



2024 Apogee Benefits

At Apogee, we are committed to providing the best tools and resources available for you to take charge of your health and manage your costs. It's part of our commitment to make Apogee a great place to work. This year, with health care costs on the rise across the nation, we're adding a new low-cost medical plan option called Surest. Learn more about Surest and be sure to **enroll for benefits by November 17** for coverage starting January 1, 2024.

ENROLL NOVEMBER 6 – 17, 2023



Benefits Enrollment is Coming Soon

IMPORTANT INFO FOR 2024

Your health plan options are changing in 2024.

Premiums are increasing this year for both of the HSA Plans and HRA Plan, and the HRA Plan will be discontinued in 2025 (those enrolled in the HRA Plan are no longer eligible for company contributions as of January 1, 2024). To offset costs due to medical inflation, we're offering a new affordable option with Surest. Visit start.myalex.com/apogee to compare all three plans and costs with ALEX. You can also review your options at myapogeebenefits.com within Library > Benefits-Rates, or as you're going through your enrollment.

CURRENTLY IN THE HRA PLAN? This is a great time to look at the new Surest medical plan option Apogee is offering! It will cost you a lot less each paycheck, and there are affordable copays for each service.

Health Savings Account (HSA) Contributions:

Employer HSA contributions.

If you enroll in an HSA Plan, Apogee contributes \$750 (single coverage) or \$1,500 (for spouse, child(ren) or family coverage) annually. Apogee will contribute one-third of the annual amount (\$250/\$500) to your HSA on January 1. This means you have funds available as soon as coverage begins. The remaining amount is contributed monthly from February through December.

Increased HSA contribution limits.

The total amount that can be contributed is \$4,150 for employee-only coverage and \$8,300 for family coverage. After Apogee's contribution, you may contribute \$3,400/\$6,800. And if you are age 55 or older by the end of the year, you can contribute an extra \$1,000 each year.

NEW! Do you suffer from joint or back pain?

Check out Hinge Health, a free, personalized digital physical therapy program for BCBS plan members to reduce pain in your back, knees, feet, ankles and more. Hinge Health includes motion tracking technology, personalized exercise therapy and one-on-one coaching. The new Surest plan also offers a free virtual therapy program. Watch for more information in January.

NEW! The mental health support you need.

Apogee cares about your mental well-being! Starting January 1, Apogee is offering a new Employee Assistance Plan called Lyra. With the Lyra platform, you can receive personalized care options, book real-time appointments, learn and practice new real-life skills and track and measure progress. Apogee employees are eligible for 16 virtual or in-person visits with a provider. Care options include guided self-care, coaching, therapy, medication and more. Watch for more information on Lyra starting in January.

NEW! Low-cost medical plan from Surest. Check it out!

Surest is a no-deductible health plan with up-front pricing and options so you can make smart choices before getting care. You only pay a flat dollar amount (copay) based on the quality of the provider. Copays go toward your out-of-pocket maximum and can be paid with your Flexible Spending Account (FSA) and/or any balance you have in your Health Savings Account (HSA). **Note:** *This is not a Health Savings Account plan, so you cannot contribute to your HSA if you choose this plan.*

Go to join.surest.com/apogee and use code APOGEE2024 to learn more about this new plan.



**WATCH THIS
QUICK VIDEO**
to hear one Surest
member's story.



DID YOU KNOW?

Apogee's vision plan covers materials like frames and contact lenses. Preventive vision exams are covered under Apogee's medical plans. The plan provides \$170 allowance per year for contacts or every other year for frames. For full details about the benefit plans and what they cover, visit myapogeebenefits.com under Library > Benefits-Guides.

Comparing Health Plans

Surest

Apogee's new no-deductible health plan lets you shop for health care like you shop for other things. With Surest, prices are clearly stated upfront, allowing you to make decisions based on cost and quality. See prices, search providers and learn more about how Surest works at britehr.app/Apogee-2024.

HSA Plans (BCBS)

Apogee offers two HSA plans, each with different deductibles, out-of-pocket amounts and premium rates. The HSA Plans allow you to contribute to a tax-free account to use for medical expenses. Free in-network preventive care and preventive prescriptions are included.

