

**MOHAWK BENEFITS**  
YOU'RE COVERED

2024  
**CIGNA**  
**HEALTH PLAN**

**OPEN ACCESS PLUS**  
&  
**LOCAL PLUS**



# Mohawk Benefits—You're Covered

At Mohawk, we understand the importance of getting and staying healthy. That's why we are committed to providing you with benefits that are designed to improve your overall well-being. We offer a variety of services, tools, support, and programs that are aimed at helping you live better and spend less.

Mohawk continues to provide extra programs to the health plans to help you have overall lower medical costs. While your paycheck contributions may increase your total costs (including contributions and out-of-pocket expenses) don't have to. Take advantage of preventive care benefits--most are no cost for eligible services with in-network providers. Preventive care helps you stay healthy and can catch potential issues early.

Our health plans offer you ways to save time and money. Using in-network providers, our clinics, and Amwell telehealth for acute care and limiting visits to the emergency room to actual emergencies are great ways to start. Make the most of your coverage and savings opportunities!

Doctors and hospitals within your network may change during the year. To be a savvy health care consumer, here are some important reminders:

- Even if a doctor, clinic, lab, or hospital "accepts" your insurance, it doesn't mean they're in all the Cigna networks.
- Don't assume that because your doctor is

## GARNER

Looking for the best doctors to help you get the best patient outcomes? Garner can help! Garner is an innovative new benefit available to all Mohawk health plan members. With this data-driven doctor search tool, you can easily find the top 20% of all doctors who get better outcomes with fewer complications. Plus, Garner's user-friendly platform lets you get personalized recommendations for in-network doctors and facilities based on your needs.

And if you need more help or information, Garner's concierge service is available via chat or email. So why wait? Download the Garner Health app or visit [getgarner.com](https://getgarner.com) to get started today! Then, use the Garner Health app or website to search for doctors nearby who are in-network and have availability to see you.



in-network, the hospital (or lab, imaging center, pharmacy, etc.) is, too.

- Check to see if your doctor is in-network using Cigna's provider search at [mycigna.com](https://mycigna.com)
- If your provider is no longer available, Garner can help you find a new high-quality provider at a lower cost for you.

As you think about which health plan is right for you, it's important to look at the full picture—both what you pay from each paycheck and what you will pay when getting care. Together those amounts can help you determine which plan will offer you and your family the best coverage for your health care needs.

Don't forget, if you do not make any elections, your current 2023 Health Plan and HSA plan contributions will continue for 2024. **Participants in the FSA must re-enroll each year.**

## HEALTH PLAN CHANGES FOR 2024

Cigna is moving health plan members to digital ID cards for health plans and pharmacy. You will not receive a new ID card in the mail. You can download and print one from [mycigna.com](https://mycigna.com) or request one be sent to you via [mycigna.com](https://mycigna.com) or by calling Cigna Customer Services at 855-566-4295.

For 2024, the Choice Fund HSA plan premiums and deductibles will increase. The Copay plan rates and deductibles will increase. A specialist visit for the Copay Plan increases to \$50. Brand-name diabetic medications copay will increase to \$50 per 30-day supply for both plans.

## COPAY PLAN

The Copay plan has a set amount that you pay for in-network doctor's office visits or to fill a prescription. For primary care the copay is \$35, specialists are \$50 and urgent care is \$25. These do not count as part of your deductible. Other medical expenses go towards your deductible. You must meet the deductible before the plan begins paying a percentage of the cost.

## HSA PLAN

With the HSA plan, you will continue to pay 100% of your healthcare costs until you meet your deductible. You have the health savings account (HSA) to help pay for healthcare expenses not paid by the health plan.

Great news, the Company's contributions to employee's health savings account (HSA) remains the same for all tiers!

