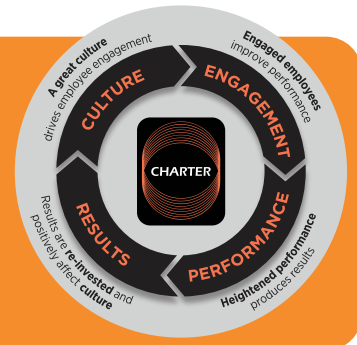


HR

News & Highlights



A Message From Sam Inks
Chief Human Resources Officer

October 2023
One Family. One Team.

It's fall and that means it's Benefits Open Enrollment time at Charter! You will notice a few enhancements to our benefit offerings in 2024. We have expanded our portfolio of voluntary benefit programs to allow you to customize your benefits to meet the needs of you and your family. We also added coverage features to our dental and vision plans without increasing premium contributions. We will continue to partner with Quantum Health (previously MyQHealth) to support you in navigating your healthcare journey.

Know that it is Charter's strategy to offer market-competitive benefit options in an environment where the overall cost of

healthcare is increasing. While we do a good job managing costs, expect to see moderate increases in HSA and HRA medical plan premiums and some out-of-pocket costs in 2024. As a reminder, be sure to take advantage of the Live Well Rewards program to lower your 2024 medical plan premiums.

To learn more, I encourage you to review the information in this newsletter and access resources coming to OneCharter and Workday – and be sure to complete 2024 Open Enrollment between October 23 and November 6.

2024 Open Enrollment Period

October 23 – November 6

What's Changing?

- Flexible Spending Account (FSA) – 2024 Health Care FSA maximum contribution is \$3,050.
- Health Savings Account (HSA) – 2024 HSA contribution limits are \$4,150 (single) and \$8,300 (family); age 55+ HSA catch-up contribution remains \$1,000.
- New voluntary benefits, including critical illness, hospital indemnity and accident coverage, available to you.
- Digital musculoskeletal care and diabetes management platforms with a fully tailored experience.
- Modified preventive dental services that will not accumulate toward annual maximums, as well as tooth-colored fillings on posterior teeth covered at no additional cost to you.
- \$20 digital retinal screening copay with VSP.

New Voluntary Benefits Available to You

To provide additional options to you and your family, Charter is now offering new voluntary benefits that include critical illness, hospital indemnity and accident coverage. Separate from your current medical, dental and vision plan offerings, these will be available at the beginning of 2024 and can be selected through the Open Enrollment process in Workday.



To learn more about the new voluntary benefits available to you, please visit the [Total Rewards](#) site on OneCharter.



View the Open Enrollment video postcard for more information!

Your 2024 Medical Plan Options

Charter Manufacturing’s 2024 medical plan options are the HSA Plan and the HRA Plan.

Open Enrollment is the only time you are eligible to make an election change without a qualifying life event. Review your prior elections and decide if you would like to add or remove any dependents, newly enroll or waive medical coverage, among other options.

Below is a high-level summary of the plans to help prioritize what is most important to you. Visit the [2024 Open Enrollment page](#) on OneCharter for plan details, 2024 Benefit and Wellbeing Guide and more.

Feature	HSA Plan	HRA Plan
Premium Tiers (4)	Employee Only, Employee & Spouse, Employee & Child(ren), Employee & Family	Employee Only, Employee & Spouse, Employee & Child(ren), Employee & Family
Deductible	Highest	Lowest
Coinsurance	Medical & Rx	Medical Rx Tier 2, 3 & 4
Copay	No Copays	Rx Tier 1 Copay
Employee Premium Contribution	Lowest, varies by tier	Highest, varies by tier
Charter Funded Tax-Advantaged Account Contributions	HSA Optum Bank Account Balance – Remains with employee	HRA Balance – Unused funds do not roll over
Employee Funded Tax-Advantaged Account	HSA – No rollover limit	FSA – Use it or lose it
Deductible/Out-of-Pocket Maximum Type	Non-embedded: When enrolled with more than employee-only coverage, a member (or several members) must meet the entire family deductible before coinsurance applies.	Embedded: Regardless of coverage level, a member must meet the individual deductible before coinsurance applies. Other covered members must satisfy the additional family deductible before coinsurance applies.



Legal Notices

Take time to familiarize yourself with important legal notices regarding your benefit plans. They are always available for your review on the [Legal Notices and Documents](#) page on the Total Rewards site on OneCharter.