WHEN YOU NEED TO SEE A DOCTOR



Search your condition/treatment.

Use the app or website to see all the nearby provider options.



Choose a provider.

See the assigned price for each provider to help make an informed choice.



Get care and pay your provider.

The assigned price is due at time of service (or once you get a bill). If applicable, you can use your HSA or FSA debit card to pay your bill.



Find an in-network provider.



Receive care.



Receive bill.

Get your Explanation of Benefits (EOB) to see if you owe toward your deductible or cost-share.



You pay 100% of eligible expenses until you satisfy the deductible.

After you meet the deductible, Apogee pays a percentage of your in-network covered charges and you pay the rest.



You can pay with your HSA.

Apogee contributes \$750 (for individual coverage) or \$1,500 (spouse, child(ren) or family coverage) to your HSA and you can also make pretax contributions up to IRS limits.

HRA PLAN CHANGE — TO BE DISCONTINUED IN 2025!

If you are currently enrolled, you can remain in the HRA Plan for one more year. Please note that Apogee is no longer contributing to your HRA.

CHECK OUT OMADA

Dealing with diabetes or pre-diabetes?

Omada can help you manage your weight, as well as your diabetes, through one-on-one coaching, specialist support and smart devices, and free glucose meters and test strips. Check out this free resource at omadahealth.com/apogee.

NAVIGATE HEALTH CARE

Included Health is here to help!

Included Health (formerly Grand Rounds) can help you determine what kind of doctor you need to see, help with claims questions, and they can even provide a free second opinion on your diagnosis. Visit includedhealth.com/apogee to sign up or call 1-866-357-6940.

Learn About Surest Costs and Coverage



GENERAL PLAN DETAILS

Deductible	\$0
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OUT-OF-POCKET LIMIT

Employee	\$4,500
Family	\$9,000

PRESCRIPTION DRUGS — 30-DAY

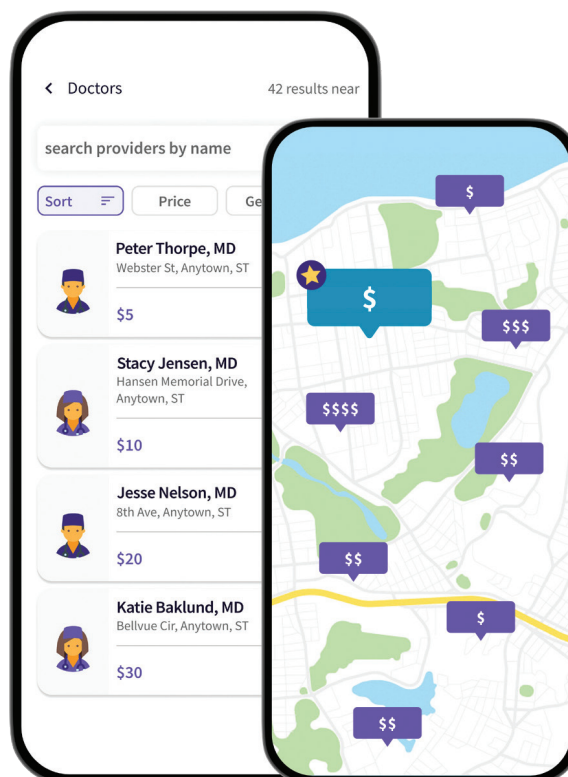
Preventive drugs	\$0
Tier 1	\$10
Tier 2	\$90
Tier 3	\$120

YOUR COPAYS

Preventive visit	\$0
Office visit	\$35 – \$140
Virtual visit (primary & urgent)	\$0
Virtual visit (specialty)	\$30 – \$90
Mental health office visit	\$35
Urgent care visit	\$100
Emergency room visit	\$950
Basic diagnostic lab tests, X-rays & ultrasounds	\$0
Physical therapy*	\$30 – \$100
Maternity labor & delivery	\$1,500 – \$3,500

“Everything is just **easy and affordable**. I feel in control of my health plan for the first time.”

Jaime A., Surest member



Providers, locations, and prices are fictional. Prices are representative of member copays, no deductible.



See how powerful simple can be.

