



Open Enrollment Announcement

November 7th – November 18th

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It's Open Enrollment time for 2023 benefits!

Now is the time to review your current benefit elections and determine whether you need to make any changes for the upcoming plan year.

Be sure to review this summary, which highlights a few benefit changes, how to enroll and important reminders. Refer to the *2023 Benefits Guide* and SMPBenefits.com for additional information regarding our SMP benefits program.

If you have any questions about your benefits, contact your local SMP Human Resources representative.



Take Note! In the enclosed Benefits Guide, you will notice QR codes within certain benefit sections. You can scan these codes to view a short educational video about that benefit.



For More Benefits Information

Visit SMPBenefits.com for all your benefit documents, news, and videos.

2023 Benefits Highlights

Medical Benefits

PPO Plan: The emergency room copay will now be **\$250**.

Telemedicine

Our new vendor for telemedicine services will be Anthem LiveHealth Online. We are no longer with Teladoc.

IRS HSA Limit Increase

You can contribute more to your HSA in 2023 (if enrolled in our Health Savings Account Health Plan). The SMP contribution and your contributions cannot exceed the annual limits noted below.

	2023
Employee Only	\$3,850
Employee + 1 or More	\$7,750
Employees Age 55+	\$1,000

Note: You can change your HSA contribution amount on the [Dayforce Portal](#) during open enrollment.

SMP will continue to make the following contribution to your HSA in 2023:

- Employee Only: \$500
- Employee + 1 or More: \$1,000



Mental Health Vendor Change

The mental health vendor will now be Spring Health in 2023. Spring Health is a mental health and EAP solution that empowers you to feel your best and perform at your peak.

With three minute videos, daily inspiration, and habit tracking, Spring Health is an interactive, on demand life coach in your pocket. You will learn how to manage stress, enhance your relationships, and find a greater sense of purpose. This benefit is also available to your spouse/dependents.

This benefit is available to all employees regardless of being enrolled in one of our medical plans.

Important!

There are **no changes** to:

- The medical, dental and vision plans
- Medical, dental and vision contribution structure for 2023



How to Enroll

For SMP Benefits: Dayforce

Enroll for benefits as follows:

1 Go to:

www.DayforceHCM.com

between November 7th and November 18th

2 Log in:

If you are a New User:

- Company: smp
 - Username: first.last*
- Password: [BirthYear][Last4SSN]'Login'
- Password Example: 19701234Login

You will be prompted to reset your password.

**Be sure to use your full legal first and last name*

All other returning users, log in using the same username and password that you use to log in to view your paystubs.

3 From the Home Screen, click the [Benefits](#) icon then **Start Enrollment** on the Benefits Overview page to complete your enrollment form.

During Open Enrollment, you have the option to:

- Add/remove dependents
- Make changes to your Medical, Dental and Vision elections
- Review and update your beneficiaries
- Contribute to the Health Savings Account for 2023 if you enroll in the High Deductible Health Plan
- Contribute to the Health Care FSA for 2023 if you **do not enroll** in the High Deductible Health Plan
- Enroll in the Dependent Care FSA for 2023
- Confirm or make a Voluntary Life election for yourself, your spouse or child(ren)
- Confirm your 2023 elections

For Voluntary Benefits: Reliance Standard

During this enrollment period, you may want to consider the voluntary benefits through Reliance Standard. For more information and rates on the plans offered below, access Dayforce.com.

Enroll yourself, your spouse and child(ren) for:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity

Enroll yourself only for:

- Short Term Disability

[See next page for important enrollment reminders.](#)



Important Open Enrollment Note!

You must log on to dayforce.com during the open enrollment period if you would like to have a medical election or to contribute to an FSA in 2023.

If you do not take action during the open enrollment period, your Medical and FSA elections will be waived in 2023 (i.e., you will not have coverage for those benefits in 2023).



Important Open Enrollment Reminders

Health Care FSA Reminders

You are eligible to roll over up to \$570 of your 2022 Health Care (HC) Flexible Spending Account (FSA) balance into the 2023 plan year. Refer to these three scenarios regarding the rollover feature:

Keep: If you elect a 2023 HC FSA, you are eligible to roll over up to \$570 into 2023.

Waive: If you waive both a 2023 HSA and a HC FSA, you are eligible to roll over up to \$570.

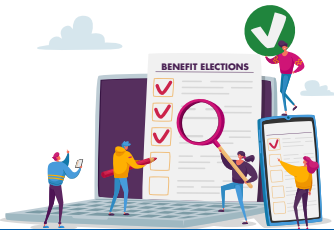
Switch: If you elect a 2023 HSA, you are waiving your carryover rights automatically and will be ineligible for the \$570 HC FSA rollover in 2023.

For Health Care and Dependent Care FSAs, contribution elections do not carry over to the next plan year. If you wish to contribute in 2023, you must make an active election during the open enrollment period.

Review/Update Your Beneficiaries

Now is a good time to review and/or update your life insurance beneficiaries on [Dayforce.com](https://www.dayforce.com).

You may also want to review and/or update your 401(k)/ESOP beneficiaries on [netbenefits.com](https://www.netbenefits.com).



Active Benefits Enrollment!

Everyone must access Dayforce to make a medical election for 2023.



Open Enrollment Deadline:

November 18, 2022

for benefits effective January 1, 2023

