

# OPEN ENROLLMENT

## Checklist for 2023

### Benefits

Open Enrollment is a good time to think about your personal needs and those of your family as you consider the great set of benefits offered to you. During the Open Enrollment period you can add or change your benefit elections for the coming year.



#### CHECKLIST

#### ACTION

<input type="radio"/>	<b>New!</b> Day 1 coverage is effective January 1, 2023 for new hires and newly eligible teammates enrolling in the following benefits: medical, dental, vision, savings & spending accounts, hospital admission, accident insurance, critical illness insurance, universal life insurance, identity protection, legal insurance, auto, home & other insurances and pet insurance	Effective in 2023
<input type="radio"/>	<b>New!</b> The waiting period to use PTO hours will reduce to 1 <sup>st</sup> of the month following 90 days in eligible status	No Action Needed
<input type="radio"/>	<b>New!</b> CEC Vision Insurance is offered for teammates who work at least 20 standard hours per week	Enrollment is required
<input type="radio"/>	<b>Change!</b> Company-provided Basic Life Insurance for teammates with at least 20 standard hours per week, will be 1 x annual salary, with a minimum of \$25,000 up to a maximum of \$1,000,000. Currently the maximum is \$200,000	No Action Needed
<input type="radio"/>	<b>Change!</b> Supplemental Teammate Life coverage options 1 – 5 x annual salary will increase up to a new maximum of \$2,000,000. Currently the maximum is \$1,000,000	No Action Needed
<input type="radio"/>	<b>New!</b> Supplemental Spouse Life and AD&D is a new plan replacing the existing Dependent Life Plan, that will be offered for covered spouses in increments of \$10,000 to \$200,000. Evidence of Insurability (proof of good health) will be required for amounts over \$50,000	Enrollment is required
<input type="radio"/>	<b>New!</b> Supplemental Child Life and AD&D is a new plan that will be offered for covered dependent children in increments of \$5,000 to \$20,000 replacing the Dependent Life Plan	Enrollment is required
<input type="radio"/>	<b>New!</b> Short-Term Disability benefit plans will now have a 15-day or a 30-day waiting period and will receive benefits up to \$2,500 per week. Currently the plan provides benefits up to \$2,000 per week. <b>Teammates in the 7-day waiting period STD plan will need to make a new STD election</b>	Enrollment is required
<input type="radio"/>	<b>Change!</b> Company-provided Long-Term Disability will increase from 50% benefit to a 60% benefit up to \$10,000 per month	No Action Needed
<input type="radio"/>	<b>New!</b> Parental Benefits Program is offered to teammates working 20 or more standard hours per week and welcoming a new child to their home through birth, adoption or legal placement. This plan includes paid parental leave, financial assistance for adoption, post-leave transitional care, and dependent back-up care	No Action Needed
<input type="radio"/>	<b>New!</b> Auto/Home/Other Voluntary Benefit Plans will offer teammates group discounts for personal lines of insurance through Farmers Group Select	Enroll if applicable
<input type="radio"/>	<b>New!</b> Pet Insurance Voluntary Benefit Plans will provide reimbursement for eligible veterinary expenses related to accidents, injuries and illnesses for dogs, cats, birds and exotic pets. An optional wellness benefit is available for routine preventive care	Enroll if applicable
<input type="radio"/>	<b>New!</b> LiveWELL Incentives may be earned in 2023 for engagement in healthy lifestyle activities	Participate in 2023 LiveWELL incentive programs

Health Savings Plan	2023 Incentives	Co-Pay Plan	2023 Incentives
Individual	\$675	Individual	\$600
Family	\$1,350	Family	\$1,200

\*Incentive received in active Health Savings Account (HSA)

\*Incentive received in LiveWELL Incentive Account

### Before you enroll, complete the following tasks.

Resources, including job aids and steps to take after enrollment, can be found on the Atrium Health Navicent Benefits Enrollment Checklist page at [Teammates.AtriumHealth.org](https://www.teammates.com/atriumhealth).

- Check that spouse/dependent information is complete and accurate
- Check that beneficiary information for life insurance, retirement and Health Savings Account is complete and accurate
- Review the [2023 Atrium Health Navicent Benefits Guide](#)
  - Use the Health Plan Decision Support Tool to find the right health plan for you
  - Consider how much to save in your Health Savings Account (HSA) or Flexible Spending Account (FSA)
  - Consider voluntary benefits that meet the needs of you and your family
  - Did you know that you can increase your supplemental life insurance by one level at Open Enrollment with no medical exams?