

Annual Enrollment

Nov. 6 – Nov. 17, 2023

Benefits.
Choose Well
& Thrive.

Learn About
What's New
For 2024 →

2024 Sodexo Benefits

Choose Well & Thrive



Annual Enrollment is **Nov. 6 - Nov. 17, 2023**. That means it's time to check out what's new for 2024 and choose the benefits you and your family need to Live Well Everyday.

For 2024, there are some important updates to know about. This guide will step through all that's new and changed so that you'll be ready to make decisions and choose your benefits for the next year.

As always, Sodexo continues to support you and your family by offering coverage options, tools and resources designed to help you live healthy and thrive.



What's New

We're happy to say there aren't many changes to benefits for 2024, but the value of the changes for you is big.

It's always important to learn what's new with your Sodexo benefits so that you can make any changes you need during Annual Enrollment. Throughout the guide, look for **New** flags meant to help you quickly spot what's changed. Here are some highlights of what's ahead for the coming year.



Do I have to take action during Annual Enrollment?

Life changes quickly, so it's always a good idea to go through the Annual Enrollment process to check on the benefits you have now and make any changes you may need for the next year.

Changes To Health Plans

Some of the Aetna health plans will have increases to their out-of-pocket maximums, and their rates will increase. Other Sodexo health plans will also have rate increases. Be sure to check your rates online at the Sodexo Benefits Center. You can review 2024 health plans starting on [page 4](#).

Plus, Other Changes...

- **Vision**—The vision plan is being enhanced to allow an additional glasses allowance when you use a Plus vision provider. See [page 19](#)
- **2024 IRS Limits For Health Savings Accounts (HSAs)**—Contribution limit increases to \$4,150 in 2024; see [page 9](#) for HSA details
- **Plan Costs**—Many benefit plans have rate increases, but some are also decreasing. It's important for you to review your rates to determine which benefits best meet your family's needs. Visit the Sodexo Benefits Center website to view your 2024 rates

Health

It's Nice To Have Choices

We're all in different stages of life. That's why Sodexo offers you and your family a variety of healthcare coverages and programs, incentives for living well and other benefits that support you physically, financially and emotionally. Now's the time to explore your choices and elect the coverage you need for 2024.



Health Plans And Prescription Drugs

You have four national health plan options administered by Aetna:

- **Open Health Plan**
- **Network Health Plan**
- **Savings Health Plan (HSA-eligible)**
- **Basic Health Plan**

Regional Health Plans

Depending on where you live, you may be eligible for one of the regional health plans.

If you live in California, Colorado, Georgia, Hawaii or the Mid-Atlantic region (DC/MD/VA), you have Kaiser Permanente HMOs as an additional health plan option. HMSA plans are available in Hawaii, and Triple-S Salud is only available in Puerto Rico. The Aetna health plans aren't available if you live in Hawaii or Puerto Rico.

For plan details, refer to your personalized enrollment worksheet and the plan contact information in the back of this guide.

Aetna's Got You Covered

The Aetna health plans provide coverage that comes with an integrated pharmacy benefit, as well as enhanced advocacy services, to help you get the most out of your benefits. You'll have access to a personal advocate with a support team of experts who will help you get the care you need and navigate the healthcare system. You'll also have access to programs that will integrate your health and pharmacy information to ensure you are connected to the best care.

**Let's explore the four
Aetna health plans.**



Support With Aetna Advocates

Aetna Advocates are your personal health assistants to help you understand your health plan. This dedicated team includes care manager experts in areas such as:

- Transgender
- Family
- Cancer
- Behavioral and social health
- Nutrition

Open Health Plan

The **Aetna Open Health Plan** has the lowest deductible of all the Aetna health plans, provides copays for some services, like office visits, and allows you to see doctors who are in- and out-of-network. The rates for this plan are higher than the rates for the other Aetna health plans.



Open Health Plan...

- Lowest deductible
- Highest rates
- Copays for some services
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Look for Aetna doctors

Before you choose a health plan, go to myaetnahealthplans.com to see if your provider (doctor, hospital, lab) is in Aetna's network.

What you pay for services...

	Open Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$1,250	\$2,500
All Other Coverage Levels	\$2,500	\$5,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	\$30 copay	50% after deductible
Specialist Office Visit	\$40 copay	50% after deductible
Physical, Speech and Occupational Therapy Visits	\$30 copay	50% after deductible
Chiropractic	\$40 copay ¹	50% after deductible ¹
Urgent Care	\$30 copay	\$30 copay
Emergency Room	20% after \$150 copay (waived if admitted) ²	20% after \$150 copay (waived if admitted) ²
Hospital Coverage	20% after deductible	50% after deductible
Most Other Services	20% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,450 New	\$18,900 New
Family	\$18,900 New	\$37,800 New

¹ Limit to maximum number of services.

