

# 2023 BENEFITS

WILSON  
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Open Enrollment is **October 31 to November 11, 2022**

## OPEN ENROLLMENT FOR 2023

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 October 31 and ends on November 11. The elections you make during this period will apply to coverage starting January 1, 2023.**

This year's Open Enrollment will be a passive enrollment, meaning that you don't have to take action if you don't wish to make any changes. 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 2023.**

### 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 9th. More information will be shared via email.



## WHAT'S CHANGING WITH YOUR BENEFITS?

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

#### + Deductible Update

- In-network deductible for an individual within a family will increase from \$2,800 to \$3,000 to comply with the 2023 IRS regulations for HSA-qualified HDHPs.
- An individual within a family must meet their own deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
- New ID cards will be sent with updated deductible amounts.

Cigna HDHP	2022		2023	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$1,500	\$3,000	\$1,500	\$3,000
Individual Within a Family	\$2,800	\$3,000	\$3,000	\$3,000
Family	\$3,000	\$6,000	\$3,000	\$6,000

### Enhanced Customer Service Through Cigna's Personal Health Team

- Cigna's integrated Personal Health Team is a dedicated team of registered nurses, behavioral specialists, health specialists, exercise specialists, and nutritionists—all supported by doctors and pharmacists who are there to support you in achieving your personal health goals.
- Your Personal Health Team coach is trained to help you get to the root cause of your individual health concerns. Your coach will help you access the resources for your specific circumstances. The Personal Health Team is available to all employees and their covered adult dependents, up to age 26, enrolled in the Cigna HDHP Medical Plan.

### 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

If you live in Colorado, you can participate in a new Kaiser HMO medical plan option effective January 1, 2023. Please refer to the 2023 Benefits Guide for additional details.

We will be making changes to the California, Washington state Mid-Atlantic, and District of Columbia Kaiser HMO plans to align the benefits across all regions on January 1, 2023. This includes updated (or lower) copays. Please refer to the 2023 Benefits Guide for additional details.

## Cigna Dental and VSP Vision Plans

There will be no changes to the Cigna Dental and VSP Vision plans for 2023. Review the 2023 Benefits Guide for details.

## Life and Disability Plans New York Life - Voluntary Life

Special Opportunity to Elect or Increase Your Voluntary Coverage Without Proof of Good Health

- + Employees and spouses/domestic partners currently on the plan can increase the current life coverage amount up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). Any amounts exceeding GI will require EOI.
- + Employees and spouses/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

## Long Term Disability Benefit Maximum Increase

- + Beginning in 2023, the monthly maximum benefit for Long Term Disability, for non-member attorneys and staff, will increase from \$20,000 to \$21,000. The maximum benefit for member attorneys will remain \$25,000.

## New Programs

### Reproductive Care Access HRA

Wilson Sonsini is committed to providing benefit access for essential reproductive healthcare. The Reproductive Care Access HRA is available to employees and their dependents who are covered by any employer-sponsored group medical plan, even if it's not a Wilson Sonsini plan. The HRA reimburses patient travel, companion travel, a portion of lodging expenses, and other medically necessary expenses to the extent these are not covered by the individual's group medical plan. Reimbursements are subject to deductible for those enrolled in a tax-qualified high-deductible plan. To access this benefit, employees should sign up with Maven. Maven provides a range of support and navigation services across a wide spectrum of health and reproductive needs, in addition to administering reimbursement claims for this HRA. Please refer to the Reproductive Care Access HRA Summary Plan Description on the firm's intranet for additional details.

### Allstate Voluntary Identity Theft Protection

- + Allstate Identity Protection Pro+ Cyber delivers comprehensive identity monitoring and powerful cybersecurity for you and your entire family. See and manage your personal data, safeguard your devices, and protect your identity and finances with tools designed to help you stay safe. If fraud occurs, the service includes full-service remediation and restoration, as well as reimbursement of lost wages, legal fees, and out-of-pocket expenses.

### Nationwide Voluntary Pet Insurance

- + Pet insurance provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment. Wilson Sonsini now offers voluntary pet insurance through Nationwide, which allow you to use any licensed veterinarian. Rates are based on your pet's age and breed.

### Maven Menopause - Starting 2/1/2023

- + Maven's Menopause and Ongoing Care program fills gaps in care by identifying symptoms of menopause, providing virtual access to providers who specialize in menopausal care, and guiding members to clinically sound education on a variety of topics related to this health journey.

### Ginger for Teens - Starting 3/1/2023

Ginger for Teens is a convenient way of providing adolescents with mental health support—right through a smartphone. Teens and their parents can avoid the typical long wait times for care by signing up for Ginger, getting access to confidential care within minutes.

