



## OPEN ENROLLMENT 2023

Infinity Rehab's Open Enrollment for the July 1, 2023 – June 30, 2024 plan year will begin on **Monday June 5 and end Sunday June 18, 2023**. This is your opportunity to sign up for benefits if you have not previously done so or change your existing enrollments. Open Enrollment will be processed in Paycom; you will receive a notification directly from Paycom.

Infinity Rehab will be keeping our plans exactly the same this year, offering the same great benefits and services.

Our **Open Enrollment** process will be passive this year. That means all enrollments (with a few exceptions) from 2022/2023 will rollover to the new plan year (2023/2024). The few exceptions include FSA (medical and dependent care) and HSA. The IRS requires an affirmative enrollment for those plans each year.

### What you need to do:

- If you don't need to enroll in the FSA or HSA, you don't have to do anything
- If you want the same medical, dental, and/or vision coverage, you don't have to do anything
- If you want to make any changes, add dependents, or enroll in benefits for the first time, please log-in to [Paycom](#). Select Open Enrollment and make the desired changes
- If you want to make changes to voluntary benefits (UNUM), you will need to log-in to EnrollVB to make those changes. EnrollVB will reach out with a separate link for Open Enrollment

You have until **Sunday, June 18**, to make any changes to your current benefit enrollments, to update your FSA/HSA election for the new plan year or make changes to your UNUM enrollments.

### PAYCOM INSTRUCTIONS FOR OPEN ENROLLMENT

This new process couldn't be easier:

- Login to [Paycom](#) as an employee
- Find the Benefits menu
- Select 2023 Open Enrollment
- Make the changes you want to make for the 2023/2024 Plan Year and click Finalize

Contact the Benefits Team ([infinitybenefits@infinityrehab.com](mailto:infinitybenefits@infinityrehab.com)) with any questions.

### STATE-SPONSORED PAID LEAVE

Oregon and Colorado will join Washington and California and begin state-sponsored paid leave during the 2023/2024 plan year. With those programs, funded by employee and employer contributions, the need for individual short-term disability insurance (offered by UNUM and 100% employee paid), will all but go away. In fact, UNUM considers state-sponsored paid leave deductible income which will reduce your short-term disability benefit dollar for dollar. Infinity Rehab will stop offering short-term disability plans in states where paid leave programs are required.

### BENEFIT REMINDERS

Open Enrollment is also a good time to remind employees of how special some of our benefits are.

Our **medical plan** includes alternative care, like acupuncture, massage, and chiropractic. 35 visits a year. To use, just find an in-network provider (this will help manage your cost) on the [RGA website](#) and schedule an appointment.



Our **medical plan** also includes [MDLive](#) (telehealth). It's available 24 hours per day, 7 days per week, 365 days a year for non-emergency medical care for you and your enrolled dependents for situations like allergies, pink eye, and fever.

**QUALIFYING EVENTS**

If you do have a life event that results in a need to change your benefits during the plan year, login to [Paycom](#) and select Qualifying Event from the benefit menu. Provide as much detail as possible and the Benefits Team will approve your request or contact you for your more information. Upon approval in Paycom, you will receive notification to login and complete the enrollment change in Paycom. As always, you can contact the [Benefits Team](#) directly and we'll help you through the process.

**EMPLOYEE CONTRIBUTION INCREASES**

Post-COVID, healthcare costs have continued to increase as that segment of the economy attempts to recoup the expenses from the pandemic. If you know anyone who has employer-sponsored healthcare benefits, you know that their employee contributions have increased 5 to 15% each year for the last couple of years.

In that same timeframe, Infinity Rehab made the decision each of the last two years to absorb 100% of all healthcare cost increases in support of you, our hard-working, dedicated employees. While our support of our employees is unwavering, the strategy of protecting our employees from cost increases is not sustainable. This year, Infinity Rehab will need to share the cost increases.

