

2024 BENEFITS UPDATE

Explore What's New



It's Time to Choose!

Open Enrollment begins
October 27, 2023



OUR COMMITMENT TO YOU

At Western Governors University (WGU), we pride ourselves on helping people achieve their dreams. This isn't an aspiration limited to our students. It extends to every member of our team. We're proud to have a role in providing the benefits and services that help you reach your total health and wellbeing goals so you can achieve your dreams, too.

Because of inflation across every category of health care, organizations and their employees across the U.S. continue to face the challenge of benefit costs increasing faster than other business costs. Medical plan costs alone continue to represent a significant percentage of overall benefits expense. At WGU, we expect to spend over \$100 million on medical benefits in 2024, which is 67% of our total benefits cost. While WGU has absorbed cost increases over the last two years and generously covers over 82% of total plan costs, you will see a moderate increase to your pay period contributions for all medical plans in 2024. If you elect the High Deductible Health Plan (HDHP), the annual deductible and out-of-pocket maximum for 2024 will increase as well.

When something impacts your costs, we're mindful of how that might change your personal decisions. WGU continually evaluates ways to mitigate the rising cost of health care and acts on opportunities likely to help impact future costs. For example, our partnership with Omada provides specialized support for conditions like diabetes and hypertension that impact many of our plan members.

This Open Enrollment is a perfect opportunity to closely review the current benefits you have, evaluate if they're the right match for your goals and financial situation, and make changes you think are necessary. We want to help you be a responsible steward of your benefit dollars, and reviewing your Open Enrollment options closely is the first step.

Many of our benefits are not changing at all in 2024, but a few are expanding. Participants in our Accidental Injury, Critical Illness and Hospital Indemnity supplemental plans will see improved coverage terms and wellness incentives. Carrot, WGU's partner for inclusive fertility health, hormonal health, and family-forming benefits, will offer even more personalized support, and Cigna's Healthy Pregnancies, Healthy Babies program will be available to all expectant parents enrolled in WGU medical coverage.

Our organization is fortunate to be in a position to offer a comprehensive and affordable employee rewards package. To make the most of our health care coverage in 2024, and to maximize your own health, please take full advantage of the WGU Wellbeing program and engage with all available resources outlined on the WGU My Benefits site at wgubenefits.com.

We encourage you to take time during Open Enrollment to explore all the WGU plans, so you can make the best decisions for you and your family.

Bonnie Pattee

Senior Vice President, People & Talent





GET READY FOR OPEN ENROLLMENT

Our 2024 benefits provide you with great coverage for all facets of your life — from health and wellness to compensation and financial protection. Be sure to take advantage of the resources on wgubenefits.com to make the best choices for the upcoming year.

Do I Need to Enroll During Open Enrollment?

Even if you don't plan to make any changes during Open Enrollment, it's always a good idea to double-check your elections to ensure your current coverage still fits the needs of you and your family. **After Open Enrollment ends, you cannot change your benefit elections unless you experience a qualifying life event (QLE), such as a change in marital status, having a baby, or adopting a child.** If you experience a QLE, you have 30 days to make changes to your benefit elections. Learn more about QLEs by visiting the Life Events portion of wgubenefits.com.

Note: With the exception of Flexible Spending Accounts (FSAs), all of your other 2023 benefits will continue next year. **FSAs do not automatically carry over to the next year, so you must take action if you wish to have an FSA in 2024.**

Spotlight on Spring Health

WGU understands the importance of mental health and the role it plays in our overall wellbeing. To support you, WGU offers access to Spring Health for you, your spouse or domestic partner, and dependent children. This benefit is 100% confidential and your information is never shared. Just like exercising regularly or going to the doctor for an annual checkup, prioritizing your mental health makes sense and helps you feel your best. Effective January 1, 2024, in addition to 10 free therapy sessions each calendar year, 10 motivational coaching sessions will be available at no cost for you and your covered dependents aged 18 and older. Motivational coaches will help you set and meet goals around managing stress, relationships, parenting, and more. Watch for more information about this enhancement in the coming months. Visit wgubenefits.com or wgu.springhealth.com to start exploring the full spectrum of Spring Health services.

