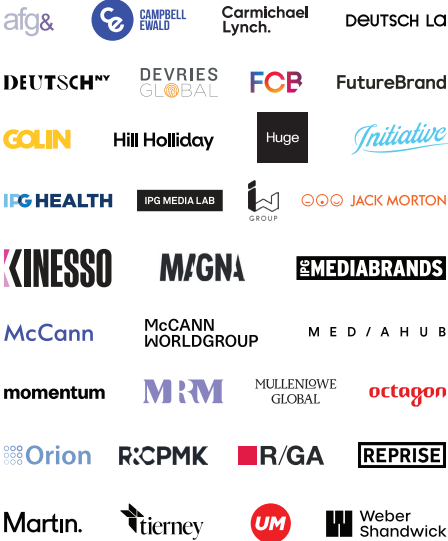




2024

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NEWSLETTER

Open Enrollment – November 7 – 21, 2023

# Get the most Out of Your Benefits

Our goal is to provide the benefits and resources needed to help you thrive at work and at home. That is why we offer competitive benefits, designed with your physical health, financial protection and emotional well-being in mind.

Everyone's needs are different, and they may even change from year to year. Take this time during open enrollment to explore what is available and make an informed decision on your coverage for 2024. Consider what's coming in the new year. Your 2023 benefit elections may not be the right fit for you in 2024.

## Review Your Options

Open enrollment begins November 7th and ends November 21st.

Your current coverage will automatically roll over to 2024, except for the Healthcare, Limited Purpose, or Dependent Care Flexible Spending Accounts (FSAs). If you want to participate in an FSA, you must actively enroll during open enrollment. Changes will not be allowed unless you have a qualifying event throughout the year.

## NEW for 2024

- **Medical cost changes** – See page 5.
- **Universal Life Insurance with Long-Term Care (LTC)** offers life insurance with the added protection of LTC coverage. See page 7.



If you are currently enrolled in Critical Illness, Accident or Hospital Indemnity coverage that includes your spouse and/or children, you must actively enroll your dependents during the open enrollment period. Coverage will automatically default to "Employee only" for these plans if you do not elect coverage for your family members.

To review and make your voluntary plan elections visit [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com).

## Are Your Beneficiaries Up to Date?

It's recommended to review your life insurance beneficiary information once a year to make sure your current designations are up to date. To review and/or change your beneficiary, log into the benefits portal at [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com).



# Virtual Benefits Fair

The Virtual Benefits Fair offers an opportunity to explore your options in a fun and interactive way.

## Visit Provider Booths

The providers' virtual "booth" spaces offer helpful tools and information to guide you in your benefit choices.

## Attend a LIVE Presentation

Learn more about the changes happening for 2024 and what you can do to get the most out of your benefits.

## Add to Your Goody Bag

Add flyers and other important information to your goody bag. You can email your goodies to yourself and your family members for easy access now, or for future reference.

## Watch Videos

View short videos to gain a better understanding of how your benefits work.

## Join the Virtual Benefits Fair



Visit [myIPGbenefits.com/oe2024](https://myIPGbenefits.com/oe2024) starting October 31. Return to the site anytime throughout the year for up-to-date resources and information.

# 2024 Cost of Coverage

In recent years, healthcare expenses have increased nationwide, impacting both individuals and businesses. The main reason for these increased costs are high-value claims and inflation. We're dedicated to keeping healthcare costs reasonable, which is why we continue to cover the majority of your cost of coverage. There will be a slight increase to most plan rates in 2024, however, optional life insurance rates will decrease.

To keep your costs at a minimum, prioritize preventive care, stay in-network, and make the most of your healthcare budget by utilizing an HSA or FSA.

## FSA: Unlock the Power of Tax Savings

Discover the incredible potential of FSAs to help maximize your tax savings. By setting aside pre-tax dollars from your paycheck, you can save money and cover qualified medical or dependent care expenses. In 2024, you may set aside up to:

- \$3,050 towards a Healthcare or Limited Purpose FSA
- \$5,000 towards a Dependent Care FSA

Keep in mind that FSA accounts are not interchangeable, and any unused funds do not carry over to the following year. So, make the most of FSAs and enjoy the flexibility they offer while reducing your tax burden. Remember, you must enroll in the FSAs during open enrollment to participate in 2024.

## Manage Your Medications On the Go

UHC members have the convenience of downloading the Express Scripts mobile app. The newly designed app puts everything you need for your medications right in the palm of your hand. In just a few simple steps you can download the app to your mobile device and access all your prescription resources all in one place including:

- Your digital ID card
- Quick prescription refills
- Schedule home deliveries
- Up-to-date order status and tracking
- Digital vaccination records
- Pharmacy bill pay
- Helpful dose reminders

Download from the [App Store](#) or [Google Play](#).

