

# Welcome to Benefits Open Enrollment 2024

## Required Open Enrollment Period

October



BEGINS

- ✓ Review your elections, benefit plan costs, and beneficiaries
- ✓ Submit elections in Workday

November



ENDS

- ✓ Look for new ID cards in the mail
- ✓ Log into vendor portals

## 2023 Elections Stop and 2024 Elections Take Effect

January



2023

*We heard you and  
took action!*

*At Bronson, we're  
proud of the full  
range of benefits  
we offer as a part  
of our highly  
competitive  
Total Rewards  
package  
because  
you help  
shape them!*

## YOUR ACTION REQUIRED: Required Annual Enrollment

Open Enrollment is your annual opportunity to choose your benefit options for the coming calendar year, and it's that time again! In this newsletter, you will learn about new and changing features as well as tools, information, and services you can use as you enroll. Then we invite you to enroll via Workday—from work or home—during the Open Enrollment period. Once you receive an Open Enrollment task in your Workday Inbox, you can begin enrolling by selecting the "Open Enrollment Change: Your Name 01/01/2024" option.

This year it's critical to make a benefit selection in Workday! We're excited to be offering a wider variety of benefit options. But as a result, **the benefits coverage you elected for this year will NOT continue into 2024**, unless you take action! We don't want you and your family to be without coverage. So please spend some time reviewing your options by logging into Workday and selecting the benefits that meet your needs. Unless you have an eligible life event during the year, your next opportunity to enroll in coverage will be in fall 2024!

# Our Total Rewards are Designed for Your Best Life

## **More Choices!**

*Thank you for helping us continually refine our Total Rewards package. Your feedback inspired us to expand your health and well-being choices for 2024!*

We know that the last few years in the health care industry have been tough. To support you as you serve our patients, families, and community, we continue to listen to your feedback on the benefits and support that would be most helpful for you through our Glint and Employee Voice Survey and many conversations with staff members.

**Our 2024 changes reflect your input!**

health 

Comprehensive plans and programs to help you get and stay healthy

financial 

Competitive pay, income protection plans, and incentives

well-being 

Paid Time Off and other benefits to support you and your family day to day

career 

A variety of opportunities to help you learn, grow, and develop

## Our Total Rewards Commitment

At Bronson, we want to continue to be an employer of choice, and our Total Rewards package is an important part of that goal. As we made changes for 2024, we considered that:

**Flexibility is Very Important to You.** At Bronson, we are committed to offering more choice and flexibility that meet the needs of our staff. Our expanded offerings align with our values and put diversity, equity, and inclusion into practice.

**Keep Coverage Affordable and Accessible.** We looked for ways to balance two of our benefit goals—offering you and your family affordable, accessible care and coverage while making that coverage sustainable for the company.

**Offering a Range of Options Empowers Us to Choose the Best Fit.** We made sure our plans and programs reflect your feedback and stay highly competitive, relevant, and valuable for our diverse and growing employee population. While we focus on the plans that most employees use (like medical coverage), we also offer a variety of well-being and financial options to support the demands of your busy life.

**Your Loyalty to Bronson is Vital.** We always look for ways to reward employees that have worked for Bronson for many years. You've developed essential expertise and have broader and deeper knowledge within your field and at Bronson. For example, as you continue your service, you vest in our retirement plans, accrue more PTO, and earn larger service award rewards.

# What's New and What's Changing for 2024 and WHY

In the rest of this newsletter, you'll see the benefits changes we're making for 2024. We've been moving from a "one size fits all" approach to more flexibility with our Total Rewards package. In addition, we want to make sure our plans and programs are competitive and meet your changing needs.

We're excited to be offering a wider variety of options, but as a result, the current coverage you have will not continue in 2024. You must select benefits in Workday to have coverage for 2024!



## What's Changing? Why?

### MEDICAL—Options and Network Tiers

We're pleased to expand our medical plan options from two to four. Instead of one PPO and one HDHP option, you'll have two of each! Please review all the details in the [Open Enrollment Guide](#) and choose the option that's best for you.

