

Your Q4 Benefits Update

This edition of your Employee Benefits Newsletter contains:

- What's new for 2024
- Benefit reminders
- Contact Information



IT'S TIME TO ENROLL

2024 OPEN ENROLLMENT DATES

OCTOBER 16—NOVEMBER 3, 2023

Open Enrollment for the 2024 benefit plan year (January 1, 2024—December 31, 2024) is almost here!

Open Enrollment Reminders

This is your annual opportunity to make changes to your benefits. This includes:

- Add, cancel, or change your coverage
- Add or remove eligible family members
- Enroll or re-enroll in the Health Care Flexible Spending Account (FSA) and/or Dependent Care Flexible Spending Accounts (DCFSA) - you must re-elect contributions annually; current elections will not rollover into 2024

Visit our **NEW** benefits website, <u>www.trinidadbenefits.com</u> for additional information about your benefits.

How to Enroll:

- 1. Access the Paylocity login page—https://access.paylocity.com/ (Chrome browser recommended)
- 2. Login using your Username and Password. If you haven't registered, select Register New User

For new users—select, I don't have a Registration Passcode and enter your company ID:

- 57741—Trinidad Benham
- 80031—Honest Origins
- 181697—Columbia Bean

Follow the prompts to complete registration

- 3. Once logged in, select the 3 line icon located in the top left corner of the screen
- 4. Scroll down and select Bswift Benefits
- 5. Hit the **orange Start Your Enrollment** button and make your benefits elections
- 6. Or you also have the option to call the Employee Enrollment Center 7AM—5PM CST Monday-Friday at:

1-888-598-2040 and a Benefit Specialist will assist you with making your elections.



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WHAT'S NEW IN 2024

Below is a snapshot of what's changing for your 2024 benefit plans. Visit <u>www.trinidadbenefits.com</u> for more details.

- A new <u>Buy-Up Dental Plan with Delta Dental</u>—You will have the choice between 2 dental plans. This new plan includes a larger maximum annual benefit, lower deductibles and now provides a benefit for child and adult orthodontics.
- <u>Voluntary Hospital Indemnity with Aflac</u>—This plan pays a fixed cash benefit directly to you when you experience a covered hospital stay, for events like an inpatient procedure or childbirth. What's even better?
 - No deductible
 - No network
 - No precertification
 - No pre-existing conditions (including pregnancy)
- <u>ARAG Legal Plan</u>—This voluntary benefit is designed to save you time and money. Legal insurance will make dealing with legal issues less expensive and a lot less stressful.

DID YOU KNOW?

Our organization provides you with the opportunity to participate in a flexible spending account (FSA)?

To set-up an FSA:

- Enroll in a Flexible Spending Account offered during Open Enrollment.
- Decide how much you want to contribute via your pre-tax payroll deductions.
- Pay less in federal income, Social Security and Medicare taxes which means your take home pay is bigger.
- Use the FSA debit card you receive after enrolling to purchase eligible health care expenses incurred 1/1/24—3/15/25.

What makes Trinidad Benham great? YOU DO! Celebrating 100 years as an Employee Owned Company.

DON'T FORGET...

Trinidad Benham offers an array of benefits to fit the needs of you and your family. In addition to our new benefit plans, we also offer:

- 2 Medical Plans through Anthem
- Dental through Delta Dental
- Vision through VSP
- Fertility & Adoption Assistance through Carrot
- Allstate Whole Life Insurance
- Identity Protection
- Disability Insurance
- Aflac Accident Insurance
- Aflac Critical Illness Insurance



CONTACT INFORMATION

Coverage	Carrier	Phone #	Email or Website
Medical	Anthem	844-995-1743	www.anthem.com
Dental	Delta Dental	800-610-0201	www.deltadentalco.com
Vision	VSP	800-877-7195	www.vsp.com
Flexible Spending Account (FSAs)	Anthem Flexible Spending Account	844-995-1743	www.anthem.com
401(k)	Fidelity Investments	800-835-5097	www.401k.com
Life/AD&D	The Hartford	888-563-1124	www.thehartford.com
Integrated Leave Management (FMLA) & Disability	The Hartford	888-301-5615	www.thehartford.com
Accident, Critical Illness & Hospital Indemnity	Aflac, Jennifer Foss, HUB International	720-207-2391	www.aflacgroupinsurance.com
Whole Life	Allstate	800-521-3535	www.allstatebenefits.com
Identity Theft	Allstate ID	855-821-2331	www.allstateidentityprotection.com
Fertility & Adoption Assistance	Carrot	855-459-0059	New users <u>-get-carrot.com/signup</u> Existing users - <u>app.get-carrot.com</u>
Legal Insurance	ARAG Legal Plans	800-247-4184	ARAGlegal.com (access code: 19113tb)
Employee Assistance Program (EAP)	The Hartford	800-964-3577	www.guidanceresources.com; Organization Web ID: HLF902; Company Code: ABILI
BenefitHUB	Discounts	866-664-4621	www.trinidadbenham.benefithub.com Referral code: YVPZ49
Call Center	Enrollment Call Center	888-598-2040	www.trinidadbenefits.com



Benefit Spot

We've gone mobile! To help you access your benefits information—even when you're away from work and need it most—we've launched a mobile benefits app. To get started, Download "Benefit Spot" on the Apple App Store or Google Play and enter company code: Trinidad

