



2024 Open Enrollment

April 22 – May 5, 2024

Make Your Elections Online by May 5!

Open Enrollment is coming soon. Take the opportunity now to understand the benefits available to you, review your current benefit elections, and enroll for coverage. **You must take action between 12:01 a.m. on Monday, April 22, and 11:59 p.m. on Sunday, May 5, to confirm your benefit elections.** Otherwise, you may not have the coverage you need.

Visit the LG Health Benefits Website to Learn More

Learn about your 2024 – 2025 benefits and contribution rates and access resources at lghealthbenefits.com/annual-benefit-enrollment-information-fy25. To enroll, click on the “Awaiting Your Action” notification in **Workday** to complete open enrollment.

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At Penn Medicine Lancaster General Health, caring for you and your family is our top priority. We believe that the best care for our patients starts with the best care for ourselves. Our employee benefits program can help you and your family get the support you need when you need it and offers resources to care for your physical, mental, and emotional health. Our benefits, well-being, and work-life programs support you no matter what your goals are or what stage of life you are in right now.

Read this open enrollment highlights guide and review the information available to you on [lghealthbenefits.com](https://www.lghealthbenefits.com), including your 2024 – 2025 contributions and other plan changes, to learn more about — and take advantage of — the benefits available to you and your family.

WHAT'S NEW



Changes to Medical and Dental Contributions

LG Select Health Insurance Plan contributions will increase slightly (3%). There will continue to be no contributions for the LG Consumer Health Insurance Plan. If you enroll in the LG Consumer Health Insurance Plan, you will be able to contribute to a Health Savings Account (HSA). Dental plan contributions will change to align contributions across all UPHS entities (Philadelphia, Chester County, Lancaster General, and Princeton). This means your dental plan contributions will either increase or decrease, based on your coverage level. Any changes to your contributions will start with the first pay in July. Go to www.lghealthbenefits.com/annual-benefit-enrollment-information-fy25 for the 2024 – 2025 medical, dental, and vision contributions.



Accidental Death and Dismemberment (AD&D) Insurance Available as of July 1, 2024

AD&D insurance provides financial protection to you and your family in case of injury or death. As of July 1, 2024, we will offer AD&D insurance through Securian to eligible employees. Watch for information about this new benefit, including how to enroll.

Voluntary Short-Term Disability (STD) Enrollment

If you enroll in Voluntary STD during Open Enrollment, you will be required to provide Evidence of Insurability (EOI), also known as proof of good health.



Increased Health Care Flexible Spending Account (FSA) Contribution Limits

The maximum amount you can contribute on a pre-tax basis to a Health Care Flexible Spending Account (FSA) for the 2024 – 2025 plan year will increase to \$3,200. As a reminder, any unused funds for this current plan year left after September 15, 2024, will be forfeited.



Increased Health Savings Account (HSA) Contribution Limits

If you are enrolled in the LG Consumer Health Insurance Plan, you can contribute up to a maximum of \$4,150 for individual coverage and \$8,300 for family coverage to an HSA during the 2024 – 2025 plan year. If you are 55 and older, you can make an additional “catch-up” contribution of \$1,000 to your HSA.



New Prescription Drug ID Cards

If you are enrolled in an LGH medical plan, you will receive new prescription drug ID cards before the end of June. These will reflect the recent name change of Southern Scripts to Liviniti. You can begin using your new Liviniti ID card to fill your prescriptions as soon as you receive it.

Make the Most of Your Prescription Drug Coverage

When you enroll in an LGH medical plan (either the LG Select Health Insurance Plan or the LG Consumer Health Insurance Plan), you automatically have prescription drug coverage through Liviniti. You can keep track of your prescriptions and maximize your pharmacy benefits through the Member Portal, available at [liviniti.com/members](https://www.liviniti.com/members) or through the convenient mobile app. Just scan the appropriate QR code to start using the app now. You can fill your prescriptions at an LGH Convenience Pharmacy or a Liviniti retail network pharmacy. When you use an LGH Convenience Pharmacy, your copays will be less, especially for generic medications, and you have access to Variable Copay™, which reduces the cost of eligible specialty and brand medications with manufacturer-provided coupons. Don't forget that filling medications (30-day supply or 90-day supply) at an LG Health Convenience Pharmacy saves you money! If you fill a generic medication every month, you can save \$120 a year on one prescription by using an LG Health Convenience Pharmacy. A final feature of LGH Convenience Pharmacies is convenience and flexibility. You can place prescriptions in person, at the pharmacy, or over the phone and arrange for delivery to your home or work. Find LGH Convenience Pharmacy locations at www.LGHealth.org/refill.



