

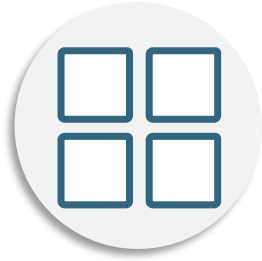


2024 Annual Enrollment

December 5 - December 20, 2023



Agenda



Annual Enrollment
Overview



Your Benefits
Portfolio



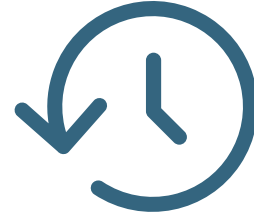
Your Cost for
Coverage



Annual Enrollment
Checklist



Annual Enrollment Overview



It's Annual Enrollment Time!

December 5 through December 20, 2023

This is a passive enrollment. Your plans will roll over unless you wish to make a change.
Flexible Spending (FSA) must be elected each year during Annual Enrollment.

Your benefits will be effective January 1, 2024.

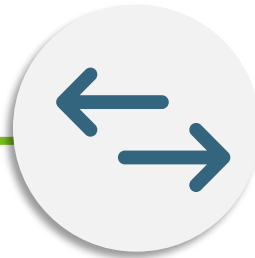
Eligibility and Enrollment



Am I eligible?

Active, full-time employees working 25 hours per week

Enroll effective the first of the month after 30 days of employment



When can I make changes?

You can make changes during the Annual Enrollment period or if you experience a qualifying life event.

Some qualifying life events include: Loss of coverage, marriage or divorce, birth of a child, death of a dependent



How do I enroll or make changes?

Complete an enrollment form and submit all forms to Human Resources.

You must enroll in the Flexible Spending account each year during Annual Enrollment.

What's New for 2024?

Griffith Rubber Mills is covering **MORE** of the employee's healthcare premiums for the 2024 plan year with **NO PLAN CHANGES!** This means the employee's per pay period Medical deductions have been **REDUCED** and only a slight increase in the Dental and Vision per pay period deductions



NEW! Empathia EAP has been added along with the existing UHC EAP plan



An additional STD option offered for non-OR employees



IRS increasing limits for FSA plans this year



ID cards will only be re-issued for persons changing their current plans



Benefits Portfolio

Benefits Portfolio



Medical, Vision, Life,
AD&D, Disability, EAP

EMPATHIA

EAP



Dental, FSA



Dental, Disability, Life,
Vision, Accident, Critical
Illness, Hospital



Employer
Sponsored

UHC Income Protection: Life and Disability

Coverage	Benefit
Basic Life and AD&D	<ul style="list-style-type: none">• Basic Life and AD&D for you and your dependents is provided by Griffith Rubber Mills at no cost to you.• If you require additional coverage, you may enroll in Voluntary Life and AD&D• See the online portal, or your benefit summary for details on this coverage

Remember: Keep your beneficiary information up-to-date!

Employee Assistance Program (EAP)



- Depression and anxiety
- Fear and isolation
- Health impairment
- Stress
- Substance use disorder
- Sleeplessness
- Grief
- Child-care and virtual schooling issues
- Elder-care issues
- Financial challenges (e.g., wage reductions, student loan repayment, debt, investment losses)
- Housing concerns
- Family issues (e.g., marriage/partner conflicts, parenting challenges)
- Workplace concerns (e.g., sudden work-from-home, job stress, co-worker communications)



Unlimited phone support 24 hours a day, 7 days a week

3 in-person visits per issue per year

If you are enrolled in the medical plan, you have access to EAP:

Call: 888-887-4114
Online at MyUHC.com

New Benefit! LifeMatters by Empathia

Beginning January 1, 2024, all GRM employees will have access to LifeMatters at no cost to you. This EAP service is provided by Empathia, Inc., a professional consultation firm.

Free, confidential counseling for:

- Stress
- Family and relationship concerns
- Alcohol or drug dependency
- Workplace conflicts
- Balancing work and family
- Depression and anxiety
- Tobacco cessation
- Parenting concerns
- Grief or loss
- Crisis situations

Personalized work/life referrals for:

- Child and elder care resources
- Adoption assistance
- Health and wellness resources
- Information on schools and colleges

Convenience resources offer information and referrals for:

- Pet care
- Home improvement and chore services
- Travel and relocation services

Financial consultation with a certified financial counselor:

- Budgeting and debt management
- Credit report review or correction
- Information on mortgages and loans
- Colleges or retirement planning

Legal consultation with an attorney is offered for:

- Consumer or family law
- Traffic citations
- Estate planning

Additional information available January 1, 2024!



