

NORTH CENTRAL HEALTH CARE

2024 OPEN ENROLLMENT

October 23rd through November 3rd, 2023



Enroll in 2024 employee benefits online at norcen.org/OpenEnrollment

EVERY YEAR you have the opportunity to review your benefit choices and make changes to your benefits for the following year. You are required to log into UKG any time between Monday, October 23, 2023, and Friday, November 3, 2023, to complete (or decline) your 2024 benefit enrollment. If you are currently enrolled in the health, dental, vision, flexible spending accounts, voluntary short-term disability, critical illness and/or accident insurance you must login to UKG to re-enroll or waive coverage. These benefits do not carry-over into 2024.

ADDITIONAL QUESTIONS?

For additional questions or concerns, contact either Lynn Wengelski or Jacque Krause at the information listed below.

WAUSAU BASED EMPLOYEES

Lynn Wengelski, Compensation/Benefits Analyst
715.848.4438 | LWengelski@norcen.org

MERRILL & ANTIGO EMPLOYEES

Jacque Krause, HR Business Partner
715-539-2514 | JKrause@norcen.org

OPEN ENROLLMENT BENEFIT SESSIONS

In-person open enrollment benefit sessions are available, as well as a recorded presentation on the Enrollment website (www.norcen.org/EmployeeBenefits). See last page of this document for a schedule of in person meetings.

2024 HEALTH INSURANCE

- Insurance Provider is changing: Anthem Blue Cross Blue Shield
- Three health plans will continue to be offered in 2024. See following pages for details and premiums.
- Pharmacy Benefit Manager: Carelon Rx
- Review the 2024 YOUBenefit booklet regarding Anthem Blue Cross Blue Shield provider network, which outlines how to search for in-network providers.

2024 HEALTH SAVINGS ACCOUNTS (HSA)

- HSA max contribution limits increase for single to \$4,150 and family to \$8,300. The annual maximum, including employee and employer contributions, cannot exceed these amounts.
- NCHC HSA contributions are staying the same. They will be split into three installments. January, April & July.
- You may only contribute to the HSA if you are enrolled in one of the NCHC HSA Health Plans.
- If you enroll in the Traditional Health Plan, you cannot contribute to an HSA, but you may be able to use the remaining balance in your HSA to pay for qualified medical expenses.
- If you are currently contributing to an HSA in 2023 and you enroll in one of the NCHC HSA Health Plans, your HSA annual contribution will carry-over.
- If you wish to change your HSA contribution, contact HR to obtain a contribution form.

2024 INSURANCE PLAN OUTLINES

TRADITIONAL PLAN

BENEFIT COVERAGE		IN-NETWORK	OUT OF NETWORK
DEDUCTIBLE	Single	\$2,500	\$5,000
	Family	\$7,500	\$15,000
COINSURANCE		70%	50%
ANNUAL OUT OF POCKET <small>(Including Deductible)</small>	Single	\$7,000	\$14,000
	Family	\$14,000	\$28,000
LIFETIME MAXIMUM		Unlimited	
PREVENTIVE CARE		100%, Deductible Waived	Deductible, 50%
OFFICE VISIT CO-PAY <small>(may not include lab/xray)</small>		\$35, 100%	Deductible, 50%
ASPIRUS ON-SITE CLINIC CO-PAY <small>(may not include lab/xray)</small>		\$0	N/A
INPATIENT HOSPITAL/SURGICAL		\$250, Deductible, 70%	\$250, Deductible, 50%
URGENT CARE		\$75, 100%	Deductible, 50%
EMERGENCY ROOM		\$150, Deductible, 70%	
PRESCRIPTION DRUGS NCHC <small>Pharmacy/In Network Pharmacy 30 or 90 Day Supply</small>			
Generic		\$15	
Preferred Brand Name Drugs		\$40	
Non-preferred Drugs		\$60	
Specialty		\$100	
Mail Order Rx		\$37.50/\$100/\$150	

EMPLOYEE CONTRIBUTION RATES

Based on Full Time Employee Rate (>0.75)

Employee Only	Per Pay Period
0.75 – 1.0 FTE	\$146.06
0.5 – 0.74 FTE	\$257.04

Employee + Spouse	Per Pay Period
0.75 – 1.0 FTE	\$334.63
0.5 – 0.74 FTE	\$575.14

Employee + Child(ren)	Per Pay Period
0.75 – 1.0 FTE	\$262.90
0.5 – 0.74 FTE	\$451.86