IPHONE QR CODE



ANDROID QR CODE

GROUP UNIVERSAL LIFE (GUL) INSURANCE

Effective July 1, 2024, LGH will no longer offer GUL Insurance. You will have two options to continue coverage:

- Transfer your GUL insurance coverage automatically to the Voluntary Supplemental Term Life Insurance coverage, provided through Securian. Payroll deductions will continue automatically. To learn more about Voluntary Supplemental Term Life Insurance, visit www.lghealthbenefits.com/plan-options/voluntary-benefits.
- Port your GUL insurance coverage, which means your GUL insurance group policy will become an individual policy, and you will be billed directly by Securian and pay Securian directly. Please note that the cost will be higher with this option than with Voluntary Supplemental Term Life Insurance coverage.

Securian will send information about your coverage options to your home address.

HEALTH CARE RESOURCES AT YOUR FINGERTIPS

My Health Toolkit

You have convenient access to your medical plan through the My Health Toolkit. Use it to access your digital ID card, learn more about your coverage, shop for care, check the status of your claims, and find health and wellness resources. To get started, scan the QR code, download the app from the App Store or Google Play, or go to www.myhealthtoolkitcapital.com/web/public/brands/cbc.



Penn Medicine OnDemand

Penn Medicine Lancaster General OnDemand is a virtual care line that connects you with Penn Medicine providers 24 hours a day, seven days a week, to get you the answers and care you need right away for medical advice, prescriptions for acute issues, or a same-day, in-person appointment. Contact Penn Medicine OnDemand at 717-721-4589 or visit the Penn Medicine OnDemand website at www.lancastergeneralhealth.org/ondemand.

Quest Behavioral Health

Quest Behavioral Health manages Penn Medicine LG Health's Employee Assistance Program (EAP) and Behavioral Health Benefits. The EAP provides confidential services to LG Health employees and dependent family members, including up to eight free counseling sessions per plan year and legal, financial, and eldercare resources. Behavioral Health Benefits are available to employees and dependent family members who are enrolled in an LGH medical plan. Quest can assist you and your family members with finding in-network providers for counseling/therapy, medication management, autism services, higher levels of care, and other behavioral health services. Call 800-364-6352. Staff for referrals, claims inquiries, and answering questions is available, 8 a.m. to 5 p.m. Monday through Friday. Care Managers are available 24/7 for urgent clinical matters.

Remember, if you are experiencing a life-threatening emergency, call the Suicide & Crisis Lifeline at 988, go to your local emergency room, or call 911.

PennCOBALT

The PennCOBALT platform can help you find the right coping support for your mental and emotional well-being.

This platform can offer you:

- Individualized articles, videos, podcasts, and self-led trainings
- Live one-on-one sessions with peers, coping first aid coaches, therapists, psychiatrists, and other professional assistance
- Other well-being resources such as appointments with a registered dietitian or a certified strength and conditioning coach or the opportunity to participate in group sessions
- And more!

Visit www.penncobalt.com to access these resources.

On-Site Resilience Coaching

If you need help navigating work/life balance, emotional well-being, or challenges at work, schedule an on-site appointment with Dr. Keihl – completely confidential and at no cost to you. Call 717-979-6766 or email Steven.Fetrow-Keihl@penmedicine.upenn.edu to make an appointment. Dr. Keihl is available from noon to 8:00 p.m. on Tuesdays and Thursdays and 7:00 p.m. to 11:00 p.m. on Wednesdays.



WELLTHY

Wellthy is a leading health care navigation and caregiving support solution that helps individuals and their loved ones with a wide range of care needs. The program offers resources and support in areas such as aging, special needs, teen support, grief support, financial support, veterans' benefits, mental health, health conditions, and childcare. Wellthy offers personalized care support through an online dashboard, where users can manage their care situation. Visit join.wellthy.com/uphs and create an account with your Penn Medicine SSO credentials to learn more and get started with care coordination today.