Medical

Understanding Insurance Terms



Deductibles

The amount you pay each calendar year before the plan begins paying benefits.

The deductible does not apply to:

- Doctor visits
- Prescription drugs
- Preventive services – Free!

Full benefits kick in after the deductible has been met



Copays

A fixed dollar amount you pay the provider at the time of service.



Understanding Insurance Terms

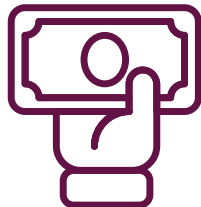


Coinsurance

The percentage paid for a covered service, shared by you and the plan.



Plan Pays %



You Pay %



Out-of-Pocket Maximums

Once the out-of-pocket maximum has been reached, your plan will pay 100% of the allowed amount for covered health benefits for the rest of the plan year.

The limit helps protect you from unexpected expenses.



Preventive Care

- Identify health problems early
- Includes screenings, exams, tests, and immunizations
- In-network visits covered in full



Tip: Members enrolled in one or more of the following may submit to receive reimbursement from Aflac each year for completing a wellness exam/cancer screening: Accident plan = \$60, Critical Illness = \$75 Hospital = \$145.

UnitedHealthcare Medical

Plan Provisions	Navigate HMO w/HRA	Choice Plus PPO w/HRA	
	In-Network only	In-Network	Out-of-Network
Calendar Year Deductible	\$4,000 Individual / \$8,000 Family	\$5,000 Individual / \$10,000 Family	\$10,000 Individual / \$20,000 Family
Calendar Year Out-of-Pocket Maximum	\$7,350 Individual / \$14,700 Family	\$7,350 Individual / \$14,700 Family	\$14,700 Individual / \$29,400 Family
Preventive Care	No charge	No charge	Not covered
Primary Care Visit	\$35 copay	\$35 copay	50% after deductible
Telemedicine Visit	Same as in office; No charge for On Demand	Same as in office; No charge for On Demand	Not covered
Specialist Visit	\$70 copay	\$35 copay Designated network/ \$70 copay In network	50% after deductible
Urgent Care	\$50 copay	\$50 copay	50% after deductible
Emergency Room	\$150 copay, plus 20%	\$200 copay	
Outpatient Hospital	20% after deductible	20% after deductible	50% after deductible
Inpatient Hospital	\$250 copay, plus 20% after deductible	20% after deductible	50% after deductible
Chiropractic (20 visits) & Acupuncture (12 visits)	\$35 copay	\$35 copay	\$35 copay

Prescriptions

	Navigate HMO w/HRA	Choice Plus PPO w/HRA	
	In-Network	In-Network	Out-of-Network
Retail Prescriptions (30-day supply) / Specialty 30-day supply only			
Tier 1 Tier 2 Tier 3 Tier 4 (specialty)	\$15 copay \$35 copay \$75 copay Same as retail copay	\$15 copay \$35 copay \$75 copay Same as retail copay	\$15 copay \$35 copay \$75 copay Not covered
Mail-Order Prescriptions (90-day supply)			
Tier 1 Tier 2 Tier 3	\$37.50 copay \$87.50 copay \$187.50 copay	\$37.50 copay \$87.50 copay \$187.50 copay	Not covered

Health Reimbursement (HRA)

HRA Deductible Limits			
UHC Medical Navigate HMO Plan	Employee Pays First	GRM Pays Second ¹	Total In-Network Annual Deductible
Employee Annual Deductible	\$3,000	Up to \$1,000	\$4,000
Dependent Annual Deductible	\$3,000	Up to \$1,000	\$4,000
UHC Medical Choice+ PPO Plan	Employee Pays First	GRM Pays Second ¹	Total In-Network Annual Deductible
Employee Annual Deductible	\$4,000	Up to \$1,000	\$5,000
Dependent Annual Deductible	\$4,000	Up to \$1,000	\$5,000
¹ Employee and dependent HRA not to exceed a maximum of \$1,000 per individual up to a combined maximum of \$2,000 per year for family coverage			

How does our HRA work?

As an enrolled member, you will first be responsible to cover the specified in-network deductible amounts outlined above (Employee Pays First). Any in-network deductible exceeding these amounts will be reimbursed back to you by Griffith Rubber Mills through the HRA.

How do I get reimbursed?

Claims are automatically processed by UHC. No action is needed on your part.

