

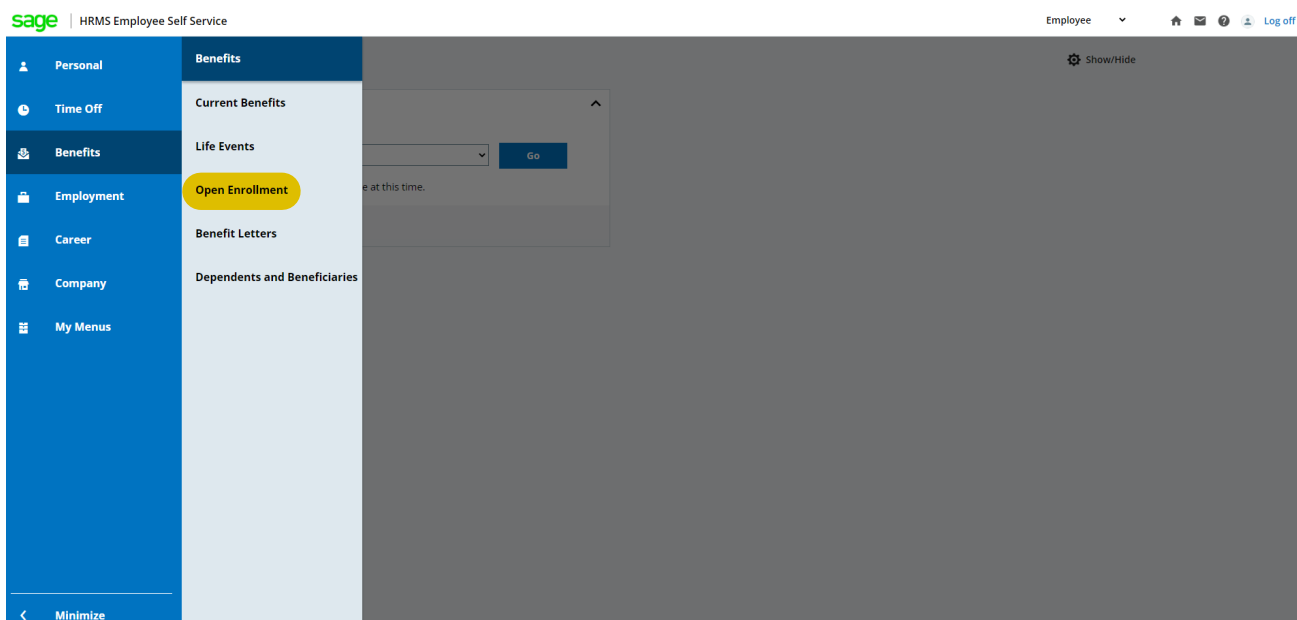
2024 Open Enrollment FAQs

- **What are the dates for open enrollment?**

Online open enrollment is October 28th until November 8th. We will begin accepting paper enrollments for all hourly employees as soon as booklets are received.

- **Where do I go to sign up for benefits?**

Sign in to your Sage account and click on "Open Enrollment" on the left menu under the Benefits section.



- **What if I don't want to change my benefits for 2024?**

Your current benefits will roll forward to 2024, except for a Dependent Care Account or a Limited Purpose Flexible Spending Account. If you have money going into these accounts, you will need to go through open enrollment for 2024. We recommend checking under "Current Benefits" to see what you are currently enrolled in for 2023.

- **Are there any changes due to COVID that will affect the insurance?**

As of 5/11/2023, COVID testing is no longer covered at 100%. We will continue to cover COVID-19 vaccines.

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- **How is the HSA funded? What is the contribution max for 2024? How long are the funds available for use?**

- » Funding – The HSA is funded by an employee contribution on a weekly basis. Robins & Morton will match that weekly contribution dollar for dollar until the maximum company contribution limit has been reached. That limit is dependent upon the employee’s coverage level in the medical plan. If the employee does not elect to put money into the HSA, he or she will not receive the company funds to their account.
- » The HSA contribution maximums are \$4150/single and \$8300/family. There is a \$1000 additional catch up contribution for those who will reach age 55 in 2024.
- » The funds in the HSA are available for use as long as you have them in the account. There is no “use it or lose it” policy. If you leave Robins & Morton, those funds will go with you. It is YOUR money.