MDLIVE Primary Care

WGU Cigna medical plan members who experience a non-emergency condition (like the flu, pink eye, sinus problems and other common illnesses) often think of MDLIVE urgent care for fast access to a physician. But, did you know you can use MDLIVE for primary care appointments, too?

Your MDLIVE board-certified doctor will help identify any potential health issues, discuss ways to improve your health, and even recommend follow-up care, if necessary. MDLIVE primary care helps you skip the drive and waiting to see a physician for your preventive care and wellness screening visits. Connect from just about anywhere via video or phone — 7 days a week, 365 days a year, including flexible hours. Visit the Health section on wgubenefits.com and click on "Medical" to learn more.

For All Benefits Resources, Visit [WGUBenefits.com](https://wgubenefits.com)

Access all WGU benefits information by visiting wgubenefits.com during Open Enrollment and throughout the year to:

- View what's changing for 2024
- Discover what benefits WGU has to offer you and your family
- Compare medical plans to see which plan is the best fit for you and your family
- Learn about common health care topics with exclusive access to our Video Library
- And so much more!

OPEN ENROLLMENT FOR 2024





What's New for 2024

Every year, we take a close look at our benefits program and consider the necessary changes to meet our mission, vision, and fiscal responsibility objectives. The following updates will become effective on January 1, 2024.

2024 Employee Contributions for Medical Coverage

For 2024, you will see a modest increase in your payroll deductions for WGU medical coverage. Depending on your wellbeing incentive participation and coverage election, your payroll deductions will be between \$2 and \$20 more per paycheck, with most increases under \$10. All other premiums paid via payroll will remain the same. Detailed 2024 cost information for all WGU benefits is available on wgubenefits.com.

Increased Deductible and Out-of-Pocket Maximum for High Deductible Health Plan (HDHP)

The 2024 in-network individual deductible will increase from \$1,500 to \$2,000, and the in-network family deductible will increase from \$3,000 to \$3,500.

The 2024 in-network limit on out-of-pocket expenses for HDHP coverage (including items such as deductibles, copays and coinsurance, but not premiums) will increase from \$3,800 to \$4,000 for individual coverage, and from \$7,600 to \$8,000 for family coverage.

Note: The deductibles and out-of-pocket maximums for out-of-network services will also increase for the HDHP in 2024. Refer to wgubenefits.com for full details.

As a reminder to those electing HDHP coverage, WGU will match your personal payroll contributions to your Health Savings Account (HSA) up to an annual maximum of \$1,000 for employee-only coverage or \$2,000 if you are covering dependents. To receive the maximum match, contribute at least \$38.46 or \$76.92 per paycheck, respectively. Along with WGU's matching contribution, you can earn up to an additional \$750 annually by completing preventive activities in the Sonic Boom portal. For more details on the WGU Medical Plan Incentive, visit wgubenefits.com.

If you plan to enroll in the HDHP, be sure to check your HSA contributions for 2024 to ensure you account for this deductible increase.

2024 Health Savings Account (HSA) Contribution Limit

The 2024 annual contribution limit to an HSA for individuals with employee-only coverage has increased to \$4,150, and the limit for those with family coverage has been increased to \$8,300.

2024 Health Care Flexible Spending Account (FSA) Contribution Limit

The Health Care FSA limit for 2024 has not been released yet. It is currently \$3,050 for 2023. If you elect the maximum FSA amount, your contributions will be updated to the new maximum when released. When making your 2024 elections, remember that any remaining balance of \$610 or less will be carried over to the next year. You will lose any funds in excess of \$610. You will have until March 31, 2025, to submit health care claims for eligible expenses incurred during 2024.

Business Travel Accident Insurance

Business Travel Accident insurance offers coverage in the event of sickness or accidental death or dismemberment when you're traveling on WGU business. This is a WGU-paid benefit covering all employees who travel on WGU business. This coverage provides many benefits, including:

- 24-hour worldwide business travel protection
- Travel assistance services
- Emergency medical evacuation
- Medical coverage for injury or sickness while traveling outside the U.S.