Here are the deductibles and out of pocket maximums for 2024.

Deductibles*				
Tier	PPO Premier	PPO Standard	HDHP Premier	HDHP Standard
<b>1 – BRONSON \$</b>				
Employee Only	\$600	\$900	\$2,000	\$3,000
Family	\$1,200	\$1,800	\$4,000	\$6,000
<b>2 – UnitedHealthcare \$\$</b>				
Employee Only	\$1,000	\$1,300	\$2,000	\$3,000
Family	\$2,000	\$2,600	\$4,000	\$6,000
<b>Out of Network \$\$\$</b>				
Employee Only	\$1,500	\$1,800	\$4,000	\$5,000
Family	\$3,000	\$3,600	\$8,000	\$10,000

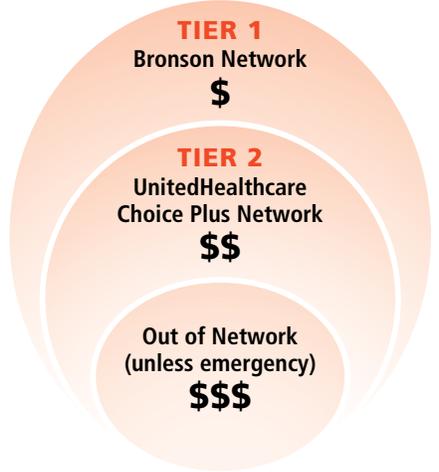
Out of pocket Maximums*				
Tier	PPO Premier	PPO Standard	HDHP Premier	HDHP Standard
<b>1 – BRONSON \$</b>				
Employee Only	\$3,500	\$4,000	\$4,500	\$6,000
Family	\$7,000	\$8,000	\$9,000	\$12,000
<b>2 – UnitedHealthcare \$\$</b>				
Employee Only	\$3,500	\$4,000	\$4,500	\$6,000
Family	\$7,000	\$8,000	\$9,000	\$12,000
<b>Out of Network \$\$\$</b>				
Employee Only	Unlimited	Unlimited	Unlimited	Unlimited
Family				

\* For the PPO options, all covered medical expenses count toward the deductible and out of pocket maximum. For the HDHP options, all covered medical and Rx expenses count.

Tier 1 coverage through Bronson stays the same. If a Tier 1 provider is not available to you, you can use a Tier 2 provider. For Tier 2, we're changing the network from Blue Cross to the UnitedHealthcare Choice Plus Network. We are also changing our claims administrator from ABS to UMR, a UnitedHealthcare Company. Because of this change, you will receive a new medical ID card.

- Based on employee feedback, we wanted to give you more choices with a broader range of ways to pay for care. You can choose the option that will work best for you and your family.
- As health care costs continue to increase, we are adjusting the deductibles and out of pocket maximums to be more in line with comparable employers while making sure you have four choices with different levels.
- The Tier 2 change will have minimal impact because most of the providers that are in network now will continue to be in UnitedHealthcare's network. This change will allow Bronson to take advantage of more efficient claims processing and provide better member services.

### Medical Plan Network Tiers



**Please Note!** If you receive care from Ascension owned providers or facilities, Oakland Hospital, or Brookside Surgery Center, you will have a separate deductible, 60% coinsurance, and a separate out of pocket maximum.