Telemedicine / Virtual Visits



- Speak with a doctor from the comfort of your home.
- Get a diagnosis and treatment for minor illnesses.
- Be referred to specialists.
- Receive medication prescriptions.

Medical Care Whenever and Wherever You Need It

Log in to [MyUHC.com](https://myuhc.com)

Log in to [AmWell.com](https://amwell.com)

Log in to [DoctorOnDemand.com](https://doctorondemand.com)

Download the Mobile App for any of these options.



Tip: Pre-register you and your family before you get sick, so when you need the service, you are ready to go!

Virtual Visit Providers

See and speak to a doctor anytime about simple medical concerns from your mobile device or computer.



Estimated Out-of-Pocket Cost

\$49

VISIT TELADOC



Click here for states where Teladoc providers diagnose and prescribe medication



Estimated Out-of-Pocket Cost

\$49

VISIT AMWELL



Click here for states where Amwell providers diagnose and prescribe medication



Estimated Out-of-Pocket Cost

\$49

VISIT DOCTOR ON DEMAND



Click here for states where Doctor On Demand providers diagnose and prescribe medication



How to Find a Doctor

Log in to myUHC.com

- Create an account if you haven't already done so
- Click on the Physician & Facilities tab, or the large Find a Doctor button located in the center of the page
- Click the Find a Provider button to search for providers in your network
- Search for a doctor by name, facility, specialty, condition or any of the other available filter options

EAP can also assist:

- Call 888-887-4114

Carrier Value Added Resources



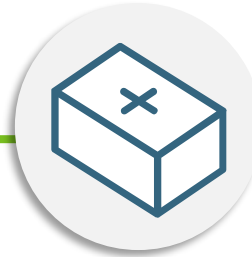
Mobile App

Access benefit plan details and contact information on the go.



NurseLine

Speak to a nurse around the clock for health questions or concerns.



Mail Order Pharmacy

Deliver to your home at no additional costs.

Receive a 90-day supply all at once.



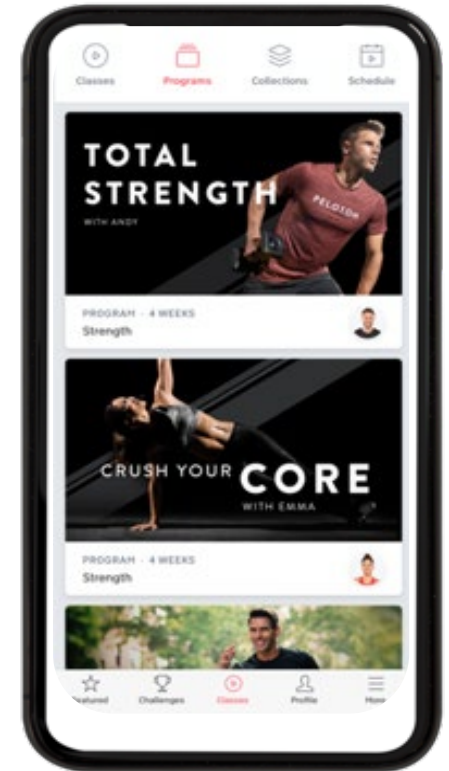
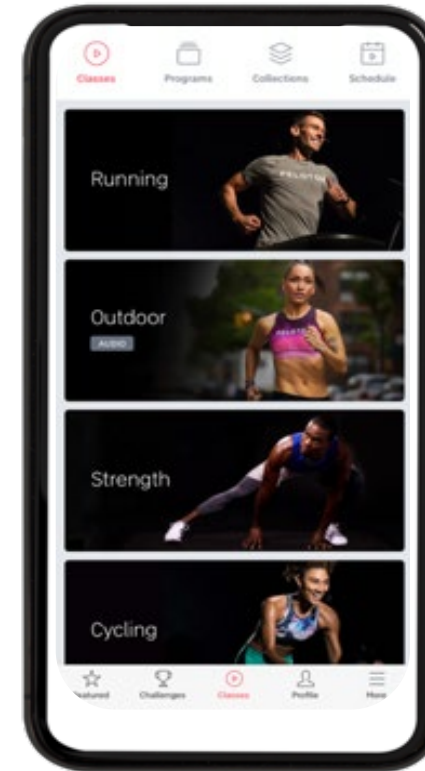
Discount Program

Receive discounts on gym memberships, weight-loss programs, alternative medicine, and more.

