

# 2024 BENEFITS

WILSON  
SONSINI

Open Enrollment is **November 1 to November 15, 2023**

## OPEN ENROLLMENT FOR 2024

Open enrollment is the annual window during which you can make changes to your health insurance coverage, such as starting or dropping coverage, moving to a different plan, adding or removing dependents, and more. Once the open enrollment period is over, you will no longer be able to make changes unless you experience a Qualifying Life Event.

Open enrollment begins **November 1** and ends on **November 15**. The elections you make during this period will apply to coverage starting **January 1, 2024**.

This year's Open Enrollment will be a passive enrollment, meaning most of your benefits elections will carry over to the next plan year. **You must, however, re-elect your Flexible Spending Accounts and Health Savings Account in order to continue your participation in 2024.**

### Ways to Learn More

- + Visit our Benefits microsite at [wilsonsonsinibenefits.com](https://wilsonsonsinibenefits.com), where you can quickly and easily access benefits information—even from your mobile device.
- + Join the Benefits team for a live meeting on November 2nd or 8th. More information will be shared via email.



## WHAT'S CHANGING WITH YOUR BENEFITS?

### Cigna HDHP Medical Plan with Health Savings Account (HSA)

Each year, the IRS adjusts minimum deductible requirements for High Deductible Health Plans. In compliance with IRS regulations, annual deductibles and out-of-pocket maximums are changing as shown in the table that follows.

Cigna HDHP	2023		2024	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
Individual	\$1,500	\$3,000	\$1,600	\$3,200
Individual Within a Family	\$2,800	\$3,000	\$3,200	\$3,200
Family	\$3,000	\$6,000	\$3,200	\$6,400
<b>Annual Out-of-Pocket Maximum</b>				
Individual Within a Family	\$4,500	\$9,000	\$4,800	\$9,600
Family	\$4,500	\$9,000	\$4,800	\$9,600
Annual Out-of-Pocket Maximum	\$9,000	\$18,000	\$9,600	\$19,200

### Cost of Coverage

We are happy to announce that your share of medical, dental, and vision costs will remain unchanged in 2024. You can view your current 2023 contributions in Workday. The firm will continue to pay the majority of the cost of insurance. For associates and staff, depending on your income level, the firm pays:

- + 70-90% of the actual cost of your coverage; and
- + 50-80% of the actual cost of your dependents' coverage.

Rates for each plan option are presented in Workday when you complete your Open Enrollment elections.

### Cigna Transitioning to Digital ID Cards

Cigna will no longer automatically mail physical ID cards. Members can securely log on to [myCigna.com](https://myCigna.com) to view, print, or request a mailed card. In addition, the myCigna App allows members to view, print, share (via text, email and AirDrop) or save an image of their digital ID cards. Many providers are using their own patient portals where customers can upload an image of the ID cards once you've downloaded a copy from [myCigna.com](https://myCigna.com) or the myCigna App.

### Online Enrollment in Workday

Please log into Workday to complete your Open Enrollment elections. Workday is available through the firm's intranet via single sign-on through [OKTA](#).



Open Enrollment is also mobile enabled through the Workday app, which you can download from the Wilson Sonsini catalog on your mobile device.

## Kaiser HMO Medical Plans

In an effort to enhance your benefits, Wilson Sonsini has updated the coverages offered by Kaiser for 2024.

Annual Deductible	
Individual	\$0
Family	\$0
Annual Out-of-Pocket Maximum (includes deductibles)	
Individual	\$1,500
Family	\$3,000
Lifetime Maximum Benefit	Unlimited
Preventive Care	
Preventive Care Office Visit / Routine Exams	No charge
Well Baby Care / Well Women Care	No charge
Immunizations	No charge
Professional Care	
Office Visit	\$10 copay PCP / \$20 copay Specialist
Outpatient Diagnostic Imaging & Laboratory Services	\$10 copay
Facility Care	
Inpatient Care	\$100 per admission
Outpatient Surgery	\$100 copay
Emergency Care	
Outpatient Emergency Care	\$200 copay
Retail Prescription Drugs (up to 30-day supply)	
Generic	\$10 copay
Preferred Brand	\$20 copay
Non-Preferred Brand*	\$40 copay
Specialty*	20% up to \$250
Mail Order Prescription Drugs (CA: up to 100-day supply; All Others: up to 90-day supply)	
Generic	\$20 copay
Preferred Brand	\$40 copay
Non-Preferred Brand*	\$80 copay

\*copay may vary by location but will not exceed the copay shown in the summary

## Cigna Dental and VSP Vision Plans

There will be no changes to the Cigna Dental and VSP Vision plans for 2024. Review the 2024 Benefits Guide for details.