## Easy Ways to Manage Healthcare Costs

By following a few simple strategies, you can help keep your costs low while staying on top of your health and wellness.

- 1. Prioritize Preventive Care:** Your IPG medical and dental plans cover in-network preventive care at no cost to you.
- 2. Go Generic:** When possible, ask your doctor to prescribe generic medications. These alternatives are as effective as brand-name drugs but come at a fraction of the cost.
- 3. Use In-Network Providers:** With UnitedHealthcare (UHC)'s nationwide network, you have the advantage of visiting in-network providers and facilities near you. This can lead to big savings in your healthcare expenses.
- 4. Save with the Mail-Order Rx Program:** The Mail-Order Rx program can save you time and money. By having your maintenance medications delivered, you can receive a 90-day supply for the cost of 60 days.
- 5. Make Smart Choices for Non-Emergency Care:** Instead of rushing to the emergency room for non-emergent medical issues, use your telemedicine services or visit your primary care physician. Only use the emergency room for true emergencies.

# 2024 Rates

## Medical

Coverage Tier	2024 Monthly Cost for Coverage			2023 Monthly Cost for Coverage		
	UHC CDHP WITH HSA	UHC PPO 1	UHC PPO 2	UHC CDHP WITH HSA	UHC PPO 1	UHC PPO 2
Employee	\$101.00	\$236.00	\$188.00	\$103.00	\$220.00	\$175.00
Employee + Spouse	\$343.00	\$540.00	\$431.00	\$320.00	\$504.00	\$403.00
Employee + Child(ren)	\$321.00	\$490.00	\$396.00	\$300.00	\$458.00	\$370.00
Family	\$476.00	\$789.00	\$632.00	\$445.00	\$737.00	\$590.00

## Dental

Coverage Tier	2024 Monthly Cost for Coverage		2023 Monthly Cost for Coverage	
	METLIFE PDP	CIGNA DHMO	METLIFE PDP	CIGNA DHMO
Employee	\$17.00	\$10.00	\$16.00	\$10.00
Employee + Spouse	\$39.00	\$23.00	\$36.00	\$23.00
Employee + Child(ren)	\$36.00	\$24.00	\$33.00	\$24.00
Family	\$57.00	\$38.00	\$52.00	\$38.00

## Vision

Coverage Tier	2024 Monthly Cost for Coverage		2023 Monthly Cost for Coverage	
	VSP	VSP PLUS	VSP	VSP PLUS
Employee	\$7.70	\$18.44	\$7.70	\$18.44
Employee + Spouse	\$10.85	\$26.00	\$10.85	\$26.00
Employee + Child(ren)	\$11.61	\$27.82	\$11.61	\$27.82
Family	\$18.57	\$44.41	\$18.57	\$44.41

# Health Savings Account (HSA)

Maximize the benefits of the HSA by taking advantage of the increased savings limits. In 2024, you have the opportunity to save even more:

- \$4,150 individual
- \$8,300 family

If you choose to enroll in the CDHP with HSA, IPG will continue to make annual contributions to your HSA, \$300 for individuals and \$600 for families. It's important to note that both your personal contributions and the Company's contributions count toward the annual IRS limits. If you change coverage mid-year from Family to Single the remaining contribution will be adjusted to not exceed the annual IRS maximum.

Coverage Tier	2024 IRS Maximum	Company HSA Contribution	Maximum Employee Contribution
Single	\$4,150	\$300	\$3,850
Family	\$8,300	\$600	\$7,700

**Note:** If you are age 55 or older, you may contribute an extra \$1,000 catch-up contribution each year.

**Already have an HSA?** Your previous elections will automatically carry over to the new plan year. However, you can modify your contribution amount at any point during the plan year.

## Benefits of an HSA:

- You receive an annual contribution from the Company just for enrolling in the CDHP with HSA.
- Maximize your savings by making contributions before taxes are deducted from your paycheck.
- Enjoy the freedom to use your funds tax-free for a wide range of healthcare expenses such as doctor's visits, medications, dental treatments, and even contact lenses.
- Once you reach a balance of \$2,000, you have the opportunity to invest your funds and watch them grow tax-free with interest.
- Your funds are always yours, even if you leave the Company or retire.

## Setting Up Your HSA

If you are enrolling in the HSA for the first time, Optum may reach out for additional information via email or traditional mail in order to set up your account. Please provide the requested information promptly to receive the Company contribution. Failure to complete this step prevents the account from being established and can delay access to funds.

## Important Note Regarding the HSA and FSA

If you are enrolled in an HSA, you may still make contributions to a Limited Purpose and/or Dependent Care FSA.



