



# 2024 BENEFITS NEWSLETTER

A Publication of the DENSO Regional Benefits Team

**DENSO** Crafting the Core

## Benefit Changes for 2024

**Introducing Benefitsolver!** DENSO has partnered with Benefitsolver, a market-leader in benefits administration. All our benefit elections will now be made on DENSO's custom Benefitsolver site called [myDENSObenefits.com](https://myDENSObenefits.com).

Starting **October 24** visit [myDENSObenefits.com](https://myDENSObenefits.com) to:

- Review your current benefit elections
- Complete Open Enrollment
- Elect your 2024 PTO cash out elections
- Change your benefits and dependents
- Access your FSA and HSA accounts
- And upload any required documents



Note: Oracle is still DENSO's Human Resource system of record. We're moving to Benefitsolver to increase ease of use and administration while centralizing our vendors into one space, [myDENSObenefits.com](https://myDENSObenefits.com).

Here are a few things you need to know:

→ Each associate will need to **create a new account** with Benefitsolver. The email address you give them during registration will be the main method of communication with Benefitsolver. To authorize your account you enter the last four digits of your Social Security Number, birthdate, and home mailing zip code. You will create a username for Benefitsolver. We recommend something easy to remember, like your DSC-ID.

→ Once you register and log in, Benefitsolver will guide you through the benefits process step-by-step. Use the **MyChoice Recommendation Engine** to explore options for you and your family. **The chatbot, Sofia**, knows what benefits you have already, and can answer most of your benefits questions. The [MyChoice mobile app](#) takes your benefits on the go making your benefits experience much easier. Use the app to upload documents and receipts, save images of your insurance ID cards, and access our benefits information all in one spot.



→ DENSO's FSA and HSA vendors are changing to Businessolver, Benefitsolver's parent company. This means a new account, new card, and much easier process for re-certifying or enrolling in these tax-savings accounts. During Open Enrollment, Benefitsolver will confirm your eligibility for a Health Savings Account (HSA) and request your approval to transfer your Optum Bank HSA funds to a new account. The [MyChoice Account](#) custodial bank, **UMB Bank**, will reach out to you if more information is needed. The MyChoice mobile app makes it easy to submit claims, upload documents, and submit receipts.

We hope your benefits experience is easier than ever through Benefitsolver! Learn more about this system and the tools available to you in the Reference Center at [myDENSObenefits.com](https://myDENSObenefits.com) when you register.

## OCTOBER 2023 Inside This Issue:

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## 2024 Benefits Open Enrollment October 24—November 9, 2023

Open Enrollment is the time to make your annual benefit elections for 2024. You cannot make changes at other times during the year without a qualifying life event (marriage, birth or adoption of child, etc.).

## 2024 Medical Plan Changes

Each year DENSO reviews data and takes actions to maintain our below-market healthcare associate premium contributions while continuing to provide diverse and comprehensive benefit options. DENSO's medical, dental, and short-term disability plans are self-funded, which means DENSO pays all costs remaining after the patient responsibility.

Healthcare costs continue to rise. As the actual claims costs rise the amount the associate and company pays also rises. So, the DENSO and associate cost share will both increase in 2024.

- Spouse dependents make up a larger portion of medical and prescription costs compared to associate and child dependents covered on the health plan. As a result, the medical plan rates will move from a 3-tier to 4-tier structure to shift more of the cost to tiers covering a spouse dependent.
  - ◆ Associates who cover children only on the medical plan may see a decrease, while associates covering spouse dependents will see an increase. (See page 3.)
- Prescription costs are increasing faster than other health plan costs and medical services. In an effort to manage the cost for all DENSO's health plan participants, a greater portion of the prescription cost will shift to those who use brand name drugs.
  - ◆ MainStreet and ExpressWay participants will move to a deductible/coinsurance structure for prescriptions. The OpenRoad plan is already a deductible/coinsurance structure for prescriptions, and will not change. (See page 4.)
- To help associates manage **weight loss goals**, we are introducing a new wellness program, **Noom**. More details will be shared soon.

