



## Welcome to Open Enrollment for your 2023 Benefits!

It is time for the Annual Open Enrollment period to allow all benefit eligible employees the opportunity to review and elect benefits for the 2023 plan year that best suits the needs of you and your family. Oneida Health strives to provide a comprehensive benefits package at an affordable cost. This document will provide a high level overview of the benefits available to you as our employee along with the associated costs. Our enrollment period will run from **December 5<sup>th</sup> – December 16<sup>th</sup>** and we encourage all employees to take a moment to review the material provided below. Additional information, including detailed plan designs, will be available in our benefit portal, OneLink.

### New for 2023!

Each year we carefully review our health and welfare benefits, including employee feedback we have received, in an effort to maintain high quality and affordable programs for our employees. Due to some of the changes being made this year, we are requiring all eligible members to login and complete the Open Enrollment process. Failure to do so could result in coverage being terminated for 2023 so please take a few moments to read this information and go online to make your selections!

#### Please see highlights of the changes for 2023 outlined below:

- **Standalone Dental!** Dental coverage will no longer be bundled with the medical plan, meaning that you can elect or decline dental coverage independently of your medical election.
- **Employee + 1 Tier!** We will now offer an Employee +1 tier for both medical and dental benefits! This tier is for anyone who enrolls in the coverage along with 1 qualified dependent (spouse or child).
- **Medical Plan Change** The same medical plan will continue to be offered, but new this year you will see the addition of deductible and coinsurance. This cost share will only apply to in network inpatient hospitalizations or outpatient surgeries, most services will remain copay based. There are *no* changes to prescription drug copays.
- **ID Cards** Due to the change in the medical plan coverage, all members enrolled in the medical coverage will be receiving new ID cards. While every effort will be made to get these to you by 1/1, please note your current ID cards will continue to work until your new cards arrive. Prescription cards will only be provided to those newly enrolled in coverage for 2023.
- **Disability & Life Insurance Carrier** We will be moving to The Hartford for life insurance and disability coverage. If currently enrolled in the employer paid or voluntary benefits, this coverage will automatically shift to the Hartford, no action will be required on your part.

For more information regarding any of these changes, please see further details below or visit OneLink for more detailed benefit summaries. For any 2023 annual notices, please refer to the document library in OneLink.



## Enrolling in your Benefits

The annual open enrollment period will take place from **December 5th – December 16th**. During this time, employees will be offered an opportunity to enroll in each of the below outlined benefits. The elections you make during open enrollment are your elections for the full 2023 plan year and cannot be changed until the next open enrollment, unless you experience a qualifying event (i.e. marriage, divorce, newborn, etc.) that allows for benefit changes during the year. If this happens, you must notify Human Resources within 30 days of the qualifying event date.

Benefit elections should be made online through OneLink, a self-service benefit portal that gives you access to view all benefit plan options available to you. To complete the open enrollment process please visit <https://onegroup.employeenavigator.com>. Access to OneLink can be done via computer or your mobile device. **If you have forgotten your username and/or password, there are links on the login page to access your username and reset your password.**

If you have never accessed OneLink you will need to create your account. On the login page, select “Register as a new user” and enter the personal information requested as well as the Company Identifier – OHSI. You will then be asked to create a username and password.

For assistance logging into OneLink, please contact Human Resources at 315-361-2040 or OneGroup (Jackie Penfield) at [jpenfield@onegroup.com](mailto:jpenfield@onegroup.com) or 315-413-4410.

***Please note, your open enrollment elections must be made by December 16th.***

**All employees will be required to login and complete the open enrollment process or coverage may be cancelled.**

## Medical Plan – Excellus



Oneida Health will continue to offer the same Excellus medical plan option for 2023. New this year we are introducing deductible and coinsurance to specific in network services (inpatient hospitalization and outpatient surgeries) as shown in the grid on the following page (changes highlighted in red). These deductibles are per person (with a cap of 3x for family contracts). For a more detailed summary of benefits and coverage (SBC) please visit OneLink.

## Prescription Drug Plan – Express Scripts



Prescription drug coverage will continue to be provided by Express Scripts. There are no changes to copays. For a detailed summary of the benefits and coverage (SBC) please visit OneLink. Don't forget cost-savings opportunities such as utilizing mail order.