- + Full continuum of care: Teens will have access to all of Ginger's care services, ranging from behavioral health coaching to therapy and psychiatry. Coaching for teens will be offered during designated hours (7:00 a.m. to 10:00 p.m.), a clinical approach substantiated by academic literature and best practice.
- + Provider-matching: Teens will be matched with coaches and clinicians who have relevant and applicable experience working with adolescents.
- + Guided self-care: Teens will have access to Ginger's self-care content, including new topic areas that are specific to the adolescent population, such as mood management, identity and belonging.
- + Parental support: Parents, who already have access to the full spectrum of care for their own mental health, will also receive assistance from their own care team in order to provide the best support to their child and will have an understanding of the cadence of care and the child's care team.

### Transitions Medicare Education

Are you or someone in your family eligible for Medicare or approaching Medicare eligibility? Wilson Sonsini has partnered with Transitions to assist you with:

- + Medicare education and coordination
- + Social security planning
- + Life stage planning
- + Caregiver support
- + Review of your benefit options, including COBRA

Contact Transitions to speak with a consultant now at 1-800-936-1405 or visit its website at [www.transitionsrbg.com](http://www.transitionsrbg.com).

## REMINDERS:

### Special Information for Employees in Washington State

- + **New Washington State Payroll Tax** - The Washington state legislature announced that the Washington Cares payroll tax will become effective on July 1, 2023.  
Beginning on that date, employees in Washington will be subject to the Washington Cares Fund payroll tax at a rate of \$0.58 per \$100 of earnings, unless you hold an existing long-term care policy and have applied for and received an exemption from the state.  
If you have long-term care coverage that you purchased on or before November 1, 2021, and you want to apply for the tax exemption, you must take action now. You have until December 31, 2022, to submit your application to the Washington Employment Security Department (ESD). The application form is available on the ESD website.
- + **IMPORTANT:** If you have received an exemption, you must provide a copy of it to Wilson Sonsini. Please create a General Benefits case in Workday and upload your exemption document. Employees are not entitled to a refund of any taxes withheld for the Washington Cares Fund before a valid exemption is received for processing by the payroll department.

## HSA Contribution

Wilson Sonsini contributes to your HSA each month and you can too—federal tax-free. 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.

Medical Coverage	Monthly Contribution	Maximum Annual HSA Contribution		IRS 2023 Limits*
	from Wilson Sonsini	from Wilson Sonsini	from You	
Employee	\$55	\$660	\$3,190	\$3,850
Employee + Spouse/DP	\$110	\$1,320	\$6,430	\$7,750
Employee + Child(ren)	\$110	\$1,320	\$6,430	\$7,750
Family	\$110	\$1,320	\$6,430	\$7,750

*\*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.*

## Cost of Coverage

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.







For non-member employees, pre-tax payroll deductions for medical, dental, and vision plans will increase 2% in 2023. Rates for each plan option are presented in Workday when you complete your Open Enrollment task.

## Update Your Beneficiaries

While reviewing and electing your group medical and dental plan 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>Ginger 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. Ginger 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 18 and older. Dependents age 13+ will be eligible for this benefit beginning March 1, 2023. To sign up, download the Ginger 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 coronavirus support, 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/wsgfamily">https://www.mavenclinic.com/join/wsgfamily</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>
	<p>Bright Horizons and their partners offer support to families by helping with:</p> <ul style="list-style-type: none"> <li>▪ Finding a babysitter, educational caregiver, or nanny</li> <li>▪ Supplementing children’s education with virtual test prep and tutoring</li> <li>▪ Arranging for adult/eldercare</li> <li>▪ Access to college coach experts</li> <li>▪ Student loan evaluation and financing strategies</li> </ul>



# HEALTH PLAN RESOURCES

## Preventive Care

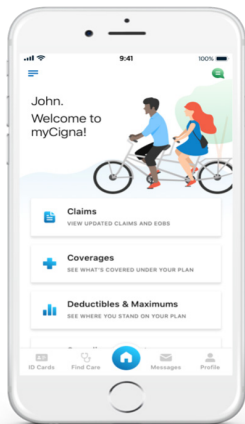
Many non-urgent healthcare matters have been put on hold during the COVID-19 pandemic—but it's now more important than ever to safeguard your health. Talk to your doctor about when and how you can safely get important wellness screenings that you may be due for. Preventive services, including the seasonal 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. The COVID-19 pandemic has greatly accelerated the availability of telehealth visits and acceptance by patients.

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 customer service for details.

