



☆ 2023 TOP SHELF BENEFITS ☆



For life ON DEMAND

2023 ANNUAL ENROLLMENT:
OCTOBER 17–NOVEMBER 4, 2022

What's New for 2023

The last few years have been full of changes – so that's why we're happy to report there are no major benefit changes for 2023. Even considering remarkably higher medical costs this year, the company continues to pick up the majority of increases to keep employee costs affordable. To help you access your benefits anywhere and anytime, we're enhancing our Top Shelf Benefits in ways that make them easier for you to use – **“For Life On Demand.”** Here's what's new:

ON DEMAND ALL THE TIME

At your service. The National Service Desk has changed. Go to sgws.service-now.com/esc, tap the @YourService icon on your company phone or desktop, or call **844-738-7457**.

Refreshed enrollment. Our Benefit Enrollment System, SG Connect, has a brand new look! It's now easier to navigate and find information. Check out the new look and enroll for your benefits at sgconnect.southernglazers.com.

When you need help. We have two new on-demand Employee Assistance Program (EAP) tools at guidanceresources.com or the GuidanceNow app. **GuidanceConnect** is where you can virtually locate a network therapist and book an appointment online. Whether you're looking for in-person, phone, video or chat counseling, you can find a therapist that meets your unique needs.

Foundations is a digital, cognitive behavioral therapy (CBT) self-care tool that helps you with anxiety, depression, mindfulness, sleep improvement, stress, resilience and more. It creates personalized, interactive experiences to help you be a better you.

Connect to well-being and more. Your BYOB program and Virgin Pulse app not only track your health activities but also link you to helpful programs like Maven reproductive services and parenting support, WW (Weight Watchers Reimagined), Charles Schwab and Prudential financial tools, fitness discounts and much more. Learn more at join.virginpulse.com/BYOB or **888-671-9395**.

Want it STRAIGHT UP?

This is your once-a-year opportunity to get the benefits you want in 2023.

- **You must re-enroll in and set your Flexible Spending Account (FSA) contributions every year** if you want a tax-advantaged Health Care or Dependent Care FSA. That's right. You enroll in FSAs every year.
- **No changes?** Current benefits (**except for FSAs**) will carry over to 2023. This includes medical, dental, vision, supplemental life and disability coverage.
- **Close out the tab.** In the Benefits Enrollment System, be sure to click **Save** and then **Submit** so your changes are accepted. Then, print or save your confirmation statement for your records.



DON'T HAVE A PCP?

In 2023, you can have a virtual primary care doctor! With Teladoc Primary360¹, you can meet with a board-certified primary care physician (PCP) virtually and get high quality primary care that revolves around you and your lifestyle. This is much more than Teladoc services for minor issues. This is full primary care. If you don't currently have a primary care doctor or you see your doctor less often than you should, consider using Primary360. Register at teladoc.com or call **800-835-2362** and request a PCP.

Get HIV preventive care at home. CVS Health Virtual PrEP Care¹ provides around-the-clock care with free generic PrEP medication, private at-home lab testing and ongoing support to help stay HIV-free. This benefit is available to all members enrolled in a SGWS BlueCross BlueShield (BCBS) medical plan. Web: caremark.com. Phone: **866-846-9346**.



FOR WHEREVER LIFE TAKES YOU

Navigating the way to better health. The BCBS Care Connected¹ program is a nationally accredited team of health and well-being professionals available to help you understand your insurance plan, choose the right care, review your bills and deal with difficult health issues (ADHD, asthma, diabetes, heart disease, high blood pressure and more). Log in to myhealthtoolkitfl.com, then select the **Wellness** tab. Phone: **855-204-2777**.

Improve your smile. Our goal is to give our members access to a dentist whenever they need it — especially in an emergency. Aetna PPO members can now use The TeleDentists, a 24/7 virtual care dental provider that provides access to a dentist day or night. Also, dental composites — a mixture of white resins applied to fill in cavities or improve the appearance of your teeth — are now covered at the same level as metal fillings in the Aetna dental PPO plans. Web: aetna.com. Phone: **877-238-6200**.

Make your money work for you. You can make the following contributions to your Flexible Spending Accounts (FSAs) in 2023:

Health Care FSA. Contribute up to \$2,850 to pay for your eligible health care expenses.

Dependent Care FSA. Contribute up to \$5,000² (\$2,500 if married and filing separate tax returns) to pay for your eligible dependent care expenses.

¹ These services apply to the BCBS plans.

² Highly-compensated employees may be limited to contributing \$3,000/year to the Dependent Care FSA.

FOR THE LONG POUR

We are always looking for ways to save money and improve the services and resources offered to our members. After careful review and low utilization, we are discontinuing the **Teladoc Expert Medical Services** program effective December 31, 2022. If you need help selecting and locating doctors, hospitals or other providers to meet your unique care needs, or have questions about our plans and more, turn to **Health Advocate**.

Health Advocate can:

- Find resources in your local area
- Help you understand Medicare
- Connect you to a dedicated Autism service
- Assist you with claims issues
- Provide benefits enrollment support

Contact Health Advocate at **866-611-8299**.

Mark Your Calendar

October 13–November 4:

Virtual Health Fair at sghealthfair.vfairs.com.

(LIVE October 13, on-demand October 14–November 4)

October 17–November 4:

Annual Enrollment

Enroll at sgconnect.southernglazers.com.