

— More Details for You – 2024 Benefits Open Enrollment



Colleagues,

Our 2024 Benefits Open Enrollment is right around the corner! U.S. benefits-eligible employees are invited to participate from **October 6 through October 23**.

We are pleased to continue offering benefit options through the **Aon Active Health Exchange**, which provides you the flexibility to choose the level of coverage and insurance carriers that make the most sense for you and your family.

As always, there is a lot to consider before you enroll, but we are here to help. To ensure a seamless and informed experience, we are sharing the most important information to help you understand what is changing in 2024, what resources are available to you and key items to keep in mind when making your elections.

— You Must Enroll

You MUST enroll, as your current benefits elections will not carry over. If you do not enroll, **you will not have coverage** from FTI for medical (including prescription drugs), dental and/or vision in 2024. An active election is also needed to contribute to a health savings account (“HSA”), if eligible, or flexible spending account (“FSA”).

However, there are a select group of benefits that are **automatically continued or provided** by FTI (click [here](#) to learn more about these exceptions).

Commuter benefits may be elected or updated **at any time** via [MyHRIS](#) under the “**Historic Benefit Detail**” section.

— Your Premium Costs May Change

Insurance carriers set premiums annually based on several factors, including the cost of

claims for FTI employees, national health care trends and averages and current premium levels. As you review the costs of your medical options for 2024, **you can expect to see an increase with several, if not all, of the insurance carriers in your area.** The amount of increase will vary depending on where you live and your selected coverage. The premium costs for the Silver plan with the lowest-cost national insurance carrier in your area has increased by approximately 7% for each coverage tier (i.e., single, family, etc.).

Because insurance premiums can change each year, **your current coverage may not be the best option to meet your needs in the coming year.** Please note, FTI continues to align your employer contribution to the lowest-cost national insurance carrier at the Silver plan level in each region. Use the [Interactive Pricing Tool](#) (access code: Medical2024) to view your available coverage options and preview the related premiums to find the right fit for you and your family.

— Your Insurance Carrier's Provider Network May Have Changed

Insurance carriers for medical, dental and vision coverage routinely change the doctors, hospitals and facilities included in their provider networks, so it's **important to check if your preferred doctors and hospitals are in-network** (click [here](#) for information on finding in-network providers).

If your provider is no longer with your insurance carrier, your **options include:**

- Staying with your current provider but paying more for out-of-network coverage.
- Changing your provider and paying less with in-network coverage.
- Changing to an insurance carrier that has your provider in their network.

For more information on how carriers handle out-of-network coverage, click [here](#).

IMPORTANT: If you have any uncertainty about coverage or if you need coverage for out-of-region dependents, **call the insurance carrier to confirm which providers participate in their network.**

— Your Region's Lowest-Cost Insurance Carrier May Have Changed

For 2024, many of the lowest-cost national insurance carriers have changed. If you previously selected the lowest-cost national insurance carrier, please confirm if your current insurer is still the lowest-cost carrier. **If your current insurer is not the lowest-cost insurance carrier, you may experience premium increases to stay with that carrier.**

If your current insurer is no longer the lowest-cost carrier, your **options include:**

- Staying with your current insurance carrier but paying more in premiums.
- Changing to the new lowest-cost insurance carrier.
- Changing to another available insurance carrier that best meets your needs.
- Moving to a different plan design to possibly lower your premiums.

— Prescription Classifications & Coverage May Have Changed

Your medical insurance carrier's pharmacy benefit manager can change how prescription drugs are covered at any time, including which medications are covered in each coverage classification (i.e., generic, brand, non-preferred brand).

Prior to making a medical insurance carrier election, it is **strongly recommended** you check to see how your medications will be covered (click [here](#) for instructions).

— HSA Contribution Limits Increased

Good news! The **IRS increased the HSA contribution limits for 2024**. On a pretax basis, individuals may contribute up to \$4,150 and families may contribute up to \$8,300 annually. If you are 55 or older (or will turn 55 during 2024), you may add up to \$1,000 with a “catch-up” contribution to your HSA. If you elect a Bronze Plus or Silver medical plan option, consider saving in an HSA, as this tax-advantaged account helps to offset your health expenses.

