

CardWorks

Benefits to Enrich Lives

Health • Financial • Lifestyle • Perks

OPEN ENROLLMENT 2024

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DATALINE SYSTEMS

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OPEN ENROLLMENT OVERVIEW

What is Open Enrollment?

Open Enrollment (OE) is the annual process, in which you have the window of opportunity to make changes to your benefit elections, or enroll in previously waived coverage.

Things to Consider

As your benefits needs change over time, it is important to re-evaluate your personal situation to ensure that your elections will continue to best meet your needs going forward.

- Did you get married/divorced?
- Any new dependents?
- Any dependents covered that no longer need to be?
- Does your spouse/domestic partner have new options?
- Has your medical status changed?

Changing your Benefits after Open Enrollment

After OE you may change your benefit elections only if you have met a qualified status change, and the change must be initiated within 30 days of the qualifying event.

What are some common qualifying events?

- Loss of coverage through another source
- Birth/Adoption of a child
- Marriage/Divorce

What benefits can I enroll in during OE?

- Medical
- Dental
- Vision
- Health Savings Account (HSA) w/Match
- Flexible Spending Accounts (FSA's)
 - Health Care FSA
 - Dependent Care FSA
 - Transit/Parking FSA

What benefits are not part of OE?

- 401(k) Retirement Plan w/Match
- Group Life Insurance
- Group Disability Coverage
- Touchcare Concierge Services
- Full Suite of Voluntary Offerings
- TELUS EAP

TIPS TO HELP CONTROL YOUR COSTS

Take care of yourself through prevention and self-care. Healthy living is one area of your life you can control. Regular exercise, healthy eating habits, health screenings, and annual physicals are all contributing factors to maintaining a healthy lifestyle.

Understand your coverage options and how the plans work. Do you know what your co-insurance, deductible, and maximum out-of-pocket expenses are? These are important factors in determining the plan that's right for you and how to effectively use the plan.

Choose the right provider at the right time. This will benefit you greatly in receiving quality care and can save you money. Picking your primary physician in advance based on their ability to accommodate your need for certain office hours, virtual visits, a sub-specialty, availability for urgent situations, ease of scheduling appointments, and other factors can help to avoid costly visits to Urgent Care facilities and unnecessary ER visits.

Choose mail-order pharmacy for maintenance medications. Not only is this cheaper, it is more convenient too. Ask about automatic refills so you don't have to remember to reorder every time.

Stay in-network whenever possible. In-network providers are required to accept the pre-negotiated rates for services and are not permitted to balance bill members.

Ask questions. Do not hesitate to be an active participant in your health from treatment plans to billing. You're not bothering your provider by asking for clarification, reasons for diagnosis, treatment, or prescription, or any other questions related to your health.

Additional Free Services CardWorks Provides to Help (Full Detail in the 2024 Benefits Guide).

- **Touchcare:** Your healthcare concierge service is like having a personal health assistant.
- **1-800 MD:** 24x7 Telemedicine provider to advise in the time of need, and can prescribe certain prescriptions.
- **Healthcare Bluebook:** Earn a cash incentive for selecting "green" providers on certain services.
- **CanaRx:** In addition to the pharmacy program through the medical, this service waives all co-pays for certain medications.
- **TELUS EAP:** 24x7 resources to help with everyday challenges and includes three free consultations.

2024 HIGHLIGHTS (OVERVIEW)

Dayforce Enrollment

All enrollments must be completed by Monday, November 6th.

HSA Plan

Company Matching Contributions

Self Only: \$520/yr

Family: \$1,040/yr

New Contribution Limits for 2024

Self Only: \$4,150

Family: \$8,300

Vision

- There are no changes in the plan design.
- Addition of enhanced Eye360 program

[Read More](#)

Dental

There are no changes in the plan design.

Touchcare Concierge

Your personal health assistant.

[Read More](#)

Medical

- Expansion of Utah Network
- Updated PCP and Specialist co-pay
- Updated embedded deductibles for Silver 2-party and Family coverage
- COVID vaccinations are now included in the vaccination schedule
- Removal of embedded vision coverage
- New cards will be issued for all members.

[Read More](#)

New Benefits

Wellbeats - Fitness health and wellness program

[Read More](#)

2024 HIGHLIGHTS (MEDICAL & VISION)

Medical Plan Changes

- The Utah medical network is expanding to include facilities and providers from the University of Utah network and is now called '(UT) Extended Network Choice POS II'.
- Basic and Premier plan
 - PCP co-pay now \$20 for both plans
 - Specialist co-pay now \$40 for both plans
- As per the IRS guidelines, the embedded deductible for the 2-party and Family coverage under the Silver HDHP has been changed to \$3,200 per individual 2-party or Family member, with a maximum combined deductible for all of \$6,000.
- As part of the regular vaccination schedule, COVID vaccinations will be subject to the standard co-pay or deductible as applicable.
- Embedded vision coverage through Meritain will be discontinued.

