# Don't miss the November 6, 2023, open enrollment deadline. Enroll online today!

You MUST log in and confirm your benefit enrollment for 2024. As a reminder, flexible spending accounts (FSAs) and the health savings account (HSA) contributions must be re-elected every year during open enrollment; these elections will not roll over year to year.



#### REMEMBER YOUR ONE-STOP SUPPORT SHOP: QUANTUM HEALTH

Quantum Health is Your Primary Contact for Medical and Prescription.

As your personal health care team, Quantum Health will fight for your care so you don't have to.

- If you believe a claim has been unfairly denied, they'll do the research and either resolve it on your behalf or explain why it was denied.
- If you need help figuring out what is or isn't covered, they can let you know—they know our benefits from top to bottom.
- If your child is diagnosed with a condition and you don't know what to do first, they can provide direction. They have nurses and clinicians on staff.

There's nothing too big, too complicated, or too trivial for Quantum Health. Even if you just need a new ID card, they're the ones to call!

Go to **nationalchurchresidencesbenefits.com** or call 877-498-1385. Scan the QR code to the right to download the **Quantum Health app**.

Whatever you need, Quantum Health will help.



# Announcing 2024 Open Enrollment October 23-November 6

## YOUR BENEFITS MAKE A DIFFERENCE

#### Choose What Benefits Your Life

Take time to review the enclosed information. Learn what's new for next year and follow the steps to enroll. This is your chance each year to change your benefits.

#### What You'll Learn Inside

- What's new for 2024
- Things to think about
- How to take action

# WHAT'S NEW FOR 2024

#### **Enrollment will be online via Workday.**

For assistance, refer to the Job Aid on the Workday Resource Site via Okta or visit **employeeconnects.com/ nationalchurchresidences**.

#### MEDICAL/RX PLAN ENHANCEMENTS

In 2023, we made remarkable strides by introducing new family-friendly benefits that included fertility coverage, reproductive and parenting support, backup child/elder care, and even pet insurance.

2024 is all about improving affordability and expanding our options. We listened to your feedback and while our medical plan costs have remained competitive, we've found ways to make them even better!

- ▶ National Church Residences is reducing deductibles and out-of-pocket maximums on all three medical plans.
- The medical plan will cover generic preventative medications at 100% and we will continue to offer 90-day refills through mail order or a retail pharmacy with only a 2.5x copay—a 1/2 copay discount.
- ▶ Employee premium contributions on the PPO and High-Deductible Health Plan will remain the same with no increases. Premiums on the EPO—our in-network only plan—will decrease by 10%!

#### TRIA HEALTH, HINGE HEALTH, AND NAVIGATE WELLBEING SOLUTIONS

- Effective January 1, 2024, National Church Residences will be partnering with Tria Health to provide you a pharmacy advocate program which works with you and your physician to reduce the risk of medication-related problems. This program is confidential and free for employees and family enrolled in the medical plans.
- Effective January 1, 2024, National Church Residences will be partnering with Hinge Health to provide you personalized digital care for chronic or acute muscle and joint health.
- New Carrier: National Church Residences will be partnering with Navigate Wellbeing Solutions for your Wellness Your Way Well-Being program. More info to come later in 2023!

**NEW DENTAL CARRIER: METLIFE**—National Church Residences will be partnering with MetLife for your dental insurance. Plus, you will have access to two dental plan options. See your 2024 Benefits Guide for details!

**ENHANCED VISION PLAN**—National Church Residences has partnered with VSP to bring you an enhanced vision plan. See your Benefits Guide for details.

**AIRVET**—Effective January 1, 2024, National Church Residences will be partnering with Airvet to provide you virtual veterinarian support for your pets **AT NO COST TO YOU!** 

## It's important to review your benefit plans every year.

Some benefits will roll over to the 2024 plan year with the exception of dental, HSA, and FSA elections. Please actively enroll this year in ALL benefit plans for 2024 to ensure your benefits meet your and your family's needs.



The terms "you" and "your" as used in this document refer to a National Church Residences employee who meets all the eligibility and participation requirements under the various plans and programs discussed in this document as the case may be. Receipt of this document does not guarantee that the recipient is a participant under one or more of the National Church Residences employee benefit plans or otherwise eligible for benefits under one or more of the National Church Residences employee benefit plans. National Church Residences reserves the right to make changes to or to terminate any of the National Church Residences employee benefit plans at any time, without prior notice to or consent from any employee, former employee, or participant. If there is any inconsistency between this document and the official plan documents and contracts governing the terms of the National Church Residences employee benefit plans, the official plan documents and contract will control.

## YOUR ENROLLMENT TO DO'S



**Learn** about all your 2024 benefit options. You can get details from your enclosed benefits guide, which is also available on Workday on the Benefits 101 Dashboard found in your Menu. Or visit **employeeconnects.com/nationalchurchresidences.** 



**Check** your dependents' eligibility. When you enroll, be sure your dependents are still eligible.



**Decide** if you're contributing to the HSA or FSA in 2024. These contribution amounts do not continue automatically. You must elect your amount every year. Need help deciding? Talk with ALEX.

#### Talk with ALEX.

During open enrollment, ALEX explains all your benefits and helps you choose the plans that make the most sense for you and your family.

Meet ALEX at myalex.com/national-church-residences/2024#intro.





Be sure to review your benefit elections annually! This year, dental, FSA, and HSA elections will **NOT** roll over automatically—you must re-enroll in these benefits.

Talk with ALEX to help you decide!

### Need to review your 2023 benefits selections?

Log into Workday, click on the Menu button and choose the Benefits Dashboard app.
Then select View Current Benefit Elections.



## Are Your Dependents Eligible?

During open enrollment, make sure you're only enrolling:

- Your legally married partner
- Children under the age of 26, or of any age, if disabled before age 26

Review the eligibility guidelines at employeeconnects.com/ nationalchurchresidences.

You will be required to submit verification of newly added, eligible dependents.

# Don't miss the deadline: Enroll by November 6.

Once open enrollment ends, you'll only be able to make benefit changes if you have a qualifying life event. Your next chance to make changes will be for the 2025 plan year.

When it's time, enroll online via Workday. You may review the Job Aid found in Workday on the Benefits 101 Dashboard found in your Menu or the Workday Resource site.

#### **Ouestions?**

Call 833-226-8355 during open enrollment between 8:00 a.m. to 8:00 p.m. EST, Monday–Friday to speak with a licensed benefit counselor.

Or, schedule an appointment at employeeconnects.com/ nationalchurchresidences.