Adding value while promoting health with Peloton



- ✓ UnitedHealthcare plans include 1 year of Peloton Digital Membership*
- ✓ \$155 value per employee and each covered family member**
- ✓ Members can access thousands of live and on-demand classes via the Peloton App for up to 12 months, or receive a four-month waiver toward their All-Access Membership, at no additional cost
- ✓ Access to Peloton's exciting fitness and meditation classes
- ✓ Go to myuhc.com/peloton to receive your access code







*Available to applicable UnitedHealthcare plans for fully insured customers who register for an account with Peloton. Subject to state legal and regulatory review. Digital membership is \$12.99/month or \$155/year. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All-Access Membership. Credit is limited to a single All-Access Memberships per family. ** Must be 18+ years of age and covered under applicable UnitedHealthcare health plan. Peloton offers services directly to consumers pursuant to an agreement between Peloton and the consumer.

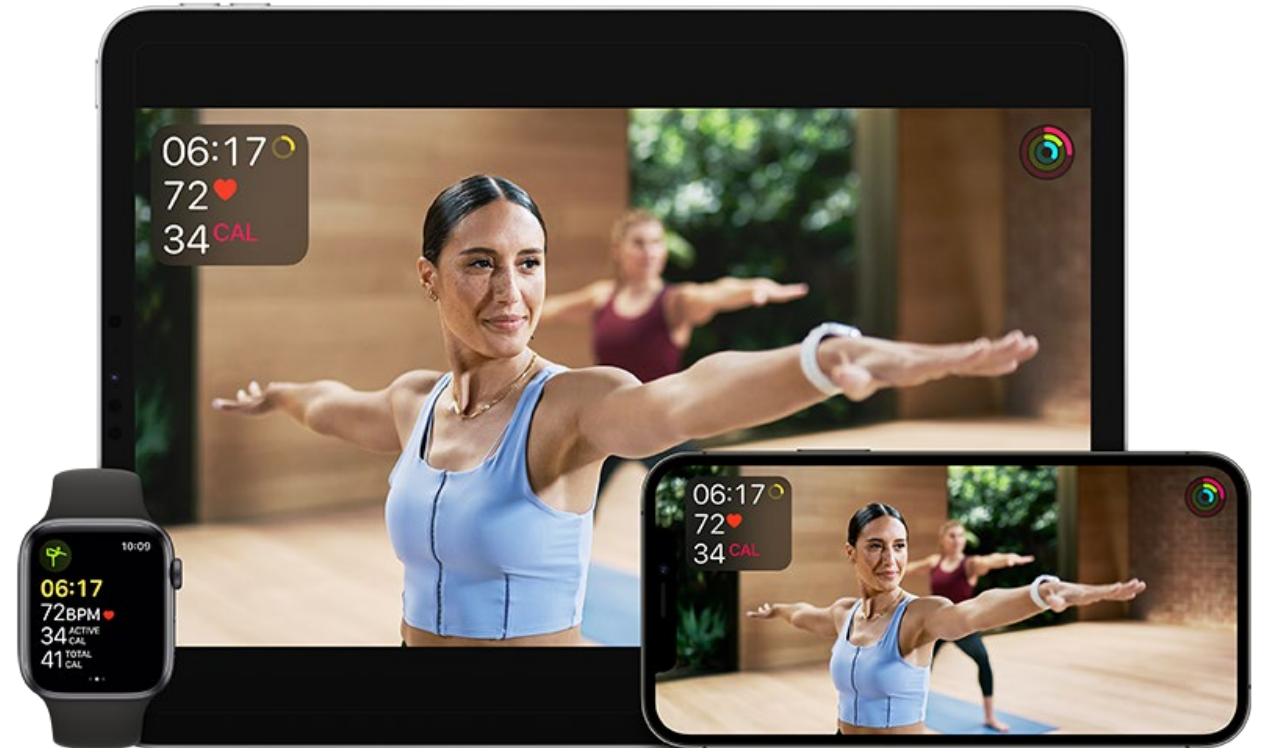
Make your move with Apple Fitness+

Get 12 months of Apple Fitness+ at no additional cost to you as part of your health plan.* That's a \$79.99 value.

The first fitness service powered by Apple Watch® includes:

-  11 workout types (from HIIT to core to yoga)
-  New workouts every week (from 5 – 45 minutes)
-  Handpicked music to keep you going
-  A subscription for up to 5 family members

Get started at uhc.com/apple-fitness-plus



*Apple Fitness+ requires Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later.