² Subject to in-network deductible.

Network Health Plan

The **Aetna Network Health Plan** provides in-network only coverage with some copays. The network of doctors for this plan may not be the same as the other Aetna health plans. Before enrolling, check the list of doctors and facilities you want to use.



Network Health Plan...

- In-network only coverage
- Copays for some services
- Preventive services covered 100% in-network

Look for Aetna doctors

Before you choose this plan, go to myaetnahealthplans.com and search the APCN+ Open Access Aetna Select network to view providers.

Important: You cannot cancel or change health plans if your doctor leaves the network. You can choose a new in-network doctor at any time.

What you pay for services...

Network Health Plan

	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$1,500	No coverage
All Other Coverage Levels	\$3,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	\$40 copay	No coverage
Specialist Office Visit	\$50 copay	No coverage
Physical, Speech and Occupational Therapy Visits	\$40 copay	No coverage
Chiropractic	\$50 copay ¹	No coverage
Urgent Care	\$40 copay	No coverage
Emergency Room	30% after \$200 copay (waived if admitted) ²	30% after \$200 copay (waived if admitted) ²
Hospital Coverage	30% after deductible	No coverage
Most Other Services	30% after deductible	No coverage
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,450 New	No coverage
Family	\$18,900 New	No coverage

¹ Limit to maximum number of services.

² Subject to in-network deductible and coinsurance.

Savings Health Plan (HSA-eligible)

With the **Aetna Savings Health Plan**, you pay your deductible first, then share costs with the plan. You're also eligible to open a **Health Savings Account (HSA)** so you can have tax-free dollars to use to pay expenses today or in the future.



Savings Health Plan...

- Tax-saving Health Savings Account available
- No copays
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Health Savings Account (HSA) (administered by PayFlex)

An **HSA** is a bank account that offers tax savings. Money in the account grows tax-free and can be used to pay healthcare costs. Dollars in your HSA are yours to keep, even if you leave the health plan.

What you pay for services...

	Savings Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$3,000	\$6,000
All Other Coverage Levels	\$6,000	\$12,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	20% after deductible	50% after deductible
Specialist Office Visit	20% after deductible	50% after deductible
Physical, Speech and Occupational Therapy Visits	20% after deductible	50% after deductible
Chiropractic	20% after deductible ¹	50% after deductible ¹
Urgent Care	20% after deductible	20% after deductible ²
Emergency Room	20% after deductible	20% after deductible ²
Hospital Coverage	20% after deductible	50% after deductible
Most Other Services	20% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$8,050 New	\$16,100 New
Family	\$16,100 New	\$32,200 New

¹ Limit to maximum number of services.

² Subject to in-network deductible.

More On HSAs

Health Savings Accounts have some awesome perks like tax-free spending and the ability to roll over unused money year after year. You can use your HSA to save on a wide variety of qualified products and services, such as:

- ✓ Health deductibles and expenses
- ✓ Dental care, including extractions and braces
- ✓ Eye exams, glasses and contacts
- ✓ LASIK surgery
- ✓ Prescription medications and supplies
- ✓ Foot treatment
- ✓ Over-the-counter items, such as pain relievers, medical supplies and contact lens solution
- ✓ Plus many other everyday items, like sunscreen and hand sanitizer

At every stage of life, the HSA delivers big benefits.

- **20s:** Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using those funds toward eligible purchases. Leftover money can be invested and will grow tax-free, so you can use that savings later in life when your healthcare expenses are higher.
- **30s and 40s:** Experiencing life events, like buying a home, growing your family or paying for your child's education can leave you feeling caught between the need to spend and save. The tax advantages the HSA offers help you lower your taxable income while helping you pay for out-of-pocket expenses.
- **50s:** Getting retirement ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older to contribute an additional \$1,000 each year as a catch-up contribution.

PayFlex is becoming Inspira Financial. Look for communication from them in 2024.

Funding An HSA

If you currently have an HSA and enroll in the Savings Health Plan through COBRA or another HSA-qualified plan, you may still fund your account. Since you don't have paycheck deductions, you'll need to contribute directly to PayFlex using the "HSA Contribution Coupon" form found under Documents & Forms in your PayFlex online account. If you are opening a new account, here's what to do...

First, Decide How Much To Contribute

Reach out to PayFlex to open your HSA (see [page 27](#) for contact information). Then, choose the amount you want to contribute to your HSA, up to the annual IRS limit of \$4,150 (for 2024). You can change that amount anytime—it's your bank account to manage.

Next, Register Your HSA

You'll receive a letter in the mail from PayFlex with detailed instructions on how to activate your PayFlex debit card and register your account on payflex.com.