## HSA Plan (OAP, LP)

	Weekly	Semi-Monthly	Monthly
EE only	\$29.57	\$64.06	\$128.12
EE+SP	\$77.71	\$168.37	\$336.74
EE+CH	\$58.22	\$126.14	\$252.27
Family	\$90.84	\$196.82	\$393.63

## LP Premium HSA Plan

	Weekly	Semi-Monthly	Monthly
EE only	\$43.46	\$94.17	\$188.33
EE+SP	\$107.31	\$232.50	\$464.99
EE+CH	\$79.37	\$171.98	\$343.95
Family	\$129.08	\$279.68	\$559.35

### DEDUCTIBLES: HSA PLAN

EE ONLY: In-Network: \$2,100 /Out-of-Network: \$3,300

EE+SP/EE+CH/FAMILY: In-Network: \$4,200

Out-of-Network: \$6,600

CO-INSURANCE: In-network: 80% after deductible

Out-of-network: 50% after deductible

### OUT-OF-POCKET MAXIMUM

In-network: Employee only \$6,000 /Family \$13,000

Out-of-network: Employee Only and Family: None

### Fidelity Investments new health savings account (HSA) partner

Fidelity Investments, our retirement savings partner, will be our new health savings account (HSA) partner beginning Jan. 1, 2024. As a current Cigna/HSABank account holder, your account will automatically transition to Fidelity with your consent. Being able to use your HSA funds now and in the future makes it natural for it to be with our retirement partner. Fidelity can help you make smarter savings decisions. It still has the same triple tax advantages. If you can invest a portion of your account, it can help you grow your balance faster.

Please continue to use your HSABank debit card until the transition period. Watch for more information to come, including black-out dates.

When planning for your healthcare costs and HSA or Flexible Spending Account (FSA) contributions for 2024, remember in-network and out-of-network deductibles are separate and do not crossover.

### PHARMACY

Both the HSA and Copay plans include prescription drug benefits through Express-Scripts when you

## Copay Plan

	Weekly	Semi-Monthly	Monthly
EE only	\$32.55	\$70.53	\$141.05
EE+SP	\$85.55	\$185.36	\$370.72
EE+CH	\$67.17	\$145.55	\$291.09
FAMILY	\$104.81	\$227.09	\$454.18

### DEDUCTIBLES: COPAY PLAN

EE ONLY: In-network: \$1,100 /Out-of-Network: \$3,300

EE+SP/EE+CH/FAMILY: In-Network: \$2,750

Out-of-Network: \$6,600

CO-INSURANCE : In-network: 80% after deductible

Out-of-network: 50% after deductible

### OUT-OF-POCKET MAXIMUM

In-network: Employee only \$6,000 /Family \$13,000

Out-of-network: Employee Only and Family: None

elect health coverage. You will get greater savings with the 90-day supply program of a maintenance medication through their mail order program.

Brand-name diabetic medications will have a \$50 copay, excluding test strips, while the generic versions are available at no cost. You'll generally pay less for generics than for brand name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.

The formulary with Express Scripts can change periodically. To avoid paying full price, please check [mymohawkbenefits.com](http://mymohawkbenefits.com) or log into [express-scripts.com/covered](http://express-scripts.com/covered) to review the 2024 formulary to ensure medications are covered.

### LIMBER HEALTH

With Limber, you can do physical therapy from the convenience of your home. You'll get a customized care plan that can help relieve pain or discomfort in your low back, shoulders, neck, hips or knees.

The program includes a clinical team of physical therapy experts and educational resources to help support you. Plus, it is available at no cost to you. To see if you qualify, scan the QR code or text or call 240-269-6066.



### AMWELL

Looking for a fast, easy, and convenient way to see a doctor any time without an appointment? Amwell telehealth is here to help! With live video visits available from your computer, tablet, or mobile device, you can connect with a board-certified doctor at a time that works for you 24/7/365. This is the perfect solution when your doctor's office is

closed, you're too sick to leave home, too busy to see someone in person, or even as a great alternative to a late-night ER visit.