## New Life, Disability, and Leave of Absence Administrator Change from New York Life Insurance Company to Reliance Matrix

- + After a comprehensive marketing effort, we have identified Reliance Matrix as the carrier of choice for our Life, Disability, and Leave of Absence Administration.
- + Reliance Matrix will also take over as the carrier for some state benefit plans that offer disability and paid family leave benefits. More information will be sent to you in 2024.
- + **Special Opportunity to Elect or Increase Your Voluntary Life Coverage Without Proof of Good Health with Reliance Matrix**
  - + Employees and spouse/domestic partners currently on the plan can increase coverage amount up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). Any amounts exceeding GI will require EOI.
  - + Employees and spouse/domestic partners NOT enrolled but eligible will have the opportunity to enroll up to the GI without EOI. Any amounts exceeding GI will require EOI.

Voluntary Life Guaranteed Issue Amount	
Employee	\$500,000
Spouse	\$50,000

**Important:** Voluntary Life insurance amounts over the guaranteed issue previously approved by New York Life will be grandfathered by RSLI.

## Same Vendors, New Brand Names

- + Ginger has changed its brand name to Headspace Care. They will continue to provide emotional support, including up to 12 video visits, for you and your dependents.
- + PayFlex will be changing its brand name to Inspira Financial in early 2024. Until the rebranding is completed, you may receive communications about your FSA using both company names.

## HSA Contribution

Wilson Sonsini contributes to your HSA and you can too. Employee voluntary contributions are not subject to federal taxation at the time of deposit. Please see chart below for details. Your unused HSA funds roll over each year (funds are not use-it-or-lose-it). Funds contributed to your account are yours to keep.

Total HSA annual maximum limits (both employer and employee contributions combined) will be \$4,150 for single coverage and \$8,300 for family coverage. The catch-up contribution for participants age 55+ will remain unchanged at \$1,000. Important: Wilson Sonsini's annual employer funding towards the HSA of \$660 for single coverage and \$1,320 for family coverage will continue in 2024 and will count towards the IRS benefit maximum limits.

Medical Coverage	Monthly Contribution	Maximum Annual HSA Contribution		IRS 2024 Limits*
		from Wilson Sonsini	from You	
Employee	\$55	\$660	\$3,490	\$4,150
Employee + Spouse/DP	\$110	\$1,320	\$6,980	\$8,300
Employee + Child(ren)	\$110	\$1,320	\$6,980	\$8,300
Family	\$110	\$1,320	\$6,980	\$8,300

*\*If you are age 55 by the end of the calendar year, the IRS allows you to make an additional \$1,000 catch-up contribution to your HSA each year.*

## Spending Accounts

- + Annual maximums for the General Purpose and Limited Purpose Healthcare FSA are forecasted to increase to \$3,200. We will announce the IRS limits once finalized.
- + Transit and Parking are now administered by ThrivePass. Monthly maximums for the Transit and Parking spending accounts are forecasted to increase to \$315. We will announce the IRS limits once finalized.






## Update Your Beneficiaries

While reviewing your benefit options for next year, please be sure to review and update your group life insurance beneficiary designations. This is particularly important to do after experiencing a major life event such as a marriage, divorce, or other significant family change. It's also a good idea to update your 401(k) beneficiaries on the Schwab website.