Family	Per Pay Period
0.75 – 1.0 FTE	\$398.34
0.5 – 0.74 FTE	\$684.64

HSA MID PLAN

BENEFIT COVERAGE		IN-NETWORK	OUT OF NETWORK
DEDUCTIBLE	Single	\$3,500	\$7,000
	Family	\$7,000	\$14,000
COINSURANCE		80%	50%
ANNUAL OUT OF POCKET <small>(Including Deductible)</small>	Single	\$5,500	\$11,000
	Family	\$11,000	\$22,000
LIFETIME MAXIMUM		Unlimited	
PREVENTATIVE CARE		100%, Deductible Waived	Deductible, 50%
PHARMACY/PRESCRIPTION COVERAGE		Coinsurance after deductible requiring generic prescriptions when possible	
EMERGENCY ROOM		Coinsurance after deductible	
HSA EMPLOYER ANNUAL DEPOSIT	Single	\$750	
	Employee +Child(ren)	\$1250	
	Employee + Spouse	\$1250	
	Family	\$1750	

EMPLOYEE CONTRIBUTION RATES

Based on Full Time Employee Rate (>0.75)

Employee Only	Per Pay Period
0.75 – 1.0 FTE	\$80.84
0.5 – 0.74 FTE	\$153.18

Employee + Spouse	Per Pay Period
0.75 – 1.0 FTE	\$185.22
0.5 – 0.74 FTE	\$350.94

Employee + Child(ren)	Per Pay Period
0.75 – 1.0 FTE	\$145.52
0.5 – 0.74 FTE	\$275.72

Family	Per Pay Period
0.75 – 1.0 FTE	\$220.49
0.5 – 0.74 FTE	\$417.76

HSA HIGH PLAN

BENEFIT COVERAGE		IN-NETWORK	OUT OF NETWORK
DEDUCTIBLE	Single	\$5,000	\$10,000
	Family	\$10,000	\$20,000
COINSURANCE		80%	50%
ANNUAL OUT OF POCKET <small>(Including Deductible)</small>	Single	\$7,500	\$15,000
	Family	\$15,000	\$30,000
LIFETIME MAXIMUM		Unlimited	
PREVENTATIVE CARE		100%, Deductible Waived	Deductible, 50%
PHARMACY & PRESCRIPTION COVERAGE		Coinsurance after deductible requiring generic prescriptions when possible	
EMERGENCY ROOM		Coinsurance after deductible	
HSA EMPLOYER ANNUAL DEPOSIT	Single	\$750	
	Employee +Child(ren)	\$1250	
	Employee + Spouse	\$1250	
	Family	\$1750	

EMPLOYEE CONTRIBUTION RATES

Based on Full Time Employee Rate (>0.75)

Employee Only	Per Pay Period
0.75 – 1.0 FTE	\$66.50
0.5 – 0.74 FTE	\$144.74

Employee + Spouse	Per Pay Period
0.75 – 1.0 FTE	\$152.36
0.5 – 0.74 FTE	\$331.61

Employee + Child(ren)	Per Pay Period
0.75 – 1.0 FTE	\$119.70
0.5 – 0.74 FTE	\$260.53

Family	Per Pay Period
0.75 – 1.0 FTE	\$181.37
0.5 – 0.74 FTE	\$394.74

**Family deductible applies if employee plus one or more dependents are covered

2024 DENTAL INSURANCE HIGHLIGHTS

- Delta Dental will continue as our dental insurance providers
- Plan Highlights (No Changes to coverages or premiums):
 - Annual maximum continues at \$1,500 per individual
 - Deductibles: Single \$50; Family \$150
 - X-rays, Cleanings & Sealants covered at 100% under Preventive Services
 - Orthodontic Services (dependent children up to age 19) individual lifetime maximum is \$1,200

FTE	Single Per Pay Period	Family Per Pay Period
0.5 - 0.74	\$13.98	\$37.29
0.75 - 1.0	\$6.99	\$18.64

2024 VISION INSURANCE HIGHLIGHTS

- National Vision Administrators (NVA) will continue as our vision insurance provider
- Plan Highlights
 - Routine Eye Exam once /calendar year, \$10 copay
 - Lenses once every calendar year
 - Frame allowance up to \$130/two calendar years
 - Contact allowance up to \$130 once/calendar year
- Premiums will remain the same

Single Per Pay Period	Family Per Pay Period
\$2.54	\$5.45

ADDITIONAL BENEFIT DETAILS

2024 WISCONSIN RETIREMENT SYSTEM (WRS)

Beginning January 1, 2024, the contribution rate for the Wisconsin Retirement System (WRS) will increase:

Employee Category	General Employees
Employee Contribution for 2024	6.9%
Employer Contribution for 2024	6.9%
Total Contribution 2024	13.8%