# NOOM

Teladoc  
HEALTH



- Telemedicine, provided by Blue Cross Blue Shield of Michigan, is changing its name to **Virtual Care by Teladoc Health**, effective 1/1/2024. In addition to board-certified doctors, you are now able to visit with **mental health providers and psychiatrists**. All DENSO medical plan participants pay a \$15 dollar copay for telemedicine visits. Download the new Teladoc Health app or go to [bcbsm.com/virtualcare](https://bcbsm.com/virtualcare) for more details **beginning 1/1/2024**.
- For dental plans, no premium changes are happening in 2024. But DENSO is now covering dental **anesthesia for special needs patients at 100%**. This is great news for those with sensory or behavioral challenges, severe anxiety, or other barriers to treatment.
- Our wellness vendor for chronic hypertension and diabetes, Livongo, is changing its name to **Teladoc Health** effective 1/1/2024. Enrolled members will receive an email about the change and a link to the new app.
- Open Road annual deductible is increasing to align with IRS minimum requirements. New amounts are \$1,600 for individuals and \$3,200 for family coverage. Family out-of-pocket maximum will be \$7,000 in 2024.
- For **DMTN and DMAT associates only**, certain voluntary benefit deductions are shifting from payroll deductions to direct pay, meaning associates who have **existing** benefits through Boston Mutual or Unum must pay for those benefits directly with the vendor. This only applies to DMTN and DMAT associates who previously elected these benefits—impacted individuals will receive letters to explain. This is to align with common voluntary benefit plans and common payroll systems.

Open Enrollment is a great time to dive into your benefits package and make the most of your benefit choices. If you have questions or need assistance, our DENSO Benefits Helpline is ready to support at 855-311-2115 or email at [denso@benefitadvocates.net](mailto:denso@benefitadvocates.net).



If you need to change your personal contact information, such as primary mailing address or emergency contact, this is still completed in Oracle Fusion. If your mailing address in Benefitsolver is not correct, this means you need to **update your information in Oracle**. For assistance on making changes in Oracle, please contact your local Human Resource Business Partner. Associate information flows to Oracle each night, so once changes are made in Oracle you will see that change in Benefitsolver the next day.

Biweekly Medical Premiums and Tier Change

DENSO offers three ways to pay for your share of healthcare benefits. The table below outlines the biweekly medical premiums and descriptions for each option. The Full Biweekly Premium Cost is shown to help you understand the amount paid by associates **and** the company.

In 2024 DENSO will move from a 3-tier structure to 4-tiers, a common structure in self-funded plans. It moves a greater portion of the premium to the family mixes with more frequent usage and allows more flexibility and cost savings for those only covering children. The Associate + 1 tier has been replaced by Associate + Spouse and Associate + Child(ren) tiers. Based on this new 4-tier structure, your coverage election may change. Please select the most appropriate coverage for you and your family for each of your healthcare options.

The four medical coverage tiers are:

- **Associate Only** means you are electing coverage for yourself alone.
- The **Associate + Spouse** tier covers the DENSO associate and a legal spouse.
- **Associate + Child(ren)** means an associate can cover all eligible dependent children up to age 26—there is no limit on the number of children covered on this tier.
- **Associate + Family** covers the associate, one legal spouse, plus dependent children.

Biweekly medical premiums for 2024 are:



ExpressWay



MainStreet



OpenRoad

Dependent Coverage	% Paid by Associate (DENSO pays remainder)			% Paid by Associate (DENSO pays remainder)			% Paid by Associate (DENSO pays remainder)		
	Standard 24%	Preferred 20%	Full Biweekly Premium Cost	Standard 30%	Preferred 25% and 26%	Full Biweekly Premium Cost	Standard 16%	Preferred 8% and 12%	Full Biweekly Premium Cost
Associate Only	\$53.39	\$44.85	\$219.18	\$90.20	\$75.77	\$301.44	\$25.73	\$12.86	\$165.36
Associate + Spouse	\$146.82	\$123.34	\$602.73	\$248.05	\$208.36	\$806.11	\$70.75	\$53.06	\$454.72
Associate + Child(ren)	\$106.78	\$89.70	\$438.35	\$180.40	\$151.54	\$586.26	\$51.46	\$38.59	\$330.71
Associate + Family	\$186.87	\$156.98	\$767.11	\$315.70	\$265.19	\$1,025.96	\$90.05	\$67.54	\$578.74

