

The 2024 Open Enrollment will take place November 6th through November 17th.

- There will now be three Medical Plan Options. Our current PPO plan and HDHP with HSA plan (HDHP Base), and we will now be introducing a second HDHP with HSA plan (HDHP Value).

Anthem Blue Cross Blue Shield	Option 1: PPO Plan	
	In-Network	Out-of-Network
Calendar Year Deductible		
• Individual	\$1,300	\$2,400
• Family	\$2,400	\$4,600
Calendar Year Out-of-Pocket Maximum		
• Individual	\$2,400	\$5,700
• Family	\$4,600	\$11,200

Anthem Blue Cross Blue Shield	Option 2: HDHP Base Plan		Option 3: HDHP Value Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible				
• Individual	\$2,200	\$3,950	\$4,000	\$12,000
• Family	\$4,200*	\$7,700*	\$8,000	\$24,000
Calendar Year Out-of-Pocket Maximum				
• Individual	\$3,950	\$7,450	\$6,350	\$19,050
• Family	\$7,700	\$14,700	\$12,700	\$38,100

- You will see a 3% increase to employee medical contributions for our current PPO and HDHP plans. We have not increased employee medical contributions in a few years, and this is a modest increase in light of the significant rise in medical costs throughout the US.
- IRS HSA limits for 2024:

	2024
Employee Only	\$4,150
Employee + 1 or More	\$8,300
Employees Age 55+	\$1,000

- Employer contributions:
 - HSA Base Plan:
 - Employee Only \$500
 - Employee +1 or More \$1,000
 - HSA Value Plan:
 - Employee Only \$1,000
 - Employee +1 or More \$2,000
- Our Wellness Program Vendor will no longer be Virgin Pulse and will now be through Anthem's Smart Rewards Program.
- Our Life and AD&D Vendor will no longer be SunLife and will be through Reliance Matrix. This will be for both company paid basic life insurance and any voluntary life insurance coverage you have or will elect.

- We will now offer enhanced Progyny Support Services for preconception, fertility, pregnancy, postpartum and Menopause as we will no longer be with Maven in 2024.
- Reminders: Open Enrollment will be through Dayforce, you will have to actively elect a Flexible Spending Account (FSA and/or DCFSA) if you wish to have it in 2024. Open Enrollment is a time to review your beneficiaries for company life, AD&D, if you have voluntary life. Also please review your beneficiaries for your retirement plans with Fidelity through netbenefits.com.
- No changes to your Anthem Blue View Vision and Delta Dental Coverages.
- More information will be made available via smpbenefits.com, Open Enrollment Kits (available electronically and mailed to your homes), and via Open Enrollment meetings at your locations. Always remember to reach out to your local HR representative with any questions or to your benefits team at Benefits@smpcorp.com.