

2023

**CIGNA**  
**HEALTH PLAN**

**NWGA MEDICAL**  
**NEIGHBORHOOD**  
**LOCAL PLUS**

**MOHAWK BENEFITS**

YOU'RE COVERED

Health • Life • Wellness

# Mohawk Benefits—You're Covered

## Health • Life • Wellness

Mohawk is committed to offering you benefits to bring you one step closer to better health. We have you covered—that is why we provide a robust set of services, tools, support and programs designed to help you live better and spend less! Saving accounts for healthcare, either the health savings account (HSA) or a flexible spending account (FSA) can help offset your out-of-pocket expenses.

Mohawk continues to provide enhancements to the health plans to help you have overall lower medical costs. While your paycheck contributions may increase your total costs (including contributions and out-of-pocket expenses) don't have to. Take advantage of preventive care benefits—most are no cost for eligible services with in-network providers. Preventive care helps you stay healthy and can catch potential issues early. Covered care includes an annual physical, well-woman exam, immunizations, and other preventive screenings and lab work.

Our health plans offer you ways to save time and money. Some of them are easy and convenient. Using in-network providers, our onsite clinics, and Amwell telehealth for acute care and limiting visits to the emergency room to actual emergencies are great ways to start.

For your prescriptions, what is easier than opening your mailbox? Be sure to use the mail-order prescription services for the best value with a

### HEALTH PLAN CHANGES FOR 2023

For 2023, the Choice Fund HSA plan premiums and deductibles will increase. Great news, the Company's contributions to employee's health savings account (HSA) remains the same for all tiers!

The Copay plan rates and deductibles stay the same for 2023.

Employee Only out-of-pocket maximum will increase for the Choice Fund HSA plan and the Copay plan.

90-day supply. Mohawk offers many additional health programs at no cost to help you get healthier, stay healthy or provide support that you need. Check on costs for procedures—you can be a savvy shopper for both quality care and lower cost. Make the most of your coverage and savings opportunities!

As you think about which health plan is right for you, it's important to look at the full picture—both what you pay from each paycheck and what you will pay when getting care. Together those amounts can help you determine which plan will offer you and your family the best coverage for your individual health care needs.

Don't forget, if you do not make any elections, your current 2022 Health Plan and HSA plan contributions will continue for 2023. ***Participants in the FSA plan must re-enroll each year.***

### COPAY PLAN

The Copay plan has a set amount that you pay for in-network doctor's office visits or to fill a prescription. For primary care and specialists the copay is \$35 and urgent care is \$25. These do not count as part of your deductible. Other medical expenses go towards your deductible. You must meet the deductible before the plan begins paying a percentage of the cost.

### HSA PLAN

With the HSA plan, you will continue to pay 100% of your healthcare costs until you meet your deductible. You have the health savings account (HSA) to help pay for healthcare expenses not paid by the health plan.

With both plans, you can see the doctors you want to see without needing a referral to a specialist.

When planning for your healthcare costs and Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions for 2023, remember in-network and out-of-network deductibles are separate and do not crossover.

## HSA Plan

	Weekly	Semi-Monthly	Monthly
<b>EE only</b>	<b>\$27.89</b>	<b>\$60.44</b>	<b>\$120.87</b>
<b>EE+SP</b>	<b>\$71.95</b>	<b>\$155.90</b>	<b>\$311.79</b>
<b>EE+CH</b>	<b>\$54.92</b>	<b>\$119</b>	<b>\$237.99</b>
<b>Family</b>	<b>\$84.11</b>	<b>\$182.23</b>	<b>\$364.46</b>

### DEDUCTIBLES: HSA PLAN

EE ONLY: In-Network: \$1,950 /Out-of-Network: \$3,300  
 EE+SP/EE+CH/FAMILY: In-Network: \$3,900 /Out-of-Network: \$6,600  
 CO-INSURANCE: In-network: 80% after deductible  
 Out-of-network: 50% after deductible

### OUT-OF-POCKET MAXIMUM

In-network: Employee only \$6,000 /Family \$13,000  
 Out-of-network: Employee Only and Family None

## Copay Plan

	Weekly	Semi-Monthly	Monthly
<b>EE only</b>	<b>\$30.69</b>	<b>\$66.50</b>	<b>\$133</b>
<b>EE+SP</b>	<b>\$79.15</b>	<b>\$171.50</b>	<b>\$343</b>
<b>EE+CH</b>	<b>\$63.46</b>	<b>\$137.50</b>	<b>\$275</b>
<b>Family</b>	<b>\$97.15</b>	<b>\$210.50</b>	<b>\$421</b>

### DEDUCTIBLES: COPAY PLAN

EE ONLY: In-network: \$1,000 /Out-of-Network: \$3,300  
 EE+SP/EE+CH/FAMILY: In-Network: \$2,500 /Out-of-Network: \$6,600  
 CO-INSURANCE : In-network: 80% after deductible  
 Out-of-network: 50% after deductible

### OUT-OF-POCKET MAXIMUM

In-network: Employee only \$6,000 /Family \$13,000  
 Out-of-network: Employee Only and Family None

## PHARMACY

Both the HSA and Copay plans include prescription drug benefits through Express-Scripts when you elect health coverage. You will get greater savings with the 90-day supply program of a maintenance medication through their mail order program.