Then, Use Or Save Your Money

Using your HSA is easy. Simply use your PayFlex Card™ to pay for eligible expenses up to the amount available in your account. You can also arrange for payment online or reimburse yourself for eligible expenses you paid out-of-pocket.

Basic Health Plan

The **Aetna Basic Health Plan** provides in-network only coverage. It has the highest deductible of all the Aetna health plans. You pay all medical expenses until you meet your deductible (and out-of-pocket maximum). Then, the plan will pay 100% toward covered services for the remainder of the calendar year.

Even though you are paying the most out of your own pocket with this plan, in-network doctors and facilities pass along discounted pricing to Aetna members, lowering your costs.



Basic Health Plan...

- In-network only coverage
- Highest deductible
- Deductible must be paid before plan pays
- Preventive services covered 100% in-network

Questions?

Visit SodexoBenefitsCenter.com or call **855-668-5040**.

What you pay for services...

	Basic Health Plan	
	In-Network	Out-of-Network
Annual Deductible/Out-of-Pocket Max (Amount you pay each year before plan pays)		
You	\$7,000	No coverage
All Other Coverage Levels	\$14,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	0% after deductible	No coverage
Specialist Office Visit	0% after deductible	No coverage
Physical, Speech and Occupational Therapy Visits	0% after deductible	No coverage
Chiropractic	0% after deductible	No coverage
Urgent Care	0% after deductible	No coverage
Emergency Room	0% after deductible	0% after deductible
Hospital Coverage	0% after deductible	No coverage
Most Other Services	0% after deductible	No coverage

Note: Massachusetts residents should be aware that this plan may not meet the Massachusetts Connector creditable coverage requirements. Thus, enrolling in this plan may lead to adverse tax consequences in your state of residence. For additional information, please go to mass.gov/info-details/contact-masshealth-information-for-members or contact a tax professional or your financial advisor for advice. Sodexo and the Medical Plan are not responsible for any additional taxes or penalties resulting from your choice to participate in this plan.

Prescription Drugs

All Aetna health plans come with prescription drug coverage. How your medications are paid for varies depending on the health plan. Here's a look at your costs under each option.

	Open	Network	Savings	Basic
Retail (30-day supply)				
Insulin	\$30 copay	\$30 copay	\$30 copay, no deductible	\$30 copay, no deductible
Generic ¹	\$10 copay	\$15 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max
Preferred Brand	30% (\$50 min., \$125 max.)	30% (\$60 min., \$150 max.)		
Non-Preferred Brand	30% (\$75 min., \$175 max.)	30% (\$90 min., \$235 max.)		
Specialty	30% (\$75 min., \$175 max.)	30% (\$90 min., \$235 max.)		
Mail Order (90-day supply)				
Insulin	\$60 copay	\$60 copay	\$60 copay, no deductible	\$60 copay, no deductible
Generic ¹	\$20 copay	\$30 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max
Preferred Brand	30% (\$100 min., \$250 max.)	30% (\$120 min., \$300 max.)		
Non-Preferred Brand	30% (\$150 min., \$350 max.)	30% (\$180 min., \$470 max.)		
Specialty	30% (\$150 min., \$350 max.)	30% (\$180 min., \$470 max.)		

¹ The plan requires you to use generic drugs when available or you'll pay a higher cost.

Note: For medications you take on a regular basis, the plan requires you to pick up a 90-day supply from a CVS Pharmacy or have them delivered to your home through the CVS Caremark Mail Service. Check with your plan for details.

Smart Ways To Manage Rx

Pay \$0 when you buy a 90-day supply of certain generic preventive medications such as aspirin, folic acid, breast cancer drugs, iron supplements and statins.

You can also use the CVS Caremark Mail Service Pharmacy for a fast and convenient way to get the medicines you need. Save money on your maintenance medications, including free shipping, and get 24/7 access to pharmacists and safety checks for drugs interactions.



Choosing An Aetna Health Plan

Now that you have four health options to pick from, it's important to take some time to compare and consider your needs. Here's a glance at how the Aetna health plans stack up against each other.

	Open Health Plan	Network Health Plan	Savings Health Plan (with HSA)	Basic Health Plan
Free In-Network Preventive Care	✓	✓	✓	✓
Use Any Doctor	✓ Save money with in-network	✗ In-network providers only	✓ Save money with in-network	✗ In-network providers only
Copays for Doctor Visits and Prescriptions	✓	✓	✗	✗
Health Savings Account (HSA)	✗	✗	✓	✗
Plan Cost	\$ \$ \$ \$	\$ \$ \$	\$ \$	\$
Deductible	\$	\$ \$	\$ \$ \$	\$ \$ \$ \$
Why This Plan May Work for Me	I want the freedom to use any doctor or hospital and am comfortable paying a higher rate for coverage.	My doctor is in the network, and I'm relatively healthy. It's also easier to pay copays when I get care, so I don't mind paying a slightly higher rate.	I want a way to save money for expenses now and in the future and get the tax advantages the HSA offers.	I don't have a need to go out-of-network for care and would like to pay a low rate for coverage.

