

What You Need to Know Health Benefit Open Enrollment for the 2024 Plan Year



When is benefit Open Enrollment for the 2024 plan year?

Open enrollment is from Wednesday, October 18, 2023 through Wednesday, November 8 2023.

When does the 2024 plan year begin and end?

The 2024 plan year begins on January 1, 2024 and ends on December 31, 2024.

Who is eligible to enroll in a health insurance plan for the 2024 plan year?

All office employees and field clinicians are eligible to enroll. Specifics may vary for those enrolling in a minimum coverage plan or for employees living in Hawaii.

What happens if you don't enroll?

- Your coverage will automatically end on December 31, 2023 (except for Hawaii employees).
- Any 2023 plan year Flexible Spending Account (FSA) or Health Savings Account (HSA) contribution elections will not carry over into 2024. You must make your 2024 FSA and HSA election by Wednesday, November 8 for your contributions to take effect on January 1, 2024.

Why has BAYADA Transitioned to a New Health Insurance Plan?

At BAYADA, we put you at the heart of your health care by giving you more physician and other health care provider choices and more ways to save. That's why we have transitioned to Aetna Premier Care Network (APCN) Plus, which consists of two, separate in-network tiers, delivering cost savings, extensive provider access, and high-quality care.

What is the difference between Tier 1 and Tier 2?

- Tier 1 offers maximum savings. It includes an extensive network of doctors, hospitals, and other facilities as well as lower copays and coinsurance.
- Tier 2 offers standards savings. It includes a standard network of doctors, hospitals, and other facilities, lower discounts and savings, but higher copays and coinsurance.

How can you find out if your health care provider is in Tier 1 or Tier 2?

Visit bit.ly/Aetna-BAYADA

How do you enroll in a health insurance plan for the 2024 plan year?

Employees can enroll online by visiting [Workday](#). If they prefer, they can also enroll by phone by speaking with a benefit counselor.

There are two options available for reaching a benefits counselor:

- 1 Preferred method (no wait times): schedule a call back by scanning the QR code.
- 2 Alternate method (subject to wait times): call [877-318-1764](tel:877-318-1764).



If you have questions and want to learn more, reach out to HRCareCenter@bayada.com.