

It's Time to Choose!

Take charge of your future and learn what's available for your 2024 benefits.

2024 Annual Enrollment is
November 6th – November 22nd

In 2024, we are committed more than ever to providing a benefits program that balances traditional plans with innovative options. Benefits are an important component of your dentsu total rewards, which is why we invest in benefits that provide solutions to your needs. Our benefits support your well-being at every stage – any way you choose to use them!

Use this newsletter as an opportunity to learn more about what's new and what's changing for your 2024 benefits. Here are some highlights:

This year we're excited to introduce a new medical plan option called Surest. This plan offers you a transparent and affordable way to access healthcare. You can learn more about the Surest plan in the following pages.

As you may be aware, healthcare costs have been increasing substantially each year. This year, although dentsu is absorbing the majority of rising costs, you will see increases to the 2024 employee contributions for medical, dental and vision plans.

If you don't wish to make changes to your benefits, you don't need to take action. The only exceptions are listed below.

- + **In 2024, we will no longer offer the Value HDHP. If you're currently enrolled in this plan, you must take action if you want medical coverage in 2024.**
- + **You must re-elect the HSA or FSA during enrollment or you will not be enrolled in these accounts for 2024.**

[Highlights of What's Changing for 2024 Benefits](#)[Learn More About the Surest Medical Plan](#)[Two Scenarios on How Our Plans Work for Different Needs](#)[Additional Benefit Updates](#)[How to be Healthy, Resilient, Balanced and Prepared in 2024](#)[Enrollment Checklist](#)

Face the Future with BenefitsPlus

The BenefitsPlus Program is a starting point on your journey to well-being. This year, more than ever, we encourage you to take initiative when it comes to your 2024 benefits.

Your first step is to review the information provided in this newsletter.

Why You Should Participate in Annual Enrollment

Your life is always changing—your benefits should change with you. That's why we have created a benefits program that is flexible to meet you where you are on your journey.

Annual Enrollment will take place November 6th – November 22nd. Use this opportunity to assess your needs, review what's changing, what's available, and make your benefit elections. Below are important program updates and enhancements effective **January 1st, 2024**:

+ Surest Medical Plan: We are adding an additional medical plan – one that is less traditional in the way it works. Through UnitedHealthcare, the Surest plan offers an easy way to access quality care and take more control over your healthcare experience. [See more details on page 3.](#)

+ Medical Plan Coverage Changes: Deductibles and out-of-pocket maximums are increasing on all medical plans. There will be an increase for the Emergency Room copay on all PPO plans. Additionally, the Value HDHP will no longer be offered. [See more details on page 4.](#)

+ VSP Vision Plan: The VSP vision plan will offer an enhanced contact lens allowance – increasing from \$160 to \$200. There will also be new coverage for non-prescription blue light glasses or sunglasses as part of the prescription benefit. [See more details on page 6.](#)

+ Flexible Spending & Commuter Account Administrator Change: HSA Bank will administer all FSAs (healthcare and dependent care) as well as commuter/transit accounts for 2024. If you are currently enrolled in any of these plans, we'll send details in November about the transition of any current accounts from Smart-Choice to HSA Bank.

+ Schwab Financial Concierge: Thanks to our ongoing relationship with Charles Schwab, you can now access financial guidance and planning support from The Schwab Financial Concierge™ team with no hidden costs.

To learn more about 2024 benefits and Annual Enrollment considerations, visit: www.dentsubenefitsplus.com or call the BenefitsPlus Solutions Center at **800-597-2335**.

Surest Medical Plan Through UnitedHealthcare

We are thrilled to introduce a new medical plan to our lineup utilizing the same UnitedHealthcare Choice Plus Network. Unlike traditional medical plans, Surest is a copay-only plan with a digital platform that offers a customizable experience, easy access, cost transparency, with guidance and advocacy built in – giving you more control of your healthcare experience.

With Surest, there are no deductibles or coinsurance for care. Services and doctors have a specific copay price, and you can see those prices in advance so you can plan ahead. Even better, lower prices are assigned to higher-value care providers and facilities, from preventive to emergency, colds to cancer treatment. You will see one price for a single event.

With Surest, you'll have clear answers about your costs, your coverage and your options before you receive care.

Surest Highlights:

- No deductible, no coinsurance
- Copay price based on service and provider selection
- Access to the same broad, national UnitedHealthcare Choice Plus provider network
- Upfront pricing (know what you'll owe in advance, so you can plan ahead)
- Easily search your symptoms within the app or website
- Opportunities to pay less for quality care

[Click Here to view Surest FAQs](#)



S

See how powerful simple can be.

To check prices or see if your doctor is in-network, visit Join.Surest.com/dentsu using access code: dentsu2024 or call **866-683-6440**. You can additionally explore your treatment costs, find providers and experience the ease of Surest by [clicking here](#).

