



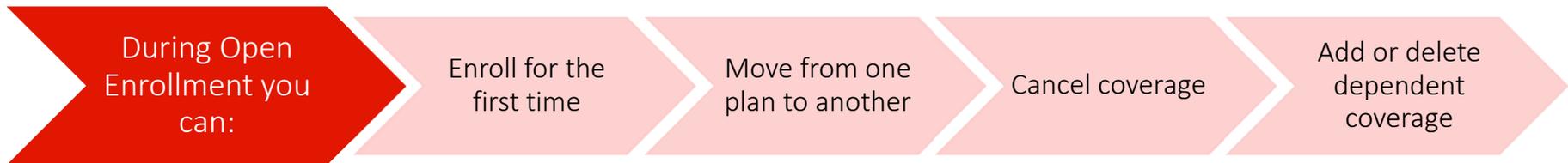
Absolute Technologies
Open Enrollment 2024



Open Enrollment

August 26th through September 6th

Open Enrollment is your opportunity to select the coverage that meets your needs for the coming year and make changes to your current employee benefit coverages. All changes in benefits will be effective the first day of your new plan year: October 1, 2024.



Changes during the year

IMPORTANT: Once Open Enrollment ends, no changes can be made until our next Open Enrollment unless you experience a qualified family status change or qualify for a “special enrollment.” You may be required to submit proof of the family status change or evidence of prior coverage before making changes to your benefit elections.

What is a qualifying event? Examples include:

- Marriage, Divorce, Death of Spouse
- Birth or adoption of a child
- Change in employment of a spouse that affects your coverage

You must request any benefit change within 30 days of your qualifying event, or you will have to wait until the next Open Enrollment.



How to enroll for 2024

We're going green!

This year all enrollments will be processed through your Paychex Flex account, using Flock

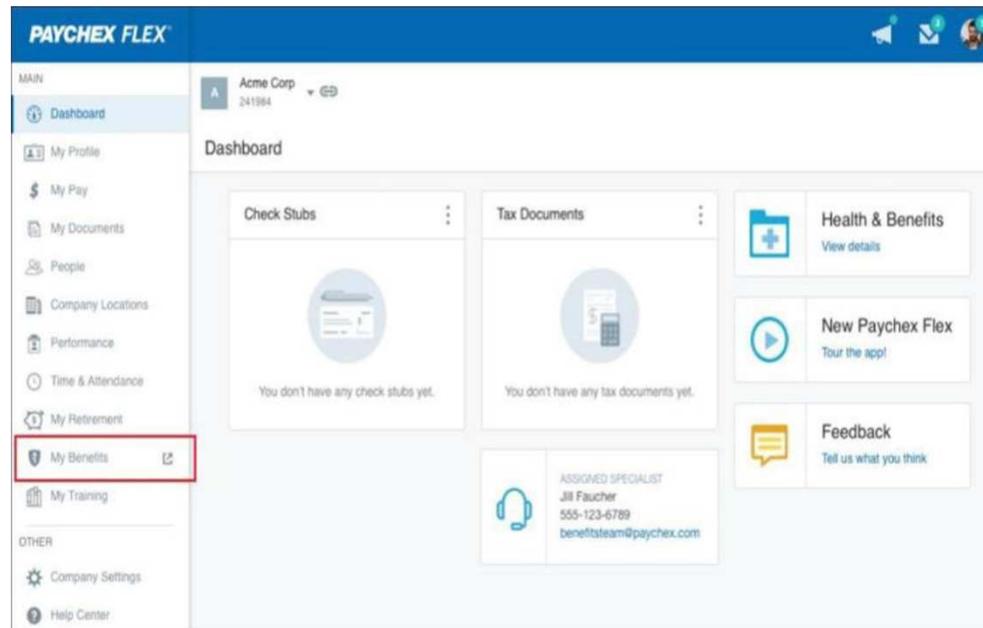


How to enroll in benefits

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1. Access My Benefits in Paychex Flex®

- Once you log into Paychex Flex, click *My Benefits*, which will open the Flock platform.

