

Sharon S. Richardson – 2023 Benefits Renewal

Notice Regarding Group Benefits

If you are receiving this notice, it is because we have identified you as a full-time employee that is eligible to enroll in our group benefits program. This year, we conducted a full market review of the group medical program to ensure our employees are receiving the most competitive plans and pricing. After careful review, we determined that UHC's group medical program (with a national network) offers the most competitive option available. We will also consolidate from 4 plans to 2, so there will no longer be a broad market and narrow network offering. We will also remain with Sun Life and Delta Dental for the benefits listed below.

For UHC's group medical program, the following changes will take place on March 1, 2023:

- For those on the Traditional/Copay plan, we will be moving to the Choice Plus CGK4/ OI \$4000 plan. Please see attached SBC.
- For those on the High Deductible-HSA qualified plan, we will be moving to the Choice Plus CICN/OI \$3500 plan. Please see attached SBC.

Effective March 1, 2023, Sharon S. Richardson Community Hospice is offering the following benefits plans to all full-time benefit's eligible employees:

Benefit	Insurance Company	Renewal Date	Contribution	Payroll Deduction Amount
Group Medical	UHC	3/1/2023	Employee + Employer Contribution	<i>See attached payroll deduction schedule</i>
Group Dental	Delta Dental	3/1/2023	Employee + Employer Contribution	<i>5% increase in premiums</i>
Group Vision	Delta Dental	3/1/2022	Employee + Employer Contribution	<i>No Change in 2023!</i>
Group Life/AD&D	Sun Life	3/1/2023	100% employer paid	
Group Voluntary Life/AD&D	Sun Life	3/1/2023	Voluntary (employee paid)	<i>No Change in 2023!</i>
Group Short-Term Disability	Sun Life	3/1/2023	100% Employer paid	
Group Long Term Disability	Sun Life	3/1/2023	Voluntary (employee paid)	<i>No Change in 2023!</i>
Accident	Sun Life	3/1/2023	Voluntary (employee paid)	<i>No Change in 2023!</i>
Hospital Indemnity	Sun Life	3/1/2023	Voluntary (employee paid)	<i>No Change in 2023!</i>
Critical Illness	Sun Life	3/1/2023	Voluntary (employee paid)	<i>No Change in 2023!</i>

After I enroll in coverage, how do I make changes to the plan?

After the open enrollment period, you can only make changes to your plan selections if you experience:

Marriage	Birth/Adoption of a Child	Divorce/Annulment	Death in Family
FMLA	Dependent Loss of Eligibility	Retirement	Beneficiary Change
New Hire	Spouse Loss of Other Coverage	Error Correction	Beneficiary Class Change
Other	Change in Insurance Coverage		

The information in this summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. In the event an error is discovered, your employer reserves the right to correct that error and communicate out the resulting changes. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

What benefits are available and what is the cost?

You pay a portion of the cost for group medical insurance. Following are coverage costs on a per paycheck (based on 26 payroll periods) basis:

Medical Insurance	UHC Copay 4000/80%/7350 (CGK4/ 0I)	UHC HSA 3500/80%/6650 (CICN/0I)
Employee Only	\$47.04	\$32.25
Employee & Spouse	\$113.84	\$85.31
Employee & Child (ren)	\$85.14	\$63.80
Family	\$156.65	\$117.39

You pay the entire cost for dental and vision. Following are coverage costs on a per paycheck (based on 26 payroll periods) basis:

Dental Insurance - Enrollment	Delta Dental
Employee Only	\$5.05
Employee + Spouse	\$10.09
Employee + Child(ren)	\$12.87
Family	\$17.92

Vision Insurance - Enrollment	Delta Dental
Employee Only	\$1.00
Employee + Spouse	\$2.00
Employee + Child(ren)	\$2.04
Family	\$3.03

Life/AD&D	Sun Life	Enrollment handled by employer; see HR for questions
Short-term Disability	Sun Life	Enrollment handled by employer; see HR for questions
Long Term Disability	Sun Life	Enrollment handled by employer; see HR for questions
Basic Life	Sun life	Enrollment handled by employer: see HR for questions