Dental

PacificSource Dental Plan

Plan Provisions	Advantage PPO	
	In-Network	Out-of-Network ¹
	You Pay	
Calendar Year Deductible	\$50 Individual / \$150 Family	
Calendar Year Benefit Maximum	\$1,500	
Diagnostic and Preventive Services (e.g., x-rays, cleanings, exams)	Covered 100% (3 cleanings per person per year)	
Basic and Restorative Services (e.g., fillings, extractions, root canals)	20% after deductible	
Major Services (e.g., dentures, crowns, bridges, implants)	50% after deductible	
Orthodontia	Not covered	

¹ For Out-of-Network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.



Vision

UHC Vision Plan

Plan Provisions	Specterra PPO	
	In-Network	Out-of-Network
Vision Exam (every 12 months)	\$10 copay	Up to \$40
Frames (every 24 months)	\$150 allowance, 30% off remaining balance at participating retailers	Up to \$45
Lenses (every 12 months) Single Vision Lined Bifocal Lined Trifocal Lenticular	\$25 copay \$25 copay \$25 copay \$25 copay	Up to \$40 Up to \$60 Up to \$80 Up to \$80
Contacts (every 12 months) (in lieu of glasses)	Up to \$125 allowance (elective) \$25 copay for medically necessary contacts	Up to \$125 allowance (elective) Up to \$210 (medically necessary)



Wellbeing Program

A digital tool to help members get and stay healthier.



Personalized Missions



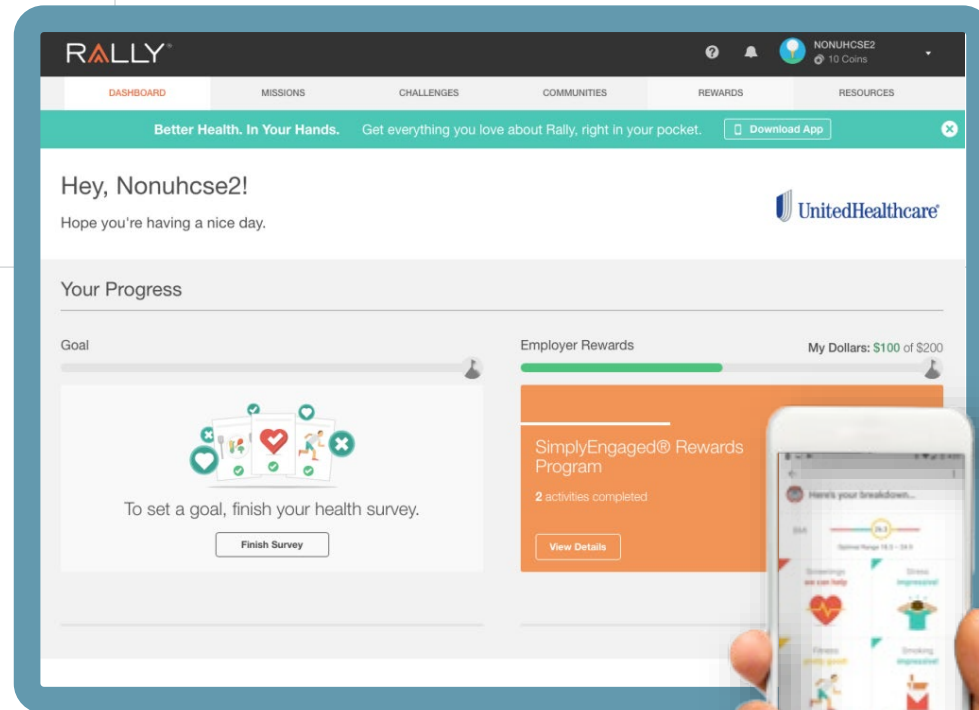
Rally Coins



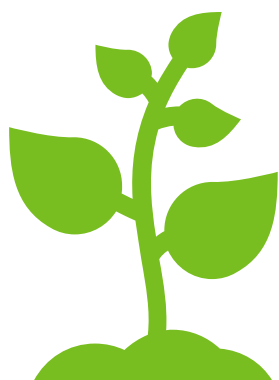
Step-by-step support



Results Tracking



Earn rewards for living a healthy life!



Step 1: Enroll in the Rally Wellness Program on [MyUHC.com](https://myuhc.com)

Step 2: Take the Health Survey

Step 3: Pick your missions

Step 4: Earn points for drawings & rewards

Members control how they maximize their rewards.

