

2024 Open Enrollment Newsletter

Open Enrollment: Monday, Oct. 30 – Monday, Nov. 13

Open Enrollment is your annual opportunity to review your benefits, your family's needs and to fine-tune your benefit selections for the upcoming year.

Life is full of changes – some anticipated and others unexpected – all influencing the level of coverage and the type of plans that are right for you. Think about the changes you and your family have experienced in the past year or anticipate in 2024. Then, determine which benefits will suit your needs best.

What you need to do:

- 1 Read this newsletter to find out what's new for 2024.
- 2 Explore myVeradigmBenefits.com to learn about your Veradigm benefits.
- 3 Watch the 2024 Open Enrollment presentation video.
- 4 Decide which benefits meet your and your family's needs.
- 5 **Enroll between Oct. 30 and Nov. 13**

Do I have to enroll?

If you want to keep the benefits you have now and don't want to make changes for 2024, most of your current benefit elections will roll over (at 2024 rates) **EXCEPT:**

- Health savings account (HSA) contributions.
- Flexible spending account (FSA) elections (general purpose health care FSA, limited purpose health care FSA and/or dependent care FSA).

You must make HSA and FSA elections each year to participate.

If you are adding dependents to your coverage...

You must provide proof of eligibility to add dependents who are not currently covered under the Veradigm benefit plans. The Veradigm benefits enrollment system will alert you to any documentation needed (such as a marriage certificate or birth certificate, etc.) to verify dependent eligibility. You must return documentation promptly to complete your coverage addition.

What's new or changing for 2024



Good news!

These rates are staying the same for 2024:

- Medical (except Cigna PPO)
- Dental
- Vision
- Voluntary benefits

Medical



- **Associate rates.** While many companies are reporting double-digit increases to their rates, we're happy to announce that **associate rates for the Cigna HRA, Cigna HSA, and all Kaiser plans will not change** for 2024. Cigna PPO rates will increase by approximately 10%.
- **Medical plan features** for all options will stay the same.
- The **Kaiser HMO** plan is now called the **Kaiser Co-pay** plan.
- **Transition to digital ID cards.** Starting in 2024, Cigna will be transitioning to digital ID cards exclusively. This means that **new hires, recent enrollees, or individuals who alter their medical benefit will not receive a physical card next year.** However, rest assured that your digital ID card will be readily accessible through **myCigna.com**. If you prefer a physical card, you can request a hard copy by calling Cigna at **800.997.1654**.

Dental



- **Associate rates** will not increase for 2024.
- **Dental plan features** for both options will stay the same.

HSAs & FSAs



If you enroll in a Health Savings Account (HSA) or a Health Care Flexible Spending Account (FSA) for 2024, the IRS has increased the maximum you can contribute:

- **For HSA:** \$4,150 for employee only or \$8,300 for family. If you are age 55 or older, you can make an additional "catch up" contribution of up to \$1,000.
- **For Health Care FSA** (general or limited purpose): \$3,200.

Medical

Cigna medical options

Here's an overview of our Cigna medical options for 2024.

Plan features	Cigna HRA		Cigna HSA		Cigna PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible	\$1,500 person \$3,000 family	\$4,500 person \$9,000 family	\$2,500 person \$5,000* family	\$5,000 person \$10,000* family	\$3,000 person \$6,000 family	\$6,000 person \$12,000 family
Coinsurance	20% after deductible	50% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Out-of-pocket maximum	\$5,000 person \$10,000 family	\$10,000 person \$20,000 family	\$6,000 person \$12,000 family	\$12,000 person \$24,000 family	\$7,300 person \$14,600 family	\$14,600 person \$29,200 family
Preventive care visit	Fully covered	50% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Primary care physician office visit	20% after deductible	50% after deductible	25% after deductible	50% after deductible	\$20 copay	50% after deductible
Specialist office visit	20% after deductible	50% after deductible	25% after deductible	50% after deductible	\$50 copay	50% after deductible
Urgent care	20% after deductible	20% after deductible	25% after deductible	25% after deductible	\$75 copay	\$75 copay
Emergency room	20% after deductible	20% after deductible	25% after deductible	25% after deductible	\$200	\$200

* Under the HSA Plan, if more than one individual is enrolled, the family deductible must be met. Once the family deductible has been met, the plan will pay each enrolled family member's covered expenses based on the co-insurance level. One individual may satisfy the per person out-of-pocket maximum.



