



## 2024 Benefit Open Enrollment

The Langdale Company is pleased to announce that **Houze & Associates, Inc.** will conduct the Company's 2023 open enrollment. Enrollments in Barnesville will be November 9-10, 2023 and enrollments in the Valdosta region will be November 13-17, 2023. Online enrollment is available at [www.houze.org/Langdale](http://www.houze.org/Langdale). Please use the "PIN" number included on your Benefit Statement enclosed in this packet. While we encourage you to meet with an enroller, the call center and on-line enrollment are available beginning November 9 through November 22 for employees who are unable to meet with an enroller. Note, you **must** meet with an enroller to purchase supplemental AFLAC or UNUM products as they are not available online or through the call center.

The Langdale Company offers a comprehensive package of benefits designed to meet the personal needs of employees. You will find that the benefits balance two important considerations: 1) The need for a modern, comprehensive program that meets the essential needs of employees; and 2) the desire to satisfy special concerns and priorities of employees. Please refer below for Health Plan changes.

### Open Enrollment

- The **2024 Open Enrollment** is a time where you may enroll, drop or change coverage and benefit elections. All enrollments and coverage changes will be effective January 1, 2024.
- **Dependent Verification** – New dependents and employees added at Open Enrollment **must** complete a verification process. Verification documentation **must** be given to an enroller during Open Enrollment week, or the individual will not be enrolled for the 2024 year. **No exceptions will be made.**

### Pharmacy Benefit Manager (PBM)

- **ProCare Rx** will continue as the pharmacy benefit manager.
- **Non-Preferred Pharmacy Providers** include the following pharmacies at which you will pay a higher copayment: CVS, Walgreens, Rite-Aid, Wal-Mart, Target, and SAM'S
- **Chancy Drugs** is the Health Plan's preferred pharmacy.
  - a) You may fill a 90-day prescription at any Chancy Drugs location (Lake Park, Valdosta, Hahira, Adel, and Moultrie)
  - b) Chancy Drugs is the Plan's only approved Compounding Pharmacy
- Participation in the **Diabetic Management** Program is required for all diabetics covered by the health plan. All patients must fill their medications through the FiveStar Telehealth Clinic. Medications are at no charge for program participants. Participants who opt out of the program will be assessed an additional premium of **\$40.00 per month**. Please contact TLC Benefit Solutions at 229-249-0940 for additional information.
- **Specialty Drugs**  
Specialty Drugs are provided through Specialty Concierge Services. Covered Persons are required to provide certain documentation to access and qualify for these services.
- **The International Drug Program**  
Your Plan has an International Drug Formulary for certain medications. Drugs obtained through this program are at no cost to the Covered Person. If these medications are obtained outside of the International Drug Program, the Covered Person is responsible for 50% of the Allowed Amount, non-applicable to your Out-of-Pocket.

### Dental Insurance

- New Orthodontia benefit will be available effective January 1, 2024, up to **\$2,000** lifetime limit.
- Remember the annual maximum for dental benefits (excluding orthodontia) is **\$1,500**.

### Vision Insurance

- There will be no changes to the vision benefits.

## FIVESTAR Telehealth Mobile Clinic

- The **Telehealth Clinic** is now available to all employees and their dependents over 12 years of age at all Company facilities. A schedule of clinic times and locations will be posted at each facility. The clinic is a partnership between The Langdale Company, Miller County Hospital, Chancy Drugs, and the Global Partnership for Telehealth (GPT). Benefits include, but are not limited to:
  - Zero \$0.00 cost for services below for employees:
    - o Telehealth visits with Miller County Hospital provider
    - o Prescriptions filled by Chancy Drugs, Miller Pharmacy and Willacoochee Pharmacy
    - o Labs drawn onsite
    - o A1c testing, Flu and Covid vaccines, and steroid injections onsite
  - Convenient health care services onsite during work hours
  - Improved access to care and employee health and wellbeing

## Health Insurance

- **Out of Pocket Expense** will remain the same at **\$7,100 (Single); \$14,200 (Family)** which breaks down to (\$1,325 – single and \$2,650 – family) for pharmacy expense and (\$5,775 – single and \$11,550 – family) for medical expense.
- **Centers of Excellence** – The following facilities are reimbursed at 90% coinsurance and qualify for hotel reimbursements of no more than \$100.00 per night in connection with surgery at these centers.
  - o Jack Hughston Memorial Hospital, Phoenix City AL
  - o Hughston Surgical Center, Columbus GA
  - o St. Vincent's Medical Center Riverside and Southside, Jacksonville FL
  - o Mayo Clinic\*, Jacksonville FL *\*Mayo Clinic in Jacksonville FL falls under 80% coinsurance*
- **Wellness Programs** – The Langdale Company Wellness Program has following components: (1) tobacco cessation, (2) a diabetes management program, (3) a (chronic) disease management program and (4) annual health assessments (when offered). Lower medication copays, educational opportunities and care management are a few of the benefits offered.
- **Preferred Laboratory – Labcorp and Quest Diagnostics** are preferred Network providers for all lab services.
- **Bariatric Surgery, Limited to Gastric Sleeve** – Treatment of severe obesity with surgical weight loss tools, limited to gastric sleeve, is now a covered benefit. Patients are required to follow pre-surgery diet and lifestyle changes. The procedure must be approved in advance by Utilization Management.
- **Sleep Apnea Program** – Provides home sleep testing, treatment, supplies, and care management support at no cost to you. Annual participation fees are \$200 for the initial year, and \$100 a year, thereafter. Visit <https://www.sleepcharge.com/langdale/> for a free evaluation. NEW SleepCharge members must average 70% annual compliance to qualify for annual renewal. If your compliance is below 70% within 90 days of your renewal date, you will be required to meet with a technician prior to the renewal.

