# BENEFITS ENROLLMENT

THE ENROLLMENT PERIOD BEGINS OCTOBER 23 AND ENDS NOVEMBER 8, 2023



# The open enrollment period begins October 23 and ends November 8.

TAKE ACTION! If you wish to fund an flexible spending account (FSA) or enroll in dental coverage for 2024, you must enroll in Workday by November 8. Otherwise, you will not have dental or FSA benefits in 2024.

All benefits elections made during open enrollment are effective January 1 through December 31, 2024.

#### Please take the time to learn about the benefits Denver Health offers by:

- 1. Reading this announcement.
- 2. Reviewing the 2024 Employee Benefits Guide.
- 3. Attending an open enrollment education session.
- Contact the Benefits Concierge Center at 303-602-6947, option 2 or schedule a virtual appointment by going to employeeconnects. com/denverhealth.
- 5. Find out more by visiting the benefits page on The Pulse.

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?

#### MEDICAL INSURANCE

- $\cdot\,$  Medical insurance will be provided through Denver Health.
- · Annual deductibles and out-of-pocket maximums are increasing slightly.
- $\cdot\,$  The emergency room copay is increasing slightly.
- There will be slight changes to your medical contributions for full-time and part-time employees.

#### DENTAL INSURANCE

- $\cdot\,$  Dental insurance will continue to be provided through Delta Dental.
- Denver Health will be offering two new dental plans: the High PPO and Low MAC PPO plan. Please review your 2024 Benefit Guide for more information.
- Depending on the plan you choose, your contributions could stay the same, or even decrease slightly!
- $\cdot\,$  You must enroll in dental benefits if you wish to have coverage for 2024.

#### LIFE AND AD&D INSURANCE

- You have the option to enroll in voluntary life and accidental death and dismemberment (AD&D) insurance for you and your dependents through Unum.
- Employees received a slight discount on their voluntary life rates in 2023, however rates will be reverting back to their original amounts for 2024.

#### PAID TIME OFF

- · PTO Cash In Remains—2024 date TBD
- $\cdot\,$  The maximum accrual balance will be adjusted to 1.5x accrual rate.
- · Review your 2024 Benefits Guide for more details.

#### Questions or Prefer to Enroll Over the Phone?

**NEW THIS YEAR!** Speak with a licensed benefits counselor by calling the Benefits Concierge Center at 303-602-6947, option 2, Monday through Friday from 6:00 a.m. to 6:00 p.m MST.

Or schedule an appointment at **employeeconnects.com/ denverhealth**. They can assist with all benefit-related questions and help you make your benefit elections!

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#### **VOLUNTARY BENEFITS**

- $\cdot$  Accident, critical illness, and hospital indemnity insurance will be offered through Unum.
- Legal protection services will be offered through MetLife and includes legal advice for an unlimited number of topics, legal document review, will preparation, and trial defense hours.
- · Accident insurance can help you pay for injuries that occur on or off the job—whether common or severe.
- Hospital indemnity insurance will pay a lump-sum benefit that helps you with costs associated with a hospital visit such as a covered accident, illness, or childbirth.
- · Critical illness insurance pays a lump-sum benefit directly to you if you are diagnosed with a serious illness.
- · See your 2024 Benefit Guide for more information.

### **OPEN ENROLLMENT EDUCATION SESSIONS**

Attend a session to learn more about your benefit options! Plus, we will be raffling off a prize at each live session! All you have to do is attend a session to be entered to win the prize.

DATE	Time	Location
Monday, October 16	9–10 a.m.	Osler and Nightingale
	11 a.m.–12 p.m.	Osler and Nightingale
	4–5 p.m.	Register here
Tuesday, October 17	10–11 a.m.	Osler
	12–1 p.m.	Register here
Wednesday, October 18	3–4 p.m.	Register here
Thursday, October 19	2–3 p.m.	Nightingale
	3:30-4:30 p.m.	Nightingale
Friday, October 20	9:30–10:30 a.m.	Osler and Nightingale
	11 a.m.–12 p.m.	Osler and Nightingale

## **COMPUTER LAB SESSIONS**

DATE	Time	Location
Monday, October 16		
Tuesday, October 17		
Friday, October 20		

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