	Domestic	In Network	Out of Network
Annual Deductible	N/A	<b>\$200/\$400/\$600</b>	\$1,000/\$2,000/\$3000
Coinsurance	N/A	<b>10%</b>	30%
Out of pocket Medical Max	\$5,000/ <b>\$7,500</b> /\$10,000	\$5,000/ <b>\$7,500</b> /\$10,000	\$5,500/ <b>\$8,250</b> /\$11,000
<b>Physician Services</b>			
Primary Care & Specialist Care	\$15	\$25	30% subject to deductible
Immunizations	Covered in Full	Covered in Full	Covered in Full
Adult Annual Exam	Covered in Full	Covered in Full	Covered in Full
<b>Hospital Services</b>			
Inpatient Hospital	\$200	<b>10% subject to deductible</b>	30% subject to deductible
Outpatient Surgery	\$50	<b>10% subject to deductible</b>	30% subject to deductible
<b>Diagnostic Testing</b>			
Laboratory Services	\$15	\$50	30% subject to deductible
Radiology/Imaging Services PCP	\$15	\$50	30% subject to deductible
Radiology/Imaging Services Facility	\$15	\$50	30% subject to deductible
Advanced Imaging	\$25	\$150	30% subject to deductible
<b>Emergency Care</b>			
Emergency Room Care	\$100	\$100	\$100
Urgent Care Facility	\$15	\$50	30% subject to deductible
Ambulance	\$100	\$100	\$100
<b>Outpatient Services</b>			
Chiropractic Benefits	\$15	\$15	30% subject to deductible
Office Visit	\$15	\$15	30% subject to deductible
Office Rehabilitation (PT, OT, ST)	\$15	\$15	30% subject to deductible
Hospital Rehabilitation (PT, OT, ST)	\$15	\$15	30% subject to deductible
Home Health Care	\$0	\$0	30% after \$50 deductible
Hospice	\$0	\$0	30% subject to deductible
Durable Medical Equipment	\$0	20% Coinsurance	30% subject to deductible

**2023 Bi-Weekly Medical & Prescription Rates (Based on 26 pay periods)**

	Hired before 1/1985	Hired 1/1985-12/1/1992	Hired after 12/1/1992
Single	\$0.00	\$32.16	\$80.41
Employee + 1	\$193.98	\$220.44	\$290.97
Family	\$218.02	\$247.75	\$327.03



## Dental Plan – Delta Dental

The dental plan will now be a standalone benefit and can be elected or declined independently of your medical coverage and you do not have to cover the same dependents as you may on your medical or vision plan. There are no changes to the plan design.

### 2023 Bi-Weekly Dental Rates (based on 26 pay periods)

	Hired before 1/1985	Hired 1/1985-12/1/1992	Hired after 12/1/1992
Single	\$0.00	\$1.12	\$2.80
Employee + 1	\$3.07	\$7.04	\$5.63
Family	\$6.19	\$11.47	\$9.17



## Vision Plan – Davis Vision

Oneida Health will continue to offer the same vision plan through Davis Vision. There will be no plan or rate changes for this coverage. For a more detailed summary of the vision benefits please visit OneLink.

### 2023 Bi-Weekly Vision Rates (based on 26 pay periods)

	Hired before 1/1985
Single	\$2.32
Employee + 1	\$4.18
Family	\$6.50



## Life Insurance & Disability – The Hartford

### Basic Life/AD&D & Long Term Disability

Financial protection in the event the unfortunate happens is important in your planning. Long Term Disability and Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance is provided to all eligible employees at no cost to you. Please visit OneLink for more details on this valuable coverage. Beneficiary information for Life Insurance should be reviewed annually and can be updated in OneLink.

### Voluntary Life/AD&D

In addition to the company paid life insurance, you have the opportunity to purchase additional term life insurance for yourself, your spouse and your children. Voluntary Life Insurance rates are based on age and these group rates are typically less expensive than they would be if you shopped for coverage on your own. Please visit OneLink for more details on coverage, eligibility and to view your rates.



## Flexible Spending & Dependent Care – LBS

Oneida Health will continue to partner with LBS to offer a Health FSA and Dependent Care FSA. These programs allow employees to set aside and use pre-tax funds for certain qualified expenses.

A Health Care FSA pays for eligible out-of-pocket medical expenses such as copays, coinsurance, deductibles, prescription, dental or vision expenses. The 2023 annual maximum contribution amount for a Health Care FSA is \$3,050.

A Dependent Care FSA allows reimbursement of dependent care expenses (i.e. daycare) incurred by eligible dependents including children under age 13, a disabled spouse, and/or a disabled relative or household member who is the participant's IRS tax dependent. The 2023 annual maximum contribution amount for a Dependent Care FSA is \$5,000.

***Please note, both the Health FSA and Dependent Care FSA must be re-elected annually.***

## Cancer Plan & Short Term Disability – Aflac



Oneida Health will continue to partner with Aflac to offer both Cancer Protection Coverage and Supplemental Disability Coverage. In the event you experience such a medical event, AFLAC Cancer Coverage can cover out-of-pocket expenses like travel, copays, lodging, treatments, etc. AFLAC's Supplemental Disability Coverage helps in situations of any off the job injury/illness and enhances the NYS Disability benefit. Please visit OneLink or contact our Aflac representative Mark Flurschutz at [mark\\_flurschutz@us.aflac.com](mailto:mark_flurschutz@us.aflac.com) for more details on coverage, cost and how to enroll.

## 403(b)

The 2023 contribution limits have increased to \$22,500 for those under age 50 in 2023 and \$30,000 for those age 50 and older in 2023. Please consider contributing at least 6% as the Hospital matches 50% of the first 6% you contribute. Please contact our 403(b) Financial Representative, Michael Kent at (315) 558-6784, to schedule your 1-on-1 conversation to discuss your account, investments and retirement planning.

**All employees must login to complete the open enrollment process or coverage for 2023 may be cancelled. The deadline to complete open enrollment is December 16th.**

Please contact HR at (315) 361-2040 for assistance!