

# Luxfer Benefits Overview 2024



Luxfer recognizes the importance of being able to provide our associates and their families with quality benefits as part of their overall compensation package. This summary highlights your comprehensive benefit options and any changes made during open enrollment will be effective January 1, 2024.

## **REQUIRED ACTION**

All employees must actively enroll to continue benefits for the 2024 plan year by completing the Benefit Elections online through ADP. **Online enrollment will open on November 7<sup>th</sup> and close on November 21<sup>st</sup>** You will need to go online at [ADP.com](https://adp.com) and complete Open Enrollment elections to enroll. **If you do not complete the enrollment process, this means you will waive all coverage that is not employer paid.**

- Be sure to review page 3 of this brochure for information on additional Voluntary Life and/or AD&D coverage you can purchase without evidence of insurability.

**ID Theft:** We offer two voluntary identity theft monitoring options through Merchants Information Solutions, Inc. (MIS). An outline of the program options and pricing can be found on our Luxfer branded identity theft enrollment site at: <https://luxferidtheft.merchantsinfo.com>

## **Are there any changes for the 2024 plan year (1/1/2024 – 12/31/2024)?**

- Yes, the following lines of coverage are moving to UnitedHealthcare (UHC)
  - Medical, Pharmacy and the Tobacco Cessation Program
    - HDHP deductible increase due to 2024 IRS regulations: \$3,200 Single / \$6,400 Family
  - Dental
  - Vision
  - Life/AD&D, Disability, Critical Illness and Accident
  - EAP
  - Health Savings Accounts (HSA) with UHC's partner Optum Bank (**Action required** to transfer funds and open new account)
- **\*NEW\*** Hospital Indemnity Plan with UHC

**Tobacco Cessation:** All UHC medical plans offered through Luxfer comes with Quit for Life that can help you quit tobacco (smoking, chewing, or vape). Quit For Life on Rally Coach™ can give you a clear path to enjoying life without tobacco. Each coach-guided step is designed to give you the confidence you need to quit for good as you progress. This program offers a personalized quit plan, Nicotine Replacement Therapy, 24/7 access to coaches via phone, chat or text, plus coach-led group video sessions, tools for support and more!

## **Where can I find more information?**

- Visit Luxfer's Document Website for access to the full benefit summaries, how to find a provider, value-adds, health savings account info, claim forms and more. <https://health.horanassoc.com/clients/luxferca>
- If you have questions or need help, please contact the HORAN Engagement Team:

**Engagement Team**  
**Engagement@horanassoc.com**  
**844.694.6726**

Open enrollment runs from **11/7/2023 – 11/21/2023**



# Health Insurance Plans

In-Network Benefits <sup>1</sup>	HMO <sup>2</sup>	PPO	PPO HDHP
Deductible	\$750/\$1,500	\$1,800/\$3,600	\$3,200/\$6,400
Coinsurance	10%	20%	0%
Out-of-Pocket Max	\$4,000/\$8,000	\$3,500/\$7,000	\$4,000/\$8,000
Office Visits: PCP sick visit Specialist visit Wellness at PCP	\$30 copay \$40 copay Covered in full	\$25 copay \$50 copay Covered in full	Deductible, then 0% Deductible, then 0% Covered in full
Inpatient Hospital	\$500 copay	Deductible, then 20%	Deductible, then 0%
Outpatient Hospital	Deductible, then 10%	Deductible, then 20%	Deductible, then 0%
Emergency Room	\$150 copay	\$250 copay	Deductible, then 0%
Urgent Care Facility	\$50 copay	\$50 copay	Deductible, then 0%
Prescription Drugs <sup>3</sup> Tier 1/Tier 2/Tier3/Tier 4	Retail: \$15/\$30/\$50/\$50 Specialty: \$15/\$30/\$50/\$50	Retail: \$15/\$30/\$50/\$50 Specialty: \$15/\$30/\$50/\$50	Deductible <sup>4</sup> , then \$15/\$30/\$50/\$50 Specialty: \$15/\$30/\$50/\$50
Mail Order (90-day supply)	\$30/\$60/\$100/\$100	\$30/\$60/\$100/\$100	\$30/\$60/\$100/\$100

## 1: Medical Network Information:

The benefits in the chart are in-network. Non-network benefits are not listed. Please refer to SBC and Certificate of Coverage for benefit details. Please note, the non-network out of pocket maximum is not a true out of pocket and providers can balance bill the difference between the retail cost and what the plan reimburses. Seeking care from an in-network provider ensures the lowest cost with no balance billing.

