

Annual Benefits Enrollment is coming up fast: **November 7 - 21**. But before you enroll, you need to understand what's changing with your current Aon Active Health Exchange™ benefits. This year, you'll see some minor changes to deductibles and copays in some of the plans as well as an ability to increase what you can save in your Health Savings Account. Changes are common to carrier networks, prescription formularies, and of course, how much you pay. That's why we ask you to re-enroll every year. Make sure you're in the best plan for you and your family next year.

Below is an overview of important considerations for 2024.

What's New	Why It Matters
You must enroll.	<p>If you don't enroll, you will not have medical coverage through Asurion next year. If you're new to Asurion, this may be different than your last company's process. If you're not new, you may want to help remind a friend to enroll. Medical elections do not carry forward from year to year.</p> <p>Keep in mind, if you don't elect medical coverage, you also won't have prescription coverage. If you want to contribute to a Health Savings Account (only with the Silver option) or flexible spending account, you must actively elect these for next year, even if you're already contributing in 2023. Your current dental and/or vision coverage, life insurance, legal services and identity theft protection will continue at 2024 premiums unless you're no longer eligible for benefits.</p>
Your cost of coverage has changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of the interactive pricing tool that helps compare the costs of your healthcare options. To access the pricing tool beginning October 24, visit benefitspricing.com/asurion/2024. The access code is available through Employee Solutions or by calling an ABC representative at 844.968.6278, 8 a.m. – 10 p.m. ET, Monday – Friday.</p> <p>During enrollment, you'll see pricing of your options for medical, dental and vision on the ABC.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering for your doctor, hospital and any prescription drugs before deciding.</p> <p>When it's time to enroll, see if providers critical to your care are in-network through the ABC. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name—not medical practice. • Check only the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you can call the insurance carrier for help.</p>
Medical and Prescription Coverage	
The IRS has increased the Silver plan deductibles.	The Silver in-network deductibles are increasing from \$1,500 to \$1,600 for individual coverage, and from \$3,000 to \$3,200 if you cover dependents.

You will be responsible for a copay when you visit urgent care.	If you choose a Bronze Plus, Gold, Gold II or Platinum coverage level, you will be responsible for a copay when you visit urgent care. The Bronze Plus copay will be \$50, the Gold and Gold II copay will be \$40, and the Platinum copay will be \$25. You will no longer have to meet a deductible and then pay your portion of coinsurance.
Employees covered under Gold, Gold II and Platinum will have a copay when visiting the emergency room.	If you're covered under the Gold, Gold II or Platinum coverage level, you will have a \$150 emergency room copay before the deductible and coinsurance apply.
How your medication is classified (and covered) could have changed.	Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescriptions at any time (such as changing coverage tiers), we strongly recommend that you call the insurance carrier before you enroll to see if your medication will be covered or if any changes are made in the coverage for the new plan year.
Other medical benefits may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2024. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

Health Savings Account (HSA)

HSA contribution limits have increased.	If eligible, for 2024, you can contribute up to \$4,100 if you cover just yourself or \$8,250 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
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Other Benefits

There is a new carrier for pet insurance.	Effective January 1, 2024, MetLife will be the new pet insurance carrier and there will be some coverage enhancements to this plan. To learn more, visit the ABC infoshare .
There are new enhancements to MetLife Benefits available to you.	Great news! There are new benefits enhancements to accident insurance, critical illness and hospital indemnity coverages. If you would like to join, switch plans, or enroll in a new group coverage option, you may do so during enrollment. Visit the ABC infoshare for more information.

Want more information? Beginning October 24, find the details about all your coverage options on the Make It Yours website at asurion.makeityoursource.com.

Once logged on to the **ABC** beginning November 7, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the **ABC**.

This overview of 2024 changes serves as a Summary of Material Modifications (SMM), providing information on various Asurion benefit plan changes that take effect January 1, 2024. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Asurion. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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