

# Welcome to 2024 Benefits Annual Enrollment

Annual Enrollment is  
October 23 – November 6, 2023

Para una versión en español, por favor  
visite [benefits.mosaicco.com](https://benefits.mosaicco.com)

Mosaic is proud to continue providing a comprehensive benefits package with great programs to support your needs, so you and your family can focus on your overall wellbeing.

## What's Ahead for 2024?

### Premiums:

- ▶ You will see a slight increase in your medical plan premiums of \$5 - \$25 per month depending on the plan you are enrolled in.
- ▶ For the fifth year in a row, your cost for dental, vision, and all other premiums will stay the same (no increase).

### Plan Updates:

- ▶ Medical, dental, and vision plans will remain the same with one exception:
  - For 2024, the IRS requires the individual deductible within the family coverage for the Consumer Plan to increase from \$3,000 to \$3,200. If you have family coverage, the individual deductible helps you meet your deductible faster, so an individual doesn't have to meet the full \$5,600 family deductible before the plan coinsurance begins.
  - Note, the single and family coverage Consumer Plan deductibles are not changing (\$2,800 / \$5,600).
  - For more information and for examples on how the deductible works, go to [benefits.mosaicco.com](https://benefits.mosaicco.com).
- ▶ Beginning in January, Cigna ID cards will be fully digital. Visit [mycigna.com](https://mycigna.com) or log on to the myCigna app to access ID cards and much more. If you would prefer a paper card, please contact Cigna at 1-800-244-6224 or via the myCigna app to have one mailed to your home.
- ▶ The company contribution to the Health Savings Account (HSA) will remain at \$750 for single and \$1,500 for family coverage.
  - For 2024, the IRS is increasing HSA contribution limits to \$4,150 for single coverage (up \$300) and \$8,300 for family coverage (up \$550).

- ▶ This is your opportunity to change benefit elections and update dependents for coverage effective January 1, 2024.
- ▶ The benefits you choose during this time will be effective for all of 2024, unless you have a qualifying life event during the year, such as a marriage or the birth or adoption of a child.
- ▶ If you do nothing, your current elections will roll over into 2024, with the exception of your Flexible Spending Account (FSA) and Health Savings Account (HSA).

## Ways to Manage Healthcare Costs

Mosaic's company medical and pharmacy costs are expected to rise 3.3% for 2024, about half of national trend. Employee premiums will increase \$5 - \$25 per month depending on the plan you are enrolled in. It is important to remember healthcare cost increases are driven by how we use the plan (i.e., dependent on the health of everyone covered) and general market increases for medical services.

Mosaic will continue to absorb the majority of the healthcare costs to support you and your family. **You can keep your healthcare costs low by:**

- ▶ Maintaining a healthy diet and regular exercise
- ▶ Prioritizing preventive care to identify potential health problems before they become serious
- ▶ Managing any chronic conditions and utilizing the resources Mosaic provides



Small steps to improve your health can lead to big results for you and your family.

## Earn Your Wellness Incentives

Don't forget, you and your covered spouse/domestic partner can earn up to \$500 each – plus up to \$300 each in additional Pulse Cash, by completing wellness activities. Activities include tracking your steps, completing a preventive visit, and more. Get started today! To register, go to [join.virginpulse.com/mosaicwellness](https://join.virginpulse.com/mosaicwellness) OR download the Virgin Pulse mobile app and enter "The Mosaic Company".



### 3 Ways to Complete Your Personal Health Screening



- 1 Complete your annual health screening at your doctor's office or at a walk-in clinic. Make sure to download the Personal Health Screening form from Virgin Pulse before you go.
- 2 Visit a Quest lab. Visit [My.QuestForHealth.com](https://My.QuestForHealth.com) to schedule an appointment and enter registration key "MosaicCompany23" when prompted.
- 3 Use a home kit. Visit [My.QuestForHealth.com](https://My.QuestForHealth.com) for more information, request your kit, and enter registration key "MosaicCompany23" when prompted.