See a few real life examples on the next page.

Real Life Examples

Not sure which option is right for you? Consider the scenarios below, which may help with that decision.



Mike and Diane

Planning a new addition

Ages: 34 and 31

Lifestyle: Trips to the beach, jogging and bingeing TV shows

Medical Status: Very healthy and planning their first child in the coming year

Financial Risk Factors: Having a baby is expensive

Best Fit

Mike and Diane are healthy and active, so they would normally consider a plan with lower cost; however, the cost of pregnancy changes that calculation. All their doctors are in-network, but they still need a higher level of coverage. They are choosing the **Aetna Network Health Plan** and have already selected an in-network pediatrician that is covered under the plan. Diane will take advantage of the Enhanced Maternity Program offered through Aetna, which will support her throughout her pregnancy.

Sutton Family

Typical family with some risk

Ages: Maria, 48; Emily, 44; Devin, 6; and Bettina, 12

Lifestyle: Devin and Bettina both play soccer; Bettina is an avid skateboarder

Medical Status: Maria has high blood pressure and cholesterol; Emily is a breast cancer survivor

Financial Risk Factors: Heart and cardiovascular disease; injury risk from activities like skateboarding

Best Fit

The Sutton Family knows you can't predict the future, but you can prepare for it. Because of medical risk factors for the parents and injury risks for the kids, they choose the **Aetna Open Health Plan** so they have the flexibility to use out-of-network providers if needed. The family has a goal to eat healthier, so they attend free health counseling sessions from TELUS Health.

Health Support Programs From Aetna

When you enroll in an Aetna health plan, the door opens to a variety of extra programs—many at no cost to you—designed to support your health and wellness.

Aetna OneChoice

Coaching and support from experts, such as nurses, pharmacists and health coaches when you most need it.

Transform Oncology

A personal navigator to help you through a difficult cancer journey, from getting second opinions to enrolling in clinical trials and understanding treatment options.

24-Hour Nurse Line

You can talk to a registered nurse for information about tests, procedures and treatment options. Nurses are available 24 hours a day, 7 days a week. The call is free with your Plan benefits. To contact a registered nurse, call **800-535-9700** (24 hours a day) or log in to your account at [aetna.com](https://www.aetna.com).

Transform Diabetes Care

A customized approach to diabetes and hypertension management.

Aetna Enhanced Maternity Program

Supporting all women regardless of risk level throughout the entire maternity journey.

Discount Program

The Aetna Discount program offers member discounts on many products and services, such as:

- Weight management
- Online health coaching
- Fitness services
- Natural products and services
- Vision and hearing care

It's free to take advantage of discounts and there are no claim forms to complete. Find more information about the available discounts in your Aetna online account under the "Health & Wellness" tab.

Teladoc

A virtual way to access health care anytime, anywhere. Use Teladoc for general medical services (such as illness), mental health therapy services, dermatology services and caregiver services. Fees on average range from \$40 - \$215.

If you're enrolled in a Triple-S, Kaiser or HMSA health plan, you may have health support programs and virtual visit tools available. Refer to the Resources chart at the end of this booklet to contact the health plan you enroll in or see the applicable Summary Plan Description (SPD) and Summary of Benefits and Coverages (SBCs) located at the Sodexo Benefits Center (or call them at **855-668-5040** to receive a hard copy).



Virtual Physical Therapy With Hinge Health

Conquer your back and joint pain with virtual physical therapy through Hinge Health, and get back to the activities you love.

Sodexo offers **Hinge Health** at no cost to you and your dependents (age 18+) enrolled in an Aetna health plan. With Hinge Health, you get innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health provides all the tools you need to get moving again from the comfort of your home. Just sign up and get:

- A physical therapist and health coach who will work with you for up to 12 months to design a care plan just for you
- Access to virtual physical therapy sessions as needed
- App-guided exercise therapy you can do from home and at your own pace

**Use this
convenient benefit!**

Visit hingehealth.com/sodexo to learn about what's included or call Hinge Health at **855-902-2777**.



No-Cost¹ Surgery With Carrum Health

Surgery can be complicated and costly, and not all medical providers deliver the same quality of care. Sometimes, surgery can even be avoided.

That's why Sodexo offers **Carrum Health**, a **no-cost¹** special medical and surgery benefit for you and your dependents (age 18+) enrolled in an Aetna health plan.