# NEW

## Life Insurance with Long-Term Care Coverage

IPG strives to offer voluntary benefits that add value and support the needs of our employees. With help from our partners at IPG Best, employees will now have access to enroll in a new offering: **Life Insurance with Long-Term Care (LTC)\***. Employees are eligible for up to \$300,000 in coverage by answering a few simple medical questions.

This benefit is an optional, voluntary benefit that can offer significant help – and peace of mind – if you need to pay for costly in-home nursing care. With LTC insurance through Trustmark, you're provided a monthly dollar benefit to help pay for the costs of long-term care not covered by your health insurance, disability insurance, Medicare, or Medicaid. The plan also provides a life insurance benefit that's separate from – and in addition to – other life insurance you may have (such as IPG's life insurance & accident insurance offerings).

Enroll through IPG Best at [IPGBest.com](https://www.ipgbest.com). Call **1-866-564-5454** or email [ipgbest@corestream.com](mailto:ipgbest@corestream.com) with any questions.

### Did You Know...?

It's estimated that 1 in 3 households would have immediate trouble paying for living expenses if they lost a primary earner.

### Why Life Insurance with LTC?

Once you have the policy, your rate will never increase due to age. Life insurance with LTC is flexible and designed to last a lifetime.

- The younger you are when you enroll, the more benefit you receive because your rates will never increase due to age.
- You can keep your coverage at the same rates even if you change jobs or retire.
- Protection for your whole family. Coverage is available for you, your spouse, children, and grandchildren.
- No medical exams or blood work. Just answer a few simple questions to enroll.

*\* This program is being offered through IPG Best in addition to your current Basic and Optional Life Insurance policies. Visit [IPGBest.com](https://www.ipgbest.com) to view your plan benefits and rates.*

*Guaranteed acceptance is available for eligible employees ages 18-64. Employees age 65-70 will be required to complete medical underwriting and will receive a traditional Universal Life policy.*

*Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.*

# Financial Protection for Your Future

Maximize the financial benefits available to you and proactively plan for the future to protect yourself and your loved ones.

## Life Insurance

In addition to the complimentary basic life insurance, you have the option to purchase optional life insurance with affordable group rates on coverage for yourself, your spouse/domestic partner, and your children. During open enrollment, you can select from the following coverage options:

- **Employee:** Up to 8x your annual salary
- **Spouse/Domestic Partner:** Up to \$100,000 in \$10,000 increments (cannot exceed employee coverage)
- **Children:** \$5,000 or \$10,000

If you are already enrolled in optional life insurance and wish to increase your coverage or exceed the guaranteed issue amount, you may be required to provide Evidence of Insurability (EOI) before the coverage takes effect.

## Are Your Beneficiaries Up to Date?

It's recommended to review your life insurance beneficiary information once a year to make sure your current designations are up to date. To review and/or change your beneficiary, log into the benefits portal at [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com).



## Find the Right Amount of Life Insurance

When deciding on the appropriate level of life insurance to purchase, think about the short-term and long-term financial needs of your loved ones. Consider factors such as debt, education expenses, mortgage payments, day-to-day living costs, and long-term care.



# Family Building with Support from Maven

IPG partners with Maven to provide 24/7 virtual support throughout the family building journey and all paths to parenthood including preconception, fertility, adoption, surrogacy, pregnancy, postpartum, returning to work, and pediatrics. You can use Maven to book coaching and educational video appointments with providers across more than 30 specialties, including OB-GYNs, Mental Health Specialists, and Sleep Coaches; get personalized resources for you and your family; and connect with other working parents.

## Maven Wallet

We know that expanding your family can be expensive and stressful. To ease the financial burden and give you peace of mind, the Family Building Benefit is available through Maven Wallet.

Employees are eligible for:

- Up to \$10,000 per year for egg or sperm freezing
- Up to \$10,000 per adoption or surrogacy event

Employees are automatically eligible for this plan, however, to be eligible to be reimbursed for egg and sperm freezing expenses you must be enrolled in an IPG medical plan.

Maven Wallet allows for easy expense management through the app where you can upload receipts and receive status updates for your submissions.

Download the Maven app or register on the website at [mavenclinic.com/join/ipg](https://mavenclinic.com/join/ipg).

*Reimbursements for surrogacy or elective egg or sperm freezing costs are included in wages for tax purposes and are subject to withholding. Except for certain adoption-related reimbursements that are excluded from taxable income, the net amount paid will be less than 100% of qualified expenses. Please access the Maven Wallet document at [mavenclinic.com](https://mavenclinic.com) for a complete list of eligible expenses, exclusions, and other important tax information.*

## On Your Path to Parenthood, Maven Delivers Personalized Support

- **Personal Care Advocate** – A personal healthcare advocate who can answer questions about your benefits, recommend the right practitioners for your needs and refer you to in-person, in-network doctors.
- **On-demand video appointments and virtual appointments with top-rated practitioners** – Unlimited coaching and education video appointments and messaging with Maven OB-GYNs, Mental Health Specialists, Prenatal Nutritionists, Lactation Consultants, Career Coaches, and many others.
- **A library of expert content, personalized to your journey** – Receive trustworthy content tailored to you on topics like prenatal health, postpartum depression, and returning to work with confidence.
- **Maven Milk** – Breast milk shipping service for new parents that have to travel when they return to work.



