

We've got you covered

2024 Benefits Enrollment



U.S. Chamber of Commerce

Table of Contents

2024 Benefit Plan Highlights	3
Medical	3
Pharmacy	3
Dental	3
Healthcare Flexible Spending Account	4
Health Savings Account	4
Commuter Benefit Plan	4
Retirement	4
Medical and Prescription Drug	5
Dental	6
Vision	7
Flexible Spending Accounts (FSAs)	8
Health Savings Account (HSA)	9
Retirement Savings Plan	10
Life, AD&D, and Disability	11
Health Advocacy	12
Behavioral Health Support	13
Commuter Benefit Plan (CBP)	14
Child and Adult Care	15
Personal Leave	16
Sick and Parental Leave	17
2024 Holiday Schedule	18
Benefits Information Portal	19
Vendor Mobile Apps	20
Open Enrollment Checklist	21
2024 Benefits Enrollment	22

2024 Benefit Plan Highlights

Medical

- Increase in in-network deductible on HDHP from \$3,000/\$6,000 (individual/family) to \$3,200/\$6,400 (individual/family) to meet IRS requirements
- Reduction in out-of-pocket expense for outpatient mental health and substance abuse services in both plans
- Limits for physical, speech and occupational therapies has been removed from both plans
- Small increase in premium for both plans

Pharmacy

Addition of coverage for anti-obesity medications, subject to prerequisites and dispensing limits.

Dental

- Premiums for the PPO have increased slightly while the DMO premiums remain unchanged

Healthcare Flexible Spending Account

- Healthcare Flexible Spending Account limit has increased from \$3,050 to \$3,200

Health Savings Account

- Contribution limits are increasing from:
 - \$3,850 to \$4,150 for Employee Only coverage
 - \$7,750 to \$8,300 for all other coverage levels
- Chamber contributions remain the same
 - \$1,000 for Employee Only coverage
 - \$2,000 for all other coverage levels

Commuter Benefit Plan

- Limits for transportation and parking are projected to increase from \$300 to \$315 monthly.

Retirement

- The 401(k) contribution limit is increasing from \$22,500 to \$23,000.

Medical and Prescription Drug

UnitedHealthcare (UHC) is the Chamber's medical provider. You can choose either a Preferred Provider Organization (PPO) or a High Deductible Health Plan (HDHP) for yourself and eligible family members.

Express Scripts is the Chamber's prescription drug provider, and the plan is administered by RxBenefits. You automatically receive prescription drug coverage as part of your medical benefits.

Your portion of the premium is shown below:

Tier	PPO	HDHP
	Per Pay Premium (\$)	
Employee	62.66	37.06
Employee + Spouse/DP	156.64	96.94
Employee + Child(ren)	148.80	92.09
Employee + Spouse/DP + Child(ren)	291.35	194.45

For more information visit myuhc.com or call 800.335.5590.

Dental

Delta Dental is the Chamber's dental provider. You can choose either a Preferred Provider Organization (PPO) or a Dental Maintenance Organization (DMO) for yourself and eligible family members.

Your portion of the premium is shown below:

Tier	PPO	DMO
	Per Pay Premium (\$)	
Employee	20.60	12.46
Employee + Spouse/DP	45.09	26.79
Employee + Child(ren)	43.45	26.98
Employee + Spouse/DP + Child(ren)	67.15	38.88

For more information, visit deltadentalins.com or call 800.422.4234 for the PPO or 800.932.0783 for the DMO.

Vision

Vision Service Plan (VSP) is the Chamber's vision provider. You can elect coverage for yourself and eligible family members.

Your portion of the premium is shown below:

Tier	Per Pay Premium (\$)
Employee	5.30
Employee + Spouse/DP	10.23
Employee + Child(ren)	10.61
Employee + Spouse/DP + Child(ren)	16.49

For more information, visit vsp.com or call 800.877.7195.

