

# Your Employee Benefits



## Powerful Enhancements for 2023

Welcome to 2023 Open Enrollment, your chance to review the benefit plans available to you and enroll for the upcoming plan year. The company continues to provide competitive benefits, designed with your health and financial protection in mind. These plans give you and your family options, so you can be covered, no matter your needs. **We are excited to announce some robust enhancements to our plans beginning on January 1, 2023.**

## QUICK FACTS ABOUT 2023 OPEN ENROLLMENT

**When:** November 1 – 15, 2022

**Benefits Effective Date:** January 1, 2023

**Who:** All benefit-eligible employees should enroll/confirm your 2023 coverage. If you want to continue to participate in HSA or FSAs in 2023, you must actively enroll. Current coverage does not roll over from 2022 to 2023.

**How:** Enroll online at [e41.ultipro.com](https://e41.ultipro.com) with your username and password.

## NEW My Health Novel Programs

Our preventive/wellness program, My Health Novel through BCBS FL, has expanded!

**If you are enrolled in either the PPO or the HDHP, My Health Novel is available to you at no cost!**

To get started in any of these programs, log in to your My Health Toolkit account, select Benefits and then My Health Novel. We are pleased to offer the following new programs for 2023:

### Musculoskeletal

Do you experience chronic or even occasional pain? My Health Novel's musculoskeletal (MSK) solution matches you with the mobility program that best suits your needs, putting you on the fast track to recovery! The MSK program is a covered wellness benefit for all members age 18 and older. Sign up and you may receive:

- App-based programs you can do at home
- Targeted exercises
- Virtual access to physical therapists
- Helpful tools, such as wearable sensors

### Behavioral Health

We know that wellness is more than physical health. Mental health is just as important, but unfortunately, many people don't feel they have access to the mental health care they need. With My Health Novel's behavioral health program, all BCBS FL members over age 18 have access to a mental health network that includes best-in-class offerings to help you enjoy less stress, better sleep quality, increased happiness, and decreased use of clinical care. Take advantage of support that fits your needs, including:

- Mindfulness and meditation
- On-demand and live sessions on a variety of topics
- Behavioral health coaching

### Weight Management

While the weight management program has already been a part of My Health Novel, it's worth reminding you how great it is! With this program, you will be matched with programs that help you make healthy changes to your diet and physical activity. Even if you need to lose a significant amount of weight, you'll find the support you need to reach your goals.

# Other BCBS FL Enhancements

## HDHP & PPO Enhancements:

- The maximum number of visits annually for therapies (physical, occupational, and speech combined) is increasing from 60 to 90.
- You will continue to have coverage for Infertility treatments and Applied Behavioral Analysis (ABA) therapy.

## HDHP and Health Savings Account (HSA) Enhancements:

- The company contribution toward your HSA is increasing from \$500/\$1,000 to \$700/\$1,200 (pro-rated quarterly).
- The annual IRS HSA contribution limits have increased to \$3,850 for individuals and \$7,750 for families.
- The Employee Only premium remains the same.

## PPO Enhancements:

- Copays for primary care, specialists, and mental health visits have decreased.
- Prescription drug copays have decreased.

## Compare Your Medical Plans

Choosing a medical plan is an important decision during Open Enrollment. To help you pick the right one, here is a brief side-by-side comparison of the medical plans available to you.

Features	HDHP	PPO
<b>Payroll Deductions</b>	Lowest	Highest
<b>Plan Design</b>	Pay full cost until deductible is met. Plan then covers 80%.	Copay-based plan with a lower deductible. Plan covers 80%.
<b>Deductible</b>	\$2,500 Individual \$5,000 Family	\$800 Individual \$1,600 Family
<b>Out-of-Pocket Maximum</b>	\$5,500 Individual \$11,000 Family	\$4,000 Individual \$8,000 Family
<b>Copay</b>	No copays; after deductible is met, you pay 20%.	ER visit: \$200 Office Visit: \$25 Specialist Visit: \$40
<b>Roper HSA Contribution</b>	\$175/quarter (\$700/year) \$300/quarter (\$1,200/year)	N/A
<b>Best for employees who...</b>	...want short- and long-term tax savings. ...are willing to spend extra time managing their health care services.	...want a simple plan design based on traditional copay/coinsurance structure.



# Coverage You Can Count On

You have benefits that support your physical, mental, and financial well-being. Just as your life changes from year to year, your health needs may change, also. In order to make the best decisions for your specific situation, take the time early-on to read about your available options.

During Open Enrollment, in addition to medical coverage, you may also enroll in or make changes to the following plans:

- **Dental** – Keep your teeth and gums healthy with dental coverage through Delta Dental.
- **Vision** – Take care of your eyesight with the VSP PPO plan.
- **Flexible Spending Accounts** – Set aside tax-free dollars for health care and dependent day care expenses. You must enroll each year you want to participate.
- **Health Savings Account (HDHP participants only)** – Contribute pre-tax dollars to pay for eligible health care expenses tax-free. The company may contribute to your account, also. You must elect this annually.
- **Voluntary Life and AD&D** – Protect yourself and your loved ones.

## IMPORTANT!

You will be happy to know, for the new plan year, there will be no plan design changes or premium increases for the benefit plans listed on the left.