The medical plan for 2024 is with UHC. To find a provider:

- Visit [myuhc.com](http://myuhc.com)
- Select **Find a Provider**
- Select on **Medical Directory**
- Select **Employer & Individual Plans**
- **HMO Plan: Signature Value, then CA**
- **PPO and PPO HDHP: Select Plus**
- Then you can search by address/zip, primary care, doctor name, medical group or hospital

2: HMO: A PCP will be auto assigned based on your zip. code You can change your PCP anytime but if you change in January, it will be effective on January 1<sup>st</sup>.

3: All plans include UHC's Vital Medication Program that offers preferred insulins and certain other medical at no additional cost.

4: HDHP: Some chronic condition prescriptions not subject to deductible.

Luxfer's vision coverage is offered by UHC. Below is a summary of the vision plan.

- No ID card is mailed or needed. You can print one on myuhc.com
- To find a provider visit myuhc.com, click on find a vision provider, employer & individual plans, update your location and search.

Luxfer's dental coverage is offered by UHC. Below is a summary of the dental plan.

- No ID card is mailed, you can view or print one on myuhc.com or view on the UHC app
- To find a provider visit myuhc.com, click on find a dentist, employer & individual plans, zip code, then **PPO Plan: National PPO 30** or **DMO Plan: Nation Exclusive Network Plan** and search.

## Vision Insurance Plan

Benefits	In Network
Exam (1 every 12 months)	\$20 copay
Lenses – Single, Bifocal, Trifocal (1 every 12 months)	\$20 copay
Frames (1 every 24 months)	\$130 retail allowance and 30% off balance
Contact Lenses (1 every 12 months)	\$130 allowance

## Dental Insurance Plan

Benefits	DMO	PPO
Deductible	None	\$50/\$150
Annual Maximum	None	\$1,500
Preventive Services	Various Copays	Covered in full
Basic Services	Various copays	Deductible, then 20%
Major Services	Various copays	Deductible, then 50%
Orthodontia (Adult and Child)	Various copays	50% to a max of \$1,000

# Ancillary & Voluntary Plans

**Basic Life AD&D:** Luxfer provides a Basic Life and AD&D benefit to all full-time employees in the amount of 1x your annual compensation, plus \$15,000, rounded to next \$1,000, with a minimum of \$50,000, maximum of \$300,000. Luxfer also provides a \$2,000 life benefit for spouses and dependent children. You will need to elect a beneficiary by completing it in the ADP enrollment portal. If no beneficiary is designated, then state intestate rules apply.

**Long Term Disability:** All full-time employees are provided Long Term disability coverage should an accident or illness prevent you from performing your normal job duties. LTD covers 60% of monthly salary up to \$6,000 per month (before any offsets for other specified disability income).

**Voluntary Life and AD&D:** All full-time employees have the option to purchase additional life insurance for yourself, spouse, and/or child(ren). The premium is post-tax and the beneficiary is paid a non-taxable benefit. You will need to elect a beneficiary by completing it in the ADP enrollment portal.

**Critical Illness:** Critical Illness coverage pays a flat dollar benefit directly to you if you or a covered dependent incurs a critical illness such as, cancer, heart attack, stroke, organ failure and several others. This coverage also includes a health screening benefit that allows you to receive \$50 per employee and spouse on the plan for getting a health screening test. Premiums are deducted on a post-tax basis, so benefit is not taxed. All amounts are guarantee issue, no medical questions.

**Accident:** Accident coverage pays a flat dollar benefit directly to you if you or a covered dependent incurs an accident or receives a covered treatment. UHC's accident coverage includes numerous benefits for initial and emergency care, hospitalization, fractures, dislocations, and follow-up care. Coverage is available for employees, spouses and children. Coverage includes a health screening benefit that allows you to receive \$50 per employee and spouse on the plan for getting a health screening test. Premiums are deducted post-tax, and all amounts are guarantee issue, no medical questions.

**Hospital Indemnity:** The Hospital Indemnity Protection Plan helps protect employees from costly hospital expenses as result of an illness or injury. All benefits are paid directly to the insured and can be used towards any expense. There are 3 plans options, and the covered benefits include hospital and ICU admission and confinement. Coverage includes a health screening benefit that allows you to receive \$50 per employee and spouse on the plan for getting a health screening test.



