitsConnect website for details as well as the 2024 BenefitsConnect Book, which you can access on the site. **Be sure to make any changes by November 10.**