What's Changing?	Why?																														
<p><b>PREVENTIVE CARE</b> Bronson's Plan will follow federal guidelines for <a href="#">preventive care</a>. Visits will be billed based on service, not just visit.</p>	<ul style="list-style-type: none"> <li>Following federal guidelines keeps the coverage consistent for everyone.</li> </ul>																														
<p><b>PRESCRIPTION BENEFITS—Coverage Levels</b> We are adjusting some of the coverage levels for prescription drugs. See the <a href="#">Open Enrollment Guide</a> for the coverage levels.</p>	<ul style="list-style-type: none"> <li>The changes keep the coverage market competitive and allow us to continue to offer a wide range of prescriptions at reasonable costs.</li> </ul>																														
<p><b>DENTAL—Options</b> We're expanding our dental plan options from two to three. You can still choose the Standard or Deluxe option. In addition, we've added a third plan for Preventive Only coverage that is more affordable and cost efficient.</p>	<ul style="list-style-type: none"> <li>As a result of your feedback, we are adding more options.</li> <li>The new Preventive Only option gives you a cost-effective option if you think you'll only need dental cleanings in 2024.</li> </ul>																														
<p><b>DENTAL—Maximum Coverage</b> With the Deluxe option, we're increasing the benefit maximum to \$2,500 and the orthodontics maximum to \$2,000.</p>	<ul style="list-style-type: none"> <li>The increases will give you more coverage if you elect the Deluxe option.</li> </ul>																														
<p><b>MEDICAL AND DENTAL—Premiums</b> As with most organizations, in 2024 you will see some changes in your medical and dental plan premiums (the amount that comes out of your pay checks). See the <a href="#">Open Enrollment Guide</a> for your medical premiums.</p>	<ul style="list-style-type: none"> <li>The changes are in line with market.</li> </ul>																														
<p><b>LIFESTYLE SPENDING ACCOUNT—Expanded, New Name</b> We're expanding what's eligible for reimbursement through our Wellness Reimbursement Program and changing the name to Lifestyle Spending Account (LSA). Click <a href="#">here</a> to see the full list of options.</p>	<ul style="list-style-type: none"> <li>The new name reflects that this account goes beyond wellness.</li> </ul>																														
<p><b>HEALTH SAVINGS ACCOUNT (HSA)—Maximum Contributions</b> HSA annual contributions for 2024 will be:</p> <table border="1" data-bbox="126 1218 873 1617"> <thead> <tr> <th data-bbox="126 1218 311 1333">If you enroll in...</th> <th data-bbox="311 1218 454 1333">You may contribute up to*</th> <th data-bbox="454 1218 495 1333"></th> <th data-bbox="495 1218 657 1333">Annually Bronson will contribute up to**</th> <th data-bbox="657 1218 698 1333"></th> <th data-bbox="698 1218 873 1333">TOTAL contributions</th> </tr> </thead> <tbody> <tr> <td data-bbox="126 1333 311 1407"><b>HDHP Premier</b> Employee Only</td> <td data-bbox="311 1333 454 1407">\$3,900</td> <td data-bbox="454 1333 495 1407">+</td> <td data-bbox="495 1333 657 1407">\$250</td> <td data-bbox="657 1333 698 1407">=</td> <td data-bbox="698 1333 873 1407">\$4,150</td> </tr> <tr> <td data-bbox="126 1407 311 1480">Family</td> <td data-bbox="311 1407 454 1480">\$7,800</td> <td data-bbox="454 1407 495 1480">+</td> <td data-bbox="495 1407 657 1480">\$500</td> <td data-bbox="657 1407 698 1480">=</td> <td data-bbox="698 1407 873 1480">\$8,300</td> </tr> <tr> <td data-bbox="126 1480 311 1554"><b>HDHP Standard</b> Employee Only</td> <td data-bbox="311 1480 454 1554">\$4,150</td> <td data-bbox="454 1480 495 1554">+</td> <td data-bbox="495 1480 657 1554">\$0</td> <td data-bbox="657 1480 698 1554">=</td> <td data-bbox="698 1480 873 1554">\$4,150</td> </tr> <tr> <td data-bbox="126 1554 311 1617">Family</td> <td data-bbox="311 1554 454 1617">\$8,300</td> <td data-bbox="454 1554 495 1617">+</td> <td data-bbox="495 1554 657 1617">\$0</td> <td data-bbox="657 1554 698 1617">=</td> <td data-bbox="698 1554 873 1617">\$8,300</td> </tr> </tbody> </table> <p data-bbox="126 1627 365 1654">* +\$1,000 if you are age 55+.</p> <p data-bbox="126 1648 678 1675">** Employer contributions will be distributed in quarterly installments.</p>	If you enroll in...	You may contribute up to*		Annually Bronson will contribute up to**		TOTAL contributions	<b>HDHP Premier</b> Employee Only	\$3,900	+	\$250	=	\$4,150	Family	\$7,800	+	\$500	=	\$8,300	<b>HDHP Standard</b> Employee Only	\$4,150	+	\$0	=	\$4,150	Family	\$8,300	+	\$0	=	\$8,300	<ul style="list-style-type: none"> <li>Each year, the IRS increases the maximum that employees can contribute.</li> <li>Bronson contributions continue to be higher than comparable employers.</li> </ul>
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<p><b>FLEXIBLE SPENDING ACCOUNTS (FSAs)—Maximum Contributions</b> In 2024, you can contribute up to \$3,050 to either the Health or Limited Purpose FSA. You can carryover up to \$610 in either of these accounts from 2024 to 2025.</p>	<ul style="list-style-type: none"> <li>Each year, the IRS increases the maximum that employees can contribute.</li> </ul>																														