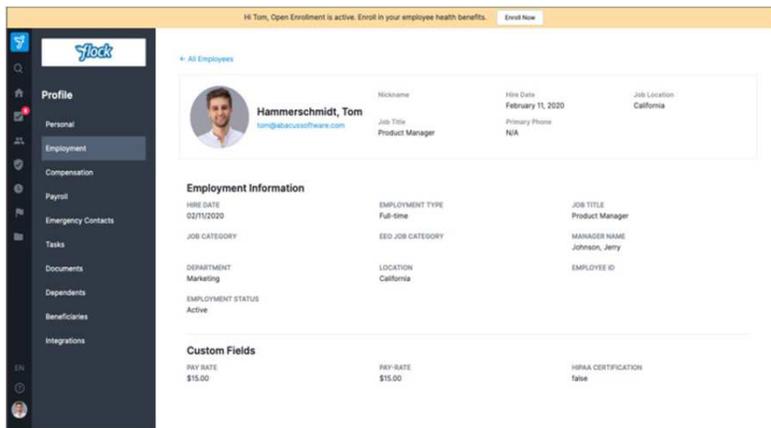


Open enrollment 2024

How to enroll in benefits

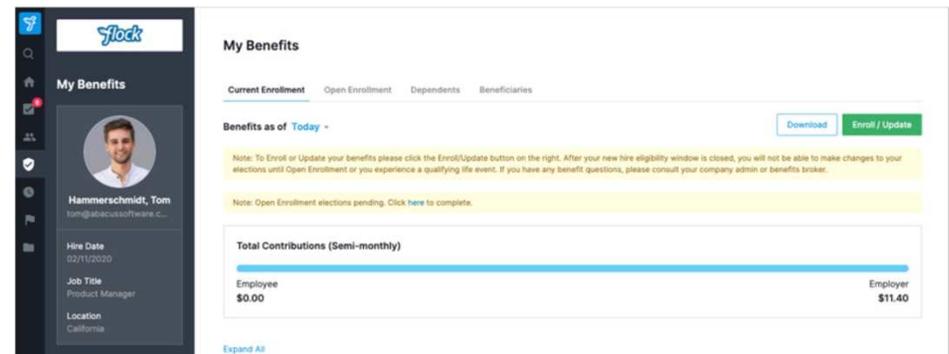
2. Review Profile

- Make any updates in Flex or discuss with your company contact if anything is incorrect.
Note: Your profile is private and only visible to you, your manager, and your administrator.



3. Enroll in Benefits

- Enter the Benefits Enrollment flow.
- If you are eligible to enroll, click the *Benefits* icon in the left-hand navigation menu. Then, click the *Enroll/Update* button.



How to enroll in benefits

4. View, change or add dependents

- This step lets you add and verify dependents at the time of enrollment, so you can also select and add them to plans in the next steps.

FIRST NAME	LAST NAME	RELATIONSHIP	GENDER	DATE OF BIRTH	SSN
Mary	Murphy	Spouse	Female	02/28/XXXX	3000-XX-4456

5. Enroll Dependents

- Remember to enroll your dependents.
- To enroll your dependents on a plan, select them at the top of the page. Then, select the plan that best suits your needs.

Excelsus PPO 250 Gold Flexible plan		
Deductible (Individual)	\$250	What will this cost me? --- Refer to your HR Administrator
Deductible (Family)	\$500	
Rx Generic	\$5, oed waived	
Rx Brand	\$20	
Rx Specialty	\$40	
Office Co-Pay	\$25	



How to enroll in benefits

6. Select a Plan

- View or change your benefits in the Benefits tab.
- To make your elections, select the plan card that is the best fit for your needs. For more plan info, click *Plan Details*.

7. Continue Enrollment

- Select Additional Benefits.
- Continue through the enrollment flow and either select or waive each benefit.