Using Carrum Health

When you use Carrum Health, you and your enrolled family members (age 18+) get access to the highest quality surgeons and top hospitals in the country. All of the surgery costs and most travel expenses, if necessary, are covered.¹ Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

¹ If you are enrolled in the Aetna Savings Health Plan, with the exception of second opinions, you will need to pay the IRS minimum deductible of \$1,600 per individual before surgery costs are covered. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

Covered Services

Carrum Health covers over 100 surgical procedures, including those for:

- Knee
- Hip
- Shoulder
- Back
- Neck
- Elbow
- Weight loss
- Heart

In addition to surgery, Carrum Health also offers cancer care, which includes:

- Guidance and expertise from top cancer specialists (including second opinions and personalized care plans for any form of cancer)
- Treatment from leading cancer centers for certain forms of cancer, such as breast, thyroid and blood cancers
- Ongoing virtual support from cancer-certified nurses who can answer cancer-related questions, discuss appointment details and provide ongoing assistance for up to two years

Important: Carrum Health Is Required For Some Procedures

For certain joint replacements, spinal fusions and weight-loss surgeries, you must use Carrum Health—Aetna health plans do not cover these procedures.



Use this benefit!

Contact Carrum Health directly at **888-855-7806** or **carrum.me/sodexo** (or download the Carrum Health app).



TELUS Health Employee Assistance Program¹ **New**

Get help with whatever life sends your way, big or small. TELUS Health (formerly LifeWorks) gives you lots of ways to stay healthy, reduce and manage stress and save money. It's free, confidential and available 24/7 to help you and your family stay well from head to toe to wallet.

TELUS Health has solutions and resources that support your life, health, money and career. To the right are just some of the many services TELUS Health offers.

Register online with TELUS Health
one.telushealth.com

Call TELUS Health
866-675-6566 (24/7)
888-732-9020 (Spanish)

Download the TELUS Health One app

Money

- Financial guidance
- In-store and exclusive offers with vouchers and promo codes
- Cash-back shopping online

Life

- Parenting questions
- Retirement planning
- Legal and financial matters
- Child or elder care

Health

- Mental and emotional health counseling support
- Fitness coaching
- Nutritional advice
- Fitness tips
- Virtual workouts

Career

- Career counseling
- Help with time management
- Resources to improve your skill set



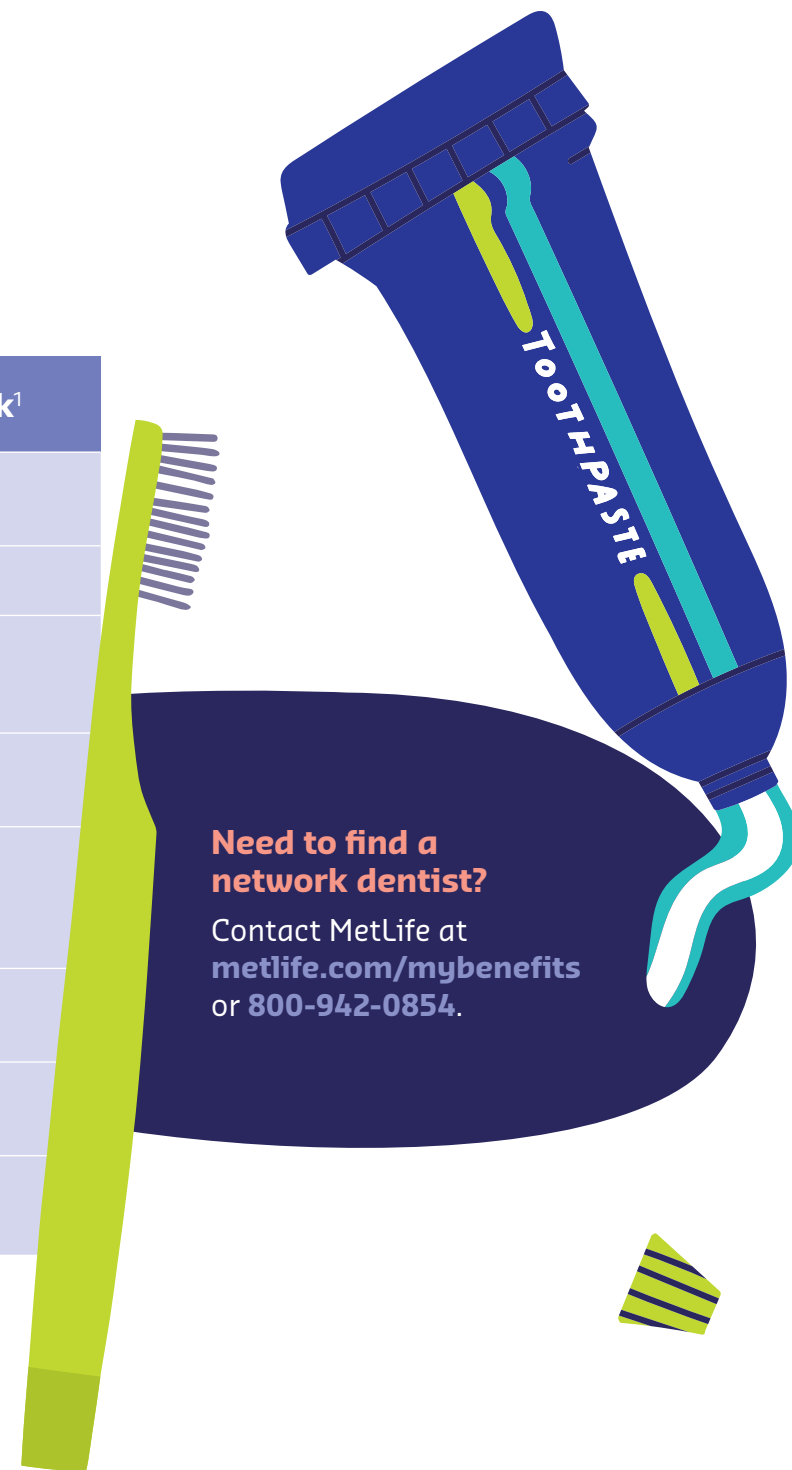
¹ Full-time, non-temporary, non-union employees and family members are eligible for TELUS Health.

