

Dear Caregiver:

Your Sinai Chicago annual **Benefits Enrollment starts Monday, November 13 and ends Friday, December 1**. During Open Enrollment, you have the opportunity to make changes to next year’s benefits, waive coverage, or elect new coverage, effective on January 1, 2024. You can enroll online using the self-service enrollment system, [SinaiBenefits.bswift.com](https://SinaiBenefits.bswift.com), or you can enroll through the assistance of a benefit counselor. Additional details can be found on the back page of this brochure.

**Important:** If you do not wish to make changes, your current enrollments will automatically roll over, so you do not need to re-enroll. **However, if you use Flexible Spending, Health Savings or Pre-Tax Transit Accounts, you must re-enroll in them every year.** Please speak with a benefit counselor if you have any questions. Also, new this year, coverage for dependent spouses must be confirmed. See [What’s New](#) below.

### What’s New for 2024?

Sinai Chicago continues to provide a competitive benefits package to Caregivers. Yet health insurance costs, medical claims, and prescription drug costs, continue to rise. To help maintain our programs, effective January 1, 2024, the following updates will apply as highlighted below.

#### New UBS Financial Wellness Program

In 2024, UBS Financial Wellness coaches will be available to provide guidance to help you through the complexities of your finances, so you feel more engaged, productive, and rewarded at work. At no cost to you, USB Financial Coaches will answer your financial questions, review your personal situations, and offer help and resources. UBS Financial Wellness provides educational content on a wide range of topics, online interactive tools, and educator-led webinars.

#### Dependent Spouse Medical Plan Coverage

The Sinai Chicago medical plans do not currently allow spouses/civil union partners to be enrolled dependents *if they are eligible for medical insurance with their employers*. **Starting 2024**, you may enroll your spouse/civil union partner as a dependent if you pay a new **Spousal Surcharge**. The surcharge increases your Medical Plan costs by \$25 per pay period, or \$50 per month.

This year, coverage for a dependent spouse must be confirmed with your annual enrollment. **Current dependent spouses/civil union partners will default to a Spousal Surcharge**. However, if your dependent spouse/civil union partner does not have other insurance available, then you may use the online enrollment system – bswift -- to attest to it and receive a **Spousal Surcharge Waiver** for 2024.

#### Sinai Chicago – Employer HSA Contribution

Caregivers who elect the High Deductible Health Plan (HDHP) PPO are also eligible to open a Health Savings Account (HSA) that can be used to pay for future qualified medical expenses.

To help with the cost of care, caregivers who elect the plan, starting in 2024, Sinai Chicago will fund your HSABank account with quarterly employer contributions that can add up to \$300 annually for single coverage, and \$700 annually for Employee + 1 or Employee + Family coverage. Pro-rated contributions will be funded at the end of each calendar quarter.

### Medical Plan Coverage Changes

Sinai Chicago medical plans provide up to three medical plan options for our Caregivers. To share the cost of increased medical care and prescription drugs, the Plan covered services will changes as outlined in the table below.

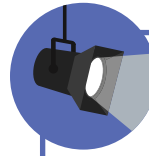
PARTICIPANT COSTS			
Plan Coverage	Home Hospital - Sinai Chicago	BCBSIL PPO or HMO Network	Out-of-Network
Traditional PPO Deductible	\$250 / \$750	\$1,500 / \$4,500	\$2,500 / \$7,500
Traditional PPO Coinsurance	No charge	20%, after deductible	50%, after deductible
Traditional PPO Out-of-Pocket Max	\$500 / \$1,500	\$5,500 / \$16,500	\$12,000 / \$36,000
HDHP PPO Deductible	\$1,800 / \$4,050	\$2,400 / \$5,400	\$3,600 / \$8,100
HDHP PPO Coinsurance	No charge, after deductible	20%, after deductible	50%, after deductible
HDHP PPO Out-of-Pocket Max	\$2,000 / \$4,500	\$4,000 / \$9,000	\$11,000 / \$24,750
HMO Physician/Specialist Office Visits	No charge	\$40 / \$50	No coverage
HMO Out-of-Pocket Max	\$3,000 / \$6,000*	\$3,000 / \$6,000*	No coverage

\*Separate BAHMO Prescription Drug Out-of-Pocket Max \$4,000 / \$8,000

## Sinai Chicago's Home Hospital Coverage Advantage

In each of the Sinai Chicago medical plans, you may reduce your out-of-pocket costs using Home Hospital services. If you use Sinai-employee providers and /or Sinai facilities, you can save on medical plan deductibles, coinsurance, and/or office visit copays. For example, eligible Home Hospital facility and clinic groups include:

- Mount Sinai Hospital (group code 38)
- Schwab Rehabilitation Hospital (group code 353)
- Holy Cross Hospital (group code 021)
- Schwab Rehabilitation Center (group code 1158)
- Sinai Medical Group (group code 072)



### Sinai Spotlight

No matter which medical plan you select, your costs will be significantly lower if you choose to see a Sinai-employee physician at a Sinai facility. Save money and receive the same exceptional health care you provide daily!