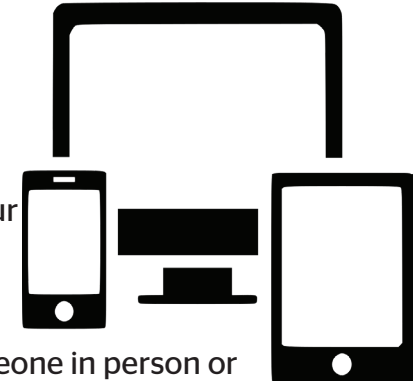
Remember that Brand-name diabetic medications have a \$25 copay, excluding test strips, while the generic version are available for no cost. You'll generally pay less for generics than for brand-name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.

The formulary with Express Scripts can change periodically. To avoid paying full price, please check [mymohawkbenefits.com](http://mymohawkbenefits.com) or log into [express-scripts.com/covered](http://express-scripts.com/covered) to review the 2023 formulary to ensure medications are covered. All plans are offered through Cigna and provide care through the same network of doctors, hospitals, laboratories and other providers.

The key to saving money and choosing the best plan for you and your family is to understand how the plans work and become an informed health-care consumer. Make the most of your coverage and savings opportunities.

## AMWELL

It's never been easier to see a doctor! Amwell telehealth is a fast, easy and convenient way to see a doctor virtually any time without an appointment. You can have a live video visit from your computer, tablet or mobile device with a board-certified doctor at a time that works for you 24/7/365. It's perfect for when your doctor's office is closed, you're too sick to leave home, too busy to see someone in person or a great alternative to a late-night ER visit. Amwell has shorter wait times, and, it's easy to use, private and secure.



It's free to enroll and the cost per visit is \$20 for acute care visits for health plan members and \$69 for Mohawk employees not on the health plan. We have two convenient ways to register and set up your account today!

- Go to [Mohawk.amwell.com](http://Mohawk.amwell.com).
- Download the Amwell Visits 24/7
- To receive the discounted rate, you must enter Service Key: Mohawk

Health Plan members be sure to enter your Cigna information.

## HSA

A Health Savings Account (HSA) is a smart, simple way to save money and pay for medical expenses while keeping you and your family healthy. Your HSA can easily help you manage healthcare costs now and in the future. It works just like a personal savings account, but the money is used to pay for healthcare expenses for you or a family member. Use it to pay for out-of-pocket medical expenses like deductibles, copays, coinsurance, dental and vision care, and prescriptions. By using pre-tax money to pay for these costs, you can lower your overall health care expenses.

Your HSA belongs to you. The balance in your HSA plus any interest earned, is yours to keep tax-free, even if you stop contributing or leave the Company. And, unused funds roll over from year to year. Don't forget; you also get a Company contribution to help it grow. Plus, you get some extra tax advantages—you can make tax-free contributions, tax-free withdrawals on eligible medical expenses and enjoy tax-free growth on the funds in your account if you invest them.

You can use the debit card linked to your HSA account to pay for eligible medical expenses for you or a family member. Eligible expenses include, but are not limited to deductibles, maternity-related costs and dental services. For a complete list, visit [mycigna.com](http://mycigna.com).

Your HSA balance rolls over from year to year, so you never have to worry about losing it. When you reach age 55, you may contribute an additional catch-up contribution to your HSA. Once you're over age 65 and enrolled in Medicare or covered under another medical plan that is not a high-deductible health plan, you can no longer contribute to an HSA or receive Company contributions, but you can still use the money for out-of-pocket medical expenses.

Your contributions from each pay period and any Company contributions you are eligible for are automatically deposited into your account. Eligible employees receive one-half of the Company contribution deposited into your account the first week of January 2023. The second half of the Company contribution is a match on amounts you contribute

up to the full Company contribution amount. Example: If you're enrolled in the employee only medical plan, and you've elected to contribute at least \$250 during 2023, you will receive a \$250 Company contribution the first week of January 2023. You will receive a match on the amount you contribute until the additional \$250 in Company contributions are met. You may continue contributing up to the maximum amount allowed by the IRS.

### Maximum:

EE only \$3,850, Family \$7,750

## HEALTHCARE FSA

A healthcare Flexible Spending Account (FSA) acts much like the Health Savings Account (HSA). You set aside money from your paycheck to pay for qualified out-of-pocket expenses for you and your covered dependents. And, you don't pay taxes on this money. With an FSA, you decide how much you want to contribute each year, up to the legal limits. Employees enrolled in the Copay Plan, employees age 65 and older and employee not enrolled in a high deductible health plan may participate in the FSA. You can enroll in the healthcare FSA even if you DO NOT enroll in Mohawk's healthcare coverage.

The money in your Healthcare FSA can be used to cover out-of-pocket costs, such as copays, deductibles, coinsurance, dental expenses, prescription glasses, contact lenses, prescription drug costs and over-the-counter drugs with a prescription. To make it easy to use your FSA dollars, it comes with a debit card. For those providers or vendors that do not accept debit cards, you can complete a claim form and submit for reimbursement. You must use your healthcare FSA for expenses during 2023. FSA funds do not roll over from year to year, so you will lose any remaining FSA funds. Participants in an FSA plan must re-enroll in the plan each year. The minimum yearly contribution per plan is \$200 up to the IRS maximum limit.

For more information, visit [mymohawkbenefits.com](http://mymohawkbenefits.com) or contact TaxSaver Plan at 800-328-4337, 9:30 a.m.- 6:45 p.m. ET or visit [taxsaverplan.com](http://taxsaverplan.com).

2023 Maximum healthcare FSA limits: \$2,750.