Talkiatry

Talkiatry is a mental health platform that provides in-network, outpatient telepsychiatry. To learn more, email hello@talkiatry.com or call 833-351-8255.

Wellfocused

The Wellfocused program is a free voluntary wellness rewards program that supports your personal well-being by accessing wellness program tools and resources through Limeade. When you participate in wellness activities, you earn points for cash rewards in your paycheck. Visit the Limeade website at LGH.Limeade.com or scan the QR code to download the app.



PEOPLEJOY – STUDENT LOAN REDUCTION AND FORGIVENESS PROGRAM

PeopleJoy can assist employees in identifying ways to potentially reduce or even eliminate federal student loan debt, based on individual circumstances. This federal program may reduce or eliminate federal student loan debt for employees who work full time in public service. Employees who have made 10 years' worth of qualifying, direct student loan payments (120 total payments) while working for the government or a nonprofit organization, including UPHS, are eligible to apply for Public Service Loan Forgiveness (PSLF). Employees who do not qualify for Loan Forgiveness can still have their student loan situation assessed by a PeopleJoy representative to find other options to save money. PeopleJoy is available at no cost. To get started, go to app.peoplejoy.com/pennmedicine to complete a digital assessment that will deliver recommendations to optimize your student loan repayments and identify monthly savings or loan forgiveness opportunities you may qualify for. You will need your work UPHS email address and information about your student loans to access the assessment. You may contact support@peoplejoy.com with questions.

WAYS TO SAVE MONEY WITH OUR BENEFITS

The LGH Benefits Program offers many ways to put money back into your pocket by helping you save on things that impact your daily life!

- ✓ **BENEFIT EXTRAS:** Through the LGH Health Benefit Extras website, you can access specially negotiated group rates on valuable benefits that fit your lifestyle, like pet insurance, identify theft, accident and critical illness insurance, and other deals and discounts. You pay for most of these benefits through one single payroll deduction on a bi-weekly basis. Enroll and learn more on the LGH Health Benefit Extras portal at upenn-lgh.corestream.com.
- ✓ **PURCHASING POWER:** With Purchasing Power, you can purchase brand-name appliances, furniture, and more through automatic payroll deductions for up to 12 months; no up-front cash or credit check is required. Visit lghealthbenefits.com for more information in Deals/ Discounts, including a flyer with detailed information about using the program.
- ✓ **HEARING AID BENEFITS:** LGH offers discounted hearing aids for employees. You can get up to a total of \$2,500 for left and right hearing aids and related expenses, excluding exams, every 36 months regardless of your LG Health insurance plan election.
- ✓ **FLEXIBLE SPENDING ACCOUNTS (FSAs):** The Health Care FSA allows you to set aside money on a pre-tax basis to pay for eligible health care expenses for you, your spouse, and your eligible dependents. The Dependent Care FSA allows you to set aside money on a pre-tax basis to pay for eligible dependent care expenses.
- ✓ **HEALTH SAVINGS ACCOUNT (HSA):** If you are enrolled in the LG Consumer Health Insurance Plan, you can set aside money on a pre-tax basis to pay for eligible health care expenses for you and your eligible dependents.
- ✓ **MONTHLY FINANCIAL WELLNESS SESSIONS:** Stay on top of all your finances with monthly financial wellness workshops hosted by the Wellfocused team.
- ✓ **ON-DEMAND FINANCIAL WEBCASTS:** Access Fidelity's one-stop shop for past, present, and future webcasts, educational material, and resources. Start, stop, and pick up where you left off anytime. Get the Fidelity NetBenefits App by scanning the QR code.
- ✓ **ON-SITE FINANCIAL CONSULTATIONS:** LGH offers one-on-one appointments with an on-site Fidelity counselor to help you prepare for your retirement goals, whether that be retirement investments, savings, or financial planning for the future. Make an appointment with George Christiani by calling 800-343-0860, going to www.fidelity.com/schedule, or scanning the QR code.
- ✓ **FULTON BANK WORKPLACE BANKING:** Get access to a "no minimum balance checking account" and other special discounts to help you save and manage your finances. Learn more by contacting Adam Montpetit, our Fulton Bank Representative, at 717-327-2145 or amontpetit@fultonbank.com.



Visit the LG Health Benefits website at lghealthbenefits.com to learn more.