2024 FLEXIBLE SPENDING ACCOUNTS

- Diversified Benefit Services will continue as our flexible spending account provider
- Medical FSA & Limited Purpose FSA annual contribution limit \$3,050
- Dependent Care FSA annual contribution limit will stay at \$5,000

For a list of covered expenses, visit the DBS website at www.dbsbenefits.com

2024 VOLUNTARY BENEFITS

Short Term Disability, Accident & Critical Illness Policies

- VOYA will continue as our voluntary benefit provider.
- If you want to be enrolled in these plans for 2024 you MUST complete the enrollment in UKG/UltiPro as part of the open enrollment process. Current 2023, elections will not rollover.
- See the North Central Health Care public website: www.norcen.org/EmployeeBenefits, for plan specifics and premiums

Pet Insurance

- If currently enrolled, in Pet Insurance it will continue into 2024, no need to re-enroll
- If not enrolled and want to enroll for 2024, visit www.petinsurance.com/norcen, to easily enroll online. You can also call 1-877-738-7874 and speak with a representative for easy enrollment over the phone.

Allstate Identity Protection

- If currently enrolled, in the Allstate Identity Protection it will continue into 2024, no need to re-enroll
- If not enrolled and want to enroll for 2024, visit www.myaip.com/norcen and enroll easily online. You can also call 1-800-789-2720 and speak with a representative to enroll over the phone.

IN-PERSON OPEN ENROLLMENT SESSIONS

The North Central Health Care Human Resources team is hosting a series of in-person open enrollment sessions to explain the details of existing and updated benefits available to qualifying NCHC Employees. Attend any Antigo, Merrill or Wausau session to learn about available benefits, understand Open Enrollment requirements, and get answers to any questions you may have.

WAUSAU SESSIONS - VARIOUS LOCATIONS

Monday, October 23 Mount View Community Room	8:30 - 9:30am
	1:00 - 2:00pm
Tuesday, October 24 Mount View Community Room	9:00 - 10:00am
	10:30 - 11:30am
Friday, October 27 Mount View Community Room	10:30 - 11:30am
	1:30 - 2:30pm
Monday, October 30 Mount View Community Room	8:30 - 9:30am
	11:00 - 12:00pm

MERRILL SESSIONS - PINE CREST CLASSROOM

Wednesday, October 25	6:30 - 7:30am
	1:00 - 2:00pm
	2:30 - 3:30pm

ANTIGO SESSIONS - ANTIGO CONFERENCE ROOM

Thursday, October 26	3:00 - 4:00pm
----------------------	---------------

ATTEND IN
PERSON!



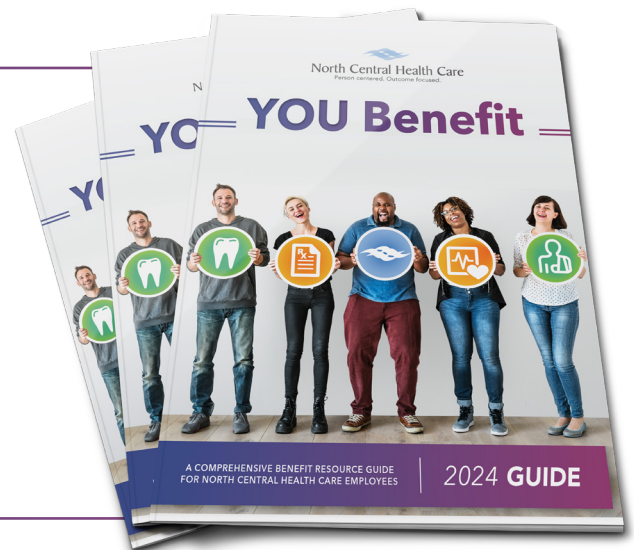
OPEN ENROLLMENT COMPUTER ASSISTANCE

If you need assistance completing the open enrollment on-line through UKG, feel free to stop into the Wausau campus Human Resources office or contact Jacque Krause, in Human Resources at Pine Crest in Merrill.

DOWNLOAD THE 2024 YOUBENEFIT GUIDE



SCAN TO
VIEW!



FOR ADDITIONAL QUESTIONS CONTACT:

WAUSAU BASED EMPLOYEES

Lynn Wengelski, Compensation/Benefits Analyst
715.848.4438 | LWengelski@norcen.org

MERRILL & ANTIGO EMPLOYEES

Jacque Krause, HR Business Partner
715-539-2514 | JKrause@norcen.org



North Central Health Care

Person centered. Outcome focused.