## Medical Plan Rates for 2024

Sinai will continue to offer up to three Blue Cross Blue Shield of Illinois (BCBSIL) medical plan options to our full-time and part-time Caregivers. Medical plan rates for 2024 are shown below. *A tobacco surcharge of \$25 per pay, or \$50 per month, will be charged to tobacco users. A spousal surcharge of \$25 per pay, or \$50 per month, may be applied for spouses/civil union partners with coverage available through their own employer.*

2024 Caregiver Cost Per Pay Period (2 x per month)			All Full-Time Caregivers	All Part-Time Caregivers	Residents Caregivers	Registry Caregivers
Salary Tier	BCBSIL Medical Plans with PrimeRx	Coverage Tier				
Tier 1 \$0 - \$49,999.99	BA HMO	EE Only	\$46.00	\$104.00	\$0.00	Not Eligible
		EE + 1	\$101.00	\$215.00	\$0.00	Not Eligible
		Family	\$162.00	\$337.00	\$0.00	Not Eligible
	Traditional PPO	EE Only	\$62.00	\$152.00	\$62.00	\$429.00
		EE + 1	\$215.00	\$396.00	\$215.00	\$859.00
		Family	\$312.00	\$585.00	\$312.00	\$1,298.00
	HDHP/HSA PPO	EE Only	\$43.00	\$51.00	\$0.00	\$49.00
		EE + 1	\$54.00	\$212.00	\$0.00	\$750.00
		Family	\$98.00	\$336.00	\$0.00	\$1,129.00
Tier 2 \$50,000 - \$99,999.99	BA HMO	EE Only	\$69.00	\$128.00	\$0.00	Not Eligible
		EE + 1	\$146.00	\$261.00	\$0.00	Not Eligible
		Family	\$232.00	\$407.00	\$0.00	Not Eligible
	Traditional PPO	EE Only	\$101.00	\$191.00	\$101.00	\$429.00
		EE + 1	\$301.00	\$482.00	\$301.00	\$859.00
		Family	\$441.00	\$714.00	\$441.00	\$1,298.00
	HDHP/HSA PPO	EE Only	\$54.00	\$133.00	\$0.00	\$375.00
		EE + 1	\$120.00	\$278.00	\$0.00	\$750.00
		Family	\$198.00	\$436.00	\$0.00	\$1,129.00
Tier 3 \$100,000+	BA HMO	EE Only	\$90.00	\$149.00	\$0.00	Not Eligible
		EE + 1	\$188.00	\$303.00	\$0.00	Not Eligible
		Family	\$296.00	\$471.00	\$0.00	Not Eligible
	Traditional PPO	EE Only	\$143.00	\$233.00	\$143.00	\$429.00
		EE + 1	\$390.00	\$571.00	\$390.00	\$859.00
		Family	\$573.00	\$846.00	\$573.00	\$1,298.00
	HDHP/HSA PPO	EE Only	\$88.00	\$167.00	\$0.00	\$375.00
		EE + 1	\$188.00	\$346.00	\$0.00	\$750.00
		Family	\$301.00	\$539.00	\$0.00	\$1,129.00

## Prescription Drug Programs

Enrollment in a Sinai medical plan includes in-network prescription drug coverage programs. For questions, call the main BCBS-IL Pharmacy Program at 800-423-1973, or contact:

- Prime retail 30-day or 90-day prescriptions at CVS, Walgreens, Target, etc. call Prime at 855-457-0007
- Express Scripts® Mail order prescriptions by calling 833-715-0942 or visiting [express-scripts.com/rx](https://www.express-scripts.com/rx)
- Accredo Specialty prescriptions by calling 833-721-1619

Also, you can save by using our in-network, Sinai Community Pharmacy - see the copay discounts below!

### 2024 Prescription Drug Copays and Coinsurance

30-day Rx Copay*	Generic	Preferred Brand	Non-Preferred Brand
Sinai Community Pharmacy	\$10	\$40	\$100
Prime Retail Pharmacies	\$25	\$50	\$100

90-day Rx Copay*	Generic	Preferred Brand	Non-Preferred Brand
Sinai Community Pharmacy	\$20	\$80	\$200
Prime Retail Pharmacies	\$50	\$100	\$200
Express Scripts® Mail order	\$50	\$100	\$200

Specialty Rx Coinsurance*	Traditional PPO	HDHP-HSA PPO	BA HMO
Accredo Specialty Rx 45% coinsurance up to	\$3,000 Out of Pocket Maximum	\$2,000 Out of Pocket Maximum	\$2,000 Out of Pocket Maximum

**\*Note:** Prescription drug coverage under the HDHP-HSA PPO plan, starts after the deductible is fully paid. Under the BA HMO, coverage has a separate prescription drug out-of-pocket limit of \$4,000 individual / \$8,000 family.