Vision Plan Changes

- Voluntary Eyemed vision benefits enhanced, with additional Eye360 program added for further savings.
- Members using PLUS providers receive expanded benefits, including \$0 exam copays and 'extra cash' to spend towards frames with the Eye360 program.
- PLUS providers can be found at eyemed.com and the perks are built right into your benefits, no promo codes, coupons or additional paperwork needed.

2024 HIGHLIGHTS (WELLBEATS)

Wellbeats

- Wellbeats is an on-demand video streaming health and fitness program provided to employees and up to four family/friend accounts at no cost.

This includes:

- 1,200+ high-quality workouts including yoga, HIIT, strength training, walking and running, barre, Pilates, and cycling
- 60+ programs to help you reach your goals
- Nutrition education and healthy recipes
- Mindfulness and meditations
- Stretching and recovery
- 1-5 minute work breaks

AND MORE!

Play classes for all ages, levels, abilities, and interests right at your fingertips anytime, anywhere.

Beginning in November of 2023, employees will be provided with details on how to get started via their work email address.

2024 HIGHLIGHTS (TOUCHCARE CONCIERGE)

Touchcare Concierge is like having a personal health assistant to help you make better informed decisions while saving time, money and worry. From billing reviews to provider searches, benefits navigation and so much more, Touchcare Concierge will advocate for you and assist you navigate and utilize your benefits to their full potential.

What can Touchcare help with?

- Open enrollment support (understanding and weighing options)
- Appointment scheduling
- In-network provider searches
- Provider/facility reviews
- Pre-authorization support
- Medical records transfer
- Claims adjudication and appeal tracking

AND MUCH MORE

Enrolling is easy and Free for Meritain members.

- From the website or mobile app, click 'new member' on the sign up page to begin.
- Verify your email address.
- Complete an intake form and create a password.
- You can start using the services immediately.



www.touchcare.com

Email: assist@touchcare.com

Phone: 866.486.8242

2024 HIGHLIGHTS

Legal & Identity Theft
Protection (LegalShield)

Free Flu Shots
(At participating pharmacies)

Personal Health Assistant
(Touchcare)

Telemedicine - 24x7 (1-800 MD)

3 Medical plans to choose from
(Meritain)

Incentive Rebates (Healthcare
Bluebook)

Company Paid Life & Disability
(Unum)

Domestic Partner Coverage

Free Prescriptions (CanaRx)

Free Parking (All sites)

HSA Plans w/Match (Further)

EAP (TELUS)

Virtual Office Visits (Meritain)

Discount Tickets
(Plum Benefits)

Voluntary Benefits (Aflac)