Embedded vs. Non-Embedded Deductible

Each medical plan offered by Charter has a different type of deductible. The HSA plan comes with a non-embedded deductible, while the HRA plan comes with an embedded deductible. You may think, “What is the difference? How do I know which one is best for my family and me?” Consider the information below as you make your decision.

- An embedded deductible requires a member to meet the individual deductible level before coinsurance applies. Other covered members must satisfy the additional family deductible before coinsurance applies.
- A non-embedded deductible requires the entire deductible to be met before coinsurance applies. There is no individual deductible level considered with this when enrolled in an employee + child(ren), employee + spouse or family plan.

If you have questions about what these different deductibles mean for you and your family, reach out to a Quantum Health Care Coordinator at 877-498-1379 or cm.quantum-health.com.

2024 Benefit Election Summary

Benefits Elections	Benefit Plan Option	What Can You Do During Open Enrollment?	If You Take NO ACTION During Open Enrollment
<u>UMR Medical</u>	<ul style="list-style-type: none"> • HSA Plan • HRA Plan 	<ul style="list-style-type: none"> • Remain in the same plan • Change plans • Enroll yourself and eligible dependents • Waive coverage • Remove dependents • Confirm your tobacco status 	<ul style="list-style-type: none"> • You and covered dependents continue with your current 2023 medical plan election • Covered employee and spouse are charged Tobacco User rates
<u>Delta Dental</u>	<ul style="list-style-type: none"> • Base Plan • Buy-up Plan 	<ul style="list-style-type: none"> • Remain in the same plan • Change plans • Enroll yourself and eligible dependents • Waive coverage • Remove dependents 	<ul style="list-style-type: none"> • You and covered dependents continue with your current 2023 dental election
<u>VSP Vision</u>	<ul style="list-style-type: none"> • Vision Plan 	<ul style="list-style-type: none"> • Remain in the same plan • Enroll yourself and eligible dependents • Waive coverage • Remove dependents 	<ul style="list-style-type: none"> • You and covered dependents continue with your current 2023 vision election
<u>Flexible Spending Accounts (FSAs)</u>	<ul style="list-style-type: none"> • Health Care • Dependent Care 	<ul style="list-style-type: none"> • Choose an annual contribution amount for either or both FSAs • Waive coverage 	<ul style="list-style-type: none"> • Your FSA contribution(s) stop in 2024
<u>Prudential Optional Life Insurance</u>	<ul style="list-style-type: none"> • Employee • Spouse • Dependents 	<ul style="list-style-type: none"> • Remain with the same coverage • Apply for new or increased coverage • Waive coverage 	<ul style="list-style-type: none"> • You and covered dependents continue with your current 2023 election



Important Reminders

- Health Care & Dependent FSA Grace Period: 2023 Health Care and/or Dependent Care FSA funds remaining at year end may be used toward reimbursable expenses incurred during the grace period of Jan. 1 to March 15, 2024. All claims for reimbursement of 2023 funds must be received by UMR no later than April 30, 2024.
- Open Enrollment is generally the only time of the year when employees may change enrollment or apply to enroll in the plans discussed in this newsletter.
- Both medical and dental providers can change whether they participate in a network at any time during the year. Always confirm whether your provider remains in-network before seeking care.
- Changes beyond Open Enrollment must be due to a qualifying life event and made in Workday by the employee within 31 days of the event.



Wellbeing

2023 Live Well Rewards Program

Lower your 2024 medical premiums by as much as \$250 by completing health actions from Dec. 1, 2022 – Nov. 30, 2023. Get full 2023 Live Well Rewards program details on the [Live Well Rewards 2023](#) page on OneCharter. Start your chosen health actions and track your progress at cm.quantum-health.com > My Health > Incentive Checklist or call a Quantum Health Care Coordinator at 877-498-1379.