## Dental and Vision Plans for 2024

We are pleased to share that no changes will be made to your dental and vision plan coverage for the upcoming year. Dental and vision rates for 2024 are shown below. The Dental PPO rates will change for 2024 as indicated below.



### Sinai Spotlight

The Lincoln Dental PPO plan \$2,000 Annual Maximum and \$5,000 Lifetime Ortho Maximum are more generous than plans offered by 75% of healthcare employers.

2024 Caregiver Costs Per Pay Period (2 x per month)			All Full-Time, Part-Time Residents Caregivers	Registry Caregivers
	Plan	Coverage Tier		
Dental and Vision Plan Rates	Lincoln Financial Dental PPO	EE Only	\$17.00	Not Eligible
		EE + 1	\$32.00	Not Eligible
		Family	\$50.00	Not Eligible
	Guardian Dental HMO	EE Only	\$6.57	Not Eligible
		EE + 1	\$11.79	Not Eligible
		Family	\$17.68	Not Eligible
	Superior Vision	EE Only	\$6.56	Not Eligible
		EE + 1	\$9.86	Not Eligible
		Family	\$14.15	Not Eligible

## Pre-Tax Accounts REQUIRE Enrollment Every Year

If you want to contribute in 2024, you must re-enroll in your pre-tax accounts prior to next year. These accounts include:

### Health Care Flexible Savings Account (PayFlex)

- HC FSA Annual Maximum: **\$3,200**

### Dependent Care Flexible Savings Account (PayFlex)

- DC FSA Annual Maximum: **\$5,000**

### Transit Pre-Tax Account (PayFlex)

- Transit Monthly Maximum: **\$315**

### Parking Pre-Tax Account (PayFlex)

- Parking Monthly Maximum: **\$315** (this is not for Sinai parking lots)

### Health Savings Account (HSABank)

- HSA Annual Maximums: **\$3,850** for Individual / **\$7,600** Family\*
- Participants age 55+ can add another \$1,000 annually
- Also, requires enrollment in the HDHP-HSA PPO medical plan

\*HSA Annual Maximums listed factor in Sinai Chicago's employer contribution for those enrolled in the HDHP PPO medical plan.

## DON'T WAIT! Complete Your 2024 Benefits Enrollment

As mentioned, the annual open enrollment period is your opportunity to enroll in or change your benefits for the 2024 calendar year. **Your 2024 benefits enrollment starts Monday, November 13 and ends Friday, December 1.** You have the option to enroll online **using the self-service enrollment or enroll with the guidance of a benefit counselor by phone.** If you don't wish to make any changes to your current 2023 coverage, you are not required to take action (except for FSA or HSA enrollments) as your benefits automatically will roll over into 2024.

## Virtual (Online) Benefits Fair

Our benefits fair will be held online again this year! You can view on-demand webinars hosted by our various benefits providers to learn about your options. Simply visit our benefits microsite beginning **November 15!** Stay tuned for more information by email and text messages.

## Recently Hired Caregivers – Dual Enrollment

If you are a new hire, you must enroll **both** for benefits coverage for December 1, 2023 **and** for benefits for January 1, 2024. The self-service enrollment system will guide you. Please make sure you complete elections for both years.

## How To Enroll

Benefits eligible Caregivers have two ways to enroll:

1. **Enroll online at [SinaiBenefits.bswift.com](https://SinaiBenefits.bswift.com)**

We made some updates to the system, please use the following to reset your password. First, select "Forgot Password," then enter:

**Your Username:** 6 digit date of birth in "mmddyy" format plus the last 4 digits of your Social Security Number

Example: Date of Birth 06/13/80, Social Security Number 123-45-6789, User ID = 0613806789

**Password Reset:** 8 digit date of birth in "mmddyyyy" format

Example: Date of Birth 06/13/1980, Temporary password = 06131980

2. **Schedule a 30-minute "over-the phone" meeting with a benefit counselor**

Online at [SinaiChicago.mybenefitsappointment.com](https://SinaiChicago.mybenefitsappointment.com) (scan QR-Code to schedule on your mobile device) or call 833-717-3641, Monday – Friday, 9 a.m. – 6 p.m. CST



**Don't forget to log into the bswift system and email yourself your enrollment confirmation statement.** All new elections or changes made during open enrollment will become effective on January 1, 2024.

*This document is a general outline of the changes to coverage provided by various benefit programs. It does not necessarily address each specific program coverage provision, limitation or exclusion etc. The actual contracts and/or policies govern and must be read for full program details.*