

# Frequently Asked Questions About Open Enrollment



## What improvements have been made to the benefits package for 2024?

### Improvements for 2024 include:

- ✓ Lower deductible option
- ✓ Reduced vision premiums
- ✓ No rate increases for dental, supplemental life insurance, critical illness and accident premiums.

## What changes have been made to the medical plans for 2024?

To provide a lower deductible plan, adding coinsurance and out-of-pocket-maximum limits in addition to the deductible was required to maintain an individual embedded maximum amount. This means that after you have met your deductible you will be subject to additional out of pocket expenses at 10% coinsurance rate. Listen to the more detailed explanation of benefit changes [here](#).

## What is coinsurance?

After your deductible is met, your cost share for payments up to the out-of-pocket maximum. With our HDHPs, the amount you pay after the deductible is reached is 10% and the plan pays 90% for in-network providers.

## What is an out-of-pocket maximum?

The maximum amount of money you'll pay for covered services in the plan year, including your deductible.

## What is an embedded out-of-pocket maximum?

The maximum amount of money one family member will pay for covered services in the plan year.

## Where do I find more information about our benefits?

You can find specific information on THG benefits in the 2024 benefits guide. Additionally, the carriers can respond to specific questions you have related to their products and services. Their information can be found in the benefits guide on page 38.

## Where can I learn more about how a Health Savings Account works?

[Click here](#) to learn more about using a Health Savings Account to prepare for healthcare expenses.



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## Where do I enroll?

You will receive an email once open enrollment opens that will point you to enroll at [accessmyhrinfo.com](https://accessmyhrinfo.com). Follow this path to select and submit your benefits:

Select and submit! Here's how:

- **accessmyhrinfo.com**
- **Employee Self-Service**
- Sign in using Office 365 email and password (matches network password)
- **Benefits Details** tile
- **Enroll in Benefits**
- "I agree to receive electronic communications...": your answer, **Continue**
- Open Enrollment: **Select**
- (Make 2024 selections one-by-one: **Edit**, then **Update and Continue**, then **Update Elections** [or **Discard Changes**, if needed])
- **Save and continue**
- **Submit**
- Enter and confirm your email address; OK
- Survey: your answers, **Submit**
- Check your email for your Confirmation Statement

## Who do I reach out to if I have questions about open enrollment?

Contact the [HR Shared Services Team](#) for questions about open enrollment or any of our benefits.

## Where can I learn more in depth?

[Click here](#) for more details about The Heritage Group medical plans determination process.

## What is the Microsoft Authenticator app and why do I need it to enroll in benefits?

To safeguard your network account, Microsoft will soon require you access our network using the Microsoft Authenticator app to verify your identity. Without this app, you will not be able to enroll in benefits. To learn more, including how to set up the app, [click here](#).

