



CHARLEE.AI

OPEN ENROLLMENT MEMO

Presented By
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Charlee.AI

Benefits Information & Online Enrollment Available <https://quickonboarding.com/charleeai/>

Please take the time to read this as these are your benefits decisions for the year, and cannot be changed unless you have a life event (i.e. marriage, babies, spouse gets other coverage, etc). If you do not act now, you will be waiving certain election and enrollment rights. You must complete an enrollment form to be covered. This can also be done online via the above link. If you are already enrolled and do nothing, you will keep the same benefits with any applicable price adjustments. Below is a summary of your benefits and does not entail the entirety of your policy. Please refer to the policy for specifics. In other words, double check your specific situation before relying on the general information provided here. Feel free to use the “Schedule a Benefits Discussion” button on the website to go over particulars.

Charlee.AI (Charlee) will retain the same benefits as last year but will offer 3 health insurance options. The Select Plus PPO Silver plan is increasing in price by around 6%. Charlee will continue to pay 75% of your premium, and 25% for dependents. You can find your payroll deductions here: <https://quickonboarding.com/charleeai/>

The portion of any health insurance premiums you pay will be above the line PRETAX! Which means that you don't have to pay any taxes on that money... no federal, state, local, FICA! If you go to this website <https://quickonboarding.com/charleeai/> you can make your benefit election, see the rates, and see the benefit summary for each plan available. We have the 3 plans:

1. Select Plus PPO Silver DI-AH: This is the same plan as last year (a few minor changes in some copays, but nothing significant). Please review the benefit summary for more details.
2. Core PPO Silver DH-96: Nearly the same plan as the Select Plus PPO, but slightly less expensive. This is because the network is VERY slightly smaller in rural areas. PLEASE CLICK THE “FIND A DOCTOR” button on the quickonboarding/charleeai website. Note the instructions:
 - a. Click: FIND A DOCTOR
 - b. Click: Medical Directory
 - c. Click: Employer & Individual Plans
 - d. Choose: Select Plus, Core, or Signature Value
 - e. Enter your doctor / hospital info and see if they are “in-network”
3. Signature Value: This plan only has a network in California, Oklahoma, Oregon, and Washington. If you live in one of these states & your doctors & hospitals are in-network, you should enroll in this plan. If you do NOT live in one of those states, this plan will not provide any coverage.

United Healthcare Extras / Cash Back

Please go to <https://quickonboarding.com/charleeai/> then “Other Benefits & Services”

- UHC Care Cash: Only available for the Core & Select Plus plans. It is \$200 on a debit card that you can use for copays. It is free money, no strings attached. Create a UHC account (click the “Create United Healthcare Account” button) and request the care cash card once signed in.
- UHC Rewards: Only available for the Core & Select Plus plans. Like Care Cash, but with strings attached. You must complete certain goals / behaviors in order to earn the rewards. This is similar to how large corporate wellness programs work (if you've ever done those). You can sign up for the program via your UHC account.
- Virtual Care Visits: These have no copay with your health insurance! You can set up your appointment via your UHC account. I've used this feature and it's excellent for one-time routine things / RX refills.

Dental Insurance

The dental coverage is through United Healthcare and is the same as last year. If you get 2 cleanings per year and pay out of pocket for them, you should enroll into the dental coverage because this insurance will probably cover those cleanings for less than you currently pay, AND will provide coverage if you need anything beyond cleanings. Keep in mind you pay premiums PRE-TAX. Please note "Annual Max" on the benefit summary means the maximum that the dental insurance will pay in one year. Anything beyond \$1500 in total cumulative annual costs... the insurance will not cover.

Vision Insurance

The vision coverage is through United Healthcare and is the same as last year. If you routinely get eye exams and PURCHASE glasses or contacts in 2024, the insurance should be enrolled into as it will cover more than it costs.

Please feel free to contact me via the "Schedule A Benefits Discussion" button on the quickonboarding.com site if you have any other questions!

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