Face the Future with BenefitsPlus

As we mentioned on page one, healthcare costs continue to increase each year. Although we've been able to absorb most of the increases on behalf of our employees, we'll ask you to share in these increased costs in 2024. What hasn't changed is our investment in you through benefits that provide protection and peace of mind.

Medical plan changes effective January 1st, 2024:

- Deductibles will increase by \$250 for employee-only coverage, and by \$500 for employees with enrolled dependents on the Enhanced PPO, Standard PPO and Classic HDHP medical plans.
- The out-of-pocket maximums will increase by \$1,000 for employee-only coverage, and by \$2,000 for employees with enrolled dependents for the Enhanced PPO, Standard PPO and Classic HDHP medical plans.

- The emergency room copay will increase by \$250 on both the Enhanced and Standard PPO plans.
- The Value HDHP will no longer be offered.

If having access to a Health Savings Account (HSA) is important to you, you'll still have the Classic HDHP option. If you enroll in the Classic HDHP, you're eligible to receive dentsu's annual HSA contribution, as well as contribute your own funds via payroll deduction, up to the 2024 IRS limit.

If you're currently enrolled in the Value HDHP plan, you **must** take action during Annual Enrollment and enroll in one of our other medical plans.

High Level Plan Details		Enhanced PPO	Standard PPO	Classic HDHP	Surest
Deductible	Employee	\$750	\$1,250	\$2,250	\$0
	Family	\$1,500	\$2,500	\$4,500	\$0
Out of Pocket (incl. deductible)	Employee	\$5,500	\$5,500	\$5,500	\$6,000
	Family	\$11,000	\$11,000	\$9,000	\$12,000
Company HSA Contribution	Employee	N/A	N/A	\$500	N/A
	Family	N/A	N/A	\$1,000	N/A
Member Coinsurance		10%	20%	20%	0%
Office Visits	Primary/Specialist	\$30/\$50	\$30/\$50	Ded & Coins	\$40-\$140
Virtual Visits		\$0	\$0	Ded & Coins	\$0
Emergency Room		\$500	\$500	Ded & Coins	\$850
Inpatient		Ded & Coins	Ded & Coins	Ded & Coins	\$600-\$4,500
Pharmacy	Tier 1/2/3	\$10/\$50/\$75	\$10/\$50/\$75	Ded & Coins	\$10/\$50/\$75

Time Changes Things...

Which is why you should think about the benefits you needed for last year and reflect on how your needs might change in the future. Here are two scenarios that may help explain how our plans work and how, depending on your situation, one may be a better fit over another.

Meet Jack

Jack is young and healthy, and typically has low medical costs. He prioritizes his mental well-being and has regular therapy sessions with a virtual provider. This year, Jack had a sinus infection and went to urgent care. He enrolls in employee-only coverage, as he does not cover any dependents.

Service	Enhanced PPO	Standard PPO	Classic HDHP	Surest
Preventive Visit	\$0	\$0	\$0	\$0
Therapy Visit (6)	\$180	\$180	\$600	\$240
Urgent Care Visit	\$50	\$50	\$250	\$80
Tier 1 Rx (1)	\$10	\$10	\$15	\$10
Total Employee Responsibility				
Annual Payroll Deduction (EE Only)	\$2,988	\$1,944	\$1,188	\$840
Out-of-Pocket Expenses	\$240	\$240	\$865	\$330
dentsu HSA Contribution	\$0	\$0	-\$500	\$0
Jack's Total Costs	\$3,228	\$2,184	\$1,553	\$1,170

Conclusion: Because Jack doesn't need much medical care, he prefers the known cost that copays provide. He'll enroll in the Surest medical plan for lower out of pocket costs when he does seek care and for a lower employee contribution.

Meet Jill

Jill and her partner are expanding their family this year. During Jill's pregnancy, she will receive ongoing prenatal care and ultimately will give birth in a hospital setting. Her partner is relatively healthy but does take a preferred brand maintenance medication. They took their toddler to the emergency room after a fall at the playground. Jill enrolls in the Employee + Family tier for her coverage.

Service	Enhanced PPO	Standard PPO	Classic HDHP	Surest
Preventive Visit (3)	\$0	\$0	\$0	\$0
Prenatal Visits & Hospital Delivery	\$1,770	\$3,370	\$4,160	\$1,850-\$3,150
Tier 2 Rx (12)	\$600	\$600	\$464*	\$600
Emergency Room	\$500	\$500	\$100*	\$850
Total Employee Responsibility				
Annual Payroll Deduction (EE + Family)	\$11,040	\$7,956	\$5,376	\$3,852
Out-of-Pocket Expenses	\$2,870	\$4,470	\$4,724	\$3,300-\$4,600
dentsu HSA Contribution	\$0	\$0	(\$1,000)	\$0
Jill's Total Costs	\$13,910	\$12,426	\$9,100	\$7,152-\$8,452

*Family deductible has been met; only coinsurance applicable

Conclusion: As the payroll deduction and cost for care are lowest with Surest, Jill and her family plan will take advantage of utilizing the highest quality providers once they enroll in the Surest plan to ensure they'll pay the least.



