

# 2023 Life's Foods Open Enrollment Highlights

**Open Enrollment Dates: Dec 13<sup>th</sup> through Dec 22<sup>nd</sup>**

Life's Foods appreciates your commitment to our organization. We are equally committed to providing you with competitive and comprehensive benefits to help you take care of yourself and your family. A summary of changes for each benefit is below.

## Medical and Pharmacy - NEW CARRIER BCBS of North Carolina

- Changing from four plan options to two plan options
- There will be benefit and payroll deduction changes

## Dental and Vision - NEW CARRIER Unum

- Still offering a low and high dental plan
- There will be a decrease in payroll deductions

## Voluntary Life and Short Term Disability - NEW CARRIER Unum

- Some benefit changes
- Same rates for voluntary life but decrease in rates for voluntary disability

## Health Savings Account - NEW BANK Health Equity

- Changing bank institution; if a current balance in Optum you will complete a rollover form to transfer the funds to Health Equity
- Must be enrolled in the HDHP medical plan to participate

## 1800MD - Telemedicine - Policy is being discontinued

Open Enrollment for 2023 will require new elections due to the changes in the insurance companies and payroll deductions.

## **OPEN ENROLLMENT DEADLINE:**

**Enrollment must be completed by December 22<sup>nd</sup>.**

## **How to Enroll:**

Enrollment must be completed online through Paycor (payroll and benefit system).

Your elections become effective January 1, 2023 and continue through December 31, 2023. Keep in mind that you cannot make a change during the year unless you experience a Qualifying Life Event, such as a marriage or birth of a child. Contact Human Resources within 30 days of your event

For more information about all Life's Foods benefit package, refer to the 2023 Benefits Enrollment Guide.

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