- **Can I complete my online open enrollment from my phone?** No, you must sign into your Sage account from a computer or tablet. From our experience, viewing on an iPad creates limited visibility of each page during the selection process.

- **When do my benefits go into effect?**

They are effective as of 1/1/2024 and last until 12/31/2024, unless you have a life event to make a change during the year.

- **At what age are my kids no longer allowed to be a dependent on my insurance plans?**

A dependent child can remain on your insurance until he or she reaches 26 years of age.

- **I’m planning to get married next year, can I go ahead and enroll my soon-to-be spouse?**

A marriage is considered a life event, which qualifies you to make changes to your benefits. You have 30 days from the event date or life event to make these changes. Call HR at 205-803-0102 if you have a life event.

- **If I sign up for a Limited Purpose Flexible Spending Account for 2024 and do not use all the money I put in, do I lose it?**

Yes, you do lose any remaining dollars in the account. However, you have a grace period of two and a half months to file any claims or spend any unused funds from the prior year.

- **How do I enroll for 2023 benefits?**

Only new hires, rehires, and life events would be eligible for this. Call the HR Helpline for all questions related to 2023 benefit applications and eligibility. You will need to fill out a paper form for 2023 and 2024. Those can be found at www.my.robinsmorton.com/resources.

- **What happens to my application if I need to quit and come back to it online later?**

You can pick up where you left off and any previous selections are saved within the system.

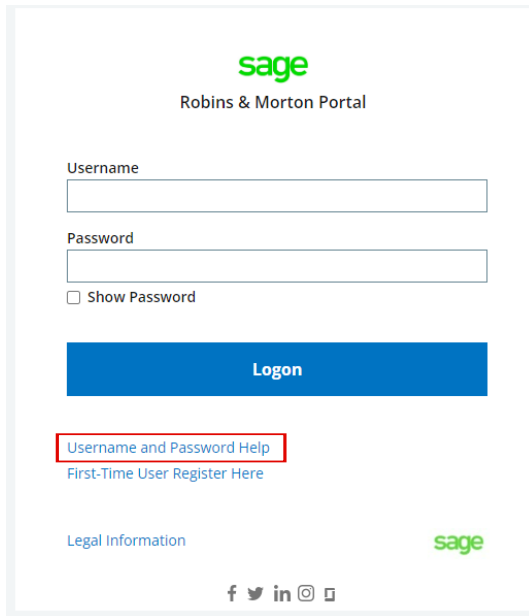
- **How do I know if my enrollment online was submitted?**

You will get TWO confirmation emails. One that states you submitted your enrollment for approval and another that states it has been approved. If you do not get an email, it was not submitted properly.

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- **What if I can't access my Sage account?**

Go to hr.robinsmorton.net. Choose "Username and Password Help" and enter your information. Social security number needs the dashes and your birthday needs the forward slashes. If you do not know the answer to your security question or are locked out of your account, call the HR Helpline at 205-803-0102.



sage
Robins & Morton Portal

Username
[Input Field]

Password
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Show Password

Logon

Username and Password Help
First-Time User Register Here

Legal Information

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- **Are there any major changes to be aware of for 2024?**

The 2024 Saver Plan deductible is \$3,200(individual)/\$5,000(family). Family deductible remained the same. Robins & Morton has increased premiums slightly to no more than around \$2-\$3 pre-tax dollars per week for each coverage tier for the Saver and Hourly medical plans.

- **When will I get new cards in the mail?**

Everyone enrolled in the medical plan will receive a new card, as the deductibles will need to be updated.

- **I've called the HR Helpline several times and can't get through, what is going on?**

Due to the high volume of calls we get this time of year, you will need to leave a voicemail with your name and telephone number for a call back. Someone will be checking these throughout the day.

- **All 2024 benefit guides will be made available online at www.my.robinsmorton.com/resources**