

2024 Preparing for Open Enrollment

- **If you are waiving insurance, log in and waive, but check and update your beneficiary information for life insurance.**
- **Deciding who you need to cover:**
 - Self Only
 - Self and spouse
 - EE and children
 - Family
 - If adding a NEW dependent to your plans you need the following: Name, DOB, SSN, supporting documentation (birth certificate, marriage certificate, or copy of last tax form).
 - **if keeping **current** dependents on plans, no supporting documentation is needed*
- **Do you need Medical Coverage?**
 - Review Medical Plan options and cost:
 - PPO 1500
 - Enhanced HSA (\$3200 deductible)
 - Core HSA (\$6000 Deductible)
- **Other considerations:**
 - Are you expecting any type of medical event in 2024?
 - Examples – birth of a child; significant surgery; kidney dialysis; cancer; heart condition.
- **Do you or a family member need Dental Coverage?**
 - Review options and cost:
 - Basic Dental
 - Annual maximum \$1500
 - Buy up Dental Plan
 - Annual maximum \$2000
- **Do you or a family member need Vision Coverage?**
 - Review options and costs.
 - Basic Vision
 - Lower frame allowance; higher co-pay
 - Buy-Up Vision
 - Higher frame allowance; lower co-pay
- **Beneficiary**
 - Review and update your beneficiary information.
- **Company provided Life Insurance**
 - Myers provides 1x base annual earnings in life insurance, up to a maximum of \$250,000.
- **Optional Life Insurance**
 - You may purchase an additional 1 or 2x earnings in Optional Life Insurance.
- **Company provided Accidental Death and Dismemberment Insurance.**
 - You may purchase an additional amount from 1x to 10x your salary. This is through Zurich American Life.
- **Basic Long-Term Disability**
 - Provided by Myers replacing 40% of income up to \$1000/month.
- **Optional Long-Term Disability**
 - This is a buy-up option and may include evidence of insurability if you have not been hired in the past year.
- **Short Term Disability**
 - Provided by Myers to replace a portion of your income.
- **Optional Dependent Life**
 - There are several options for you to purchase Life Insurance for your spouse or dependent children.
- **Health Savings Account**
 - If you selected either the Core HSA or the Enhanced HSA, you are eligible to open a Health Savings Account to assist with your deductible.
 - You must open the Health Savings Account with Optum Bank to receive the Myers contribution.
- **Voluntary Benefits**
 - In addition, there are voluntary benefits available through Unum.

***More information on all benefits is available at [Https://mymyersbenefits.com](https://mymyersbenefits.com)**