

Overview of Changes

Each year, we review our benefits program to ensure it continues to provide value to you and your loved ones. The following changes will go into effect on January 1, 2024:

Employee Contributions: While HUB continues to absorb a majority of its total health care spend, due to rising health care costs and uncertain economic conditions, employee and HUB contributions for the following plans will increase in 2024:

- ▶ BCBSIL medical plans
- ▶ BCBSIL dental plans
- ▶ Kaiser plans

Voya Supplemental Health Plans: Good news! The Voya voluntary accident, critical illness and hospital indemnity insurance plans have all been enhanced. In addition, critical illness and hospital indemnity contributions will decrease in 2024. That means richer coverage at the same or lower cost!

Health Savings Account (HSA): We are excited to announce that HUB will expand its contribution to the HSA Premium Plan from employees with an annual salary of \$115,000 to employees who earn up to \$140,000 per year. HUB's annual contributions will remain the same:

- ▶ Employee Only: \$500
- ▶ Employee + Spouse: \$750
- ▶ Employee + Child(ren): \$750
- ▶ Family: \$1,000

BCBSIL Medical Plans: We are enhancing all our BCBSIL medical plans to include coverage for wigs as the result of a covered medical condition or treatment, including alopecia and cancer.

For additional plan changes, please refer to the medical charts found in the 2024 Benefits Guide and on the benefits website. Use Alex Go to determine which HUB medical plan suits your needs best, or use the "Build a Plan" tool to compare other health coverage options available to you.

Employee Assistance Program (EAP): The LifeWorks EAP will now be known as TELUS Health. Rest assured that all our EAP's confidential counseling and work-life resources and services will remain the same. To take advantage, visit the new website at one.telushealth.com.

Decision-Support Tool: Alex Go, the benefits decision-support tool formerly known as Picwell, is here to help you choose the right plans for your needs and budget. Be sure to visit start.myalex.com/hub during Open Enrollment to get started.

Have questions on your benefits or the enrollment process?

Review the 2024 Benefits Guide or visit hub.gobenefits.net (enter password: BEWELL or select "Use your HUB International SSO login" from your HUB device).

You may also contact HUB Benefit Services at us.benefits@hubinternational.com or Castlight's Care Guides.