Cigna Easy ChoiceSM Tool

Take advantage of the Cigna Easy Choice Tool to help you compare and review your Cigna 2024 medical plan choices. Go to CignaEasyChoice.com and use access code **IMLXLAHF**. Or call **888.806.5042**, available 24/7.

Cigna prescription drug benefits

Cigna medical plans include these prescription drug benefits.

Plan features	Cigna HRA		Cigna HSA		Cigna PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
30-day supply through retail or mail order						
Preventive*	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50%
Generic	\$15 copay	50% after deductible	25% after deductible	50% after deductible	\$15 copay	50%
Preferred brand	30% up to \$125 max	50% after deductible	30% after deductible (up to \$125 max)	50% after deductible	\$30 copay	50%
Non-preferred brand	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	\$60 copay	50%
Specialty (limited to a 30-day supply)	40% up to \$225 max	50% after deductible	40% after deductible (up to \$225 max)	50% after deductible	\$80 copay	50%
90-day supply through retail or mail order (Note: Mail order is not covered out-of-network.)**						
Preventive	No copay	50% after deductible	0%, no deductible	50% after deductible	No copay	50%
Generic	\$37 copay	50% after deductible	25% after deductible	50% after deductible	\$37 copay	50%
Preferred brand	30% up to \$312 max	50% after deductible	30% after deductible (up to \$312 max)	50% after deductible	\$75 copay	50%
Non-preferred brand	40% up to \$562 max	50% after deductible	40% after deductible (up to \$562 max)	50% after deductible	\$150 copay	50%

* Specific in-network preventive medications come at a reduced cost-share:

- Medications on Cigna's No Cost-Share Preventive Medication (ACA) list are free for all participants.
- Cigna HSA Plan members pay 20% coinsurance for medications from the 2024 Preventive Generics and Preferred Brands Drug list, with no deductible.
- For specific medication lists and cost details, visit [myCigna.com](https://mycigna.com) or call Cigna at **888.806.5042**.

** You must fill maintenance medication prescriptions in a 90-day supply through Cigna 90 Now.

Kaiser Permanente medical options (for California residents)

Here's an overview of our Kaiser medical options for 2024.

Plan features	Kaiser HRA	Kaiser HSA	Kaiser Co-pay
Deductible	\$1,500 person \$3,000 family	\$2,500/person for employee only coverage \$3,200/person for employee plus spouse/ DP or employee plus child(ren) coverage* \$5,000* family	\$3,000 person \$6,000 family
Coinsurance	20% after deductible	0% after deductible	30% after deductible
Out-of-pocket maximum	\$3,000 person \$6,000 family	\$4,500 person \$9,000 family	\$6,000 person \$12,000 family
Primary care physician office visit	\$20 per visit after deductible	\$30 per visit after deductible	\$40 per visit
Specialist office visit	\$20 per visit after deductible	\$50 per visit after deductible	\$50 per visit
Urgent care	\$20 per visit after deductible	\$30 per visit after deductible	\$40 per visit
Emergency room	20% after deductible	\$100 per visit after deductible	30% after deductible

**Under the HSA Plan, if more than one individual is enrolled, an individual deductible must be met per family member. Once the family deductible has been met, the plan will pay each enrolled family member's covered expenses based on the co-insurance level. However, one individual may satisfy the per person out-of-pocket maximum.*



Kaiser Permanente Prescription drug benefits (for California residents)

Plan features	Kaiser HRA	Kaiser HSA	Kaiser Co-pay
Retail Generic (up to a 30-day supply)	\$10 copay	\$10 copay after deductible	\$10 copay
Retail Brand Formulary (up to a 30-day supply)	\$30 copay	\$30 copay after deductible	\$30 copay
Mail Generic (up to a 100-day supply)	\$20 copay	\$20 copay after deductible	\$20 copay
Mail Brand Formulary (up to a 100-day supply)	\$60 copay	\$60 copay after deductible	\$60 copay
Specialty (up to a 30-day supply)	20% coinsurance (not to exceed \$250)	20% coinsurance after deductible (not to exceed \$250)	20% coinsurance (not to exceed \$250)