## Voluntary Life and/or AD&D

UHC will be the carrier for all ancillary coverage. If you want to elect voluntary life for yourself and your dependents you have a one-time opportunity to elect up to the guaranteed issue amounts listed in the chart below with no medical questions asked. If you elect coverage for yourself and/or spouse above those amounts, then you must complete medical questions. Below are the links or you can find the form on the Luxfer's document website:

- EE- [Adobe Acrobat Sign \(adobesign.com\)](https://adobesign.com)
- SP- [Adobe Acrobat Sign \(adobesign.com\)](https://adobesign.com)

Member	Guaranteed Issue	Maximum
You	3x annual salary up to a \$300,00 max	7x annual salary up to a \$500,000 max
Spouse	\$30,000 Maximum 50% of employee amount	\$250,000 Maximum 50% of employee amount
Children	\$10,000	\$10,000

# Plan & Incentive Information

## Health Savings Account (HSA): Optum Bank

If you enroll in the HDHP with HSA and elect Luxfer as your agent, Luxfer will open an account on your behalf and contribute the following amount to your HSA for 2024 : **\$1,000 (Employee only)** **\$2,000 (Employee + Spouse, Employee + Child(ren), or Family)**. Luxfer's contribution is deposited half in January and half in July with your first contribution pro-rated based on your enrollment date. You may also elect to make contributions to your HSA account. The 2024 IRS maximum contributions are: **\$4,150 (single)** and **\$8,300 (all other tiers)**. Anyone age 55+ can contribute an additional \$1,000 annually. Please note the IRS maximums include both employee and Luxfer contributions to the HSA.

## Flexible Spending Account (FSA): iSolved

A **Full** or **Healthcare** FSA allows you to voluntarily elect to have up to **\$3,050** deducted from your paycheck on a pre-tax basis to pay for qualified expenses, which includes medical, prescription, dental and vision services. This account is use it or lose it, so be conservative with the amount you elect. Any unused funds up to \$610 will roll over to the next plan year and any funds over \$610 will be forfeited.

If you have an HSA, you are eligible to participate in a **Limited** FSA which allows pre-tax dollars to pay for out-of-pocket dental and vision expenses only. The 2024 maximum contribution limit is **\$3,050**. Just like the FSA, the Limited FSA is also use or lose.

A **Dependent Care** FSA allows you to use pre-tax dollars to pay for eligible out-of-pocket child/adult daycare expenses. The maximum for this account is \$5,000 (or \$2,500 if married filing separately). Remember, the dependent care FSA is only for child/adult daycare expenses for eligible dependents, NOT medical expenses. To cover dependents' medical expenses, you must enroll in the healthcare FSA.

**Employee Assistance Program (EAP):** Luxfer's Employee Assistance Program is offered through Optum. You can receive up to 5 face to face visits for a wide range of topics. The EAP is free of charge to you and your family members. Services include help with relationships, stress, anxiety, depression, financial, legal, self-care tools, virtual visits, and work life services. All conversations are completely confidential.

# IMPORTANT CONTACT INFORMATION

## UHC

Medical Coverage

[www.myuhc.com](http://www.myuhc.com)

PPO: 1-866-633-2446

PPO HDHP: 1-866-314-0335

HMO: 1-800-624-8822

## UHC

Dental Coverage

[www.myuhc.com](http://www.myuhc.com)

1-877-816-3596

## UHC

Vision Coverage

[www.myuhc.com](http://www.myuhc.com)

1-800-638-3120

## UHC

Life/AD&D

1-888-451-7986

[www.myuhcfp.com](http://www.myuhcfp.com)

STD/LTD

1-888-299-2070

[www.myuhcfp.com](http://www.myuhcfp.com)

Accident/Critical Illness/Hospital Indemnity

1-800-444-5854

[www.myuhcfp.com](http://www.myuhcfp.com)

## Optum

Employee Assistance Program 5 Visits:

1-866-248-4096

[www.liveandworkwell.com](http://www.liveandworkwell.com)

Access Code: Luxfer

## HSA Vendor

Health Savings Account

[www.myuhc.com](http://www.myuhc.com)

1-800-791-9361

## iSolved Benefit Services

Flexible Savings Account/Dependent Care

[www.isolvedbenefitservices.com](http://www.isolvedbenefitservices.com)

1-866-370-3040

## Merchants Information Solutions, Inc.

SmartIDentity Theft

<https://luxferidtheft.merchantsinfo.com>

1-866-SMART68 (866-762-7868)



*If during open enrollment you have questions about your benefit options please call or e-mail the HORAN Engagement Team.*



Engagement Team  
Engagement@horanassoc.com  
844.694.6726



April Wilson  
Client Consultant Representative  
AprilW@horanassoc.com  
513.794.8184



Cary Woodruff  
Benefit Consultant  
CarolineW@horanassoc.com  
513.792-5757

**Throughout the year if you have issues or concerns regarding your plan coverage or claims please contact the insurance carrier and if not satisfied, please call HORAN Engagement Team, 844.694.6726.**

*This packet is intended to provide a brief overview of your non-retirement employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.*