Health Actions	SimplyEngaged
Health Survey	\$25 + Rally® Coins
Biometric Screening	\$75 + Rally Coins
3 Missions*	\$50 + Rally Coins
Wellness Coaching	\$75 + Rally Coins
Health Care Cost Estimate	\$25 + Rally Coins
Gym Check-In	\$20/mo. + Rally Coins
Earn up to \$200/employee and \$200/spouse	



Flexible Spending Accounts

Flexible Spending Account (FSA)

FSA



Health Care



Dependent Care

Don't Forget

You must elect the amount you want to contribute to each account each year.



Health Care FSA

Contribute up to \$3,200*

Funds available immediately

Pay for eligible expenses

Eligible Expenses Include:

- Copays
- Coinsurance
- Deductible
- Orthodontia
- Glasses
- And more



Dependent Care FSA

Contribute up to \$5,000

Funds available up to the amount in
the account

Pay for eligible expenses

Eligible Expenses Include:

- Live-in Care
- Licensed Daycare
- Preschool
- Day Camps

Flexible Spending Account

What's in the Fine Print?



- FSAs offer tax advantages but are subject to IRS regulations.
- You must incur expenses from January-1 through December-31.
- Unused funds will be forfeited.
- You may roll over up to \$640 of unused health care funds to the next plan year. Dependent Care funds cannot be rolled over.
- Unused funds over this amount will be forfeited.



Other Valuable Benefits

UHC Voluntary Life

Is your family protected if something happens to you?

Benefit Features	Voluntary Life Options*		
	Employee	Spouse	Dependent Child(ren) (Age 14 days to age 26)
Coverage Options	Increments of \$10,000	Increments of \$5,000	\$1,000
Maximum	5x Annual Salary up to \$500,000	\$250,000 (cannot exceed 50% employee coverage)	\$10,000 (cannot exceed 50% employee coverage)
Guaranteed Issue Amount	\$150,000	\$30,000	
Guaranteed Issue Period	Within 30 days of benefits eligibility or a qualifying life event		


**Evidence of Insurability (EOI) may be required.*

What is Evidence of Insurability?

If you elect Voluntary Life and/or AD&D coverage in amounts above the guaranteed issue limit, you will need to submit additional health information to UHC for review.

UHC Short-Term Disability Income Insurance

Coverage	Employer Paid Benefit
Short-Term Disability Income Insurance	<ul style="list-style-type: none"> • Up to \$250 per week • Accident: 0-day waiting period • Sickness: 7-day waiting period • Benefits paid up to 26-weeks
Short-Term Disability Income Insurance (non-Oregon employees)	<ul style="list-style-type: none"> • Up to \$400 per week • Accident: 0-day waiting period • Sickness: 7-day waiting period • Benefits paid up to 26-weeks

 Short Term Disability Income Insurance provides you with income replacement for a set period of time, when you are unable to work due to an illness, injury or pregnancy.

Supplemental Insurance with Aflac



You have access to enroll in a suite of coverage to supplement your medical plans:

Accident- Cancer Care- Hospital- Disability

- Aflac pays a lump sum directly to you
- Use this money as you see fit
- Copays & Deductibles
- Transportation & Lodging needs
- And more, depending on which coverage you select

Contact Andrew Luccock to learn more, or to enroll

Phone: (503) 481-5282 / Email: andrew_luccock@us.Aflac.com

Web: www.aflac.com/andrew_luccock



Plan Costs and Enrollment Checklist

Your Weekly Plan Costs

Benefit Plan	Employee Only	Employee + Spouse /Domestic Partner	Employee + Child(ren)	Employee + Family
Medical				
UHC HMO Navigate	\$33.95	\$206.60	\$129.04	\$212.66
UHC Choice+ PPO	\$43.76	\$243.77	\$154.48	\$254.42
Dental				
Pacific Source PPO	\$4.24	\$13.37	\$11.31	\$16.61
Vision				
UHC PPO Vision	\$0.48	\$1.61	\$1.34	\$2.20

Enrollment Checklist

You must submit your Annual Enrollment elections by December 20, 2023



- ☐ Carefully consider your plan options.
- ☐ Enroll, change, or decline benefits using the enrollment form.
- ☐ Each year, you must re-enroll in the Health Care FSA, Dependent Care FSA.
- ☐ Review your beneficiary information to make sure it is up-to-date.
- ☐ Submit your benefit selections.
- ☐ Your benefits will be effective on January 1, 2024.



Thank You!

Griffith Rubber Mills
Human Resources Department