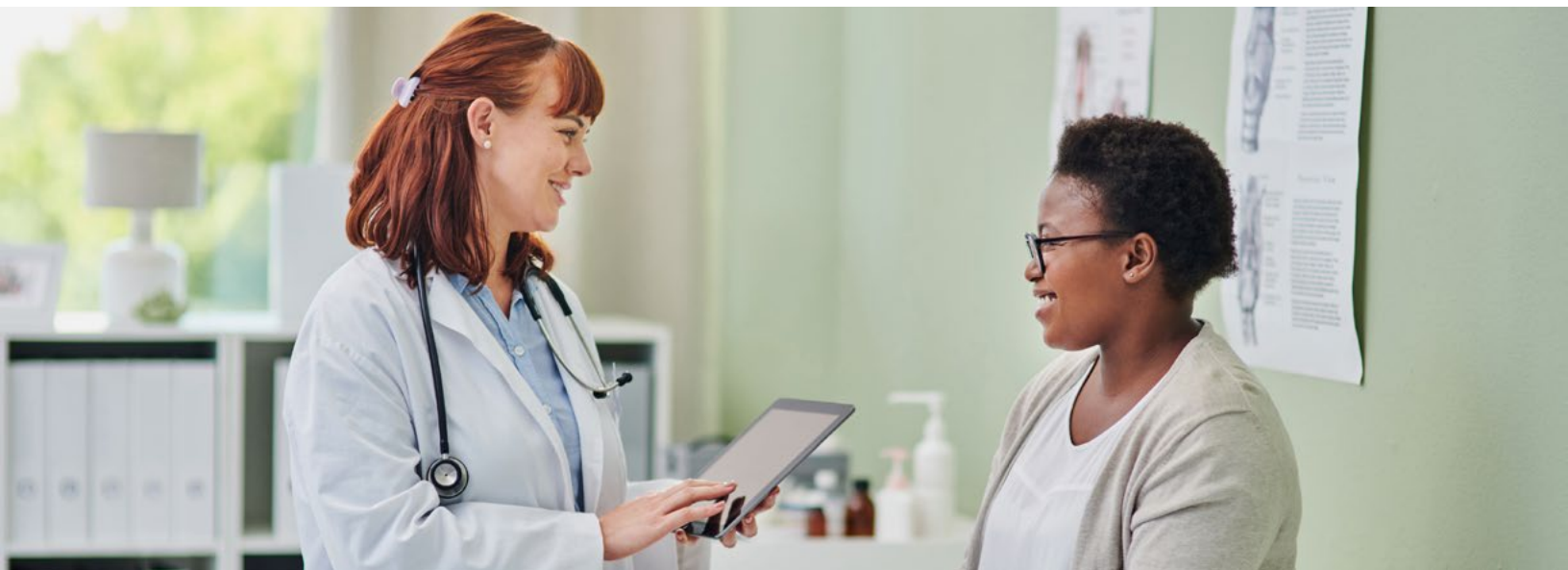
How Veradigm makes contributions to your Cigna and Kaiser HRA or HSA account during the year

Note: If you enroll in the Kaiser HRA medical plan, you will receive 100% of Veradigm contributions on Jan. 1, 2024. Veradigm contributions for all other plans will be made quarterly.

Coverage level	Veradigm Quarterly Health Account Contributions				Maximum Veradigm Contributions
	Q1	Q2	Q3	Q4	Annual
HRA					
Associate only	\$200	\$100	\$100	\$100	\$500
Associate + spouse/DP	\$300	\$150	\$150	\$150	\$750
Associate + child(ren)	\$300	\$150	\$150	\$150	\$750
Associate + family	\$400	\$200	\$200	\$200	\$1000
HSA					
Associate only	\$160	\$80	\$80	\$80	\$400
Associate + spouse/DP	\$240	\$120	\$120	\$120	\$600
Associate + child(ren)	\$240	\$120	\$120	\$120	\$600
Associate + family	\$320	\$160	\$160	\$160	\$800