— Medical Plan Design Remains Unchanged

For 2024, a few plan design changes are being made. Please factor in these changes as you make your plan election:

- The Silver plan's in-network deductibles are increasing from \$1,500 to \$1,600 for individual coverage and from \$3,000 to \$3,200 for coverage that includes dependents.
- The Gold, Gold II and Platinum plans are adding a copay for urgent care visits while removing the deductible and coinsurance amount for these visits. The copay for Gold and Gold II plans will be \$40 and the copay for the Platinum plan will be \$25—these are the amounts you will pay for each urgent care visit.
- The Gold, Gold II and Platinum plans are adding a \$150 copay for each emergency room visit that will be applied before the deductible and coinsurance.

— New Flexible Spending Account Platform

Starting January 1, 2024, “**Your Spending Account**” will change its name to “Alight Smart-Choice Accounts.” You will continue to access your Flexible Spending Account (“FSA”) money the same way. Prior to January 1, you will receive a new FSA card reflecting the new Smart-Choice name. More information will be shared with FSA participants prior to January 1.

— Open Enrollment Support For You

Access your benefits on the go with the Alight Mobile App.

Enroll from anywhere and get access to your benefits information on the go using the **Alight Mobile app**. To download the app, go to the Apple App Store or Google Play from your mobile device. From the Alight mobile app, you will be able to enroll in benefits (when Open Enrollment begins), check your current coverage and more. (Click [here](#) for FTI’s login instructions.)

On-Demand Support through the FTI Benefits Center.

In addition to the **online chat feature** on the **FTI Benefits Center** website, you may also **schedule an appointment** with a customer service representative to assist you with your enrollment questions and enrolling.

Pre-schedule an Open Enrollment appointment by visiting the [FTI Benefits Center](#) website and selecting **Appointment Scheduling** from the homepage. Open Enrollment appointments will be available beginning **October 10 through October 19**. Once confirmed, a benefit advocate representative will call you at your pre-scheduled appointment time using the phone number you provided.

Also, when calling the **FTI Benefits Center**, you may opt to hold your spot in the queue without staying on the phone. When it’s your turn, a **representative will call you directly**.

— What's Next?

Tuesday, September 28 – Make It Yours website launches:

The **Make It Yours** website will be available where you will have access to pricing details, plan design information, insurance carriers’ preview websites and informational videos. Use the resources from this website to explore all options available to you before making decisions and electing your benefits for 2024. Access the **Interactive Pricing Tool** by

clicking on the “**Compare Your Costs**” button from the home page and using **access code**: Medical2024.

Friday, October 6 – Open Enrollment begins:

You will receive an email that directs you to the [FTI Benefits Center](#) website where you can make your Open Enrollment elections.

Week of October 9 – Quick Guide available:

You will receive a Quick Guide mailer at your home address with enrollment resources, tips and details on where enrollment information can be found.

Wednesday, October 11 at 1:00 p.m. ET and Thursday, October 12 at 1:00 p.m. ET – Overview Webinars provided:

FTI will host webinars to review benefit options, discuss the Open Enrollment process and answer your questions. Registration invitations will be sent to you in the coming weeks.

Monday, October 23 – Open Enrollment ends:

You will need to submit your elections before 11:59 p.m. CT.

In the meantime, please visit the [U.S. Benefits page on FTI Atlas](#) for more information. For questions, contact the FTI Benefits Center at 1.844.249.8586, or 1.312.843.5256 for international callers, from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Sincerely,
FTI Human Resources

This overview of 2024 changes serves as a Summary of Material Modifications (“SMM”), providing information on various FTI Consulting benefit plan changes that take effect January 1, 2024. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through FTI Consulting. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern. Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter. Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits. Aon Active Health Exchange is a trademark of Aon Corporation.