OPEN ENROLLMENT IS APRIL 22 – MAY 5, 2024

Take action during Open Enrollment if you want to:

- Make changes to your current benefit elections for the 2024 – 2025 plan year.
- Add to or drop a dependent from your benefits coverage.
- Contribute to a Health Care FSA, Dependent Care FSA, and/or an HSA* for the 2024 – 2025 plan year.

*You may contribute to an HSA only if you are enrolled in the LG Consumer Health Insurance Plan.

What Happens If You Don't Take Action?

Plan	2024 – 2025 Default Election
If you waived coverage	You will continue to waive coverage.
Medical	
Dental	Current coverage and coverage level.
Vision	
Voluntary Short-Term Disability	Current coverage.
FSAs and HSA	No coverage. You must enroll each year to participate.



BENEFITS YOU RECEIVE AUTOMATICALLY

As a Penn Medicine Lancaster General Health employee, you automatically receive benefits paid by Penn Medicine LGH for:

- Basic Life Insurance coverage equal to 1x your base pay
- Long-term disability coverage for full-time employees, after meeting eligibility requirements
- The Employee Assistance Program (EAP), which provides eight free, confidential counseling sessions

OPEN ENROLLMENT RESOURCES



Enroll in Benefits on Workday

You will make your benefit elections through **Workday**. Beginning April 22, you will have a notification under "Awaiting Your Action" on Workday. Click the notification to make your benefit elections for coverage effective July 1, 2024, through June 30, 2025.



LGH Benefits Team

To reach the LG Health Benefits Team, send an email to LGH-Benefits@penmedicine.upenn.edu.



LG Health Benefits Website

During Open Enrollment, visit lghealthbenefits.com/annual-benefit-enrollment-information-fy25 to learn more about all of your benefits, find providers, review contribution rates, understand common benefit terms, complete your enrollment, and much more!

HOW TO ENROLL

Starting April 22, enroll in your benefits by clicking the "Awaiting Your Action" notification on **Workday**. Log on to Workday using your network username and password — the same information you use when logging on to your work computer.

You can use Workday to:

- ✓ **ENROLL FOR BENEFITS.** During the Open Enrollment window, April 22 – May 5, 2024, you may enroll for benefits 24 hours a day, seven days a week. Your elections will be in effect from July 1, 2024, through June 30, 2025.
- ✓ **ENSURE YOUR LIFE INSURANCE AND RETIREMENT BENEFICIARY INFORMATION IS UP TO DATE.** Before completing your enrollment, review and update your beneficiary information as needed for your Life Insurance benefits in Workday and your retirement beneficiary in netbenefits.com/uphs. To make any updates to your beneficiaries, you will need your beneficiaries' names, Social Security numbers, and birth dates. A beneficiary is the person who receives your benefits when you die.
- ✓ **COMPLETE YOUR ENROLLMENT.** After enrolling in benefits for the 2024 – 2025 plan year and confirming your elections and beneficiary information, complete your enrollment in **Workday**. **Be sure to confirm your elections before exiting.** You should always print or save your confirmation statement as a PDF.
- ✓ **VIEW YOUR WORKDAY BENEFITS AND PAY APP.** Your profile will not show your benefit elections for the 2024 – 2025 plan year via Workday until July 1. Also, make sure to take this opportunity to review your personal information such as your home address by navigating to the Personal Information app in **Workday**.

HIPAA PRIVACY NOTICE REMINDER

The privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) require the Health and Welfare Plan of the University of Pennsylvania Health System (the "Plan") to periodically send a reminder to participants about the availability of the Plan's Privacy Notice and how to obtain that notice. The Privacy Notice explains participants' rights and the Plan's legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI. You can find the Privacy Notice on Starnet. You can also obtain a copy of the notice by contacting the Benefits Office at LGH-Benefits@pennteam.upenn.edu.

You may also contact the Plan's Privacy Official at the Office of Audit Compliance & Privacy, 3819 Chestnut Street, Suite 214, Philadelphia, PA 19104, 215-898-7260, or privacy@uphs.upenn.edu.

LEGAL NOTICES

Legal notices summarize the legal protections, rights, and responsibilities related to your participation in Penn Medicine LGH benefit offerings. You can access plan documents and additional legal notices on the LG benefits website at www.lghealthbenefits.com/resources/required-notices.

