

# Benefits Made for You

## Get Ready for 2024 Open Enrollment

At Duly Health and Care, we owe our success to our team members who help us deliver the extraordinary in health and care every day. Our commitment to you includes a comprehensive benefits package that provides high-quality care.

Open Enrollment is your once-a-year opportunity to make sure you have the right benefits coverage for you and your family. Check out this newsletter

to learn what's new this year and get ready to enroll in 2024 benefits between **October 30 and November 13, 2023.**



## Your 2024 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 30 and November 13** 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 2024. 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@duly.com**.

2024 Open Enrollment: October 30 – November 13, 2023

Duly Health and Care  
Human Resources Department  
1100 W. 31st Street  
Downers Grove, IL 60515



# What's Changing in 2024

Every year, we review our offerings to ensure our benefits program reflects industry standards and meets team members' diverse needs. For 2024, you'll see:

- **Minimal changes to healthcare costs.** We've taken strides to limit premium increases this year. You'll see minor increases to medical, vision, and short-term disability coverage.
- **New medical plan insurance carrier, BlueCross BlueShield.** We are excited to partner with BlueCross BlueShield of Illinois as our insurance carrier for the Duly medical plans. While you will continue to pay nothing out-of-pocket (after deductible) when you receive care from a Duly provider, you will also have access to BlueCross BlueShield of Illinois' broad network of top-tier providers as an alternative option to receive safe, quality, and affordable healthcare. This mission is aligned with Duly's commitment to provide exceptional coverage to team members.

You will continue to have the same plan options, and prescription drug benefits will continue to be offered through Express Scripts (ESI).

- **Enhanced Dental PPO benefits and updated plan costs.**
  - The deductible for the **Delta PPO plan** decreased to \$50/year for single coverage and \$150/year for other coverage levels.
  - The annual maximum for all networks under the PPO plan increased to \$2,500/year per person.
  - Increased children's coverage will now include two fluoride treatments per benefit year, and orthodontia coverage now applies up to age 26.
  - Getting occlusal guards (nightguards) is now considered a major service eligible for coinsurance.
- **Health Savings Account (HSA) IRS contribution limit increases.** Starting Jan. 1, 2024, the HSA contribution limit will increase to \$4,150 individual coverage and \$8,300 for family coverage. Don't forget: These amounts include Duly's contributions to your account.

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."

- **Short-term disability policy changes for 2024.** For this year only, you are not required to provide evidence of insurability when newly enrolling in short-term disability coverage during open enrollment.
- **Changes to leave of absence coverage duration.** We've updated our leave of absence policy. If you take over 18 weeks of continuous leave with Duly, your benefits will terminate and you will be offered COBRA and other options for continuation of insurance coverage.
- **FSA administrator PayFlex rebranding as Inspira Financial in 2024.** This transition does not affect your FSA benefit, and no action is required of you at this time. Be on the lookout for more information in the coming months.
- **Noom ending on Jan. 1.** In 2024, we are discontinuing our partnership with the Noom weight management program. If you wish to convert your Noom program to a Consumer account, you can do so by emailing [partnersupport@noom.com](mailto:partnersupport@noom.com).

## Benefits Information Available 24/7

Visit [dulybenefits.com](https://dulybenefits.com) to:

- Access all benefits enrollment materials
- Learn about the changes for 2024
- View other important resources

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