Additional Benefit Updates

VSP Vision Plan Changes

Enhanced Contact Lens Allowance

The VSP vision plan will offer an enhanced elective contact lens allowance – increasing from \$160 to \$200. This benefit is available in lieu of your frame allowance and is available once every calendar year.

UV and Blue Light Protection

Your eyes need protection too! With VSP LightCare for UV and blue light protection, you can protect your eyes by using your frame or lens benefit to get ready-made non-prescription sunglasses or blue light filtering glasses. This enhanced coverage is offered on our plan at no additional cost and is available if you have not already used your designated frame or lens allowance. VSP will reimburse for non-prescription sunglasses or blue light filtering glasses according to your plan's designated frame allowance. You can also access this benefit through [eyeconic.com](https://www.eyeconic.com).

Additional services using your VSP coverage can be found online at www.eyeconic.com. This site can show you the latest deals and promotions on eyewear and contact lenses—keeping you in the loop on all the newest brands, trends and styles available. There is even a virtual 'dressing room' to try on your eyewear before you order!

Schwab Financial Concierge - Financial guidance made easy

Planning for your future just got a lot easier. Thanks to our ongoing relationship with Charles Schwab, you can now access financial guidance and planning support from The Schwab Financial Concierge™ team with no hidden costs.

Think of Schwab Financial Concierge as the first stop for all your personal finance needs. If you have a question, want guidance on the next step to take, or are looking to map out your financial goals, the Schwab Financial Concierge team is here to help.

Here's how it works:

- You can make an appointment or call at your convenience.
- A Schwab financial professional will answer questions, address concerns, and put your needs and best interests first when offering guidance.
- If you want to focus on planning, you can work with a Schwab professional to create a personalized financial plan at no cost to you.

Guidance can make a big difference. With help from a financial professional, 96% of employees surveyed said they felt "very confident" or "somewhat confident" making the right investment decisions.

You're in charge of your future, but a little help never hurts. To schedule an appointment today, call 877-566-2027 to speak with a team member, or [learn more online](#).

Benefits That Carry You Through Time

Together, let's be **healthy**, **resilient**, **balanced** and **prepared** in 2024.



Be Healthy



One Pass: Flexible approach to fitness memberships including multi-location access to gyms and studios



Kaia: Alleviate pain and improve body function with digital physical therapy mobile app*



Real Appeal: Weight loss program that offers support on your journey to better health*



Maven: Support for preconception/fertility, adoption, surrogacy, pediatric care, and more



*Only available for those enrolled in a UHC medical plan



Be Balanced



Bright Horizons: Access backup child/elder care in addition to tutoring discounts and family support
[More info here](#)



Figo: Customized pet insurance with the freedom to see any veterinarian and 24/7 access to live professionals



Plum Benefits: Access to exclusive discounts and special offers to top attractions and local entertainment
[More info here](#)



Be Resilient



Self Care: Personalized content that's designed to help you boost your mood and shift your perspective



ReThink: Behavioral and mental health platform supporting neurodiversity in the workplace and at home



CCA@YourService: Access dedicated coaches for support in work/life challenges



Be Prepared



Schwab Financial Concierge: Personalized financial guidance and planning support



SoFi Dashboard: An online platform that helps you build financial independence



LifeLock: Identity theft protection that alerts you to suspicious activity and theft issues**
[More info here](#)



MetLife Legal Plan: In-person and telephonic consultations from large network of attorneys**
[More info here](#)



A Checklist to Save You Time

The clock is ticking! Annual Enrollment is almost here. Use the checklist below to help you make the best choices for 2024 coverage

✓ Things that could affect your benefit choices for 2024

- Are you currently enrolled in the Value HDHP?
- Planning to bring home a new baby?
- Any orthodontia or surgeries planned?
- Does your life insurance provide enough money to protect your family should something happen to you?

✓ If you are currently enrolled in the Value HDHP, you must elect a new plan for 2024.

✓ If you participate in a Flexible Spending Account (FSA) or a Health Savings Account (HSA) you'll need to re-elect those accounts for 2024 during Annual Enrollment.

✓ Enroll online starting November 6th at www.dentsubenefitsplus.com

- Click on the Enrollment tile
- Enter your login information
- Make and confirm all changes by November 22nd
- Call the BenefitsPlus Solution Center at **800-597-2335** if you need assistance or have questions

✓ Learn more from our Annual Enrollment Webinar

- Beginning November 6th, a recording will be available at www.dentsubenefitsplus.com.
- Join us on November 15th for a live webinar - invite to follow.