Benefits — Current Year Enrollment

Hammerschmidt, Tom
CURRENT YEAR

- Getting Started
- Basic Information
- Dependents
- Medical**
- Dental
- Vision
- Supplemental
- Employee Assistance
- Beneficiary
- Additional Info
- Review & Submit

Excellus PPO 250 Gold
Flexible plan

Deductible (individual)	\$250	What will this cost me? --- Refer to your HR Administrator
Deductible (family)	\$500	
Rx Generic	\$5; ded waived	
Rx Brand	\$20	
Rx Specialty	\$40	
Office Co-Pay	\$25	

Excellus HMO 500 Silver
Economical Plan

Deductible (individual)	\$5,350.00	Employer Contribution Semi-monthly	\$300.00
Deductible (family)	\$1,500.00	Employee Contribution Semi-monthly	\$75.00
Rx Generic	\$5		
Rx Brand	\$20		
Rx Specialty	\$40		
Office Co-Pay	\$20		

Please click here if you wish to waive Medical.

Benefits — Current Year Enrollment

Hammerschmidt, Tom
CURRENT YEAR

- Getting Started
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- Dental
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- Employee Assistance
- Beneficiary
- Additional Info
- Review & Submit

EOI approval request form : [view](#)

Disclaimer : Please refer to the Product Information Flyer or attachment for a complete description of benefits, limitations and exclusions. Insurance products and services are generally provided by the listed carrier but not in all circumstances

Supplemental Life Insurance Plan
by The Hartford

Employee Cost Semi-monthly Approved		\$0.04
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Employee Guaranteed Issue Amount: \$50,000.00
Benefit Amount: 10,000.00

Spouse/Domestic partner Guaranteed Issue Amount: \$20,000.00

EOI approval request form : [view](#)

Disclaimer : Please refer to the Product Information Flyer or attachment for a complete description of benefits, limitations and exclusions. Insurance products and services are generally provided by the listed carrier but not in all circumstances

Please click here if you wish to waive Life.



How to enroll in benefits

8. Submit Enrollment

- Remember to click the final *Submit Enrollment* button to record your benefit elections.
- You can view your elections and plan documents at any time on the Benefit Summary page

Benefits — Current Year Enrollment

Review & Submit
Almost done. Please review the enrollment details before you submit for approval.

▲ Your enrollment is not yet submitted. Please review and click on the "submit" button.

Total Contributions(Semi-monthly)

Employee	Employer
\$2.49	\$34.95

Medical Plan - PPO 250 Gold (Semi-monthly)

Excelsus BCBS - Policy 102343
Flexible plan
Plan Tools SBC

Refer to your HR Administrator

Dental Plan - Dental Plus (Semi-monthly)

Employee	Employer
\$0.70	\$19.30



2024 benefits



- Medical plans with Kaiser and Blue Shield
- Dental Vision, Life, Disability, EAP, Voluntary plans through Principal
- NEW! Legal plan and Pet Insurance through **MetLife**
- NEW! Identity Theft Protection through **Norton LifeLock**

Comparing Medical Plans

Plan Features	Kaiser High Ded HMO-HSA	Kaiser Low Ded HMO	Kaiser Trad HMO 40	Kaiser Trad HMO 15	Blue Shield TRIO	Blue Shield Full HMO	Blue Shield High Ded PPO	Blue Shield PPO
Preventive Care	✓	✓	✓	✓	✓	✓	✓	✓
Self-Refer to Specialists							✓	✓
Traditional network for doctors and hospitals	Limited to Kaiser Providers	Narrow HMO Network	Full HMO Network	PPO Network & Out of Network access	PPO Network & Out of Network access			
Predictable Fixed Copayments		✓	✓	✓	✓	✓		✓
Ability to save for future healthcare costs	✓						✓	





