

# BENEFITS ENROLLMENT

THE ENROLLMENT PERIOD BEGINS NOVEMBER 6 AND ENDS NOVEMBER 17, 2023



A CENTURI COMPANY

The open enrollment period begins November 6 and ends November 17.

During open enrollment, you can:

- Newly enroll in coverage.
- Change plans.
- Add/drop dependents.
- Drop coverage.

To make a change, log into [employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login) by November 17, 2023.

Your current benefit elections WILL NOT carry over. If you wish to have benefits in 2024, you must select your benefits by November 17, 2023.

All benefit election changes are effective January 1, 2024, to December 31, 2024.

Please take the time to learn about the benefits Riggs Distler offers by:

1. Reading this announcement.
2. Reviewing the 2024 Employee Benefits Guide.
3. Attending an enrollment webinar or watching the recorded presentation.
4. Reaching out to Optavise at 866-253-2273.

If you have questions, contact Marianne Schoeffling at 856-479-9188.

## What's New?

### Medical Insurance

- Medical insurance will continue to be provided through Horizon Blue Cross Blue Shield (BCBS).
- A new PPO plan with in- and out-of-network benefits will be available for the 2024 plan year.
- The amount you pay for coverage will be increasing.

### Dental Insurance

- Dental insurance will continue to be provided through MetLife.
- The amount you pay for coverage will be increasing slightly.

### Vision Insurance

- Vision insurance will continue to be provided through MetLife.
- The amount you pay for coverage will remain the same.

### Flexible Spending Accounts (FSA)—New benefit!

- You will have the option to enroll in three FSAs through WEX:
  - » **Health care FSA (available to employees who enroll in the new PPO plan):** This FSA allows you to set aside money for medical, dental, and vision expenses on a pre-tax basis.
  - » **Limited purpose FSA (available to employees who enroll in the Horizon BCBS HDHP):** This FSA allows you to set aside money for dental and vision expenses only on a pre-tax basis.
  - » **Dependent care FSA (available to all employees):** This FSA allows you to set aside money for expenses related to child and/or adult care on a pre-tax basis. Some restrictions apply.

Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.

# What's New?

## Life and AD&D Insurance

- The life and AD&D plan design will remain the same and will continue to be provided to all benefits-eligible employees through The Hartford **AT NO COST!**
- You have the option to enroll in supplemental life insurance through The Hartford.
  - » If you are enrolling for the first time or you would like to increase your supplemental life insurance amount, you will be required to complete an Evidence of Insurability (EOI) form.

## Disability Insurance

- Short- and long-term disability insurance will continue to be provided to all benefits-eligible employees through The Hartford **AT NO COST!**

## Critical Illness Insurance

- You have the option to enroll in critical illness insurance through The Hartford.
- If you are enrolling in or increasing your benefit to more than \$20,000, you will be required to submit an Evidence of Insurability (EOI) form.

## Accident Insurance

- You have the option to enroll in accident insurance through The Hartford.

## Hospital Indemnity Insurance

- You have the option to enroll in hospital indemnity insurance through The Hartford.

## Identity Theft Protection

- Identity theft protection services will continue to be provided to all benefits-eligible employees through Allstate **AT NO COST.**
- Identity theft protection services provides prevention, education, and advice and can help with administrative tasks resulting from identity theft.

## Employee Assistance Program

- Assistance is always available for you. The employee assistance program (EAP) services are provided **AT NO COST** to you and your household through ESI.
- No personal information is ever shared with Riggs Distler and access to the EAP is completely confidential.

# Optavise Benefit Enrollment Advocate

During open enrollment, contact an advocate to help you understand your benefit offerings and make the best decisions for you and your family. Advocates are available at 866-253-2273 or [advocate@optavise.com](mailto:advocate@optavise.com), Monday–Friday from 7 a.m.–8 p.m. (CST) and Saturday 8 a.m.–1 p.m. CST (October and November).

# Dependent Documentation

As a reminder, please provide documentation to Human Resources as proof that dependents enrolled in Riggs Distler benefit plans are eligible dependents.

# Enrollment Webinars

Date	Time	Location
Monday, November 6	2 p.m. EST	Microsoft Teams
Wednesday, November 8	11 a.m. EST	Microsoft Teams

Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.