



# OPEN ENROLLMENT

**Open Enrollment runs November 8<sup>th</sup> through November 17<sup>th</sup>**

If you are a benefits eligible team member, this is the time that you can enroll in or change your benefits for the 2024 plan year; this includes health, dental, and vision insurance, flexible spending, life insurance, and other voluntary products such as short-term disability. The IRS limits when you can make changes to your benefits. If you do not make your desired changes now, you may have to wait until Open Enrollment next year, or during a life event such as marriage, birth of a child, etc.

## How Do I Select My 2024 Benefits?

**From Homeplate > Ultimate**

**Log into Ultimate (aka UltiPro or UKG) > Menu > Myself > Benefits > Manage My Benefits > Benefits > Open Enrollment or Shop Benefits > Get Started**

There are no new plans for 2024. All benefits information, including benefit summaries and deductibles, life insurance amounts, etc. can be viewed while shopping for benefits.



### Shop and Enroll in Benefits

Let's start with your profile and see if anything has changed since last year.

[Get Started](#)



[Review Profile](#)



[Shop Benefits](#)



[Checkout](#)

### Remember:

If you want to make ANY changes to your health insurance, life insurance beneficiaries, OR if you want to participate in the Flexible Spending or Dependent account for 2024 (even if you participated in 2023), you MUST log in to Ultimate and make your benefit elections **by November 17th**. If you do not log into Ultimate to make changes, your benefit elections will stay the same, and you will NOT participate in the FSA in 2024 (even if you participated in 2023). Even if you do not intend on making any changes (or enrolling in FSA), we strongly encourage you to review your current benefits from Ultimate > Myself > Benefits > Manage My

Benefits, and make sure your dependents are active on your plan and that your beneficiaries for life insurance are up to date.

### \*2024 Health Insurance Premiums - Per Pay

Coverage Level	Per Pay Contribution 3-in-1	Per Pay Contribution 3-in-1	Per Pay Contribution 3-in-1	Per Pay Contribution 3-in-1	Per Pay Contribution Medical Only	Per Pay Contribution Medical Only
	**Option 1 Grandfathered Plan	**Option 1 Grandfathered Plan	Option 2 ACA Compliant Plan	Option 2 ACA Compliant Plan	Plan B	Plan B
	Non-Tobacco Use	Tobacco Use	Non-Tobacco Use	Tobacco Use	Non-Tobacco Use	Tobacco Use
Single	\$ 145.38	\$ 175.38	\$ 108.46	\$ 136.15	\$ 73.85	\$ 99.23
2-Person	\$ 161.54	\$ 191.54	\$ 124.62	\$ 152.31	\$ 90.00	\$ 115.38
Family	\$ 189.23	\$ 219.23	\$ 152.31	\$ 180.00	\$ 99.23	\$ 124.62

*\*\*Option 1 is a grandfathered plan and not available for new enrollments  
No increase for standalone dental and vision*

\*The Cleveland Guardians are pleased to once again offer a comprehensive benefits package that provides quality plans for you and your family. We know benefits are more important now than ever, and we vow to continue offering the same quality benefits with a minimal increase in team member premiums for the 2024 plan year. Given the industry circumstances listed below, we offered no increase in premiums from 2022 to 2023, with a minimal increase of approximately \$10.00 per month necessary in 2024.

*Facts about nationwide benefits according to Taylor-Oswald:*

- *In 2022, the U.S had an inflation rate of 6.5% while the cost of medical goods and services saw inflation of 6% - after more than a decade of annual costs trending at 3-4%.*
- *Over the past 5 years, US health insurance premiums have increased an average of 20% while the increase in contributions from employees has been 7% for the same period.*
- *In 2022, for all covered employees in US, only 10% had an annual deductible of less than \$499 and 62% were subject to a deductible of \$1,000+ (Cleveland Guardians deductible is \$600 for single coverage in the Full-time all-inclusive ACA Plan).*

### Flexible Spending Account Update

The Health Care Flexible Spending Account (FSA) is projected to go up to \$3,200, while the Dependent Care limit remains \$5,000.

### Questions?

If you need assistance logging into Ultimate, or have any questions, please email Andrea Jirousek at [ajirousek@cleguardians.com](mailto:ajirousek@cleguardians.com) or Kyle Brighton [kbrighton@cleguardians.com](mailto:kbrighton@cleguardians.com).