Open Enrollment is your annual opportunity to review your benefit options. Enrollment will be available online in UltiPro from Monday, October 30th through Friday, November 10th. Please be sure to complete online enrollment if you need to make any changes to your current benefits for 2024.

2024 Medical Plan Items to Note
For 2024, you and Saratoga Hospital will continue to share in the cost of your medical plan premiums, with Saratoga Hospital paying for the majority of your premiums, and you paying the balance.

The medical plan rate structure will change from three coverage categories to four:
- **Employee**
- **Employee plus Child or Children New! This new coverage category means decreased rates (compared to the current “Employee plus One” category).**
- **Employee plus Spouse/Domestic Partner (DP) New!** (Domestic Partner enrollment available with completion of registration)
- **Family**

In addition:
- Premier Access $1,000 Plan rates will stay the same, or decrease depending on your coverage tier
- Premier Access Plus $500 Plan rates will increase (by less than 10%), or decrease if you are in the new Employee Plus Child(ren) coverage category
- Everyone will get a new medical ID card from CDPHP

- If you are not currently enrolled in the Premier Access $1,000 Plan, now is a great time to take another look. See the 2024 Benefits Guide for more information.
- Dental rates are increasing minimally and vision plan rates will remain the same for 2024.

**Prescription Drug Plan Changes**

There are several changes to prescription drug coverage for 2024:

**New Prescription Drug Plan Administrator — Express Scripts**
The prescription drug plan administrator will change from CVS Caremark to Express Scripts®. The majority of plan members will experience minimal impact with this change. Most mail-order and specialty prescriptions with refills remaining and prior authorizations that expire after 12/31/23 will automatically be transferred to Express Scripts with no employee action required. You will receive a new Express Scripts prescription ID card to replace your CVS ID card.

Copayment amounts are based on an insurance plan’s drug formulary—a list of generic and brand-name medications that are covered by the plan. Since each insurance plan has its own unique formulary, it is possible that your prescription medication will be in a different tier under Express Scripts than with CVS Caremark. If your medication will be covered in a different tier, it will change your copayment amount.

There will be a limited number of drugs that will not be covered under the new plan. These prescriptions may require a transition to a preferred equivalent or alternative medication. **If you or any of your covered dependents have a prescription that is impacted, you will receive personalized information directly from Express Scripts by mail in November.**

**Don’t Forget to Check Out:**
- The **2024 Benefits Guide** for plan details to help you choose the best options for you and your family.
- The **Virtual Benefits Fair** on The Saratoga Hospital website under *For Employees>> 2024 Open Enrollment* (remember to enter the raffle!).

ALBANY MED Health System
SARATOGA HOSPITAL
Prescription Copayment Changes

- AMHS Pharmacies: Copayments for both the Premier Access Plus $500 and Premier Access $1,000 Plans will remain the same at 30-day—$10/$50/$75 (90-day—$25/$125/$187.50)
- Non-AMHS Pharmacies: Copayments for the Premier Access Plus $500 Plan will change to 30-day—$20/$100/$150 (90-day—$50/$150/$375). Copayments for the Premier Access $1,000 will remain as they are now.
- There will be changes to copayments for insulin and diabetic supplies:
  - AMHS Pharmacies: 30-day—$10 ($25 for 90 days)
  - Non-AMHS Pharmacies: 30-day—$20 ($50 for 90 days)
- Specialty Drugs
  - Copay assistance for Specialty drugs will be provided by the IPC Copay Assistance Program administered by PillarRx

Please see the 2024 Benefits Guide for a chart outlining prescription drug benefits.

Courtesy Discount Policy Reminder

Starting January 1, 2024, the Courtesy Discount Policy will no longer be available. For those enrolled in the Saratoga Hospital medical plan, this will not impact your coverage. Open Enrollment is your opportunity to evaluate your current medical plan coverage with the Hospital’s medical plan options. The Hospital’s medical plan offers you and your covered dependents low- to no out-of-pocket cost for care within the Albany Med Health System (AMHS).

Life Insurance News

For 2024 Open Enrollment only: The Hartford is offering guaranteed approval for Employee Life coverage up to $100,000 and Spouse Life coverage up to $30,000.

2024 Flexible Spending Accounts Reminder

You must actively enroll to participate in the Healthcare and Dependent Care Flexible Spending Accounts (FSAs). There will be a separate Flex Spend Enrollment Session available in UltiPro.

Tools available Starting October 27

Want to know what your Express Scripts copay will be? You can check what tier your prescription will be in by visiting www.Express-Scripts.com/TheSaratogaHospital

On this website, use the Price a Med tool to see the cost of your medication, as well as the Benefit Overview of the plan.

Or, you can speak to a representative by calling 800-869-7731.

Open Enrollment Checklist

Learn

- Review this bulletin along with your 2024 Benefits Guide
- Visit www.Express-Scripts.com/TheSaratogaHospital or call 800-869-7731 starting Oct. 27 for more information about prescription drug changes
- Meet with CDPHP and Express Scripts representatives on Oct. 27 at the following locations: Hospital (café hallway) 7:00 a.m. – 10:00 a.m., MMEC (Conf. Room) 11:00 a.m. – 12:30 p.m., Wilton Mall Offices (Conf. Room B) 1:00 p.m. – 2:00 p.m., and Wilton Medical Arts (Joint Conf. Room) 2:15 p.m. - 3:00 p.m.
- Access the Virtual Benefits Fair starting on Oct. 27 at www.saratogahospital.org. Click on For Employees >> 2024 Open Enrollment, and don’t forget to enter the Open Enrollment raffle!

Review

- Your current coverage to think about what changes are needed
- Gather information you may need, including dependents’ Social Security numbers and other verification documentation

Enroll

- In most benefits from October 30 – November 10, 2023
- By logging in to UltiPro and navigating to “Open Enrollment” within the “Myself” menu

For questions about your 2024 benefits, please contact benefits@saratogahospital.org.