Dental

The Dental Plan—administered by MetLife—covers preventive, basic and major services, including orthodontia for adults and children. The plan lets you use any dental provider, but using an in-network dentist will save you money because you'll get the MetLife discount.

What you pay for services...	In-Network	Out-of-Network ¹
Deductible	\$50 per person	\$50 per person
Annual Maximum	\$2,250	\$2,250
Preventive (Checkups, cleanings and fluoride treatments)	\$0 (no deductible)	20% (no deductible)
Basic Services (Fillings, extractions, root canals)	20% after deductible	20% after deductible
Periodontics (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	20% after deductible	20% after deductible
Major Services (Inlays, crowns, implants)	50% after deductible	50% after deductible
Orthodontics (For adults and children)	50% (no deductible)	50% (no deductible)
Lifetime Orthodontia Maximum	\$2,000	\$2,000


¹ Subject to reasonable and customary fee limits—you pay all charges above these limits.



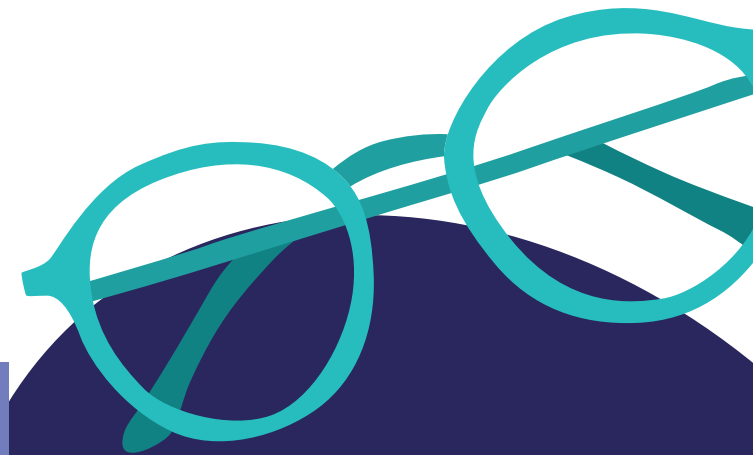
Need to find a network dentist?

Contact MetLife at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or 800-942-0854.

Vision

EyeMed is our Vision plan administrator and it uses the Select network of providers. Within the Select network, you may receive enhanced benefits by choosing a Plus provider. Look for the “plus” icon  when you search on EyeMed’s website.

What you pay for services...	In-Network	Out-of-Network
	Copays	Reimbursement
Eye Exams	\$0 copay	Up to \$32
Standard Contact Lens Exam	\$10 copay (includes two follow-up visits)	Up to \$40
New Frames (Additional glasses allowance per year when using a Plus provider)	\$130 allowance (\$180 allowance with a Plus provider), then 20% off balance	Up to \$58
Standard Lenses	\$15 copay	Up to \$28 for single vision Up to \$44 for bifocal Up to \$72 for trifocal/lenticular
Progressive Lenses	Tier 1 \$100 copay Tier 2 \$110 copay Tier 3 \$125 copay Tier 4 \$80 copay, then 20% off retail price less \$120 allowance	Up to \$44
Contacts (Instead of frames)	\$130 allowance, then 15% off balance (\$130 allowance for disposable)	Up to \$104



Need to find a network vision provider?