Kaiser High Ded HMO - HSA

\$3,200 Individual deductible

\$6,400 Family deductible

Office visit copay - No charge after deductible

Out of pocket maximum \$3,200 individual / \$6,400 family

Rx - No charge after deductible

Inpatient Hospital – No charge after deductible

Kaiser Low Ded HMO

\$1,000 Individual deductible

\$2,000 Family deductible

\$20 office visit copay

Out of pocket maximum \$3,000 individual / \$6,000 family

Rx - \$10 / \$30

Inpatient Hospital – 20% after deductible

Medical

- *In-network coverage only.*
- *All services must be obtained from Kaiser.*





Kaiser Trad HMO 15

No deductible

\$15 office visit copay

Out of pocket maximum \$1,500 individual / \$3,000 family

Rx - \$10 / \$30

Inpatient Hospital - \$250 per admission

Kaiser Trad HMO 40

No deductible

\$40 office visit copay

Out of pocket maximum \$1,500 individual / \$3,000 family

Rx - \$10 / \$35 after \$250 Individual deductible

Inpatient Hospital - \$500 per admission

Medical

- *In-network coverage only.*
- *All services must be obtained from Kaiser.*





Blue Shield Narrow HMO

Trio Network

No deductible

\$20 PCP / \$20 Specialist office visit copay

Out of pocket maximum \$2,500 individual / \$5,000 family

Rx - \$15 / \$30 / \$45 / 20% to \$250

Inpatient Hospital - \$500 per admission

Blue Shield Full HMO

Access + HMO Network

No deductible

\$20 PCP / \$20 Specialist office visit copay

Out of pocket maximum \$2,500 individual / \$5,000 family

Rx - \$15 / \$30 / \$45 / 20% to \$250

Inpatient Hospital - \$500 per admission

Medical

- *In-network coverage only.*
- *All services must be obtained from providers in the Blue Shield Network.*

Go to blueshieldca.com/fad to Find a Doctor; use **TRIO ACO HMO** or **Access+ HMO** to search network





Blue Shield High Ded PPO - HSA

\$3,200 Individual deductible

\$5,200 Family deductible

20% after deductible

Out of pocket maximum \$5,500
individual / \$11,000 family

Rx – after medical deductible
\$10 / \$25 / \$40 / 30% to \$250

Inpatient Hospital - 20% after
deductible

Blue Shield PPO

\$2,000 Individual deductible

\$4,000 Family deductible

\$20 PCP/ \$25 Specialist copay

Out of pocket maximum \$6,000
individual / \$12,000 family

Rx - \$15 / \$30 / \$45 / 30% to \$250

Inpatient Hospital – 20% after
deductible

Medical

- *In and Out-of-Network coverage.*

What is an HSA and how does it work?



Health Savings Account, a personal savings account for your health— which comes with some perks!

2024 Contribution Limits

- \$4,150 Individual
- \$8,300 Family
- \$1,000 catch up for 55 or older

How it works:

Individually owned account, it is not use it or lose it

MUST be enrolled in the HDHP PPO Plan.

Limitations

- Cannot have other health coverage
- Cannot have Medicare, TRICARE, or Veterans Administration (VA)
- Cannot be claimed as a dependent





Principal Dental EPO

In Network only coverage

Deductible - \$50 individual/\$150 family

Annual Maximum - \$1,500 per individual

Preventive Services covered at 100%, deductible waived

Basic Services covered at 70% Major Services covered at 50%

Orthodontia Covered 50% to \$1,000

Principal Dental POS (Point of Service)

EPO Network / PPO Network / Out of Network Services

Deductible - \$50 individual /\$150 family

Annual Maximum - \$1,500 per individual

Preventive Services covered at 100%, deductible waived for EPO and PPO

Basic Services covered at 80% Major Services covered at 50%

Orthodontia covered 50% to \$1,000

*Before you have work done, ask your dentist to run a "Predetermination of Services" for services totaling over \$300.





Vision

Principal Vision

VSP Network & Out of Network

Exam, Frames and Lenses every 12 months

Exam Copay - \$10

Materials Copay - \$25

\$150 frame allowance + 20% off remaining balance*

\$150 contact lenses allowance

*Sam's, Walmart and Costco are all in-network; however the frame allowance is only \$80. Must be a participating location.