<u>Prudential Optional Buy-Up Long-Term Disability</u>	<ul style="list-style-type: none"> Employee 	<ul style="list-style-type: none"> Remain with the same coverage Apply for new or increased coverage Waive coverage 	<ul style="list-style-type: none"> You continue with your current 2023 election
<u>Prudential Accident, Hospital Indemnity, and Critical Illness Insurance</u>	<ul style="list-style-type: none"> Employee Spouse Dependents 	<ul style="list-style-type: none"> Enroll yourself and your eligible dependents in any of these benefits for 2024 	<ul style="list-style-type: none"> You and your eligible dependents must wait for a qualifying life event or the next Open Enrollment period to elect these benefits
<u>LifeLock Identity Theft Protection</u>	<ul style="list-style-type: none"> Essential Plan Premium Plan 	<ul style="list-style-type: none"> Remain in the same plan Enroll yourself and eligible dependents Waive coverage 	<ul style="list-style-type: none"> You and covered dependents continue with your current 2023 election
<u>MetLife Legal Plan</u>	<ul style="list-style-type: none"> MetLife Legal Services 	<ul style="list-style-type: none"> Enroll yourself and eligible dependents Waive coverage 	<ul style="list-style-type: none"> You continue with your current 2023 election
<u>WW-Weight Watchers</u>	<ul style="list-style-type: none"> Digital @ \$10.25/month Workshops + Digital @ \$20/month 	<ul style="list-style-type: none"> Enroll yourself Enroll your spouse and dependents age 18 and over (if they are enrolled in the medical plan) Enroll directly with WW 	<ul style="list-style-type: none"> You and your eligible spouse and dependents continue with your 2023 election You and your eligible spouse and dependents may enroll directly with WW later – available outside of the Open Enrollment period
<u>Nationwide Pet Insurance</u>	<ul style="list-style-type: none"> My Pet Protection 	<ul style="list-style-type: none"> Enroll your cat/dog or exotic pet Enroll directly with Nationwide 	<ul style="list-style-type: none"> You continue through your current policy date You may enroll directly with Nationwide later – available outside of the Open Enrollment period



Did You Know?

Did you know FSA elections do not rollover to 2024?

You must update your FSA election in Workday during Open Enrollment, otherwise they will default to \$0. Open Enrollment is the only time to update this election outside of a qualifying life event, so be sure to review your elections thoroughly. See the “Important Reminders” section in this newsletter for more information on FSAs.



Tobacco Status

To avoid paying tobacco user rates, you and your covered spouse must be tobacco-free or complete the Tobacco Cessation program. Visit the [Total Rewards site](#) for more information on the program.

Tobacco user rates remain at an additional \$75/month (one tobacco user) or \$125/month (two tobacco users). You must verify your tobacco status for each Open Enrollment period to receive tobacco-free medical plan premium rates.

Are You Moving From the HRA to the HSA Plan?

When switching medical plans, there are a few things to keep in mind. When switching from the HRA to the HSA plan and you still have a Health Care Flexible Spending Account (HCFSA) balance, you must use those funds by Dec. 15, 2023 to be eligible for Charter's contribution to your new HSA account in January 2024. If there is a pending balance on or after Dec. 15, 2023, you will not be eligible until April 1, 2024 at the earliest to receive Charter's employer contribution to your HSA account.

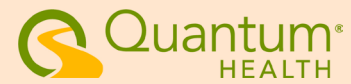


What Do I Need to Do?

Enroll in Benefits for 2024

1. Review this newsletter. Find additional details on [2024 Open Enrollment](#) on OneCharter's Total Rewards site. View videos and review resources, FAQs and more.
2. Attend a virtual Open Enrollment presentation.
3. For guidance on medical plan options or prescription drug questions, contact Quantum Health at 877-498-1379 or cm.quantum-health.com. Questions on how to enroll? Contact the HR Service Center 262-243-4799 or hrservicecenter@chartermfg.com.
4. Enroll in 2024 benefits! Log in to Workday at <https://myworkday.chartermfg.com> and follow the link in the announcement area to start your Open Enrollment process.
5. All benefit elections must be made in Workday on or before **Nov. 6, 2023**. If you have questions on completing the enrollment process in Workday, contact the HR Service Center.

If you are adding NEW dependents to your benefits, you are required to provide eligibility documentation to support their eligibility. Failure to provide documentation will result in the removal of that dependent from all plans. Documentation MUST be submitted in Workday by Nov. 6, 2023. To view dependent eligibility document options, visit the [Total Rewards](#) site on OneCharter.



MyQHealth Is Now Quantum Health

Beginning October 1, MyQHealth rebranded to Quantum Health. Although their name has changed, the same services are being provided. Quantum Health Care Coordinators are still available to help you with questions on claims, billing and benefits.



You can reach Quantum Health Care Coordinators at 877-498-1379 or cm.quantum-health.com. The former link, cmmyqhealth.com, will redirect you to the new link as of October 1. Be sure to download the new [Quantum Health App](#) to access, manage and review your account.

Quick Links

[Workday](#)

[Quantum Health](#)

[Optum Bank](#)

[Fidelity Net Benefits](#)

[HR Service Center](#)

[Ethics & Values Hotline](#)

[Internal Career Postings](#)

[Workday Learning](#)

Contacts

Quantum Health 877-498-1379

Optum Bank 866-234-8913

Fidelity 800-835-5095

HR Service Center 262-243-4799