How to Qualify for Preferred Premiums

DENSO offers Standard and Preferred (discounted) biweekly medical premiums. Details on how to qualify for preferred premiums are outlined in the **2023 Healthy Horizons Program** (see QR code below for link to file) and at [DENSOBenefits.com](https://DENSOBenefits.com). To verify that you received credit for completing the requirements, login to [DENSOHealthyHorizons.com](https://DENSOHealthyHorizons.com) or talk to your Healthy Horizons Health Coach.

Premium	How to Qualify
Standard	Applies to associates who do not participate in Healthy Horizons. No action needed.
Preferred	Complete BOTH an annual biometric screening and Member Health Assessment by <b>November 30, 2023</b> .  If you were hired on or after 10/1/2023, no action is needed to qualify for 2024 Preferred Premiums. Watch for information about 2025 Preferred Premiums—you must complete them to qualify.



Follow the QR code to view the 2023 Healthy Horizons Program

Prescription Plan Change

Those enrolled in ExpressWay and MainStreet plan options will change to a deductible/coinsurance cost structure. This means if filling a prescription that is not generic, you must first meet your deductible. Then you will be responsible for 20% of the drug cost up to a maximum defined by each tier. OpenRoad participants already follow a deductible/coinsurance structure; there is no change to that prescription plan.

DENSO Virtual Health Fair

Learn about your benefits and meet our health vendors at a **virtual health fair** from October 24—November 9. Follow the QR code here:



2024 Plan Summary



ExpressWay



MainStreet



OpenRoad

Medical In-Network Individual/Family Amounts (Out-of-Network amounts are included in the 2024 Benefits Guide)			
Deductible	\$1,000 / \$2,000	\$750 / \$1,500	\$1,600 / \$3,200 *These are minimum IRS requirements for HSA qualifying plans
Out-of-Pocket Maximum (includes Deductible)	\$6,000 / \$12,000	\$6,250 / \$12,500	\$3,500 / \$7,000
Summary of Services			
Preventive Care	100% Covered		
Primary Care	\$25 Copay	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Psychologist/Psychiatrist	\$25 Copay		
Specialist or Urgent Care	\$50 Copay		
Emergency Room	\$400 Copay	\$400 Copay	
Virtual Care by Teladoc Health (Formerly BCBSM Online Visits)	\$15 copay	\$15 copay	\$15 copay
Other Services	Deductible then 20% Coinsurance		
Surgical Events			
Musculoskeletal (MSK) (Hip/Knee Replacement)	If coordinated by Carrum Health: 100% covered (No out-of-pocket costs, no deductible)  If arranged by patient using BCBSM in-network providers: Deductible, then 20% Coinsurance		After deductible has been met, then services can be 100% covered, if coordinated through Carrum Health  If arranged by patient using BCBSM in-network providers: Deductible, then 20% Coinsurance
Spinal Fusion			
Bariatric			
Other MSK orthopedic procedures (e.g., hand, wrist, elbow, foot, etc.)			
Surgical Oncology			
Cardiovascular			
Prescriptions	Retail (up to a 31-day supply)	Mail or 90 Day Retail	Retail, Mail, or 90 Day Retail
Generic	\$10 Copay	\$25 Copay	Most preventive drugs covered at 100%; all other prescriptions subject to Deductible then 20% Coinsurance
All other tiers	Deductible, then 20% Coinsurance (see below)		
Coinsurance:	Once the deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier		
Preferred	\$100 Max	\$250 Max	
Non-preferred Brand	\$200 Max	\$500 Max	
Specialty	\$300 Max	Not Applicable	



## What to do During Open Enrollment

### 1 Login to [myDENSObenefits.com](https://myDENSObenefits.com)

Access our custom Benefitsolver site, [myDENSObenefits.com](https://myDENSObenefits.com), during Open Enrollment between October 24—November 9, 2023. **All associates must register for an account**, select three security questions and answers, and review their benefit selections during Open Enrollment. You will need to provide an email address to register for an account.