Flexible Spending Accounts (FSAs)

WageWorks administers the Chamber's Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA). The HCFSA helps pay for eligible expenses not reimbursed by medical, prescription, dental, or vision plans with tax-free dollars. The DCFSA allows you to set aside money for reimbursement of eligible childcare and adult care expenses.

You fund these accounts with pretax dollars. The two types of FSAs and their corresponding annual limits are shown below:

Account	Annual Limit (\$)
Health Care FSA (HCFSA)	3,200
Dependent Care FSA (DCFSA)	5,000

For more information, visit wageworks.com or call 877.924.3967.

Health Savings Account (HSA)

Optum Bank administers the Chamber's Health Savings Account (HSA). An HSA is a tax-advantaged account that you can use to pay for qualified medical expenses incurred while enrolled in the High-Deductible Health Plan (HDHP). If you enroll in the HDHP, the Chamber will make a contribution of \$1,000 for Employee Coverage and \$2,000 for all other coverage levels.

Your portion of the premium is shown below:

Tier	Annual IRS Limit (\$)	Chamber Contribution (\$)	Your Max Contribution (\$)
Employee	4,150	1,000	3,150
Employee + Spouse/DP	8,300	2,000	6,300
Employee + Child(ren)	8,300	2,000	6,300
Employee + Spouse/DP + Child(ren)	8,300	2,000	6,300

For more information, visit optumbank.com or call 866.234.8913.

Retirement Savings Plan

The Chamber offers a SMART 401(k) plan administered by Fidelity Investments. You can contribute your own money on a pretax or after-tax basis and receive a Chamber-matching contribution up to 4%. After one year of service, the Chamber makes a Chamber-funded contribution even if you are not contributing.

If you have financial planning questions, you can schedule a one-on-one meeting with Ron Seegers, the Chamber's financial planner. Schedule a time to talk either online at fidelity.com/schedule or by calling 800.642.7131.

For financial tools and resources, visit fidelity.com/atwork or call 800.343.0860

Life, AD&D, and Disability

Reliance is the Chamber's life, accidental death and dismemberment (AD&D), and disability provider. You receive Chamber-sponsored core life and AD&D, with the option to purchase additional coverage for yourself, your spouse, and your child(ren).

Disability benefits are administered by Reliance's Matrix Leave Solutions. Disability benefits are available if you experience a personal, nonwork-related illness or injury that prevents you from being able to work.

For more information, contact benefits@uschamber.com

Health Advocacy

Health Advocate helps you and your family (e.g., spouse, children, parents, and parents-in-law) navigate the health care system and facilitate interactions with insurers and providers. The program can assist with a range of issues from locating providers, determining the accuracy of medical bills, answering questions about coverage to helping with insurance appeals. This service is available to you whether or not you have Chamber-sponsored medical coverage.

For more information, visit healthadvocate.com or call 866.695.8622.

Behavioral Health Support

Guide Care Concierge (BHS Guide) provides access to a specialized team of master's level behavioral clinicians dedicated to the Chamber who will provide you with confidential and free work/life services to ensure you get the right help and support for life's challenges, personalized to your needs. Schedule a consultation today by calling 888.784.5665 or online at portal.bhsonline.com

Headspace Care offers confidential emotional support and coaching to help you manage stress, solve everyday problems, and achieve your goals in life. This service is available 24/7 from the convenience of the Headspace Care mobile app, available from the App or Google Play Store. For more information contact caresupport@headspace.com.

ACI Specialty Benefits is the Chamber's Employee Assistance Program (EAP). The EAP delivers confidential counseling and applicable resources to help you manage work-life balance. For more information, visit rsli.acieap.com or call 855.775.4357.

Talkspace, a digital behavioral health platform for UnitedHealthcare members, offers an effective alternative to in-person therapy through in-app chat, voice and video messaging.

Commuter Benefit Plan (CBP)

WageWorks administers the CBP, a spending account for transit expenses funded with pretax dollars. You can elect to participate or stop participation any time throughout the year. The two types of accounts and their corresponding monthly limits are shown in the chart below:

Account	Monthly Limit (\$)
Parking	315
Metro	315

For more information, visit wageworks.com or call 877.924.3967.