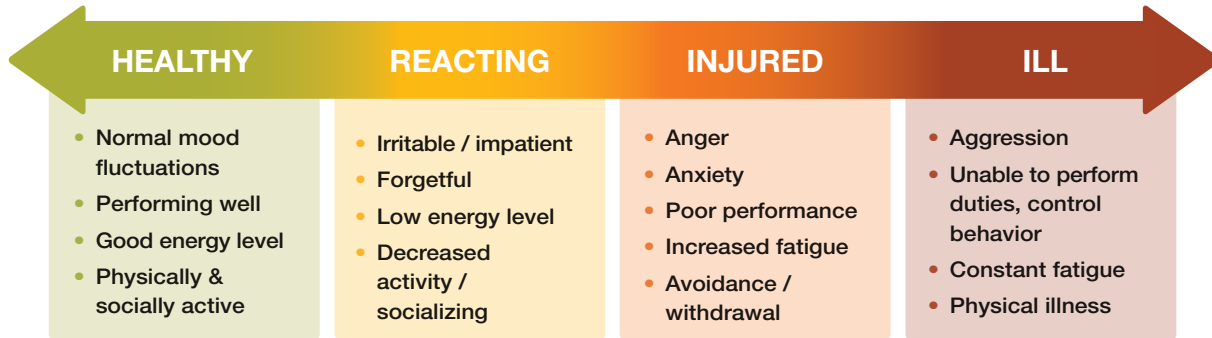
Screenings must be completed and submitted by **December 21, 2023** to count towards the 2023 wellness incentive. For more information, visit [benefits.mosaicco.com](https://benefits.mosaicco.com) and click Physical, then Wellness Incentive Program.

# Focus on Your Psychological Health

Just like physical health, psychological health exists on a spectrum – from mild strains to severe disorders. And similarly, it is important to proactively address any concerns that create potential threats to your psychological health and/or safety.

## Psychological Health Continuum

The following model depicts the spectrum of psychological health. Use this as a tool to assess and manage your psychological health at any time. For support, make sure to take advantage of the resources Mosaic provides (listed below).



## Creating a Healthy Community

To help create a psychologically healthy and safe community, you can:



### Lead

by talking positively and openly about the importance of psychological wellness.



### Know

how to access psychological wellness resources.



### Respect

confidentiality of others in need.



### Support

yourself and others. If you need help, reach out and encourage others to do the same.

## Support from Lyra, When You Need It

**Lyra provides confidential mental health support to you and your dependents, at no cost to you.**

With highly-trained coaches, therapists, and easy-to-use digital lessons and tools, you and your dependents can tap into support right away.

*Getting started takes less than 5 minutes:*

- Sign up with Lyra today by calling 844-477-5174, visiting [mosaic.lyrahealth.com](https://mosaic.lyrahealth.com), or using the QR code shown here.
- Complete a quick questionnaire (online or over the phone) to help Lyra better understand your needs and match you with recommended care.
- Choose your own provider and easily schedule an appointment online or over the phone.

# Lyra

Scan to sign up with Lyra today!







## Visit Our Virtual Benefits Fair

Visit Mosaic's Virtual Benefits Fair by going to [benefits.mosaicco.com](https://benefits.mosaicco.com)! Stop by the fair and check out:

- ▶ How you can complete your personal health screening so that you can earn a wellness incentive
- ▶ Access helpful resources and ask questions
- ▶ Live chat with Cigna

Visit five booths to enter a drawing to win a \$100 Amazon gift card! There will be multiple winners.



Scan this code with your smartphone camera to visit Mosaic's Virtual Benefits Fair!



## Next Steps

- ✔ Learn more about the benefit options available to you by visiting [benefits.mosaicco.com](https://benefits.mosaicco.com).
- ✔ Consider your Flexible Spending Account (FSA) and Health Savings Account (HSA) contributions. **You must elect these accounts if you want to contribute in 2024, even if you currently participate.**
  - For 2024 FSA contribution limits, please refer to [benefits.mosaicco.com](https://benefits.mosaicco.com) for updates once the IRS makes this information available.
- ✔ Make sure your dependent information is up to date.
  - Annual Enrollment is also a good time to ensure your beneficiaries are up to date! Beneficiaries should be in Workday for your life insurance, with Fidelity for your 401(k) retirement savings plan, and with Cigna HSA Bank for your Health Savings Account.
- ✔ Review your current elections, and if needed, make changes to your benefits in Workday by Monday, **November 6, 2023**.

### Chat with Mosaic's Benefit Assistant!



Mosaic's benefits assistant can quickly find information you need. Visit [benefits.mosaicco.com](https://benefits.mosaicco.com) and click this icon to get started

### ? Questions?

For enrollment, payroll, or other general HR questions, contact HR Connect through My HR Portal or at 1-855-660-6947, 7am – 5pm ET, M-F.

### About This Guide

*This is only intended to provide an overview of The Mosaic Company benefit plans offered to US eligible employees and does not constitute a guarantee of benefits or continued employment. Complete details about the plans will be included in the summary plan descriptions and plan documents. If there are any inconsistencies between this supplement and the plan documents, the plan documents will govern. Certificates of coverage are available at [benefits.mosaicco.com](https://benefits.mosaicco.com). Mosaic reserves the right to change or end the benefit plans at any time. The Mosaic Company Comprehensive Welfare Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.*