2 Dental plans to choose from
(Aetna)

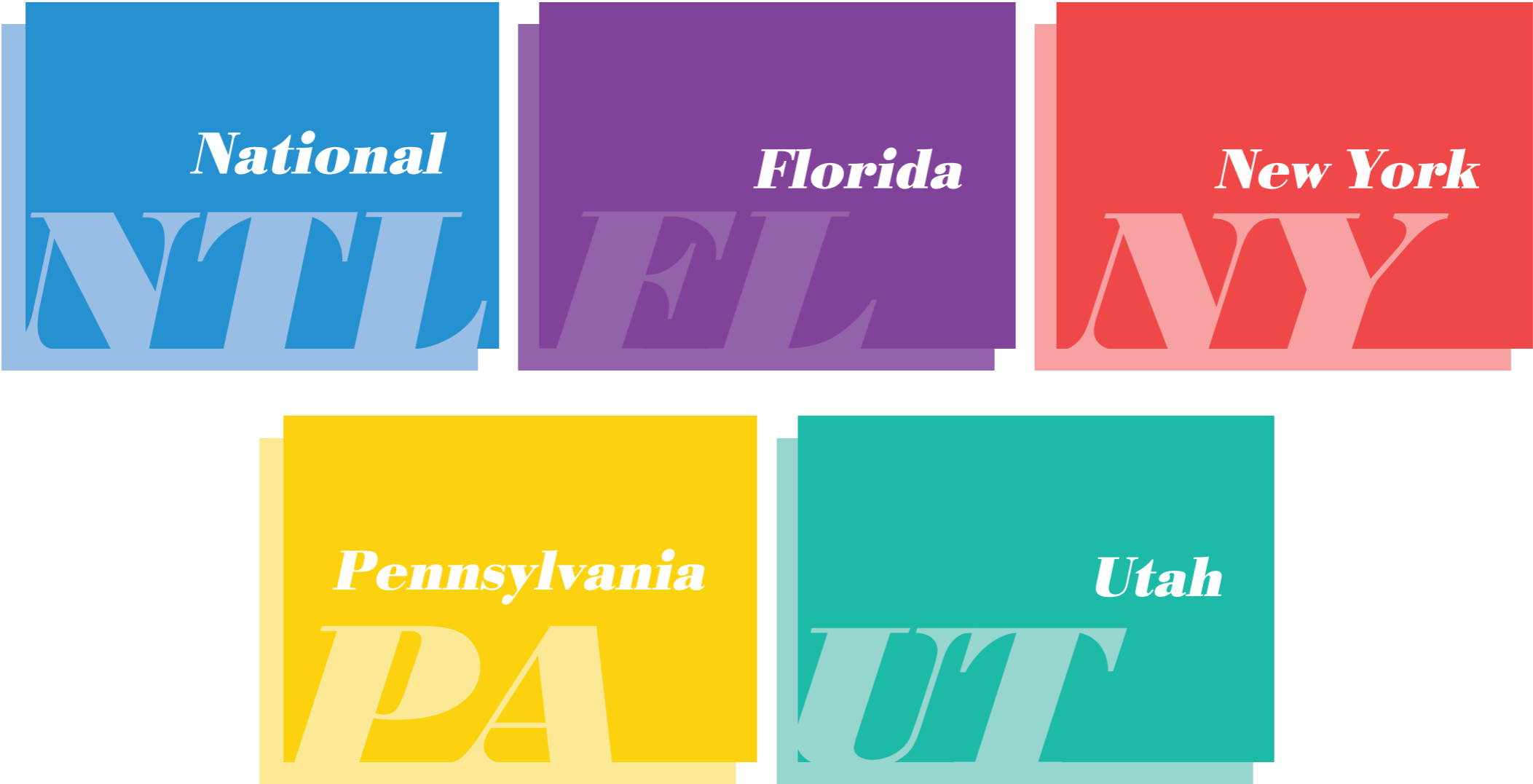
Medical Coverage as low as
\$25 per paycheck (Meritain)

401(k) Plan w/Match
(Empower)

AND MORE...

2024 RATES BY WORK LOCATION

Update on Rates: We all know well that the cost of healthcare continues to rise across the U.S. In fact, health plan costs in 2024 will increase an estimated 5.2 to 8.5 percent nationally. At CardWorks, we have good news. Our medical plan cost increases were limited to 5.1 percent - just below the national average. In addition, CardWorks will continue to absorb most of that increase for employees! Our dental plan costs remain unchanged, and vision plan costs have decreased by 2.9 percent.



NATIONAL RATES

NATIONAL

Bi-Weekly Rates

Detailed plan summaries will be available in the 2024 Benefits Guide

MERITAIN MEDICAL			
	SILVER	BASIC	PREMIER
SINGLE	\$25.00	\$90.24	\$172.32
2 - PARTY	\$104.93	\$224.93	\$429.80
FAMILY	\$132.78	\$301.57	\$591.25

MERITAIN DENTAL		
	LPPO	HPPO
SINGLE	\$5.53	\$11.06
2 - PARTY	\$8.02	\$19.30
FAMILY	\$13.59	\$29.01

EYEMED VISION	
SINGLE	\$2.47
2 - PARTY	\$4.68
FAMILY	\$6.87

FLORIDA

Bi-Weekly Rates

Detailed plan summaries will be available in the 2024 Benefits Guide

MERITAIN MEDICAL			
	SILVER	BASIC	PREMIER
SINGLE	\$25.00	\$85.83	\$163.9
2 - PARTY	\$99.79	\$209.29	\$408.77
FAMILY	\$126.28	\$286.8	\$562.32

MERITAIN DENTAL		
	LPPO	HPPO
SINGLE	\$5.53	\$11.06
2 - PARTY	\$8.02	\$19.30
FAMILY	\$13.59	\$29.01

EYEMED VISION	
SINGLE	\$2.47
2 - PARTY	\$4.68
FAMILY	\$6.87

NEW YORK RATES

NEW YORK

Bi-Weekly Rates

Detailed plan summaries will be available in the 2024 Benefits Guide

MERITAIN MEDICAL			
	SILVER	BASIC	PREMIER
SINGLE	\$25.00	\$96.61	\$180.66
2 - PARTY	\$110.63	\$241.82	\$453.18
FAMILY	\$140.01	\$326.69	\$622.21

