

Annual Benefits Enrollment

October 18- November 2, 2023

Overview of What's Changing for 2024

What's New	Why It Matters
Cost of coverage	The price of coverage can change from year to year, and your 2023 coverage may not be the most economical in 2024. In addition to reviewing the coverage details of your options, also review the costs to ensure you're getting the best option for your needs AND budget.
Insurance carrier provider networks could have changed.	<p>The provider networks covered by your insurance carrier can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always check the networks of each insurance carrier you're considering before making a decision through the My Health Benefits enrollment website. For the best results:</p> <ul style="list-style-type: none">• Search for your provider by name—not medical practice• Check only the office location(s) you are willing to visit• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>
Medical and Prescription Drug	
Empire is changing its name to Anthem.	Effective January 1, 2024, Empire will change its name to Anthem. It will remain part of the Blue Cross Blue Shield Association. As always, you should check the Anthem network to make sure your providers participate before making a decision. Employees who enroll under Anthem will receive new ID cards by January 1.
The Silver coverage level deductibles are slightly increasing.	The Silver in-network deductibles are increasing from \$1,500 to \$1,600 for individual coverage, and from \$3,000 to \$3,200 for family coverage.
Rather than needing to meet a deductible and pay a portion of coinsurance,	If you choose a Gold, Gold II, or Platinum coverage level, you will be responsible for a copay when you visit urgent care. The Gold and Gold II copay will be \$40, and the Platinum copay will be \$25.

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Gold, Gold II (CA only), and Platinum coverage levels will have a copay for urgent care visits.	You will no longer have to meet a deductible and then pay your portion of coinsurance.
Medical and Prescription Drug	
Gold, Gold II (CA only), and Platinum will have a copay for emergency room visits.	If you're covered under the Gold, Gold II, or Platinum coverage level, you will have a \$150 emergency room copay before the deductible and coinsurance apply.
Travel and lodging may be covered.	Travel and lodging expenses may be covered for some services across all coverage levels. Carrier limitations and guidelines will apply.
How your medication is classified (and covered) could have changed.	Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in 2024.
Other medical benefits may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2024. Additional coverage details will be available when you enroll, so be sure to review your options carefully through the My Health Benefits enrollment website.
Health Savings Account (HSA)	
The IRS has updated the HSA contribution limits.	If eligible, for 2024, you can contribute up to \$4,150 if you cover just yourself or \$8,300 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
Other	
You will have a new pet insurance provider.	If you elect coverage for pet insurance, MetLife will be your benefits provider next year.

Want more information? Beginning September 27, find the details about all your coverage options on the [Make It Yours](#) website.

Once logged on to the **My Health Benefits** enrollment website beginning October 18, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the **My Health Benefits** enrollment website.

This overview of 2024 changes serves as a Summary of Material Modifications (SMM), providing information on various Tapestry benefit plan changes that take effect January 1, 2024. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Tapestry. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax, or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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