

2024 Annual Enrollment



SSA

Annual Enrollment provides us with the opportunity to re-familiarize ourselves with the many great benefits Henry Ford College provides. The Annual Enrollment period this year is **November 6th—November 20th**. It is your once-a-year chance to enroll in or make changes to your benefit plan elections. Any changes you make during this year's open enrollment will be effective January 1, 2024.

WHAT'S NEW JANUARY 1, 2024?

Delta Dental Benefit Enhancements

Henry Ford College has chosen to make benefit enhancements to our dental coverage. Details on these enhancements are below:

- Esthetic Restoration—porcelain (white) crowns and bridges on back teeth will now be a covered benefit instead of metal.
- Occlusal Guard Limitation—occlusal guard (bite guard) limitation is changing from being covered once per lifetime to being covered once every five years.
- Special Needs Healthcare Benefits—for those members with qualifying special healthcare needs, benefit enhancements will include:
 - Additional visits to the dentist's office and/or first treatment consultations prior to appointment
 - Up to four total dental cleanings in a benefit year
 - Treatment delivery modifications
 - The use of anesthesia, if necessary

Delta Dental and Superior Vision by MetLife Employee Contributions

Even with the Delta Dental benefit enhancements, Henry Ford College received a renewal decrease from Delta Dental, which impacts our employee contributions. You will see a slight decrease in the Delta Dental Buy-Up Plan employee contributions. There will be no change to the Superior Vision by MetLife Buy-Up Plan employee contributions.

See your 2024 Benefit Guide and BenXpress for the new dental employee contribution amounts.

Voluntary Benefits moving from Cigna to Unum

Henry Ford College is pleased to announce that we are moving our Voluntary Accident, Critical Illness and Hospital Indemnity from Cigna to Unum. With this move, there are some benefit enhancements we wanted to make you aware of.

- No Evidence of Insurability (EOI) required during this year's open enrollment
- You are able to enroll Dependent Children at no additional cost with Unum
- The pre-existing condition limitation on Critical Illness and Hospital Indemnity is waived for employees who enroll during this year's open enrollment
- Integrated Claims—if you have a Voluntary Short Term Disability claim, Unum conducts a full social security sweep to see if you have any other coverages with Unum and can initiate a Voluntary Benefits claim, if needed
- Overall, lower employee contributions with Unum

Effective January 1, 2024, Henry Ford College will no longer make the Cigna voluntary plans available to employees. This also means we will cease to support payroll deductions for Cigna coverage. You must make new elections for Voluntary Accident, Critical Illness and Hospital Indemnity with Unum for 2024.

You can find more information about these benefits and the cost in your 2024 Benefits Guide and in BenXpress.

Ulliance Identity Theft Protection

Ulliance has added a complimentary credit and identity theft protection element to our existing Life Advisor EAP. You can connect with the plan via Ulliance's Life Advisor Wellbeing Portal. Simply go to the EAP Services and Resources page and look for the icon "Identity Theft Credit Monitoring" and click "Learn More". With this enhanced benefit, you will have access to:

- Dark Web and Internet Monitoring for up to five Social Security numbers, names, email addresses, and mailing addresses
- Lost Wallet Form and Assistance to take immediate action to cancel and replace credit cards before they can be used
- U.S.-based Fraud Restoration Service that provides consultation and guidance to assist in restoring identity
- The IQ Center with educational articles, tips, and more
- Opt-Out IQ using junk mail and the do-not-call list
- Checking Account Reporting to alert you if your checking accounts have been reported to the Chex System for unpaid fees, overdrawn accounts, suspected fraud, or other reasons

Reminder—Ulliance Employee Assistance Program (EAP)

Henry Ford College employees and dependents have access to free, confidential services through Ulliance's Employee Assistance Program (EAP) for a variety of personal and work-related challenges. You have 24/7 access to resources, information, and counseling.

Ulliance offers both face-to-face and telephonic appointments to meet with a Life Advisor consultant who can help to explore your unique work-life balance needs and identify the right services to support both you and your family.

You can contact Ulliance at 800-448-8326 or visit their website at www.lifeadvisorapp.com. You can also download the Ulliance Life Advisor App and log in using *Henry Ford College* as the company name and *Dearborn* as the city of employment.

LifeMart Member Discount Program

The LifeMart Member Discount Program is offered in partnership with Care.com and Marsh McLennan Agency. Get exclusive offers on child care, travel, nutrition services, and more through our members-only online discount program. Access savings on major brands to everyday essentials—from car rentals to computers, groceries to gifts, electronics to entertainment, and so much more!

How it works:

1. Log in to your LifeMart account
2. Find discounts by searching or browsing categories
3. Select an offer to review the details and redemption instructions

Visit the [LifeMart website](#) to enroll or log in and start saving!

Reminder—Health Advocate

Not only during Annual Enrollment, but any time throughout the year, Health Advocate is there for you. Health Advocate offers a unique level of personalized support you will not find anywhere else. Health Advocate experts will answer your questions and take on virtually any healthcare issue. This benefit is at no cost to you, your spouse, dependent children, parents, and parents-in-law.

Your personal health advocate can:

- Help you understand your benefits—answer questions about your benefits and coverage, including medical, prescription drug, dental, and vision
- Explain your share of the cost—this includes the deductibles you have to meet before the insurance pays, as well as the copays and coinsurance for doctor and medical visits
- Confirm your doctors' network status—help locate in-network providers and explain your out-of-network benefits, as applicable
- Clarify health conditions—answer questions about diagnoses and treatments and research the latest treatment options
- Coordinate care and services—the clinical team will help coordinate services relating to all aspects of your care
- Help to make informed decisions—help you become informed about test results, treatment options, medications, and more
- Help on the go—quickly reach Health Advocate any time you like—by phone, email, and secure messaging

Contact Health Advocate today at (866) 695-8622, www.healthadvocate.com/members, or email at answers@HealthAdvocate.com.

2024 ENROLLMENT PROCESS

The 2024 Annual Enrollment Period is from November 6th to November 20th. It is an active enrollment, so all employees will be required to complete enrollment, whether you plan to elect or decline benefits for the 2024 plan year.

To make your elections, log in to BenXpress at www.benxpress.com/hfcc.

- If you participate in the Health Care and/or Dependent Care Flexible Spending Account, you must indicate your election amount or your election will default to zero (\$0.00) for 2024.
- If you are interested in the Unum Voluntary Accident, Critical Illness, or Hospital Indemnity benefits, complete your enrollment in BenXpress.
- We encourage you to designate a beneficiary within BenXpress for Life and Accidental Death and Dismemberment (AD&D) insurance. You want to ensure the right person or persons receive these benefits if something were to happen to you.

If you enroll in coverage for the first time in 2024, watch the mail in December for your welcome packet and ID Card from Superior Vision by MetLife. You will not receive a personalized ID Card from Delta Dental; your dentist will be able to verify coverage using your Social Security number.

Contact The Office of Human Resources if you have any questions.