



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 continue to provide the same benefits program with only modest 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

Slight Increase in Medical Coverage Costs

YNHHS medical coverage is highly competitive compared to other employers in our industry. Due to the rising cost of health care and to be able to continue to provide you our current coverage offerings, 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 for Doctor's Office Visits, Telehealth and Labs/Diagnostics

Another way to help manage costs is that we are increasing copays by \$10 for these doctor's office visits:

- Primary Care Physician (PCP)
- Allergy Shot in Doctor's Office
- Specialist
- Telehealth received through Cigna Open Access Plus (OAP) provider
- Maternity Care

In addition, you'll no longer have a deductible and coinsurance for lab and diagnostic services received through a Cigna OAP provider. Instead, you'll have a \$35 copay.

Even with these increases to contribution rates and copays, the YNHHS Medical Plan continues to be a valuable, competitive medical plan.

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 fill prescriptions through the CVS prescription drug program. Your Signature Network or Cigna OAP 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.

Enhanced Delta Dental Coverage for those with Special Needs

In 2024, Delta Dental coverage will add extra services for those with special needs—with no increase in coverage costs. Enhancements will include additional exams and introductory/desensitization visits, up to four hygiene visits per year, dental case management, and anesthesia.

Don't Forget the Flexible Spending Accounts (FSAs)

The Health Care and Dependent Care FSAs are a great way to save on eligible health care and dependent care expenses. In 2024, you can contribute up to \$3,050 to a Health Care FSA—and the IRS may increase this amount later this fall. Keep in mind, to contribute to an FSA, you must enroll each year.

New Benefits Website: BenefitsConnect

To make it easier to access information about your benefits, we're introducing BenefitsConnect at 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.

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.

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.

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
Group Critical Illness Group Hospital Care (Indemnity) Group Accidental Injury Insurance	BenefitsConnect website ynhhs-benefits.org and click Enroll to go to bswift, our enrollment website
Group Legal Identity Protection and Device Security	Voluntary benefits site ynhhsvoluntarybenefits.com

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.

Questions?

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

Benefit	Who to Call
Group Critical Illness Group Hospital Care (Indemnity) Group Accidental Injury Insurance	Mercer Voluntary Benefits at 866-874-2837
Group Legal Identity Protection and Device Security	Mercer Voluntary Benefits at 866-874-2837
General Benefits Information	HRConnect at 844-543-2147 , 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, 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
Flexible Spending Accounts	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.	https://ynhh.zoom.us/j/97688348130?pwd=VFNnQkM1em pXci9jc0lIZWZTeUhPZz09 Passcode: 150596
Voluntary Benefits	Learn about the many valuable voluntary benefits YNHHS provides and upcoming changes that may impact your current coverages.	October 23 at 12 p.m.	https://ynhh.zoom.us/j/92236185425?pwd=Z0RwSW9taFF RVXdrL0pmL3VVMXM0dz09 Passcode: 721378
Employee Benefits and Compensation	Learn about what's new with your 2024 benefits as well as the 2023 performance review process.	Tentative dates: October 24 at 7 a.m. and 7 p.m. October 26 at 3 p.m.	Watch the intranet to confirm dates and times



Review All Your Benefits and Enroll by November 10

While your YNHHS benefits are staying largely the same, 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. **Keep in mind, if you'd like to participate in 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.**