



Prioritize your  
wellbeing  
all year

Start here...

- See how you can use your benefits to enhance your wellbeing — whatever that looks like for you!  
[See page 46](#)
- Take healthy actions to earn money in your HRA, and use it to pay for eligible medical expenses.  
[See page 11](#)

## Enroll

### WHAT'S NEW FOR 2023

The majority of your benefits, and what you pay for them, are not changing for 2023. Learn about the changes before enrolling.

**Contributions for coverage.** The contributions you make for 2023 medical coverage will increase slightly. This increase is to offset the rising cost of health care. Remember—if you've selected the Active Health Option, you may have money in your HRA to help cover out-of-pocket expenses.

**Changes to HRA contribution salary bands.** Depending on your benefits salary, you may receive more consumer dollars from New York Life in your HRA. To see how much New York Life contributes, see the pop-up on page 10.

**Changes in Employee Life Insurance.** The new coverage cap will increase from \$3M to a total of \$4M (basic life and supplemental life combined) effective January 1, 2023. In addition, you may be eligible to purchase additional life insurance coverage without evidence of insurability (EOI) based on the new rules starting January 1, 2023.

[\*Additional Changes for Apogem Employees\*](#)

[\*Looking for information on vacation allowance and company holidays?\*](#)