Contact EyeMed at eyemed.com or **866-299-1358**.

Vision Discount Program

You don't have to be enrolled in vision coverage to take advantage of EyeMed's Vision Discount Program. Visit eyemed.com to learn how you can get discounts on:

- Exams
- Frames
- Lenses
- Contacts
- Hearing aids
- Laser vision correction

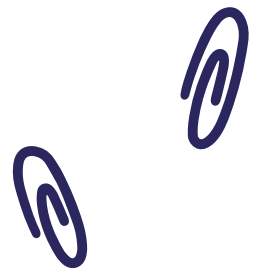
Enroll In Your 2024 Benefits

November 6 – November 17

Now that you've reviewed your 2024 Sodexo benefits, it's time to enroll.

Download the Alight Mobile app for enrolling and beyond!

To get the app, log in to SodexoBenefitsCenter.com and add your phone number under your profile. Then, download the app and search for Sodexo. Follow the prompts to get set up. Your app username and password will be the same as what you use for the Sodexo Benefits Center website. You can also now set up mobile biometrics (finger touch or face ID, depending on your device) on your phone for an easier way to authenticate.



How To Enroll

Follow these steps to get the benefits you need in 2024.

1 Review

Learn what's new in this guide, then review all enrollment materials and costs online through the Sodexo Benefits Center.

2 Choose

Use tools and resources available on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) to help you choose the benefits you want.

3 Enroll

Enroll online, on the app or over the phone.

Online: Go to [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) to make your elections (or use the Aight Mobile app). To view the website in Spanish, select your preferred language at the bottom of the home page

Phone: Call a Sodexo Benefits Center representative at **855-668-5040**, 8 a.m. – 8 p.m. ET, Monday through Friday

Appointment: During the enrollment process, you can schedule an appointment with a customer service representative if you need additional support

Need help? Ask Lisa!

Ask Lisa is a virtual tool equipped with a unique conversational AI capability and an architecture that allows her to understand a variety of requests and respond in real time, consistently and conversationally. You can access Ask Lisa on the [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) by using the search feature or clicking the "Need Help?" button.



Using SodexoBenefitsCenter.com

To keep your information private, you'll need your password when you log in online or phone PIN when you call the Sodexo Benefits Center (**855-668-5040**). If you forget your password or your PIN, you can receive a one-time code by text or email. It is important to have your contact information up to date with the Benefits Center.



Important Benefits Details

As you choose your 2024 benefits, there will be a few things to keep in mind.

If You Do Nothing During Annual Enrollment

You'll remain in the same plans you currently have at the same levels of coverage.

Adding New Dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. Required documentation includes marriage certificates, domestic partner affidavits, adoption papers and birth certificates. Look for information from Dependent Verification.

New ID Cards

If you are new to a health plan or vision, ID cards will be sent to you. If you open a Health Savings Account through PayFlex, you'll get a debit card to use with the account.



Choose Wisely

The coverage you elect during Annual Enrollment for certain benefits will stay in effect for all of 2024 unless you experience a qualifying life event.

Important Benefits Details

Special Enrollment

Please review your Summary Plan Description located on [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com) for information on qualifying events that may allow you to make changes to coverage during the year.



Tell Us How You Want To Receive Materials

Choose your communication preference for receiving benefits materials—either electronic (no print will be sent) or postal.

- 1 Go to [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com)
- 2 Click **Manage Communications** under the **My Profile** icon
- 3 Input your information (including adding your email and mobile phone to get text messages)
- 4 Select **Delivery Preference** and choose postal mail or email, then save

Important to do!

Questions?

Visit [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com) or call 855-668-5040.

Resources

Helpful Tools To Use

Here are some of our favorites to help you enroll and manage your benefits throughout the year.



1

Complex Questions And Support

When you have specific questions or issues, contact **Advocacy Services** at **866-888-3203**, 8 a.m. – 7 p.m. ET, Monday through Friday. A HealthPro Consultant can help you understand the plans and how they work, explain benefits terms and resolve claim disputes.

2

Estimating Expenses

When you elect your health plan, the **Medical Expense Estimator** tool will ask questions about your medical and prescription drug usage and recommend a health plan for you based on this information. Find this tool on the Sodexo Benefits Center website.

3

HSA Modeling Tool

The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you learn more about HSAs and show you the value of your HSA in the future. Check it out as you're going through enrollment!



4

Video Library

Watch short, helpful videos in the video library at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center) to learn about your plan options and how to stay healthy.



5

Health Plan Comparison Charts

See a side-by-side comparison of the health plans so you can choose which one is best for you. You can find these comparisons, as well as more detailed documentation like the Summary of Benefits and Coverage (SBC), when you enroll at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center). You can also obtain a hard copy of the SBC by calling **855-668-5040**.