## SAM by UCM Digital Health – 24/7 Telehealth Solution

- SAM, a 24/7 telehealth service is available via phone, desktop, or mobile App. This benefit is available to all employees (including their spouses and children) at no charge and regardless of their participation in the Health Plan. Sam providers urgent and emergent care as well as mental health consultations. Download “Sam by UCM” in your App Store.



## Health Plan Premiums

- Health Plan premiums will increase by 7%.
- There will be no change to dental premiums.

## 2024 Plan Materials

- **Summary of Material Modifications** is included in this booklet. Electronic copies of Health and Dental Summary Plan Descriptions (SPDs) are available on the TLC Benefit Solutions' website: <http://tlcbenefitsolutions.net/forms.html>.
- Updated Health Insurance Cards will be mailed in December 2023.

## New Member Resources

- **The Langdale Company Health Portal**

The Portal allows you to assess your health information, track your online health history, use calculators and trackers, identify drug interactions, and communicate with the Health Advocate - <http://tlcbenefitsolutions.net/diamanagement.html>

- **MyCare Choices Portal**

Patient Education about surgery and alternative treatments with an option to initiate a virtual Second Opinion consultation. This benefit is free to covered members. Second opinion requests must be approved by the Utilization Management.

### QUESTIONS & ANSWERS

**What is Open Enrollment?** Open Enrollment is an annual event that gives employees the opportunity to review and make changes to their current benefits. Supplemental insurance products (i.e., life insurance, short term disability, etc.) and Flexible Spending Accounts for unreimbursed medical and/or dependent care benefits are available for enrollment during Open Enrollment.

Employees will receive a Benefits Package at their home the 1st week of November which will contain detailed information regarding 2024 Health Plan changes. A benefit statement will be provided that breaks down your current benefits and deductions as well as information on all benefits that will be available to you during open enrollment. Please review this information carefully so that you are prepared to enroll in your benefits.

Houze and Associates will conduct the open enrollment and will meet with each employee at their location during the enrollment period. Each employee must meet with a Benefit Counselor to enroll for benefits in 2024.

**When is Open Enrollment?** The 2024 Annual Open Enrollment for employee benefits is scheduled to begin on November 9, 2023, and end November 10, 2023 for Barnesville and will begin November 13, 2023 and end November 17, 2023 for the Valdosta region. The enrollment schedule is located on the next page. Please check for the day and time that enrollers will visit your location. A schedule is also posted at each location.

**What if I am not able to meet with the Benefit Counselor at my location?** If you are not able to meet with a Benefit Counselor, you **MUST** contact the Call Center or enroll through the website provided to complete your open enrollment. The Call Center number is 1-800-523-7135 and will be opened each day November 9 - November 22, 2023, 8:00 a.m. - 5:00 p.m. Please note you will not be able to elect unreimbursed medical or enroll in any AFLAC or UNUM life products through the Call Center or website. You may also go to any other facility listed on the schedule to enroll.

**Can I enroll in the health and dental plans during Open Enrollment?** Yes, the Affordable Care Act requires that Plans allow an enrollment in health benefits each year and the Company has included enrollment in the dental plan. The premiums for both health and dental are pre-taxed premiums, so once you elect coverage you may not drop the coverage for the next 12 months without a HIPAA qualifying event.

**Can my Spouse still be covered in the Health Plan?** If your spouse's employer offers ACA-approved group coverage, then your spouse must be covered under the employer's coverage. You may enroll your spouse and/or dependents in the Plan at Open Enrollment. Verification documentation must be provided to the enroller at that time. No documentation will be accepted after November 17, 2023, which will result in the spouse/dependent not being eligible for coverage in The Langdale Company Employee Health Benefit Plan. There will be no exceptions.

**Can I enroll in the vision plan during Open Enrollment?** Yes. The vision plan is offered to employees at Open Enrollment. It is a "pre-tax" benefit. Employees are eligible to enroll on an annual basis.

**I am already enrolled in the Flexible Spending benefit; do I have to enroll again?** Yes. Flexible Spending is a benefit that does not carry over from year to year. If you want to participate in 2024 you must meet with an enroller to enroll in this benefit. IRS guidelines require annual enrollment for Flexible Spending. Employees can rollover up to \$640 from one year to the next without reenrolling into this benefit.

**I do not want to make any changes in my benefits; do I have to meet with a Benefit Counselor?** Yes. Even if you have no changes to make in your present benefits, you **MUST** participate in Open Enrollment by meeting with a Benefit Counselor, enrolling online or contacting the Call Center.

**For more information about The Langdale Employee Benefits Plan go to: [www.houze.org/langdale](http://www.houze.org/langdale) or contact TLC Benefit Solutions at 229-249-0940 or 877-949-0940. TLC Benefit Solutions will answer any Health and Dental benefit inquiries. For other benefits, you can contact the HR Department at 229-219-2336.**