Enhancements to Supplemental Protection

WGU's supplemental coverages (Accidental Injury, Critical Illness and Hospital Indemnity) are primarily intended to help safeguard your personal finances. They are designed to complement your medical plan by providing financial protection in the event of a serious health problem or accident. These plans are not intended to replace true medical coverage.

For 2024, these supplemental protections will be enhanced with improved wellness incentive amounts and payment methods, and will be expanded to apply to more wellness check-ups. Other special improvements will also be implemented for COVID-19 illness, certain hospital or skilled nursing stays, and improved tracking of submitted claims.

Learn more about the 2024 enhancements at wgubenefits.com.



Expanded Bereavement Policy

WGU recognizes the importance of having sufficient time to grieve the loss of immediate family while also needing to coordinate necessary personal affairs. WGU's bereavement time off policy has been increased to up to 10 days per incident with manager approval. For details on WGU's expanded bereavement policy, please reference the [Employee Handbook](#) that is available in the WGU People Center.

Digital ID Cards for Medical, Dental and Vision

Starting in 2024, Cigna will not automatically issue physical ID cards for medical or dental coverage. Instead, you have immediate access to your ID cards and proof of coverage anytime via myCigna.com or the myCigna mobile app. You can view your cards on your device and digitally share it with your providers. If you would like a printed card, you may still request one through myCigna.com or by calling 800-244-6224.

Under WGU's vision plan through EyeMed, you don't need an ID card as long as you use an in-network provider. Your provider will be able to locate your coverage record by your name and other details. If you would like a printed vision plan ID card, you can still request one through eyemed.com/member.

Check out some of the expanded Carrot features coming in 2024

WGU partners with Carrot to support every employee's family-forming and reproductive health journey. Carrot provides inclusive support across fertility, hormonal health, and family-forming services. Specifically for 2024, Carrot will be enhanced and expanded to provide support for perimenopause/menopause, low testosterone, 1:1 pregnancy coaching, expert-led small group sessions, access to in-person doula care, and more. Some services may require WGU medical coverage. Visit wgubenefits.com to learn more!

FSA and HSA Debit Cards

Just like your bank cards, your FSA and HSA debit cards remain current until the printed expiration date on each card. When you're enrolled in an FSA or have an HSA, new cards are automatically sent before they expire.





YOUR OPEN ENROLLMENT RESOURCES

Resource	What it Can Help With	Contact
My Benefits Website	The My Benefits website helps you discover what plans WGU has to offer you and your family, choose your benefits based on your unique needs, learn about common health care topics with exclusive access to our Video Library, and so much more!	Visit: wgubenefits.com
Health Advocate	If you have questions about your benefits, you may contact Health Advocate for additional support. Our partners at Health Advocate are extremely knowledgeable in all of WGU's benefits and will be able to help you determine which plan may work best for you and your family.	Call: 866-695-8622
Medical Plan Comparison Tool	WGU has partnered with HealthEquity to provide an easy-to-use online tool to help identify the medical plan option that is best for you from a financial standpoint. Answer a few simple questions about your medical needs for the coming year, and the tool will calculate estimated outcomes for each medical coverage option. Give it a try now!	Visit: comparemyhsa.com/wgu
myCigna Website and Mobile App	Download the myCigna app or visit the Cigna website to find in-network doctors, labs, and hospitals. Get cost estimates for care, compare prescription prices, manage and track claims, and access your ID cards. The app also allows you to build your custom health team, a personal list of the in-network doctors, dentists and facilities you use, so you can easily keep track of their information all in one place.	Visit: myCigna.com Download the myCigna app
WGU's P&T People Center	Receive help with questions about WGU benefits or 2024 Open Enrollment.	Access from the homepage of the WGU Intranet or wgu.service-now.com (requires WGU login)



THE UNIVERSITY OF YOU

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This document highlights certain provisions of WGU's employee benefits programs as of January 1, 2024. Complete details can be found on the My Benefits online platform and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, WGU reserves the right to amend or end these programs or plans at any time for any reason.