# YOUR WELL-BEING SUPPORT

The help you need is only a click or call away. **Please refer to the various resources below**

	<p>The EAP offers free, confidential counseling with licensed professional counselors. Call 866-799-2728 for support with stress, anxiety, depression, relationship issues, family concerns, substance abuse, anger, grief, loss, or life transitions. In a crisis, emergency help is available 24/7. This benefit is now available to employees, spouses/domestic partners, and dependents. Enrollment is not required.</p>
	<p>Headspace Care provides the right level of emotional support at the right time, including coaching via text-based chats and self-guided activities—all from the privacy of your smartphone. Headspace Care coaches are available 24/7. You also have access to 12 video-based therapy and psychiatry services per year. The benefit is available to employees and dependents age 13 and older. To sign up, download the Headspace Care Emotional Support App, tap “Get Started”, and enter your work email address.</p>
	<p>For Cigna enrollees only: Virtually connect with a licensed therapist or psychiatrist via live video and private texting.</p> <ul style="list-style-type: none"> <li>▪ Help with anxiety, depression, stress, obsessive compulsive disorder, substance use, and addiction</li> <li>▪ Text coaching/therapy capabilities</li> <li>▪ Nationwide coverage</li> <li>▪ Age 13+</li> <li>▪ Customer cost share applies</li> </ul>
	<p>Sign up to access a Maven program that’s tailored to support you at every stage of your family-building journey. You’ll have a dedicated concierge to guide you, curated online resources, an amazing app, and video visits with practitioners in the areas of nutrition, physical therapy, emotional health, fertility, adoption, elective egg freezing, surrogacy, pregnancy, postpartum, pediatrics, and general health. Maven is offered free of charge to all benefits-eligible employees of Wilson Sonsini. Each subscription comes with access for the employee’s parenting partner. To get started, go to <a href="https://www.mavenclinic.com/join/wsgrfamily">https://www.mavenclinic.com/join/wsgrfamily</a>.</p>
	<p>One-on-one coaching is available from Talking Talent, an award-winning gender diversity consultancy and leadership development firm that has worked with over 150 successful organizations, including many Am Law 100 firms, to build inclusive cultures and support working parents’ careers. Attorneys and staff can take advantage of up to four hours of one-on-one, confidential coaching. Your coach can help you with taking care of yourself, resilience, negotiating flexibility, and communicating needs. We also recommend Talking Talent as a resource to employees who are planning to go on and return from parental leave. Email <a href="mailto:contact@talking-talent.com">contact@talking-talent.com</a> to get started.</p>



# HEALTH PLAN RESOURCES

## Preventive Care

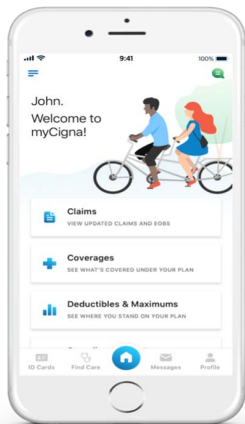
It's now more important than ever to safeguard your health. Talk to your doctor about when and how you can safely get important wellness screenings that you may be due for. Preventive services, including the seasonal flu vaccine, are covered under Wilson Sonsini medical plans with no deductible or cost-sharing. As an added benefit, if you are enrolled in Cigna Critical Illness Insurance, you can get a \$50 incentive check for completing a health screening test such as a mammogram or blood test.

## MYCIGNA.COM & KP.ORG

### Your Personal Health Place

Your online home for assessment tools, plan management, medical updates, and much more.

- + Find in-network doctors and medical service.
- + View ID card information and review your coverage
- + Track your account balances and deductibles
- + Compare cost and quality information for doctors and hospitals
- + Access a variety of health and wellness tools and resources



### MYCIGNA & KAISER MOBILE APPS

Get the information you need, right at your fingertips!

- + Check your coverage
- + Find in-network providers
- + Get cost estimates
- + Check your claims and benefit statements
- + Access your virtual care services

## Telemedicine

Telehealth is the delivery of health-related services and information via telecommunications technologies, including telephones, smartphones, and personal computers, for virtual "in-person" consultations.

Both Cigna and Kaiser offer telehealth visits for a range of medical care needs, including mental and behavioral health concerns. Please check your health plan's website or call the customer service number on the back of your ID card.

