

Important 2023 Benefit Information



In Person & Virtual Benefits Fair

Enrollment forms: <https://stoughtonhealth.com/benefits-fair/>

Wednesday November 9th 7:45am-11:30am and 12:00-3:30pm Bryant Room

Learn about Stoughton Health's many great benefits. **Open enrollment and dual choice for Dean and Quartz Health Insurance. Open enrollment for Flex Plan, Health Savings Account, and Delta Dental Insurance for dependents.** Qualifying event enroll employees for Delta Dental Insurance. Mutual of Omaha Voluntary Life Insurance \$10,000 coverage increase may be available.

See your 2023 Benefit Summary for insurance rates.

Forms due to Human Resources no later than Monday, November 28, 2022

- ❑ **Benefits Enrollment/Waiver Checklist:** mandatory form due to HR by 11/28/2022. All benefit eligible employees must turn in this form so we know your wishes.
- ❑ **2023 Adult Surcharge Questionnaire:** if you have a spouse or domestic partner on your SH health insurance plan you must return the 2023 Adult Surcharge Questionnaire if you wish to waive the Adult surcharge. If insurance is available to your spouse/domestic partner through other means they are asked to take that insurance or pay \$50/pay period to stay on Stoughton Health's health insurance plan. The waiver form is due each year!
- ❑ **EBC Flex Plan or EBC Limited Flexible Plan Enrollment Form:** complete and return if you wish to participate in 2023. The EBC Flex Plan or EBC Limited Flex Plan Enrollment form is due each year!
- ❑ **Dean Health & Quartz Health insurance forms:** if you wish to exercise Dual Choice (changing between Dean and Quartz), or Open Enrollment to add or drop coverage for 2023 you must return the Dean and Quartz forms.
- ❑ **EBC Simply HSA Health Savings Account Enrollment Form:** complete and return if you wish to participate in this benefit in 2023 provided you have no disqualifying coverage.
- ❑ **Delta Dental insurance form:** you must return the Delta Dental form if you wish to use a qualifying event to add or drop coverage for the employee or open enrollment to add or drop coverage for dependents.
- ❑ **Affidavit of Tax Status of Benefits for Domestic Partner and Children 2023:** if you have a domestic partner on your health or dental insurance plan you must complete and return the Affidavit of Tax Status of Benefits for Domestic Partner and Children 2023 form. Due each year!
- ❑ **Mutual of Omaha Enrollment Form:** staff who are currently enrolled in Voluntary Life Insurance have an annual buy-up opportunity. Complete and return the Mutual of Omaha Enrollment form to apply to increase coverage effective January 1, 2023 by \$10,000, up to a maximum of five times annual salary or \$150,000 whichever is less with no request of Evidence of Insurability. Applicants can apply with Underwriting for coverage over \$150,000 but for no amount greater than 5 times annual salary or \$500,000 whichever is less.
- ❑ **403b Retirement Enrollment Form & Designation of Beneficiary Form:** Employees can enroll in this benefit and make changes at any time. There is no deadline with this benefit.

Open Enrollment (January 1st)

- EBC Flex Plan
- EBC Limited Flex Plan for HDHP and HSA participants
- Dean Health Insurance Traditional HMO
- Dean Health Insurance High Deductible Health Plan HMO
- Quartz Health Insurance Traditional HMO
- Quartz Health Insurance High Deductible Health Plan HMO
- Health Savings Account for HDHP participants
- Delta Dental for dependents

Qualifying Events:

Delta Dental Insurance allows employees and their dependents to add coverage at any time of year due to a qualifying event (loss of other coverage) provided you apply within 30 days of loss of coverage. Coverage can be added or dropped the very next day without a break in insurance coverage.

Kronos

Review your current benefits, dependents and beneficiaries using UKG. Log into UKG. Go to My Information, Benefits, Current Benefits. For any changes you wish to make for 2023 please complete the appropriate applications and return to Human Resources no later than Monday, November 28, 2022.



Roth and Pre-Tax 403b Retirement Plan

To help you plan for your retirement there are a number of services available to you. Stoughton Health's 403b Retirement Plan has a Roth 403b (after tax) and Pre-Tax options:

- Individual phone appointments available with Garrett Jones, Financial Advisor year round, Phone 800-999-4512.
- Multiple Investment Options
- Target Date Retirement Funds
- Asset Allocation Models
- Dollar for dollar employer match up to 4% of earnings!
- 403b Committee meets quarterly with the 403b financial advisor to review fund performance and select new and/or replacement funds consistent with policy.
- Anytime Access: www.newportgroup.com or call 888-401-5629 or download Newport Group Anytime Mobile for iPhone and Android
- 2023 IRS annual employee contribution limit is \$22,500 and \$7,500 age 50+ catchup.
- You can change your payroll deduction at any time throughout the year by completing the Enrollment Form and returning to Human Resources.

Optional Items:

Life Insurance and Retirement Plan Beneficiaries

You can update your beneficiaries at any time throughout the year by completing the Mutual of Omaha and retirement plan forms and returning to Human Resources.

Benefit materials available at <https://stoughtonhealth.com/benefits-fair/> and also available by request by email to hr@stoughtonhealth.com or call Tonya in HR at 608-873-2296 or Melissa in HR at 608-873-