For our 2023/2024 plan year, Infinity Rehab will see an average increase of 10% across our benefit offerings, down significantly from the initial renewal quote, thanks to several rounds of negotiations with our vendors. This increase will be shared between Infinity Rehab and our employees.

The following summarizes the increased employee contributions, based on tenure and coverage level. Infinity Rehab will continue to pay around 80% of the cost of healthcare, allowing us to continue to offer a very competitive benefits package for our full-time benefits-eligible employees.

**Medical: PPO**

**Full-Time 40 < 5 Years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	87.88	92.27
Employee + Spouse*	320.68	336.71
Employee + 1 Child	256.12	268.93
Employee + Children	320.68	336.71
Employee + Family*	460.40	483.42



**Full-Time 40 > 5 years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	38.40	40.32
Employee + Spouse*	246.80	259.13
Employee + 1 Child	182.18	191.28
Employee + Children	246.80	259.13
Employee + Family*	386.73	406.07

**Full-Time 30**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	104.17	109.38
Employee + Spouse*	335.82	352.61
Employee + 1 Child	272.96	286.61
Employee + Children	335.82	352.61
Employee + Family*	475.54	499.32

**Part-Time**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	239.23	251.19
Employee + Spouse*	557.60	585.48
Employee + 1 Child	469.67	493.15
Employee + Children	557.60	585.48
Employee + Family*	749.65	787.13

**Medical: HDHP**

**Full-Time 40 < 5 Years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	51.84	54.43
Employee + Spouse*	218.87	229.81
Employee + 1 Child	173.45	182.12
Employee + Children	218.87	229.81
Employee + Family*	327.71	344.09



**Full-Time 40 > 5 Years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	16.46	17.28
Employee + Spouse*	165.88	174.17
Employee + 1 Child	119.92	125.91
Employee + Children	165.88	174.17
Employee + Family*	247.17	287.87

**Full-Time 30**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	66.93	70.27
Employee + Spouse*	233.41	245.08
Employee + 1 Child	188.59	198.02
Employee + Children	233.41	245.08
Employee + Family*	341.64	358.72

**Part-Time**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	190.35	199.86
Employee + Spouse*	433.63	455.31
Employee + 1 Child	366.65	384.98
Employee + Children	433.63	455.31
Employee + Family*	591.94	621.54

\*Medical plans with spouse coverage are subject to an additional \$200 monthly surcharge if the spouse is eligible for other coverage but elects to enroll in Infinity Rehab's medical coverage.

**Dental**

**Full-Time 40 < 5 years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	19	19.95
Employee + Spouse	37	38.85
Employee + Children	47	49.35
Employee + Family	64.50	67.73



**Full-Time 40 > 5 years**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	4	4.20
Employee + Spouse	21.50	22.58
Employee + Children	31.50	33.08
Employee + Family	46.50	48.83

**Full-Time 30**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	20	21
Employee + Spouse	38.50	40.83
Employee + Children	49	51.45
Employee + Family	67.50	70.88

**Part-Time**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	20.65	21.47
Employee + Spouse	40.26	41.87
Employee + Children	51.27	53.32
Employee + Family	70.82	73.65

**Vision**

Coverage Level	2022/2023 Per Pay Period	2023/2024 Per Pay Period
Employee	4.91	5.32
Employee + Spouse*	9.82	10.65
Employee + 1 Child	9.82	10.65
Employee + Children	10.51	11.39
Employee + Family*	16.79	18.19

Additional information about our competitive benefits package can be found on Paycom, via Springboard and by reaching out to the Benefits Team ([infinitybenefits@infinityrehab.com](mailto:infinitybenefits@infinityrehab.com)).

Despite rising healthcare costs, we are pleased that we can continue offering a comprehensive and affordable medical, dental, and insurance benefits package. These benefits complement our other highly valued benefits, including employer-paid life insurance, paid time off, CEU360 online continuing education, our annual continuing education symposiums, employee assistance program, and other career development opportunities. Thank you for continuing to be a part of the Infinity Rehab team!