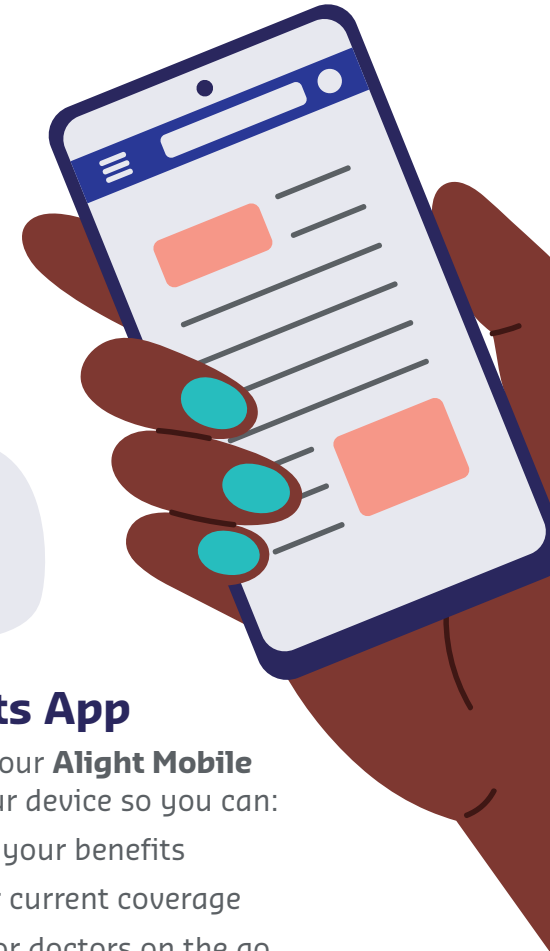
6

Benefits App

Download our **Alight Mobile app** to your device so you can:

- Enroll in your benefits
- See your current coverage
- Search for doctors on the go
- And more!

More information can be found at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center).



7

Common Medical Terms Explained

If you're not exactly sure what "copay," "coinsurance," "out-of-pocket maximum" or other medical insurance terms mean, refer to the Summary of Benefits and Coverage (SBCs) for health plans located on [Sodexo LINK](#) and at [SodexoBenefitsCenter.com > Health & Insurance](#). If you would like a hard copy of an SBC, you can call the Sodexo Benefits Center at **855-668-5040**.

8

General Support

View the 2024 Annual Enrollment Benefits Question & Answers PDF on [Sodexo LINK](#) and at [SodexoBenefitsCenter.com](#) to find answers to common questions.

Need more information?

Refer to the Summary of Benefits and Coverage (SBCs) for health plans at [SodexoBenefitsCenter.com > Health & Insurance](#). You'll also find helpful mobile apps, enrollment materials and more.

Contacts

For Help With:

	Contact	Phone	Web
General enrollment questions, resources and SPDs/SBCs	Sodexo Benefits Center	855-668-5040	SodexoBenefitsCenter.com
Advocacy Services	Sodexo Benefits Center	866-888-3203	SodexoBenefitsCenter.com
Information about the Marketplace	Sodexo Coverage Resources	855-668-5040	sodexocoverageresources.com
Health Plans	Aetna Health Plans (includes Rx)	833-383-2650	myaetnahealthplans.com
	Kaiser Permanente (HMO Plans)	California: 800-464-4000 Colorado: 855-249-5005 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 800-966-5955	select.kp.org/sodexo
	HMSA (Hawaii)	HMSA PPO: 808-948-6111 HMSA HPH Plus HMO: 808-948-6372	hmsa.com
	Triple-S Salud (Puerto Rico)	787-774-6060	ssspr.com
Health Savings Account (HSA)	PayFlex	844-729-3539	payflex.com
No-cost surgery benefit (for Aetna participants)	Carrum Health	888-855-7806	carrum.me/sodexo
Virtual physical therapy (for Aetna participants)	Hinge Health	855-902-2777	hingehealth.com/sodexo
Dental	MetLife	800-942-0854	metlife.com/mybenefits
Vision	EyeMed	866-299-1358	eyemed.com
Employee Assistance Program	TELUS Health (formerly LifeWorks)	866-675-6566 (24/7) 888-732-9020 (Spanish)	one.telushealth.com
401(k) Savings and Retirement Plan	Voya	866 7 MY PLAN (866-769-7526)	mysodexosavingsplan.com



Please Note

For your convenience, single sign-on to Aetna, Kaiser, MetLife and EyeMed is available from the Sodexo Benefits Center.



If there is a difference between the information in this document, the Summary Plan Description, the plan document or the carrier's service contract, the information in the plan document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.

