



CHANGE	Medical - Silver PPO	Decreasing the Silver PPO's deductibles and out-of-pocket max (from \$2,500/5,000 and \$6,000/12,000 currently down to \$1,700/3,400 and \$5,000/10,000)
CHANGE	Medical - Silver PPO	This plan will see its employee premiums increase by a modest 2.0%
CHANGE	Medical - Bronze PPO	This plan will see its employee premiums increase by a modest 2.0%
CHANGE	Medical - Consumer Driven Health Plan (H.S.A.)	This plan will see its deductibles increase to \$3,200/6,400 due to changes with IRS regulations
CHANGE	Medical - Consumer Driven Health Plan (H.S.A.)	This plan will see its employee premiums increase by a modest 2.0%
CHANGE	Medical - Gold PPO	This plan will see its employee premiums increase by 7.6%, in line with U.S. healthcare trends
CHANGE	Dental	Increasing the Enhanced Plan's orthodontia lifetime max benefit from \$1,500 to \$2,000 to be another "Best in class" LSS benefit
CHANGE	Vision	Increasing the contact lenses benefit from \$130 to \$160, another "Best in class" LSS benefit
CHANGE	Vision	This plan will see modest employee premium increases
CHANGE	Pharmacy	The patient responsibility for non-formulary Rx drugs filled through mail-delivery will increase. This change will not affect the overwhelming majority of our health/pharmacy plan members.
NEW	Medical - Enhanced Musculoskeletal (MSK) benefits	Available at no cost to members of an LSS Anthem medical plan, Omada offers a virtual physical therapy program that connects members with their very own dedicated licensed physical therapist to diagnose and treat your aches and pains - all from a smartphone or tablet.
NEW	Medical - Enhanced Cardiovascular benefits	Available at no cost to members of an LSS Anthem medical plan, Omada offers a personalized program with one-on-one coaching, specialist support, and smart devices to help members lose weight, manage diabetes, and lower blood pressure.
NEW	Medical - Enhanced Fertility benefits	Members of an LSS Anthem medical plan now have access to a lot more benefits to support infertility, including but not limited to Assisted Reproductive Technologies (ART) and the associated diagnostic testing and Rx to support ART with infertility diagnosis, including AI, GIFT, ZIFT, and IVF with a \$50,000 lifetime limit.
NEW	Workday's Total Rewards	For an informative view of your LSS total rewards package (i.e. both compensation and benefits), be sure to check out the "Total Rewards" screen in your compensation app of Workday.
SAME	Dental	There are no changes to the premium costs
SAME	Life & Disability	There are no changes to the Life Insurance and Long Term Disability benefits or premium costs
SAME	Voya Voluntary Income Protection Benefits	There are no changes to Voya's Hospital, Accident, or Critical Illness benefits or premium costs
REMINDER	Wellness	It's never too late to earn the wellness credit... Haven't earned the Wellness Credit yet? You can still earn significant discounts on your medical premiums through our wellness program through Quest Diagnostics.
REMINDER	Wellness	98point6 is a pioneering new approach to primary care, that's available at no cost to participants of our LSS Wellness Program. 98point6 offers private, text-based diagnoses and treatment via a mobile app. Virtual care from 98point6 enables you to get the right care at the right time based on clinical data. Not only can 98point6 help you earn the Wellness Credit, but you have free access to as many visits as you'd like within a 12-month period!
REMINDER	Flexible Spending Accounts (FSA)	Don't forget that FSAs are a great way to save money: You can avoid paying taxes on your childcare expenses with a Dependent Care FSA, and you can avoid paying taxes on healthcare expenses with a Healthcare FSA.
REMINDER	LSS Benefit Website	You can learn all about your LSS benefits at LSSBenefits.org , accessible by you and your family on any smart phone or computer with internet access
REMINDER	Workday Mobile	You can make your annual enrollment elections using the Workday mobile app on your smart phone.
REMINDER	Beneficiaries	Although you can change your beneficiaries at any time during the year, Annual Enrollment is a great time to double-check your beneficiaries to confirm that they're up-to-date and what you prefer.