What's Changing?	Why?
<p><b>SHORT-TERM DISABILITY, LEAVE OF ABSENCE, and AMERICANS WITH DISABILITIES ACT (ADA) SERVICES—Administrator</b>                      On September 1, 2023, we changed our administrative partner from Sun Life to Sedgwick.</p>	<ul style="list-style-type: none"> <li>Based on employee feedback, we're making this change to improve the employee experience.</li> </ul>
<p><b>LONG-TERM DISABILITY</b>                      At no cost to you, Bronson will offer you coverage equal to 50% of your annual base pay up to \$10,000 a month maximum. You can buy up extra coverage, so you have coverage of 60% of base pay up to \$15,000 a month maximum. In addition, we're changing our administrative partner from Sun Life to MetLife.</p>	<ul style="list-style-type: none"> <li>These changes are in line with market.</li> </ul>
<p><b>LIFE INSURANCE</b>                      You will be able to elect up to 5 times your annual base pay instead of 4 times. In addition, you'll have the option to elect Accidental Death &amp; Dismemberment (AD&amp;D) coverage.                       We're changing our administrative partner for this benefit from Sun Life to MetLife, too.</p>	<ul style="list-style-type: none"> <li>We're giving you more flexibility to choose what's best for your family.</li> </ul>

well-being 

What's Changing?	Why?
<p><b>PAID TIME OFF (PTO)</b>                      We're offering you the flexibility to take PTO if you're waiting for short-term disability benefits to start instead of requiring it.                       To give you more flexibility to celebrate a holiday you recognize, you will be able to choose to exchange one of Bronson's fixed holidays for another named holiday (e.g., Martin Luther King Day, Juneteenth, Yom Kippur). If you want to exchange a holiday, work with your manager to get advance approval. Available PTO is still required to be used for any scheduled time off.                       At Open Enrollment, you will be able to elect to sell back up to 80 hours of PTO at 100% (reduced from 120 hours).</p>	<ul style="list-style-type: none"> <li>Through employee feedback, we learned that you'd like the flexibility to decide if you want to use PTO or save it when you are approved for short-term disability.</li> <li>To give you more flexibility to celebrate a holiday you recognize.</li> </ul>
<p><b>VOLUNTARY BENEFITS—Administrator and New Hospital Indemnity Benefit</b>                      We're changing our administrative partner from Sun Life to Voya.                       Along with a new administrative partner, Voya, we are adding a hospital indemnity benefit option. It doesn't replace your medical coverage but complements it. The benefit payments don't go out to pay for medical bills or treatments you may need. Instead, the payments come directly to you to use however you'd like.</p>	<ul style="list-style-type: none"> <li>By changing our administrative partner from Sun Life to Voya, you'll have coverage options for much lower rates. In fact, some of them are half the cost now!</li> <li>If you select the hospital indemnity benefit, it will provide you added protection if you have a covered hospital stay.</li> </ul>

