

Helping You Flourish

Your 2023 Benefits

Open Enrollment is your once-a-year opportunity to select the benefits that best support you and your family. Check inside to see what you can expect in 2023, explore your options and enroll in benefits **between October 31 and November 14, 2022**.

Your Open Enrollment Checklist

- 1 Visit **dulybenefits.com** to access your benefits enrollment materials and view other important resources.
- 2 Log in to Workday at **www.myworkday.com/dulyhealthandcare/login.html** between **October 31 and November 14** to review and update your benefit elections.
Remember: If you don't enroll or make changes during Open Enrollment, most of your current benefits will carry over to 2023. If you want to take advantage of the Health Savings Account (HSA) or Flexible Spending Account (FSA) options, you **must** enroll each year – even if you currently contribute – per IRS requirements.

Questions?

Contact the Benefits Department at **630-942-7901** or **Duly.Benefits@dulyhealthandcare.com**.

Duly Health and Care
Human Resources Department
3010 Highland Parkway, Suite 800
Downers Grove, IL 60515



What to Expect in 2023

At Duly Health and Care, our success depends on the hard work and dedication of our team members. Each year, we review our offerings to ensure our benefits create a positive team member experience so you and your family can flourish in all aspects of life. For 2023, you'll see:

- Minor changes to the medical and dental premium costs. To view 2023 premium costs, refer to the Benefits Summary on dulybenefits.com.
- No changes to the vision, life, disability or voluntary benefits premium rates.
- No changes to the overall healthcare plans, including deductibles, copays and out-of-pocket maximums.
- An increase to the Health Savings Account (HSA) IRS maximum contribution limits: \$3,850 individual coverage; \$7,750 family coverage.

Remember: If you reach age 55 by the end of the calendar year, you can contribute an additional \$1,000 to your HSA in "catch-up contributions."

- A new way to enroll in benefits via Workday at www.myworkday.com/dulyhealthandcare/login.html.



Benefits Information Available 24/7

Visit dulybenefits.com to:

- Access all benefits enrollment materials
- Learn about the changes for 2023
- View other important resources

Why Choose the HSA Medical Plan?

When you enroll in the HSA Medical Plan, you become eligible for an HSA, a tax-advantaged personal savings account that allows you to set aside funds from your paycheck pre-tax to pay for eligible out-of-pocket healthcare expenses.

Plus, Duly contributes to your account, too, if you contribute at least \$26 per calendar year/\$1 per pay period (**\$747.50 team member-only and \$1,495 all other**). Use your HSA to pay for eligible expenses or save for future medical expenses. Your HSA is yours to keep – even into retirement.

Reasons to Consider the HSA Medical Plan

Significantly lower premium contributions

The HSA Medical Plan costs you much less than the PPO Medical Plan, while still providing comprehensive coverage, including in-network preventive care covered at 100%.

Pay-as-you-go approach

You have lower paycheck deductions upfront and pay more for out-of-pocket costs, but only if needed. That means you're not paying for care you don't need.

Triple-tax advantage

Tax-free contributions, tax-free earnings potential when you invest your funds, and tax-free withdrawals when you use your funds on eligible healthcare expenses.