



# Open Enrollment

October 23 – November 13

Open Enrollment for 2024 will be held October 23 through November 13. We have extended the Open Enrollment period by one business day due to the Veteran's Day Flexible Holiday.

**Changes made during this enrollment period become effective January 1, 2024.**



## IMPORTANT

Open Enrollment is your only opportunity to make changes to medical, dental, legal and vision and to enroll in the health and/or dependent care flexible spending accounts for 2024, unless you experience a qualifying life event such as marriage, divorce, or the birth of a child.

# What's New for 2024!

## Plan Updates effective January 1, 2024

### Kaiser Permanente (All plans)

- Rate Increase - More information will be posted on Newsline
- HDHP deductibles have increased to \$1,600 for an individual and \$3,200 for a family, per IRS guidelines.

### Anthem Blue Cross (All Plans)

- No Rate Changes
- The diagnosis requirement for fertility coverage is being removed. The \$75,000 cap on gender affirmation coverage is being removed. PPO Plan Only – For in-network Behavioral Health visits, the deductible is being waived and the co-pay is \$25.

### CVS/Caremark Pharmacy

- The benefit will include formulary disposable insulin pumps, not covered under durable medical equipment such as the Omnipod 5.

### Health Savings Account (HSA)

- For Kaiser HDHP, Anthem Blue Cross HDHP and Anthem Blue Cross Core Value IRS Accounts limits for 2024 are: \$4,150 for employee only coverage, an increase of \$300. \$8,300 for family coverage, an increase of \$500. HSA catch -up contributions (age 55+) is \$1,000.

### Delta & Vision

- No rate or plan design changes.

### Flexible Savings Account

- HCRA - \$3,050.
- DCRA - \$5,000.

No rollover from year to year, all eligible expenses must be incurred by December 31 of the plan year for HCRA and DCRA.

# Virtual Benefits Fair

- A virtual LLNL Open Enrollment kick off presentation will be held on **Thursday, October 12<sup>th</sup>**.
- A Benefits Fair will be held **Monday, October 16<sup>th</sup> through Thursday, October 19<sup>th</sup>**.

The webinars will be recorded and posted to the Benefits website, [benefits.llnl.gov](https://benefits.llnl.gov). The website may be accessed by you and your family members from any device with an internet connection, no connection to VPN required.

## Verify Dependents

Open Enrollment is also a good time to verify that your enrolled dependents are still eligible for coverage and to review your beneficiary designations. You will be asked to provide documentation to verify eligibility for any newly added dependents.

## Resources

Carefully review the Open Enrollment Guide to learn what is being offered for 2024 by visiting [benefits.llnl.gov](https://benefits.llnl.gov). You will also find other required communications including Summary Plan Descriptions for each benefit, the Summary of Benefits and Coverages, the Children's Health Insurance Program notice, and the Summary Annual Report. It is very important for you to read these documents, as they describe the participation rules, plan benefits, and claims information.

If preferred, a paper version of the Open Enrollment Guide and other documents posted online are available on request at no charge by calling the **Benefits Office at (925) 422-9955**. By accessing these documents online, you are consenting to electronic delivery of these and future plan communications. Your consent may be withdrawn at any time by sending a written notice to the Benefits Office.