

WHAT'S NEW IN 2023 EMPLOYEE BENEFITS



Bon Secours Charity Health System

Bon Secours Charity Health System is committed to providing our employees and their dependents with access to affordable, high-quality health care. Good news! We are pleased to announce that your premiums in 2023 will be the same as they were in 2022 and your programs will continue with Aetna/CVSHealth, Cigna Dental and UHC Vision.

Below are highlights of updates in 2023. As with any summary, in the event of any conflict or confusion, the actual plan documents and policies provide the full details and will apply.

Monthly Premiums for your Unified Medical Benefits Plan

Your premiums for the Bon Secours Charity Unified Medical Plan include the full array of medically related coverages for you and your family, including medical care, prescription drugs as well as dental and vision coverage. 2023 premiums are the same as 2022. These are paid pre-tax via payroll deduction.

Bon Secours Charity is pleased to continue to offer the health premium monthly discount of \$25 per person enrolled (capped at \$100 per month or \$1,200 per year for a family of 4 or more). To be eligible for the premium discount, employees must participate in a biometric screening by March 31, 2023. You can complete the biometric screening via an on-campus event, as part of your preventive exam or at a home host or Quest lab. More details will follow early in 2023. Please note that only employees need to participate, not their spouse or children enrolled, to earn the full premium reduction.

Note: You must enroll in the premium reduction plan option during Open Enrollment by December 2, 2022. If you do not enroll during open enrollment, you will not be able to join later for 2023. Finally, if you enroll for the premium discount and do not complete the 2023 healthy action steps, your premiums increase to the higher level had you not joined the premium discount plan.

Working Spouse/Legally Domiciled Adult Surcharge – Employees who choose to provide health care benefits to a spouse/legally domiciled adult who has access to healthcare coverage through their own employer will be charged an additional \$50 per month in 2023. Working spouses/legally domiciled adults can opt to elect coverage through their own employer to avoid this additional expense. Please note that your premium will default to include the spouse/legally domiciled adult surcharge, unless you indicate otherwise when completing your enrollment elections, in the “Spouse Medical Eligibility” section.



2023 Key Features of your Medical Coverage

Home Host Coverage – You and your family continue to have access to 10 hospitals and now over 900 physicians in the WMCHealth Home Host network for care that is convenient and close to your work and home. When you use Home Host providers, the plan covers virtually all such care at 100% outside of low copays for doctor visits (\$10 per visit) and for use of emergency room services (\$200 copay and waived if admitted). Please check the Total Rewards site for an interactive search engine for a list of providers and their specialties in the Home Host network.

PrudentRx – Started last year in 2022, this program is for your specialty drugs offered with Aetna/CVSHealth. If you are taking a specialty drug, you will receive a letter inviting you to join PrudentRx. With PrudentRx, your cost sharing for a specialty drug covered is often eliminated. Be sure to join PrudentRx; it's easy and worth it.

You can directly call PrudentRx at 1-800-578-4403 if you have questions about your specialty medications.

\$0 Copay Continues in 2023 for All Generic Preventative Rx Prescriptions – In an effort to focus on wellness and prevention, all prescriptions for generic drugs for preventative purposes are provided at a \$0 copay both retail and mail order. The generic Rx list for preventative care is on the Total Rewards site and includes conditions such as asthma, diabetes, heart conditions, osteoporosis, and more.

Annual Deductibles – An annual deductible of \$500 per individual (capped at \$1,000 for a family) for care sought through Aetna's in-network regional providers applies in 2023, the same as in 2022. The annual deductible for out-of-network services of \$1,000 per individual (capped at \$2,000 for a family), remains the same as in 2022. Please see the full Summary of Benefits and Coverage for 2023.

Services subject to a copay, such as a doctor visit, are not subject to the deductible. Deductibles generally apply to facility care or more complex procedures. Also, you can avoid the deductible by choosing WMCHealth's Home Host providers.

Doctor Visits for Mental Health & Substance Abuse Treatment – In these challenging times, the 2023 copay for doctor visits for mental health and substance abuse treatment continues to be \$10 per Home Host visit.

Teladoc – In 2023, the copay for Aetna's Teladoc service will continue at \$5 per visit, making it an even more affordable and convenient alternative to a doctor's visit. Teladoc provides 24 hours a day, 7 days a week access to board-certified physicians through video, mobile app visits, or by phone at a time that's convenient for you.

Your Flexible Spending Accounts for 2023 – Each year, you have the opportunity to take advantage of a flexible spending account for medical and prescription drug costs not covered by the health plan. If you elect, you can choose to put up to \$3,050 into the 2023 account via payroll deduction. Also, you can choose to elect up to \$5,000 for the Dependent Care Account to cover dependent child care expenses in 2023, although if you are highly compensated (with compensation of more than \$135,000 in 2022) the maximum is \$2,500 for the year. If you do not enroll in either account during open enrollment by December 2, 2022, you will not be able to join later for the 2023 year.



Your 2023 Life and Disability Benefits

We are pleased to announce that your 2023 life and disability benefits package paid entirely by WMCHealth continues to be the same, with the insurance carrier Lincoln Financial Group.

Also, to help employees know about voluntary benefits offered during open enrollment, we invite each employee to call the Lincoln Financial Group as below:

Get answers to your voluntary benefit questions, help deciding and/or complete your enrollment in one easy phone call. You can even get help resetting your password or logging in to enroll for your voluntary benefits with Lincoln Financial Group.

Call 877-357-0782

Benefit Coaches are available Mon – Fri, 10 am - 7 pm ET

Life Insurance coverage is provided at 1.5 times your annual salary up to \$750,000. The premium for this coverage is paid 100% by WMCHealth, and Lincoln Financial Group is the life insurance carrier.

During the 2023 open enrollment, you will also be able to purchase additional group term life insurance on a guaranteed issue basis for up to 3 times your annual salary up to \$600,000 in life insurance for you as the employee, \$30,000 for coverage for your spouse, and up to \$10,000 for your children. For certain buy-up amounts, health questions are asked first electronically with possible follow-up with Lincoln Financial Group.

Long Term Disability coverage is provided for those with disabilities continuing after 180 days at 60% of base salary, up to \$2,000 per month. You have the option to buy-up additional long term disability coverage of 60% of base salary, up to \$10,000 per month. With the Lincoln Financial Group enrollment site, you have the option of whether you want to have this benefit be taxable or not taxable in the event you did become disabled and were eligible for the long term disability benefit. If you elect the benefit to be non-taxable, the Internal Revenue Service requires that an imputed income amount be reflected and provided in your income.

Voluntary Short Term Disability coverage is offered during open enrollment. Short term disability is offered at 60% of pay up to \$2,000 per week combined with other short term disability payments. Payments start on the 15th day of disability and continue during the period of disability up to 24 weeks.

Critical Illness coverages pay benefits in the event you are diagnosed with a critical illness.

Accident coverage pays benefits in the event of an accident in accordance with the policy.

Learn more about the voluntary coverages by calling the benefit coach line above.

WMCHealth does not sponsor these programs but makes them available for convenient payroll deduction as part of the Lincoln Financial Group's suite of insurance coverages.

Please note that you can only enroll in the voluntary coverages during open enrollment.