2024 medical per paycheck rates for Cigna and Kaiser options

Coverage level	Cigna medical rates	Kaiser medical rates
	Associate per-pay-period contribution	Associate per-pay period contribution
	Cigna HRA	Kaiser HRA
Associate only	\$95.00	\$101.50
Associate + spouse/DP	\$239.50	\$256.00
Associate + child(ren)	\$136.00	\$145.50
Associate + family	\$239.50	\$256.00
	Cigna HSA	Kaiser HSA
Associate only	\$85.00	\$71.50
Associate + spouse/DP	\$202.00	\$170.00
Associate + child(ren)	\$119.00	\$100.00
Associate + family	\$214.50	\$180.50
	Cigna PPO	Kaiser Co-pay
Associate only	\$48.00	\$41.00
Associate + spouse/DP	\$152.50	\$130.50
Associate + child(ren)	\$83.00	\$71.00
Associate + family	\$159.00	\$136.00



The tobacco surcharge—and how to avoid it

If you enroll in a Veradigm medical plan (Cigna or Kaiser Permanente), you must certify whether you use tobacco. If you certify that you are a tobacco user, you will pay a **\$25 per paycheck** surcharge (\$50 per month). This is in addition to your regular medical premium.

A “tobacco user” refers to the use of tobacco products within the **past six months**. Tobacco products include:

- Cigarettes, cigars, and pipes, snuff, chewing tobacco.
- All forms of smokeless tobacco.
- Clove cigarettes.
- Any other smoking devices that use tobacco, such as hookahs, or simulate the use of tobacco, such as electronic cigarettes.

Commit to quit!

It is no secret that tobacco use leads to serious health issues. Avoid the tobacco surcharge by taking advantage of our medical providers’ Tobacco Cessation Programs that offer:

- A personal quit plan with a realistic quit date.
- Support and advice from a personal wellness coach to get the support you need to kick the habit for good.
- **Free** over-the-counter nicotine replacement therapy (patch or gum).
- Access to educational materials, interactive tools and resources.

To get started, contact your medical provider for details:

- Call or go online to myCigna.com. Or use the myCigna mobile app.
- Go online to kp.org/quitsmoking.

If you are a tobacco user, you may pay a **\$25 per paycheck** surcharge (\$50/month).



How to avoid or stop the surcharge

If you successfully complete one of our medical providers’ free Tobacco Cessation programs or are tobacco free for at least six months, you can apply to no longer pay the surcharge and you may be eligible for credit of any surcharge that you have paid. You must log into VeradigmBenefitsUS.com and change your Tobacco Use status to a non-user. Please note, it may take up to two pay periods before the surcharge is removed from your paycheck.

Enrolling for 2024

Don't miss your chance to choose benefits that are right for you and your family for the upcoming year. Take action by Nov. 13.

Your new benefit elections will start Jan. 1, 2024, and will remain in effect until December 31, unless you have a qualified life event (like a marriage, birth, or divorce) or become ineligible for benefits. Your next opportunity to make changes to your benefits will be during our benefits Open Enrollment, which is held each fall.

Need assistance?

If you need help selecting a medical plan or have questions, tap into one of these resources:

Cigna Easy Choice	This decision support tool that helps you compare and review your 2024 medical plan choices. Go to CignaEasyChoice.com , access code: 1MLXLAHF . Or call 888.806.5042 .
Health Advocate	Health Advocate can help you find a medical plan that fits your needs, find providers and provide assistance with health care matters throughout the year. For assistance, call 866.799.2728 . Download the Health Advocate SM app through the Apple App Store or Google Play. For new users: Download the app, then enter <i>Veradigm > New? Register Now</i> .



How to enroll

When you are ready to enroll, log in to our benefits enrollment system at **VeradigmBenefitsUS.com** or use the MyChoice Mobile AppSM to access the system through your mobile device.

You can download the MyChoice app from the Apple App Store or Google Play. Once you download the app, log into the Veradigm benefits enrollment system at **VeradigmBenefitsUS.com** to receive your access code. Then return to the app to enter the access code provided.

Are your beneficiaries up to date?

Benefits Open Enrollment is a good time to review your beneficiaries for specific benefit plans, such as the **Life and AD&D insurance plans** and the **Retirement Savings Plan**. You can update your beneficiaries any time by logging in to **VeradigmBenefitsUS.com** (for your life insurance and AD&D) and **workplace.schwab.com** (for your retirement plan).