### 2 Make Your 2024 Benefit Elections

During Open Enrollment you are electing your benefits for the next calendar year. **Changes are effective January 1, 2024 through December 31, 2024.** Follow the prompts in Benefitsolver to:

- Change medical options (OpenRoad, MainStreet, or ExpressWay).
- Elect or opt-out of dental, vision, and optional life insurance.
- Add or remove dependents (if adding, documentation is required).
- Update applicable benefit elections beneficiaries. This is required to complete enrollment.
- Enroll in voluntary benefits.
- Enroll or re-enroll in a Health Care or Day Care Flexible Spending Account (FSA) or Health Savings Account (HSA).
  - If you are eligible for an HSA or FSA, you will now complete this process through Benefitsolver, in their program called **MyChoice Accounts**. See HSA or FSA Tax Savings Plan Changes sections on the following pages or the Tax Savings Plan sections in the Benefits Guide for more details.
- Elect to cash out Paid Time Off (PTO) in 2024 (*Note: If you elect to cash out PTO for the 2024 calendar year, payouts will be in December 2024. The timing of the payouts are common for all affiliates.*) *DMNC associates are eligible for PTO cash out for 2024.*

Even if you do not make changes during Open Enrollment, **you must create an account in Benefitsolver** to review your plan elections and verify the information for you, your covered family members, and beneficiaries is correct. An instruction guide on how to register in Benefitsolver is available at [DENSObenefits.com](https://DENSObenefits.com).

## HSA Tax Savings Plan Changes

- If you choose to elect or continue an HSA during Open Enrollment, you will be asked to agree to an electronic transfer of any previous HSA funds you may have had with our previous HSA custodian, Optum Bank, as well as Terms and Conditions to initiate a new account with [MyChoice Accounts](https://mychoiceaccounts.com). By selecting Agree, your current HSA balance will be moved to MyChoice Accounts through UMB Bank. There will not be an HSA Eligibility Form this year; you will complete the process during Open Enrollment on [myDENSObenefits.com](https://myDENSObenefits.com). The MyChoice Accounts custodian, UMB Bank, will reach out to you if more information is needed to establish your new account.
- **You must complete Open Enrollment in order to make or receive HSA contributions for 2024.**
- If you choose not to transfer your HSA funds, you will have two separate HSAs open with two separate banks. Optum Bank will retain your previously contributed funds, however the company contribution and any future payroll contributions you make will only be deposited into the MyChoice Accounts through UMB Bank.
  - ♦ Note: you may be charged a monthly administrative fee by Optum Bank to retain your HSA funds with them.
- You may elect to start, stop, or change your contribution amount to your HSA at any time during the year by logging in to Benefitsolver at [myDENSObenefits.com](https://myDENSObenefits.com) and clicking “MyChoice Accounts.”

### What's the difference?



Houses DENSO career history, job postings, training, performance reviews, and personal contact information



DENSO Benefits.com

Library of benefits resources, vendor contacts, plan documents, and links to vendor sites, also accessible to dependents (public area only)



benefitsolver  
myDENSObenefits.com

Home to personal benefits elections, HSA/FSA, PTO cashout elections, beneficiaries, dependents, Open Enrollment, and changes to benefits



## Health Care and Day Care FSA Tax Savings Plan Changes

- Like the HSA, the Flexible Spending Accounts (FSA) vendor is changing from WEX to Businessolver and is administered through MyChoice Accounts. You will access your account through the Benefitsolver site at [myDENSObenefits.com](https://myDENSObenefits.com). You can also access your account at anytime with the MyChoice mobile app available once you register your Benefitsolver profile during Open Enrollment. New cards for FSAs will be mailed after Open Enrollment. For details on what to do during this transition, carefully read the instructions on [myDENSObenefits.com](https://myDENSObenefits.com).
- 2023 Health Care FSA participants who re-elect and have a carryover from 2023 will see the carryover in your new MyChoice Account early in 2024 after the runout period. A carryover is not available for Day Care FSAs.
- Refer to IRS.gov for the most up-to-date FSA contribution limits.
- See Tax Savings Account section in the Benefits Guide for more details.