**Administrative Changes at a Glance**

Benefit	2023 Vendor	2024 Vendor
Medical TPA	ABS/Blue Cross	 <small>A UnitedHealthcare Company</small>
STD, LOA and ADA	Sun Life	
Life and LTD	Sun Life	
Voluntary Benefits	Sun Life	

## CHECK IT OUT: Tools, Information, and Resources Available to You

The annual Open Enrollment period is a time of opportunity as well as responsibility. As you review this year's changes and plan your course of action, be sure to include your family in the process.

Several resources are made available to you during Open Enrollment to assist you in your decision-making.

**Remember!**  
You must elect your benefits to receive coverage for 2024.



### ALEX BENEFITS COUNSELOR

Which plan should you pick? ALEX can help! Use this interactive, online tool to find out. Answer a few questions regarding your health needs to receive a recommendation, side-by-side comparisons, and additional plans that can help.

Benefits are more than just health insurance. You will also have the opportunity to learn more about Tax Savings, Life Insurance, Pharmacy Savings, HSAs, and more!

### NEW! ENROLL ON YOUR PHONE

This year, you may enroll in benefits using the Workday mobile app. Two factor authentication will be required.

#### GOT 18 MINUTES?

That's the average amount of time employees say they spend using ALEX. In 2023, 87% of employees said they had a better understanding of their benefits after going through ALEX.

[www.myalex.com/bronsonhealth\\_care/2023#intro](http://www.myalex.com/bronsonhealth_care/2023#intro)



### ENROLL THROUGH WORKDAY

Again, this year, you will enroll and/or make changes to your benefits during Open Enrollment using Workday which you can access from work or home. You will receive a notification item in your Workday Inbox and can begin enrolling by selecting the "Open Enrollment Change: Your Name 01/01/2024" option. Please look at the Open Enrollment job aid [here](#) for help with enrolling in Workday.

### HUMAN RESOURCES — BENEFITS

The HR benefits team is here to assist you during the Open Enrollment period to address any questions or concerns you may have. You have the option of emailing us at [hrhelp@bronsonhg.org](mailto:hrhelp@bronsonhg.org) or by calling (269) 341-6310 Monday – Friday from 7:30 a.m. to 4:30 p.m.

**In-Person Help:** If you prefer to have help in person, attend a Help session at one of the Bronson main locations. Check the schedule on the next page for days and times.

### 2024 BENEFITS OPEN ENROLLMENT GUIDE

An updated and comprehensive Open Enrollment Guide on the 2024 benefit offerings and resources to help guide your enrollment process will soon be available at [www.mybronsonbenefits.com](http://www.mybronsonbenefits.com).

## Virtual Benefits Fair

The Bronson Employee Benefits Fair is virtual! Learn about the 2024 employee benefit programs and interact with vendors right from your computer. Attending the Virtual Fair gives you and your family members the opportunity to speak with Bronson's benefit plan providers.

### HOW WILL THE VIRTUAL BRONSON BENEFITS FAIR WORK?

We will send you an email and post a link to register for the event!

1. Register for the event: <https://bronsonbenefits2023.vfairs.com>
2. Attend the event any time between 7:30 a.m. and 4 p.m. on October 27 and:
  - a. Chat with vendors using instant messaging.
  - b. Download related informational materials.
  - c. Participate in a virtual leaderboard to win prizes!

*\*Participants in the virtual benefits event will be eligible for prizes.*

## Additional Information

Open enrollment is Oct. 27 – Nov. 13.

- Can't make it on October 27? Register and log on through November 13 to download helpful information from the Benefits Fair.
- Need additional assistance with Open Enrollment? Attend an in-person Help Session.