MERITAIN DENTAL		
	LPPO	HPPO
SINGLE	\$5.53	\$11.06
2 - PARTY	\$8.02	\$19.30
FAMILY	\$13.59	\$29.01

EYEMED VISION	
SINGLE	\$2.47
2 - PARTY	\$4.68
FAMILY	\$6.87

PENNSYLVANIA RATES

PENNSYLVANIA

Bi-Weekly Rates

Detailed plan summaries will be available in the 2024 Benefits Guide

MERITAIN MEDICAL			
	SILVER	BASIC	PREMIER
SINGLE	\$25.00	\$87.78	\$167.64
2 - PARTY	\$102.07	\$218.81	\$418.09
FAMILY	\$129.16	\$292.32	\$575.14

MERITAIN DENTAL		
	LPPO	HPPO
SINGLE	\$5.53	\$11.06
2 - PARTY	\$8.02	\$19.30
FAMILY	\$13.59	\$29.01

EYEMED VISION	
SINGLE	\$2.47
2 - PARTY	\$4.68
FAMILY	\$6.87

UTAH

Bi-Weekly Rates

Detailed plan summaries will be available in the 2024 Benefits Guide

MERITAIN MEDICAL			
	SILVER	BASIC	PREMIER
SINGLE	\$25.00	\$34.62	\$89.82
2 - PARTY	\$95.07	\$139.04	\$336.30
FAMILY	\$120.32	\$233.18	\$459.50

MERITAIN DENTAL		
	LPPO	HPPO
SINGLE	\$0.55	\$1.11
2 - PARTY	\$3.84	\$9.24
FAMILY	\$6.51	\$13.88

EYEMED VISION	
SINGLE	\$2.47
2 - PARTY	\$4.68
FAMILY	\$6.87

INFORMATION SESSIONS & NEXT STEPS

Open Enrollment in Dayforce October 16th - November 6th

1. Open Dayforce, click the “**Benefits**” tab, then choose “**Start Enrollment**”
2. Update and verify your dependent information
3. Review the options and make your elections
4. Verify and confirm your elections
5. Click “**Save Draft**” to save your progress and return later to complete (optional)
6. Once finished, click “**Submit**”

All employees must complete the 2024 Open Enrollment event in Dayforce. Current healthcare elections will not automatically continue in 2024.

GET HELP MAKING YOUR CHOICES

CardWorks employees are invited to stop by and speak to our onsite representatives to learn more about Open Enrollment, the benefits being offered and ask questions.

In-Person Vendor Events (employees only)

WOODBURY, NY
Tuesday, October 17th
10:00 AM - 4:00 PM

PITTSBURGH, PA
Wednesday, October 18th
10:00 AM - 4:00 PM

SOUTH JORDAN, UT
Tuesday, October 24th
10:00 AM - 4:00 PM

ORLANDO, FL
Wednesday, October 25th
10:00 AM - 4:00 PM

LAKE MARY, FL
Thursday, October 26th
10:00 AM - 4:00 PM

Virtual Informational Sessions (open to family members)

Monday, October 16th
11:00 AM & 2:00 PM

Wednesday, October 18th
3:00 PM & 5:00 PM

Monday, October 23rd
11:00 AM, & 2:00 PM

Wednesday, October 25th
3:00 PM & 5:00 PM

Tuesday, October 17th
2:00 PM & 4:00 PM

Thursday, October 19th
11:00 AM & 2:00 PM

Tuesday, October 24th
2:00 PM & 4:00 PM

Thursday, October 26th
11:00 AM, & 2:00 PM

GLOSSARY OF TERMS

DEDUCTIBLES

The amount you must pay before the insurance company will pay for most services.

CO-INSURANCE

The percentage of costs of a covered health care service you pay after you have paid your deductible.

PPO PLAN

A type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider.

CO-PAYS

A specific amount you pay when you visit the doctor's office.

HIGH DEDUCTIBLE HEALTH PLAN

A health plan with lower premiums and higher deductibles than the other health plans offered.

BASIC CONSUMER PLAN

A high-deductible plan where a portion of the health care services are paid for with pre-tax dollars.

OUT OF POCKET MAXIMUM

The maximum amount you will be responsible for within the calendar year.

FSA

Flexible Spending Account.

HSA

Health Savings Account.

CardWorks

THANK YOU!

If you have any further questions please email:

BenefitDept@cardworks.com

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DATALINE SYSTEMS