

OPEN ENROLLMENT 2024

What's New & What's Changing



Only have 5 minutes? If so, you've come to the right place! Open Enrollment is your annual opportunity to choose your benefit options for the coming calendar year. We're excited to be offering a wider variety of benefit options. Here's a quick overview of what's new and changing with your benefits in 2024.

Don't Miss Out!

You must make your elections in **Workday between October 27 and November 13, 2023, to have coverage next year.** Because we want to make sure you get the best coverage for you and your family, the benefits coverage you elected for this year will NOT continue into 2024.



Want Details?

- Enrollment instructions and plan overviews: [2024 Detailed Enrollment Guide](#)
- Medical, dental and vision plan deductibles, out of pocket maximums, coverage amounts, and more: [2024 Open Enrollment Comparison and Summary Trifold](#)

health

Medical Options and Network Tiers

- You'll be able to choose from four medical options instead of two. More choice!
- Our Tier 2 network coverage will change from Blue Cross Blue Shield to the UnitedHealthcare Choice Plus Network. It will have a minimal impact because most of the current Tier 2 providers will still be in network.
- In response to employee feedback, we're switching from Automated Benefit Services (ABS) to UMR as Bronson's claims administrator. We think you'll appreciate this improved service.
- We're making market adjustments to the deductible and out of pocket maximum amounts.

Medical Preventive Care

- To keep coverage consistent for everyone, Bronson's Plan will follow federal guidelines for how [preventive care](#) is covered. Visits will be billed based on service, not just visit.

Prescription Benefits

- So we can continue to offer a wide range of prescriptions at reasonable costs, we're adjusting some of the coverage levels for prescription drugs.
- To make prescriptions more affordable, we're adding a maximum co-pay amount.

Dental Options and Coverage

- You'll be able to choose from three dental options instead of two. More choice!
- With the Deluxe option, you'll have more coverage. The annual benefit maximum will increase to \$2,500, and the orthodontics maximum will increase to \$2,000.

Medical and Dental Premiums

- As with most organizations, in 2024 you'll see some changes in your premiums (the amount that comes out of your paychecks). They'll continue to be in line with market.

Lifestyle Spending Account

- We're expanding what's eligible for reimbursement through our Wellness Reimbursement Program and changing the name to Lifestyle Spending Account (LSA) to reflect that it goes beyond wellness.





health

Health Savings Account (HSA) Contributions (employee/family)

- The IRS has increased contribution limits for HSAs. If you choose:
 - HDHP Premier, you can contribute up to \$3,900/\$7,800. In addition, Bronson will contribute \$250 or \$500 annually, deposited in quarterly installments.
 - HDHP Standard, you can contribute up to \$4,150/\$8,300.

Flexible Spending Accounts (FSAs) Contributions

- You can save more through an FSA. In 2024, you can contribute up to \$3,050 to either the Health or Limited Purpose FSA and can carryover up to \$610 in either of these accounts from 2024 to 2025.

Health Reimbursement Account (HRA)

- Fewer than 3% of Bronson employees use this account. That's why we're eliminating it and shifting our investment to benefits that more employees want.

financial

Short-Term Disability/Leave of Absence Administrator

- To respond to your feedback and improve the employee experience, we changed our administrative partner from Sun Life to Sedgwick on September 1, 2023.

Long-Term Disability

- To be in line with market, we will offer coverage equal to 50% of your base pay up to \$10,000 a month. In addition, you will be able to buy coverage up to 60% of your base pay up to \$15,000 a month.
- To be able to offer you better rates, we are changing our administrative partner from Sun Life to MetLife.

Life Insurance

- You will be able to elect up to 5 times your annual base pay in supplemental life insurance instead of 4 times. In addition, you'll have the option to elect Accidental Death & Dismemberment (AD&D) coverage.
- We're changing our administrative partner for this benefit from Sun Life to MetLife, too.

well-being




Paid Time Off (PTO) Flexibility

- 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.
- In response to employee requests, you will be able to choose if you want to take PTO during the STD waiting period. It will no longer be a requirement.
- At Open Enrollment, you will be able to elect to sell back up to 80 hours of PTO at 100% (reduced from 120 hours).
- If you terminate your employment with Bronson, you will be able to receive a payout of 50% of your unused PTO as long as you have worked for Bronson for at least 2 years.
- Please see the newly-updated PTO policy for details.

Voluntary Benefits

- 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!
- In addition, you'll have a new hospital indemnity benefit option.

Administrative Changes at a Glance

Benefit	2023 Vendor	2024 Vendor
Medical TPA	ABS/Blue Cross	
STD, LOA and ADA	Sun Life	
Life and LTD	Sun Life	
Voluntary Benefits	Sun Life	