

Open Enrollment - Plan Year 2023

"We are happy to announce that we will continue to offer our comprehensive benefits package (with enhancements) at no additional premium costs to you in CY 2023. Just as in all the other economic sectors, medical benefit plan costs are increasing at a significantly high rate. IntegrITS will be absorbing these cost increases to help offset some of the inflationary impacts being experienced by our employees."

-Clarence Carter, Jr., The CEO's Corner | 11.03.22

It is that time of year again for the IntegrITS Team to enroll for Plan Year 2023 Benefits! In today's Digest, we will give you an overview of our Open Enrollment timeline, Insperity Group Health Plan changes effective January 1, 2023, and unique FSA Open Enrollment timelines and instructions.

Overview of the Open Enrollment Process

November 15 - December 31, 2022

In the coming days, you will receive correspondence from our IntegrITS Human Resources Team as well as Insperity with information on how to update your benefits selections in the <u>Insperity Portal</u>, starting November 15.

Insperity Group Health Plan Changes

Medical coverage

- UnitedHealthcare Primary Advantage Choice Plus options added/expanded across Choice, Select and Basic medical packages at your 2023 Insperity renewal. Primary Advantage plans provide excellent value for participants who typically only seek routine care, with low-cost monthly contributions and \$0 copays for primary care office visits and virtual visits.
- UnitedHealthcare of California SignatureValue Harmony HMO options added to Choice, Select, Basic and Saver packages at your 2023 Insperity renewal. Harmony plans use a performance network to offer low-cost HMO coverage in California.
- The deductible for Kaiser HMO HDHP options in California, Oregon and Washington will increase to \$3,000 (individual) and \$6,000 (family) due to IRS compliance requirements for HSA accounts.

Vision coverage

- VSP network is changing from Choice to Advantage, expanding access to include Walmart and Sam's Club providers.
- Frames allowance increases to \$150 (\$70 for Walmart/Sam's Club locations).
- Contact lens allowance increases to \$130.

Caregiver Support Program added to Freedom packages

 This program, administered by Cariloop, provides virtual assistance to employees with caregiving responsibilities for children, elderly parents, family members or friends who are disabled or ill. There is no cost to employees to participate.

Voluntary Critical Illness and Accident Coverage

This coverage is added to Freedom, Independence and Liberty packages.
 Voluntary (employee-paid) critical illness and accident insurance will be
 available to full-time employees effective on or before Jan. 1, 2023.
 These plans pay a lump sum benefit directly to the participant for certain
 covered illnesses or accident-related injuries and are offered through
 MetLife.

Health Advocacy Program added to all packages.

 As of Jan. 1, 2023, complimentary health advocacy services will be available to all Insperity employees and their families. These services include 24-hour concierge-level assistance with a wide range of health care-related needs, including information and guidance, care coordination, scheduling, pre-authorizations, Medicare, claims advocacy and more. The Health Advocacy Program extends far beyond the scope of typical carrier Member Services support, providing a high-touch, personalized level of service for resolving health care and health-related challenges.

Grief Support Resources added to all packages

 New York Life will offer grief support resources to benefits-eligible employees in the event of a loved one's death.

If you have questions about any of the employee benefits provided by Insperity, call the Insperity Contact Center at 866.715.3552 Monday through Friday, 7 a.m. to 7 p.m. CT, or email **contact_center@insperity.com**.

Open Enrollment - Insperity Health Care Flexible Spending Account (FSA)

November 15 - December 31, 2022

Beginning Nov. 15, employees can log on to the Insperity Premier™ platform at portal.insperity.com and select Enroll next to the Insperity Health Care Flexible Spending Account Plan section in Benefits. **If employees enroll by Nov. 30, funds will be available on their Health Care Spending Card (a debit MasterCard® issued by UnitedHealthcare) on Jan. 1, 2023.** Employees must enroll by 11:59 p.m. CT on Dec. 31, 2022, to participate in the Insperity Health Care FSA for plan year 2023.

Beginning with Insperity Health Care FSA contributions made in 2023, participants may carry over up to \$500 in unused funds if they continue FSA participation the following year. The maximum annual Health Care FSA contribution amount in 2023 will be equal to the IRS maximum annual contribution amount. As of Jan. 1, 2023, contribution limits for the Insperity Health Savings Account Program will increase to \$3,850 (individual) and \$7,750 (family). The catch-up contribution limit for ages 55 and up remains \$1,000.

<u>Log on to Insperity Premier</u> for more information about this employee benefit, or call us at 866.715.3552 from 7 a.m.- 7 p.m. CT, Monday-Friday.

Tip of the Week

NPR's *Life Kit* recently released <u>"5 tips to help you reset after the time change."</u> Here is an overview of the 5 tips:

- 1. Open the blinds, or better yet, go outside!
- 2. Give up the afternoon latte. (Yes, really!)
- 3. Move your body and get tired.
- 4. Limit your evening alcohol intake.
- 5. Make your bedroom a screen-free, peaceful refuge.

\$\$ Employee Referral Bonus \$\$

At the end of each quarter, we are acknowledging the two people who have referred the most prospective employees who made it to the interview process. These two people will each be given a \$500 gift card. We will also enter all employees who refer a job applicant into a raffle, with the winner receiving a \$250 gift card.

As of today, we have quite a long list of openings across multiple IntegrITS locations (IntegrITS Opportunity Central). Let's work together to find the best candidates for these open positions!



Coming Soon: Team Spotlight

Join us next week as we highlight another one of our incredible IntegrITS

Teams.

Comments/Questions?

If you have any comments or questions about this week's newsletter, email us at news@integrits.com.

We have also created a website where we are storing the archives of all our newsletters to date: https://integrits.com/digest-archives/.

Have an incredible week, and we'll see you next Thursday!

Warmest Regards, The IntegrITS Weekly Digest

Copyright © 2022 Integrits Corporation, All rights reserved.

You are receiving this email because you are one of our incredible IntegrITS Employees, or you are an extended member of the IntegrITS Family.

Our mailing address is:

Integrits Corporation 5205 Kearny Villa Way Ste 200 San Diego, CA 92123-1420