Life Insurance Principal



Life Insurance

Basic Life Insurance

- All benefit eligible employees are automatically enrolled in Basic Life and AD&D insurance at no cost to you!
- The Basic AD&D benefit is provided in an amount equal to your Basic Life benefit in the event of an accidental death.
- It is important that all employees must designate a beneficiary, even if you elect no other benefit.

Voluntary Life

- All benefit eligible employees have the opportunity to elect Voluntary Life insurance.
- You may elect coverage in increments of \$10,000 up to a maximum of \$500,000 for yourself.
- Evidence of Insurability (EOI) will be required for coverage requests outside of your initial eligibility.
- If you elect Voluntary Employee Life Insurance, you may also elect Voluntary Spouse and/or Voluntary Child Life Insurance.
 - Spouse coverage = increments of \$5,000 to \$100,000 max
 - Child coverage = increments of \$2,000 to \$10,000 max



Disability Principal



Disability Insurance

Voluntary Short Term Disability (STD)

- All benefit eligible employees have the opportunity to elect Voluntary Short Term Disability coverage through payroll deductions.
- The STD plan provides income replacement of 20% of your weekly earnings up to \$1,500 after you've been disabled more than 7 days. Benefits are not offset by California SDI benefit and may continue up to 12 weeks if you remain disabled.
- Evidence of Insurability (EOI) will be required for coverage requests outside of your initial eligibility.

Voluntary Long Term Disability (LTD)

- All benefit eligible employees have the opportunity to elect Voluntary Long Term Disability coverage through payroll deductions.
- LTD provides income replacement of 60% of your monthly earnings to \$15,000 after you've been disabled more than 90 days.
- Benefits may continue to Social Security Normal Retirement Age if you remain disabled.
- Evidence of Insurability (EOI) will be required for coverage requests outside of your initial eligibility.



Voluntary Worksite Principal



Voluntary Insurance

Accident

- Designed to cover individuals who suffer any injury from an accident
- Provides a stated benefit depending on the type of accidental injury
- Available to employees and dependents
- Available through payroll deductions

Critical Illness

- Designed to cover individuals who are diagnosed with a critical illness such as cancer, stroke, organ failure, heart attack, blindness and other serious conditions
- Provides a benefit upon diagnosis of one of the covered illnesses
- Available to employees and dependents
- Available through payroll deductions
- Evidence of Insurability (EOI) will be required for coverage requests outside of your initial eligibility.

NEW! Hospital Indemnity

- Designed to cover individuals who have a hospital stay as a result of a covered injury or illness
- Provides a stated benefit for inpatient hospital stays
- Available to employees and dependents
- Available through payroll deductions



NEW! Identity Theft Protection Norton LifeLock

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LifeLock with Norton Benefit Premier helps provide you peace of mind with comprehensive protection for your identity, connected devices, and online privacy with SafeCam.

- Home Title Monitoring
- LifeLock Skill for Amazon Alexa
- Credit, Bank, Utility Account Freezes
- Mobile APP
- USPS Address Change Verification
- LifeLock Identity Alert System
- Dark Web Monitoring
- Sex Offender Registry Reports
- Credit Application Alerts
- Credit Monitoring
- Annual Credit Reports & Credit Scores Data Breach Notifications
- Fictitious Identity Monitoring
- Bank & Credit Card Activity Alerts
- Checking & Savings Account Application Alerts
- Bank Account Takeover Alerts
- 401k & Investment Account Activity Alerts
- File Sharing Network Searches
- Prior Identity Theft Redemption
- Million Dollar Protection Package
- Online Threat Protection
- Smart Firewall



NortonLifeLock™

Open enrollment 2024



NEW! Legal Plan



The MetLife legal plan provide employees and their families with expert legal assistance for covered matters for a monthly rate of just **\$18**



Unlimited access to network attorneys for covered legal matters



Top-quality attorneys with an average of 25 years of experience



Advice and representation nationwide, in person

Unlimited use of covered legal services, including:

- Wills, Living Wills and Power of Attorneys
- Buying and Selling a Home
- Family Law Services
- Tax audit and creditor representation
- Civil Lawsuits
- Elder Care
- Identity Theft
- Traffic Ticket Defense

NEW! MetLife Pet Insurance Program

- MetLife pet insurance plans for dogs and cats can help reimburse you for unexpected vet bills. We can provide insurance for pets of all ages — even seniors — and you can customize your deductible and reimbursement rates so they work best for your pet’s needs and your budget.
- NOTE: It is the member’s responsibility to seek services with a MetLife contracted facility, provider, and specialists. Non-contracted facilities, providers and specialists do not recognize MetLife discounts.
- For more details, call (800) GET-MET8 or visit www.metlife.com/getpetquote.



Employee Assistance Program



The EAP service is a free, confidential program that provides you with information and resources to help you deal with life's problems.

Through the EAP, administered by Principal, you get:

- A 24-hour toll-free number: A counselor is always available, any time, anywhere
- Telephonic, short-term problem resolution
- Unlimited telephonic critical incident stress debriefing
- Up to 3 counseling sessions



Contact the EAP 24/7 at **(800) 450-1327** or online at **member.magellanhealthcare.com** and enter **Principal Core** as the program name.

Open enrollment 2024



Benefits Service Center and Website

Benefits Service Center

Phone: 844-251-4848

Email: atibenefits@sullicurt.com

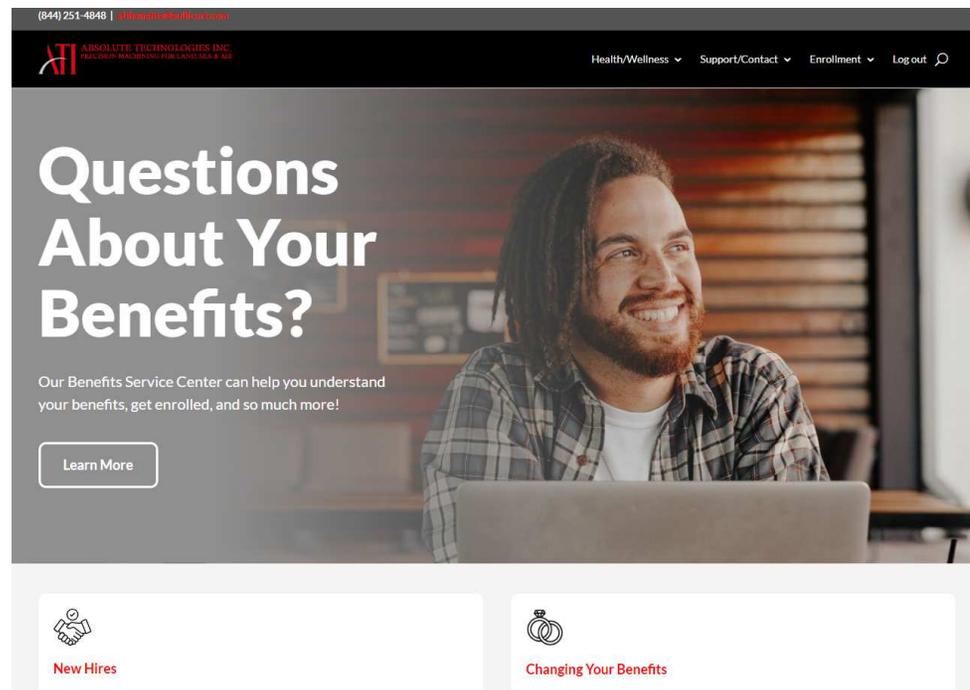
Website:

<http://atibenefits.benefitsmap.com/>

Username – atibenefits

Password – benefits

- Access to benefit documents
- Carrier contact information
- Link to PlanSource for enrollment
- Available 24/7





questions

Open Enrollment 2024