Child and Adult Care

Bright Horizons provides backup child and adult care for you when your regular child or adult care provider is unavailable.

Charges for these services are below:

Service	In-center Care	At-home Care
One child	\$25/visit	\$8/hour
Two or more children	\$40/visit	\$8/hour
One adult	N/A	\$8/hour

Bright Horizons Family Support programs provide access to sitters, nannies, housekeepers, pet care, and tutoring and test prep to help fill gaps families experience in managing daily responsibilities.

For more information, visit backup.brighthouse.com or call 877.242.2737.

Personal Leave

Personal leave provides time off for vacation, volunteering, and other reasons not provided for under sick leave.

The amount of leave provided is based on career employment years and is shown in the chart below:

Career Employment Years	Annual Personal Leave (days)
0-4	15
5-9	20
10-19	25
20+	30

*Career employment years are calculated by taking the age you will be in the current year and subtracting 21.

Sick and Parental Leave

Sick leave provides time off for personal illness or preventive care, a family member's illness or preventive care, bereavement or funeral leave, and other reasons allowable under federal, state and/or local laws.

You receive 10 days of sick leave each calendar year.

Parental leave provides time off in connection with the birth, adoption, or surrogate birth of a child. You are entitled up to four weeks of leave payable at 100% of base salary.

For more information, contact the Benefits Team or email at benefits@uschamber.com

2024 Holiday Schedule

New Year's Day	Monday, January 1
Martin Luther King, Jr. Day	Monday, January 15
President's Day	Monday, February 19
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving	Friday, November 29
Christmas Day	Wednesday, December 25

In addition, employees are eligible to utilize two floating holidays at their discretion during the calendar year subject to manager approval. Employees may select from other Federal holidays (e.g., Veterans Day, Juneteenth), nationally recognized cultural holidays, or religious holidays (e.g., Yom Kippur) of their choosing.

Benefits Information Portal

The online portal is a website that houses benefit plan summaries, documents, forms, and resources. To access the portal visit uschamber.touchpointsonline.com.

Username: uschamber

Password: 1615HRBenefits!

The POCKETPAL mobile app provides benefits information at your fingertips anywhere, any time. You can also store your benefit ID cards, personal provider information, and preferred pharmacies within the app, enabling you to keep all your information in one place.

Download the POCKETPAL app from the App or Google Play Store. When registering, use Company ID: uschamber (case sensitive) and the portal username and password above.

Vendor Mobile Apps

Many of the Chamber's benefit plan providers offer apps to make finding information easy and provide on-the-go access.

Search the App or Google Play Store and get mobile today.

- Bright Horizons Backup Care
- ConciergeConnect for BHS Guide
- Delta Dental
- Express Scripts
- Fidelity Investments
- Headspace Care
- Health Advocate
- MyACI for EAP
- Optum Bank
- POCKETPAL
- Sanvello
- Talkspace
- UnitedHealthcare Health4Me
- VSP Vision Care
- WageWorks

Open Enrollment Checklist

Frequently reviewing your benefits enables you to make the best health care decisions. Use this checklist to complete your Open Enrollment election in Dayforce:

- Confirm eligible dependents are enrolled in coverage as desired and review their demographic information (e.g., gender, DOB, SSN) for accuracy.
- Reelect the Health Care and/or Dependent Care FSA for 2024 as your 2023 FSA elections do not roll over.
- Reelect your HSA contribution for 2024 as your 2023 HSA election does not roll over.
- Review and add/update your beneficiary designations for core Life and AD&D coverage.
- Submit your Open Enrollment task in Dayforce and print the enrollment confirmation statement for your records.
- Review and update your personal information (e.g., contact information and emergency contacts) in Dayforce.

2024 Benefits Enrollment (November 6–17, 2023)

Questions?

benefits@uschamber.com



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