To check prices or see if your doctor is in-network:
Join.Surest.com | Access code: **Apogee2024**



Get started

britehr.app/Apogee-2024

* See plan for visit limit details. In-network costs only. For out-of-network costs, exclusions and limitations, see website.

Required Notices Enclosed

This mailing includes the legal notices Apogee is required to distribute to you each year — including the Notice of Creditable Prescription Drug Coverage, the Notice of Premium Assistance under Medicaid and the Children’s Health Insurance Program (CHIP).

This 2024 Apogee Mailer describes some of your benefits from Apogee. It does not give you every detail about your benefits. Complete descriptions of each benefit will be found in the summary plan description. Every effort has been made to provide in this mailer an accurate summary of the plans. However, if there is a conflict between this material and the summary plan description or plan document, the legal documents will govern. Management reserves the right to change or amend these plans with or without advance written notification at any time for any reason. All Summary Plan Descriptions are available on myapogeebenefits.com under Library.

Things to Know and Do

A Reminder about Making Changes

Generally, you can change your medical, dental, vision and Flexible Spending Account plan coverage only once a year: during Open Enrollment for the following calendar year. Coverage changes outside of Open Enrollment are permitted only in the case of certain qualifying "changes in family status," such as marriage or birth/adoption, if the change is made within 31 days of the event.

FSA Reminders

If you want to contribute to a Health Care or Dependent Care Flexible Spending Account (FSA) in 2024, you must re-elect them during Open Enrollment. If you are currently enrolled in an FSA, you must use your funds by December 31, 2023, although you can carry over up to \$610 in Health Care FSA funds into 2024. The maximum you can contribute to your Health Care FSA is \$3,050. *This limit may increase due to IRS guidance, and any new contribution limits will be reflected on the enrollment site.*

JOIN GROKKER!

Need help eating better or finding time for exercise?

Join Grokker and earn rewards for being healthy! Sign up at grokker.com/apogee using your employee ID and start your health journey today. Get wellness minutes by exercising and syncing your fitness tracker, or even just by watching videos on nutrition, stress relief, sleep aids, pain relief and more. Sign up during Open Enrollment and be entered for the chance to win a \$250 gift card!



IF YOU DON'T ENROLL, you'll keep the benefits you had in 2023, except the Flexible Spending Account (FSA) and HSA contribution amounts. You must re-elect any FSA and HSA contributions each year.

Use ALEX for Help Choosing a Plan

ALEX is your virtual benefits expert who can guide you through the process of finding the right plan. ALEX will even do the math and compare plan options side by side. Visit start.myalex.com/apogee starting October 30.



Important Pharmacy Information

Visit myapogeebenefits.com within *Library > Benefits-Medical* to review the current preventive drug list. These drugs are covered at 100% for those enrolled in one of the HSA Plans.

Dependent Audit

If you add new dependents to your 2024 coverage, or throughout the year with a qualified family status change, you'll be required to verify your dependent relationship. Eligible dependents include your legally married spouse and dependent children.

Update Your Beneficiaries

Open Enrollment is a great time to review and make updates to your beneficiaries at myapogeebenefits.com (for life insurance) or principal.com (for the 401(k) plan).

How to Enroll

November 6 – 17, 2023

Either log in to myapogeebenefits.com or the free Benefitexpressway app and follow the prompts. (Be sure to review your confirmation statement within *Saved Documents* after you confirm your elections.) Or call **1-833-954-1880**, Monday – Friday, 7:30 a.m. – 6 p.m. CT.

Your myapogeebenefits.com username is APOG + your 6-digit employee ID. Your password has been reset to APOG + your month and year of birth (APOGMMYY). You'll be asked to set a new password and then to authenticate it in one of two ways (via text or email).

You can also get to myapogeebenefits.com through Workday, with no log-in required: *Workday home page > US Benefits icon > Benefit Express bar.*



enterprises, inc.

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PRESORTED
FIRST CLASS
US POSTAGE
PAID
TWIN CITIES MN
PERMIT NO 31987

Enroll for Your 2024 Benefits

November 6 – 17, 2023



LOOK INSIDE!

Learn more about your
2024 benefit options.

OPEN ENROLLMENT IS NOVEMBER 6 – 17, 2023