

YOUR OPEN ENROLLMENT



THE ENROLLMENT PERIOD BEGINS NOVEMBER 3 AND ENDS NOVEMBER 18, 2023

The open enrollment period begins November 3 and ends November 18.

During open enrollment, you can:

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

To make a change, log into workforcenow.adp.com/public/index.html by November 18, 2023.

ACTION NEEDED! This year's open enrollment is passive meaning your current benefit elections will carry over with the exception of flexible spending accounts (FSAs) and your health saving account (HSA). You must submit your elections to fund an FSA and/or HSA.

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

Please take the time to learn about the benefits Americhem offers by:

1. Reading this announcement.
2. Reviewing the 2024 Employee Benefits Guide.
3. Watching the recorded presentation.

If you have questions, contact your local Human Resources Business Partner.

WHAT'S NEW?

MEDICAL AND DENTAL INSURANCE

- For the 2024 plan year, Cigna is transitioning to digital ID cards and you will not receive a physical ID card in the mail. To access your digital ID card log into mycigna.com or download myCigna app for quick access from your mobile device.
- You will still have the option to request a physical medical and dental ID card via mycigna.com.

PHARMACY PROGRAM—NEW!

- Cigna 90 Now makes it easier for you to fill your maintenance medications. It is mandatory to fill a 3-month supply of medications you take regularly at an in-network retail pharmacy that is approved to fill 90-day prescriptions or through Express Scripts Pharmacy—Cigna's home delivery pharmacy.
- Filling your maintenance medication at a 90-day supply will save money as you will only pay for two 30-day supplies and receive a 90-day supply.

EMPLOYEE ASSISTANCE PROGRAM—NEW!

- In 2024, all employee's will have access to Cigna's behavioral health services that include six face-to-face sessions with a licensed counselor.

HEALTH SAVINGS ACCOUNT (HSA)

- The 2024 HSA maximum contribution will increase to \$4,150 for individuals and to \$8,300 for all other coverage levels.

MOTIVATEME WELLNESS PROGRAM

- Telephonic coaching for chronic conditions (employee only) incentive is increasing from \$25 to \$50.
 - » Cigna offers Holistic support for employees with chronic conditions and help with resources for more than 60 co-occurring conditions such as high blood pressure and stress.
- Social media/apps and activities incentive will no longer be available in 2024.
- Program dates for the health assessment, visit your PCP for a preventive visit with biometric labs, and annual physical (preventive exam) incentives will be January 1–November 11, 2024.

AMERICHEM DISCOUNTS

- You will have access to an online discounts marketplace—BenefitHub—that offers discounts, rewards, and perks.
- Visit the online marketplace at americhemdiscounts.com or scan the QR code to the right.



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.

