

October 28, 2022: OPEN ENROLLMENT FOR 2023 HEALTH BENEFITS

During the course of the year, you can make changes to your health benefits only when you have a “Qualifying Life Event.” You must request the change within 30-days of the event (e.g. add a spouse within 30-days of the marriage date; enroll in medical within 30-days of losing coverage elsewhere). The other time you may make changes is during Open Enrollment.

Open Enrollment is your annual opportunity to make updates to your benefit plans, add or drop dependents, or modify coverage without a Qualifying Life Event. Changes will be effective on January 1st.

Lexington’s Open Enrollment Period will begin on November 3, and end on November 17, 2022.

This year, enrollment will be a simpler process for most employees because enrollment will be “**Passive.**” If you do not make changes, the same benefit elections you have in 2022 will carry over into 2023 – with one exception. **Flexible Spending Accounts** must be reestablished each year that you wish to participate. If you want the Medical or Dependent Care Accounts in 2023, or if you want to make other changes, you must complete the enrollment process in its entirety (not just the plans you wish to change).

IMPORTANT INFORMATION FOR 2023

Effective January 1, 2023, CDPHP’s new Pharmacy Benefit Manager (PBM) will be **Capital Rx**. Your pharmacy benefits will no longer be managed by Caremark/CVS. This change will be seamless for most employees, but:

- ✓ All employees will receive new CDPHP ID cards. You must provide your new ID card to your doctors and pharmacist so you can fill your prescriptions in 2023
- ✓ Because Caremark owns CVS, you will no longer be able to fill 90-day scripts at CVS
 - You can seamlessly change your pharmacy using the CDPHP Connect Rx *On The Go* App
- ✓ The Rx for Less Program is expanding and nearly doubling in size!
 - CVS has opted out of the Rx For Less program. To save money, utilize an Rx for Less pharmacy instead! Visit Workplace for a complete list of participating pharmacies.
- ✓ Mail Order will be provided by Walmart Home Delivery instead of Caremark in 2023.
 - Contact Walmart to create your profile and provide payment info before scripts are transferred to Walmart.
- ✓ Employees affected by the PBM change will receive a communication with instructions for 2023
- ✓ Prior Authorizations and medical exceptions will automatically be sent to Capital Rx
- ✓ Download the ConnectRx On The Go app to find the best prices for your prescription medications at local pharmacies:



EMPLOYEES ENROLLED IN CDPHP - SAVE MONEY – ATTEND A VIRTUAL INFORMATIONAL SESSION AND LEARN TO BE A SMART HEALTH CARE SHOPPER & SAVE MONEY ON Rx & MEDICAL EXPENSES!

Informational Sessions (links will be posted on Workplace) will be held on:

- November 3rd at 1pm - Zoom
- November 9th at 8am - Zoom
- November 14th at 6pm - Zoom
- November 15th at 2pm – Burke Gym & Zoom
- November 16th at 9a & 3p – Burke Gym & Zoom
- November 17th at 2pm – Schoharie & Zoom

Tips and More Information

- The Medical Flexible Spending and Dependent Care Accounts both require Active Re-Enrollment each year. If you do not re-enroll in these plans during Open Enrollment, then these benefits will end on December 31, 2022.
- During Open Enrollment, you cannot change just one benefit - you will need to complete the entire enrollment process on Employee Navigator to make any changes.
- Your Voluntary Life Insurance may become more expensive in 2023 if you, or your spouse, have aged into the next contribution tier. Log in to Employee Navigator to verify your 2023 bi-weekly contributions and adjust your coverage if your contributions are too costly.
- We will offer a streamlined 3-step process to update your life insurance beneficiary outside of the Open Enrollment process (this is available year-round) – Visit Workplace for more information.
 - Your 401(k) beneficiary information can be updated year round directly with Corebridge Financial (formerly known as AIG) at <https://arcny.aigrs.com/>
- Visit Workplace for more information including:
 - The Link to Employee Navigator and links to reset your user name and password
 - Helpful resources to ensure you save money on Rx and Medical expenses
 - Links to virtual benefit meetings

Important Notice - As required under the Affordable Care Act (ACA), the following items are available in electronic form on the Employee Navigator web site. Printed copies of these documents are available at no charge from Human Resources.

- Summary of Benefit Coverage
- Glossary of Terms

To review your benefits, payroll contributions, and enroll in the Flexible Spending Accounts or make other changes, visit www.employeenavigator.com.

For questions about any of your benefits, or for assistance logging into Employee Navigator/RKSolution, please contact Human Resources at (518) 775-5422; (518) 775-5426; (518) 775-5425; or (518) 775-5424, or the RKSolution Help desk at (518) 244-4323.