It's free to enroll, and the cost per visit is just \$20 for acute care visits for health plan members and \$69 for Mohawk employees not on the health plan. So why wait? Sign up today using one of our two convenient ways to register and set up your account. Register online @ [Mohawk.amwell.com](https://mohawk.amwell.com) or download the app.

#### Amwell app

- Download the Amwell Visits 24/7
- To receive the discounted rate, you must enter Service Key: Mohawk
- Health Plan members be sure to enter your Cigna information
- Select the Mohawk Urgent Care practice
- Select a provider to get an appointment started

#### HSA

A Health Savings Account (HSA) is a smart, simple way to save money and pay for medical expenses while keeping you and your family healthy. Your HSA can easily help you manage healthcare costs now and in the future.

- **Tax Advantages:** Your contributions to your HSA come out of your paycheck before taxes are withheld, so every dollar that goes toward your HSA reduces your taxable income.
- **Use It Today:** Pay for regular health care expenses, including deductibles, coinsurance, copayments, and prescription drugs, with an easy-to-use debit card.
- **Save for Tomorrow:** If you save more money than you spend on health care expenses in the plan year, you can use that money in the future. Any money remaining in this account at the end of each plan year rolls over—and, even if you leave, the money remains yours.
- **Invest for Your Future...Tax-Free:** Once the balance in your HSA reaches \$1,000, you can invest your funds—helping you build savings for your future. When used to pay for qualified medical expenses, distributions from your HSA are tax-free.
- **Don't forget;** you also get a Company contribution to help it grow.

Your HSA belongs to you and your balance rolls over from year to year, so you never have to worry about losing it. Once you're over age 65 and enrolled in Medicare or covered under another medical plan that is not a high-deductible health plan, you can no longer contribute to an HSA or receive Company contributions, but you can still use the money for out-of-pocket medical expenses.

Your contributions from each pay period and any Company contributions you are eligible for are automatically deposited into your account. Eligible employees receive one-half of the Company contribution deposited into your account the first week of January 2024. The second half of the Company contribution is a match on amounts you contribute up to the full Company contribution amount. Example: If you're enrolled in the employee only medical plan, and you've elected to contribute at least \$250 during 2024, you will receive a \$250 Company contribution the first week of January 2024. You will receive a match on the amount you contribute until the additional \$250 in Company contributions are met. You may continue contributing up to the maximum amount allowed by the IRS.

Maximum: EE only \$4,150, Family \$8,300  
Catch up contribution 55+: additional \$1,000

#### HEALTHCARE FSA

A healthcare Flexible Spending Account (FSA) can help you save for medical expenses. You set aside money from your paycheck to pay for qualified out-of-pocket expenses for you and your covered dependents—and you don't pay taxes on this money. With an FSA, you decide how much you want to contribute each year, up to the legal limits. Employees enrolled in the Copay Plan, employees age 65 and older and employee not enrolled in a high deductible health plan may participate in the FSA. You can enroll in the healthcare FSA even if you do not enroll in Mohawk health plan.

The money in your healthcare FSA can be used to cover out-of-pocket costs, such as copays, deductibles, coinsurance, dental expenses, prescription glasses, contact lenses, prescription drug costs and over-the-counter drugs with a prescription. To make it easy to use your FSA dollars, it comes with a debit card. For those providers or vendors that do not accept debit cards, you can complete a claim form and submit for reimbursement. You must use your healthcare FSA for expenses during 2024. FSA funds do not roll over from year to year, so you will lose any remaining FSA funds. The minimum yearly contribution per plan is \$200 up to the IRS maximum limit.

For more information, visit [mymohawkbenefits.com](https://mymohawkbenefits.com) or contact TaxSaver Plan at 800-328-4337, 9:30 a.m.– 6:45 p.m. ET or visit [taxsaverplan.com](https://taxsaverplan.com).

2024 Maximum healthcare FSA limits: \$3,050.