## What Will Happen if I Don’t Make Changes During Open Enrollment?

- Your health plan elections and covered family members will remain the same, although your medical plan tier may change due to your dependent coverage.
- Your Health Care and Day Care FSA will reset to \$0 for 2024.
- Your HSA contributions will default to \$0 for 2024. You may make changes to your contributions at any time during the year at [myDENSObenefits.com](https://myDENSObenefits.com).
- Your PTO Cash Out election will default to 0 (zero) hours in 2024.
- You will have no designated beneficiaries for your life insurance and voluntary benefits.

Even if you do not have changes to make during Open Enrollment, you must create an account in Benefitsolver to review your plan elections, **confirm the information for you and your covered family members is correct, AND add beneficiaries** to your applicable benefit elections. *Why?* These items are essential in case you need to be contacted by a service provider and to verify your identity with the company and our health vendors. Incorrect information can hold up processing payments, provider referrals, leave approvals, and benefits for you or your family. It is your responsibility to confirm your data is accurate. **Here are some items to check:**

Names are spelled correctly for you and your dependents	Social Security numbers are accurate
Beneficiaries are identified for applicable benefits	Submit your preferred email address
Birthdates are correct for you and your dependents, including year	PTO Cash Out Elections are made for 2024
Dependents are selected for coverage for each healthcare plan	FSA or HSA contributions are set (if eligible)



Reminder: Change your personal contact information in [Oracle Fusion](#).

## Where to Find Other Information and Resources

Check out [DENSOBenefits.com](https://DENSOBenefits.com) to view videos (audio translations available in English, Spanish, and Burmese), forms, plan documents, contact information, and links to our health vendor websites.

To access plan documents, find the red “Plan Documents” button on the home page and enter the following login information: Username: denso Password: Benefits4u!

Key communication materials are available to view or download on [DENSOBenefits.com](https://DENSOBenefits.com) (limited printed copies available):

- **2024 Benefits Newsletter**—sent to all associate homes.
- **2024 Benefits Guide**—contains plan details on health and welfare, and retirement.
- **2024 Summary of Benefits and Coverage**—compares the costs and coverage between health plan options to help you choose the plan to best meet your needs.



Questions or feedback about 2024 Benefit changes?

Email Regional Benefits Team at:  
[NA-DIAM-north-America-benefits@na.denso.com](mailto:NA-DIAM-north-America-benefits@na.denso.com)

## DENSO Benefits Helpline: Your Personal Benefits Expert



The rules, requirements, and options in your benefits package can seem overwhelming or hard to understand.

The DENSO Benefits Helpline, managed by Benefit Advocates, makes navigating this world much easier! Call and talk to a real person, or email your questions and quickly get a personal, confidential response. Benefit Advocates knows the DENSO benefits plans, are experts in the healthcare field, can help resolve claims issues, and are available for questions.

*DENSO Benefits Helpline by Benefit Advocates*



Phone: 855-311-2115

8 am to 6 pm ET, Monday-Friday

Email: [denso@benefitadvocates.net](mailto:denso@benefitadvocates.net)

Live representatives to answer questions about benefits, contact your providers about claims, talk to the insurance company on your behalf, and more.