## 2023 Monthly Cost for Coverage

Benefit Plan	Employee Only	Employee + Spouse / Domestic Partner	Employee + Child(ren)	Employee + Family
<b>Medical</b>				
BCBS HDHP	\$95	\$345	\$170	\$400
BCBS PPO	\$182	\$550	\$320	\$660
<b>Dental</b>				
Delta Dental	\$23	\$47	\$40	\$75
<b>Vision</b>				
VSP	\$8	\$13	\$13	\$19

## Working Spouse Surcharge for Medical Coverage

If you elect one of the medical plan options, you can cover your working spouse or domestic partner, even if they have coverage through their employer. If they do have medical coverage through their employer and you add them to your medical plan, you will pay a Working Spouse Medical Surcharge of \$100 per month, as an additional pre-tax premium.





# Rediscover Your Employee Assistance Program (EAP)

When life gets stressful, or you just need a helping hand, remember the EAP! Our EAP, through LifeWorks, is available to you and your dependents at no cost. When you contact the EAP, you have access to resources to help you manage your work-life balance. You can also contact them for help with grief, depression, family issues, or finding care for your loved ones.

Once you connect with LifeWorks, you can speak with a counselor for up to 5 face-to-face, telephonic, or video sessions. The EAP offers short-term solution-focused counseling to help you stay well.

## New CareNow Counselor-Assisted Program

Also included in your EAP is the CareNow Program, where you can access self-directed wellbeing content at your own pace and reach out via messaging for counseling support as needed. The CareNow Program is part of the LifeWorks platform and currently supports counseling requests for anxiety, depression, and stress. Even more topics will be added soon.

You can access the CareNow Counselor-Assisted Program via a link in the Feel Supported section of the LifeWorks platform.



### Did You Know?

#### Additional Discount Perks from LifeWorks Are All Yours!

Your EAP partner, LifeWorks, also offers exclusive discounts on brands like Kindercare, Apple, Columbia Sportswear, as well as car rentals, tickets to movie theaters, theme parks, and more! Just log into the LifeWorks EAP online platform at **[login.lifeworks.com](https://login.lifeworks.com)** to check out your discount offers.

# Money Matters: Stretch Your Benefits Dollars

Managing your health care and your finances can seem a little daunting. We offer programs and resources to help you get more benefits for your dollar. Review the 2023 Benefits Guide to learn how to make the most of your benefits.



## Tax Savings

Pay for health care expenses tax-free with the Health Care Flexible Spending Account (FSA) or Health Savings Account (HSA), compatible with the HDHP. Use the Dependent Day Care FSA to cover dependent care expenses.

**Note:** If you elect the HDHP, the company may also contribute money to your HSA.



## Free Preventive Care

Preventive health screenings keep you healthy throughout the year, monitor health risks, and catch problems early. These screenings are covered 100% when you stay in-network.



## Mail Order Rx Program

When you use mail order, you will fill your maintenance medication to receive a 90-day supply of each prescription drug for a lower cost. You have the option to choose generic medications to keep your out-of-pocket costs low.



## 24/7 Access to Doctors

Use Teladoc for minor medical issues from the comfort of your home. You can also connect with dermatologists and mental health providers.



## Company Provided Insurance

You automatically receive basic life insurance, accidental death and dismemberment (AD&D), short-term disability, and long-term disability insurance at no cost to you.



## EAP

You and your family receive a free and confidential employee assistance program that provides support to help you navigate all of life's twist and turns. It is available 24/7 at [login.lifeworks.com](https://login.lifeworks.com).



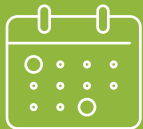
## Commuter Benefits

Set aside tax-free dollars to pay for your commuting and parking expenses each month.



## My Health Novel

Your medical plan includes My Health Novel, a free program that helps you get healthy and stay healthy.



## Don't Forget! Open Enrollment Ends November 15th, 2022.

To access more information about the plans offered or to view your Annual Notices visit [roperbenefits.info](https://roperbenefits.info) or scan the QR code.



SCAN ME

## Get Ready for Open Enrollment

### 1. Explore

Review your 2023 Benefits Guide to discover the valuable benefits available to you. Visit UKG Pro for additional benefits and enrollment information. Go to **UKG Pro > Myself > Benefits > Manage My Benefits, Myself > My Company > Company Benefit Info, or [roperbenefits.info](https://roperbenefits.info).**

### 2. Choose

Choose which plans you will enroll in for 2023. If you are adding dependents to your coverage, make sure you have all the information you'll need—date of birth and social security number.

### 3. Enroll

Set a reminder on your calendar to enroll early—beginning November 1—at [e41.ultipro.com](https://e41.ultipro.com). This ensures that you will have the coverage you need in 2023. Remember, Open Enrollment ends on November 15. Once it's gone, you won't be able to make changes to your coverage until the next Open Enrollment period (unless you have a qualifying event, such as marriage or the birth of a child).

### 4. Need help?

Contact the Roper Employee Benefit Services at **888-481-3284** or email [Roper.Benefits@assuredpartners.com](mailto:Roper.Benefits@assuredpartners.com).