### WE ARE ALSO HOSTING 3 VIRTUAL WEBINARS

- 10/25: 5 to 6 p.m.
- 11/01: 7 to 8 a.m.
- 11/08: 12 to 1 p.m.

Registration links coming to your email soon!

Friday, October 27, 2023  
7:30 a.m. to 4 p.m.  
Location: At your computer  
by [clicking here!](#)

### VENDORS

During the virtual event, you will be able to chat via instant message with several vendors:

- UMR/UnitedHealthcare
- Delta Dental
- Navia Benefit Solutions
- Express Scripts
- Fidelity
- MetLife
- VSP
- Voya
- Sedgwick
- Nationwide Pet Insurance
- Allstate Identity Protection
- BenefitWallet
- HelpNet
- Bronson Human Resources
- Bronson Pharmacy
- Bronson fitness centers

Would you like help enrolling in your benefits through Workday? We are here to help. Please visit one of the drop-in sessions listed for a date/time/location convenient for you.

## In Person Help Sessions

### Bronson Battle Creek

Monday, Oct. 30th Noon to 4 p.m. **Outpatient Center A**  
Thursday, Nov. 9th 8 a.m. to 2 p.m. **Outpatient Center C**  
Friday, Nov. 10th 11 a.m. to 2 p.m. **Boardroom**

### Bronson Methodist Hospital

Tuesday, Oct. 31st 7 to 11 a.m. **Computer Lab 9**  
Friday, Nov. 3rd 7:30 a.m. to 4 p.m. **Computer Lab 8**  
Monday, Nov. 6th 9 a.m. to 1 p.m. **Computer Lab 9**  
Tuesday, Nov. 7th 2 to 5 p.m. **Computer Lab 9**

### Bronson Lakeview Hospital

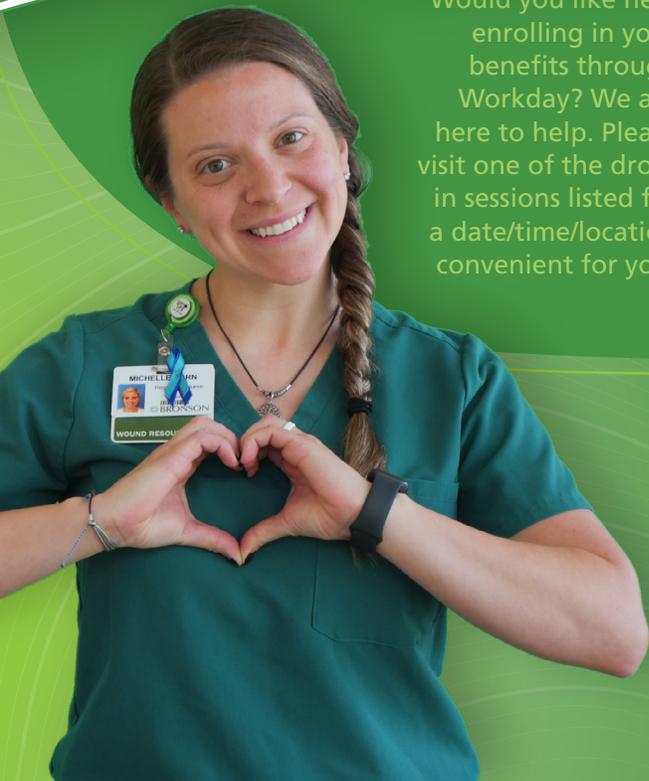
Tuesday, Nov. 7th 1 to 3 p.m. **Classroom 4**  
Wednesday, Nov. 8th 8 a.m. to 12 p.m. **Classroom 4**

### Bronson South Haven

Monday, October 30th 1 to 3 p.m. **1st Floor Conference Room**  
Thursday, Nov. 9th 1 to 3 p.m. **1st Floor Conference Room**