## HRBP: Your Local Human Resources Support

Your Human Resource Business Partners (HRBP) are your local points of contact for all things HR at DENSO. If you need assistance during Open Enrollment, you can talk to an HR Business Partner on-site at your location. Check for local office hours or call HRBP for details on where to go. A list of all HRBPs by location is available on the DENSO mobile app, on [DENSOBenefits.com](https://DENSOBenefits.com) under Contacts, posted on the DENSO portal, and with your leader.

## Connect with Our Health and Wellness Vendors

Vendor	Benefit	Phone	Website
2nd.MD	Medical Second Opinion	866-887-0719	<a href="http://www.2nd.md/denso">www.2nd.md/denso</a>
Allstate	Voluntary Critical Illness and Voluntary Accident	800-521-3535	<a href="http://allstatevoluntary.com/denso/">allstatevoluntary.com/denso/</a>
Behavioral Health Systems	Employee Assistance Program, Mental Health, Substance Abuse Support	800-245-1150	<a href="http://behavioralhealthsystems.com">behavioralhealthsystems.com</a>
Benefitsolver	Benefits Administration Platform	N/A	<a href="http://myDENSObenefits.com">myDENSObenefits.com</a>
Benefit Advocates	DENSO Benefits Helpline	855-311-2115	Email: <a href="mailto:denso@benefitadvocates.net">denso@benefitadvocates.net</a>
Blue Cross Blue Shield of Michigan (BCBSM)	Medical/Prescription	888-605-2563	<a href="http://bcbsm.com">bcbsm.com</a>
	Virtual Care by Teladoc Health	800-835-2362	<a href="http://bcbsm.com/virtualcare">bcbsm.com/virtualcare</a>
Businessolver	Health Care & Day Care Flexible Spending Accounts (FSA), Health Savings Account (HSA) administration through UMB Bank	N/A	MyChoice mobile app, <a href="http://myDENSObenefits.com">myDENSObenefits.com</a>
Carrum Health	Surgical Coordination	888-855-7806	<a href="http://carrumhealth.com">carrumhealth.com</a>
Delta Dental of Tennessee	Dental	800-223-3104	<a href="http://deltadentaltn.com">deltadentaltn.com</a>
Empower Retirement	401(k) Recordkeeper	888-411-4015	<a href="http://empowermyretirement.com">empowermyretirement.com</a>
GIThrive	Digestive Health Program	833-336-9488	<a href="http://welcome.mygithrive.com/denso/">welcome.mygithrive.com/denso/</a>
Health by Design (HbD)	Healthy Horizons	866-996-2155	<a href="http://densohealthyhorizons.com">densohealthyhorizons.com</a>
Hinge Health	Acute and Chronic Pain Management	855-902-2777	<a href="http://hingehealth.com/DENSO">hingehealth.com/DENSO</a>
IdentityForce	Voluntary ID Theft Protection	877-694-3367	<a href="http://identityforce.com">identityforce.com</a>
Noom	Weight Loss Support	N/A	<a href="http://Noom.com/denso">Noom.com/denso</a> (available soon)
Reliance Matrix	Short-Term/Long-Term Disability	800-866-2301	<a href="http://matrixabsence.com">matrixabsence.com</a>
	Basic Life and AD&D, and Optional Life	800-351-7500	<a href="http://reliancestandard.com">reliancestandard.com</a>
	Hospital Indemnity		
Superior Vision by MetLife	Vision	833-393-5433	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>
Teladoc Health (Formerly Livongo)	Diabetes and Hypertension Chronic Condition Management	800-945-4355	<a href="http://Teladochealth.com">Teladochealth.com</a>

# Find Your Place on DStreet!



ExpressWay



MainStreet



OpenRoad



## *Our New Benefits Administration Platform is Benefitsolver*



A new custom Benefitsolver site awaits you! Visit [myDENSObenefits.com](https://myDENSObenefits.com) to make all your Open Enrollment and future benefit elections, PTO cash out elections, as well as your FSA enrollment and HSA contribution changes.



Scan the QR code to visit  
**[myDENSObenefits.com](https://myDENSObenefits.com)**

## ***DENSO***

Crafting the Core

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**Important  
2024 Benefit  
Announcements**