# Benefits to Support Your Emotional Well-being

Taking care of your mental and emotional well-being is crucial for your overall health. Luckily, there are a variety of resources available to help you feel your best, both at work and at home.

## Employee Assistance Program (EAP)

The EAP is free and available to all employees and their family members. This program provides 24/7 confidential support for your well-being, connecting you with professional counseling and referrals for various everyday needs including support groups, health and wellness practitioners, rehabilitation resources, and more. To access this program:

- Call CCA@YourService at **1-800-833-8707**
- Visit [myccaonline.com](https://myccaonline.com) (Company Code: **IPGUS**)

## UnitedHealthcare Programs

If you are enrolled in a UHC medical plan, you can take advantage of the following benefits.

### Self Care from AbleTo

Stress, anxiety, and depression are common experiences, but you don't have to manage them alone. AbleTo offers self-care techniques, coping tools, meditations, and more to help you boost your mood and shift your perspective. To get started on your personalized roadmap to better mental health, visit [ableto.com/begin](https://ableto.com/begin) and follow the steps to sign up.

### Virtual Mental Health Visits

You and your family have access to the [liveandworkwell.com](https://liveandworkwell.com) portal and mobile app for help with stress, anxiety, depression, substance abuse, grief, and more. Available 24/7, this site is a free and private resource with access to professional care, self-help programs and helpful information.

### Talkspace

Talkspace offers a convenient way to regularly speak with a therapist through text or live video sessions. This private and confidential service is covered under your behavioral health benefits. To start messaging with a provider, download the Talkspace app on your mobile phone or desktop computer, register for an account, and choose a provider at [talkspace.com/connect](https://talkspace.com/connect).

Please note that there is a \$30 copay per five-day messaging period for the PPO plans, while the deductible and co-insurance apply for the CDHP with HSA plan.

**Remember, taking care of your mental and emotional well-being is essential. Take advantage of these resources to support your overall health and happiness.**

# Elevate Your Benefits with IPG Best

IPG Best offers a range of insurance programs with exclusive rates, legal services, discounts, and more. Enjoy convenience with U.S. payroll deductions that fit your budget and the voluntary programs that fit your lifestyle.

## Enroll during open enrollment or anytime you have Qualifying Life Event (QLE):

- **Hospital Indemnity:** Covering hospital stay expenses.
- **Accident Insurance:** Supporting recovery expenses.
- **Critical Illness Insurance:** Safeguarding against uncovered costs.
- **Pre-Paid Legal Services:** Facing challenges with confidence.
- **ID Theft Protection:** Protecting against identity theft.



If you are currently enrolled in Critical Illness, Accident or Hospital Indemnity

coverage that includes your spouse and/or children, you must actively enroll your dependents during the open enrollment period. Coverage will automatically default to “Employee only” for these plans if you do not elect coverage for your family members.

To review and make your voluntary plan elections visit [interpublicbenefitsonline.ehr.com](http://interpublicbenefitsonline.ehr.com).

## Enroll anytime:

- **Auto and Home Insurance:** Exclusive rates from top carriers.
- **Pet Health Insurance:** Save on veterinary care.
- **Purchase Financial Planning Program:** Buy the things you need with affordable payment options.

## Deals and special pricing:

- **Exclusive discounts** to The Whitney, Paley Center and other venues.
- **Discount Shopping:** Deals on electronics, entertainment, travel, clothes, and more.
- **Savings** through T-Mobile and Verizon.
- And more!

Explore current offerings and enroll hassle-free at [IPGBest.com](http://IPGBest.com).





IPG Benefits  
Interpublic Group  
909 Third Avenue  
New York, NY 10022

## 2024 Open Enrollment: November 7 – 21, 2023

### Review your 2024 Benefits Guide.

- Log in to [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com) with your work email and password.

### Attend the Virtual Benefits Fair.

- Visit the Virtual Benefits Fair at [myIPGbenefits.com/oe2024](https://myIPGbenefits.com/oe2024) for an interactive benefits experience.

### Make sure your home address and beneficiary information are up to date.

- Personal information: [hrlink.interpublic.com](https://hrlink.interpublic.com)
- Beneficiaries: [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com)

## Do You Have the Coverage You Need for 2024?

Enroll online from November 7 – 21 at [interpublicbenefitsonline.ehr.com](https://interpublicbenefitsonline.ehr.com). Any changes you make are effective January 1, 2024.