### Offsite Locations

Friday, Nov. 3rd 1 to 3 p.m. **Bronson Athletic Club, Kalamazoo**



## During Open Enrollment

- ✓ Talk to ALEX for benefits support and easy-to-understand explanations.
- ✓ Please be sure to carefully review the benefits options described in this document and the Open Enrollment Guide.
- ✓ You can log on to [www.mybronsonbenefits.com](http://www.mybronsonbenefits.com) to find more detailed information about your Bronson benefits.
- ✓ Look for emails announcing Open Enrollment and 2024 plan changes.
- ✓ We strongly encourage you to attend this year's virtual benefits fair or one-on-one help sessions! Both options give you the opportunity to receive direct assistance with the enrollment process. At the virtual benefits fair, you can speak with many of Bronson's benefit plan providers.



## Benefits Directory

If you have questions about:	Then contact:	
Medical Plans	UMR/UnitedHealthcare	(800) 320-3206 • <a href="http://umr.com">umr.com</a>
Prescription Plans	Express Scripts	(800) 711-0917 • <a href="http://www.express-scripts.com">www.express-scripts.com</a>
Dental Plans	Delta Dental	(800) 462-7283 • <a href="http://www.deltadentalmi.com">www.deltadentalmi.com</a>
Vision Plans	Vision Service Plan	(800) 877-7195 • <a href="http://www.vsp.com">www.vsp.com</a>
FSA / Lifestyle Spending Account	Navia	(800) 669-3539 • <a href="mailto:customerservice@naviabenefits.com">customerservice@naviabenefits.com</a>
Health Savings Account	BenefitWallet	(877) 472-4200 • <a href="http://www.mybenefitwallet.com">www.mybenefitwallet.com</a>
Retirement Plans, 403(b)	Fidelity	(800) 343-0860 • <a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a>
STD, LOA, and ADA	Sedgwick	(855) 577-6803 • <a href="http://timeoff.sedgwick.com">timeoff.sedgwick.com</a>
Life, LTD	MetLife	(800) GETMET8 • <a href="http://www.MetLife.com/Mybenefits">www.MetLife.com/Mybenefits</a>
Voluntary Benefits	Voya	(877) 236-7564 • <a href="#">EBRC - Bronson Healthcare Group</a>
Pet Insurance	Nationwide	(877) 738-7874 • <a href="http://www.PetsNationwide.com">www.PetsNationwide.com</a>
General Benefit Questions	Human Resources—Kalamazoo	(269) 341-6310 • <a href="mailto:HRBenefits@bronsonhg.org">HRBenefits@bronsonhg.org</a>
Workday Sign-on Issues	IT Help Desk	(269) 341-6330 • <a href="mailto:ITHelpDesk@bronsonhg.org">ITHelpDesk@bronsonhg.org</a>
Benefit Website	<a href="http://www.mybronsonbenefits.com">www.mybronsonbenefits.com</a>	

## For More Information

We hope this enrollment newsletter has provided you with the information you need to understand what's new and changing for 2024. In addition to reviewing and making your benefit elections, please remember to view your personal information. This will allow you to update your address, phone number, emergency contacts, etc. You may update your personal information at any time throughout the year. However, if you still have questions, you can contact the Human Resources Service Center at (269) 341-6310 from 7:30 a.m. to 4:30 p.m. Monday through Friday or email [hrhelp@bronsonhg.org](mailto:hrhelp@bronsonhg.org).

health  well-being  financial  career 

This newsletter is meant to provide basic benefit plan information. Every attempt has been made to ensure that the information included in this newsletter is accurate. For additional details and specific information, please contact Human Resources or review the Summary Plan Description (SPD) for each plan. SPDs are available by contacting the Human Resources Service Center at (269) 341-6310 or email [hrhelp@bronsonhg.org](mailto:hrhelp@bronsonhg.org) for a printed version.

DISCLAIMER: Bronson reserves the right to terminate, suspend, withdraw, amend, or modify the plan in whole or in part at any time. Further, Bronson reserves the right to terminate or modify coverage for any group of employees and their dependents or a class of dependents at any time.