



2024 Open Enrollment Group Health Insurance

Online Open Enrollment will take place December 7th to December 22nd

Dear Employee:

BlueCross BlueShield (BCBS) will continue to be our medical insurance carrier for the 2024 benefit year. **BCBS' initial overall premium increase came in at 9.96%. For the past three benefits years, employee contributions have remained flat, passing on the savings to employees over the last years. Casa Central will continue to absorb the increase and will also be decreasing the employee premiums.** In an effort to maintain the integrity of our current benefit offerings, maintain affordable plans, and by applying improvements, we have made some changes to the employee benefit offerings, including the re-introduction of our Health Maintenance Organization Plan (HMO). Last benefit plan year we increased the employer contribution to \$800 for all Health Savings Account (HSA) and the contribution will remain. The premium for the voluntary vision plan will decrease as it transitions from VSP to EyeMed. In addition, Basic Life Group Life Insurance, Voluntary Life Insurance, Short Term Disability (STD), Long Term Disability (LTD) will transition from UNUM to BCBS. There will be no changes to pricing or carriers for voluntary dental.

Your benefits become effective January 1, 2024 through December 31, 2024

REMINDER THAT THIS BENEFIT YEAR IS A PASSIVE ENROLLMENT.
YOUR CURRENT ELECTIONS WILL REMAIN THE SAME FOR THE NEW BENEFIT YEAR
UNLESS YOU MAKE CHANGES BY COMPLETING OPEN ENROLLMENT VIA UKG.
UKG'S OPEN ENROLLMENT LINK GOES LIVE ON DECEMBER 7TH

Below we have provided a more detailed explanation of the above changes. To learn more about these changes please plan on attending one of our benefit meetings.

HMO Plan

Casa Central will no longer phase out the HMO as originally announced last year and will allow enrollment for all eligible employees.

BlueEdge Select, BlueEdge HDHP and Health Savings Account (HSA)

As you remember, HSA improvements in the last plan year included a \$800 employer contribution into HSA accounts for existing employees regardless of employee contributions into their HSA accounts. **This year, Casa Central will continue making an \$800 annual contribution into all HSA accounts for employees enrolled in a HSA plan, regardless of employee contribution amounts. Accounts will be funded with an initial contribution of \$225 and \$25 per pay period thereafter.**



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The employer annual HSA contribution of \$800 was made in part to help support our employees' out-of-pocket costs when enrolled in an HSA medical plan. At the same time, funds deposited by both employer and employee are fully owned by the employee, roll over every year and are never lost. For more information on how your HSA account will help you please visit our benefit website by visiting <https://www.casacentral.org/benefits/> or by contacting Human Resources at hr@casacentral.org

Basic Group Life, Voluntary Life Insurance, Disability Insurance

Due to the transition from UNUM to BCBS, we are having a "true open enrollment" for employee voluntary life this year. This is a one-time offer and will only be available during the 2024 Open Enrollment period. This allows you to elect any level of coverage, regardless of your prior coverage amount, without having to submit evidence of insurability (EOI).

Voluntary Vision and Dental Offerings for Part-time and Full-time Employees

Part-time will continue to benefit from both dental and vision benefits. Employees who currently have a VSP Vision plan will be mapped to the equivalent plan with EyeMed. Existing employees will also have the opportunity to make changes to their existing plans during open enrollment.

Keeping Costs Down

Many of the factors that drive pricing for medical plans are federal and state regulations, and providers' own benchmarks. As we grow in employee numbers, our benefit packages will also evolve. What you can do to help keep these costs down is to use your free wellness benefits, such as completing your annual physical and participating in future wellness events.

Another way that you can help keep medical costs down is considering one of the HSA plans that Casa Central currently offers. The HSA plans are rich in offerings, with a wide network, and still offer the same free yearly wellness exams.

Reviewing Your Benefit Offerings and other Voluntary Benefits

Open enrollment is the time to review the additional available voluntary offerings. Do not miss out on offerings for additional Life Insurance, Short-Term Disability, Long-Term Disability, 401K, Employee Assistance Program, and our new Working Advantage Discount Program. This is also a great time to update your contact information and beneficiary information.



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Benefit Meetings

Employees wanting to learn more about new and future benefit enhancements are asked to attend one of our upcoming benefit meetings below.

ENGLISH

Thursday, December 7th: 12:30PM – AP Board Room, 3rd Fl

Friday, December 8th: 12:30PM – [Click here to join the meeting](#)

SPANISH

Thursday, December 7th: 4:00PM – AP Board Room, 3rd Fl

Friday, December 8th: 4:00PM – [Click here to join the meeting](#)

Your Feedback Matters

We ask that you send in any feedback or inquiries regarding plan designs to Human Resources at any time throughout the benefit year by emailing hr@casacentral.org Your ongoing feedback has been instrumental in making benefit plan improvements.

Sincerely,

Patricia Berrospe
Human Resources Director