



for wherever
LIFE TAKES YOU

**Open Enrollment:
Oct. 24 - Nov. 4**

Understand your options and consider
your needs so you can choose the
right benefits for 2023.



NEW FOR 2023

We're making some important changes for next year, including:

- Adding the new HSA Green Plan to provide you with more choice (we will continue to offer our current HSA, now called the HSA Blue Plan)
- Introducing HealthEquity as our new spending account administrator

Both medical plan options provide affordable coverage and the opportunity to participate in an HSA, but there are some key differences to consider.

The HSA Blue Plan offers a lower deductible, coinsurance and out-of-pocket maximum but has higher employee contributions.

The HSA Green Plan offers lower employee contributions but has a higher deductible, coinsurance and out-of-pocket maximum. In this plan, you will pay less for coverage each paycheck, but you may pay more when you receive care.

Review the table below highlighting key features of both plans.

	HSA BLUE PLAN	NEW! HSA GREEN PLAN
COMPANY HSA CONTRIBUTION	\$1,000 Employee-only \$2,000 Family	\$750 Employee-only \$1,500 Family
DEDUCTIBLE	\$1,500 Employee-only/\$3,000 Family	\$2,500 Employee-only/\$5,000 Family
COINSURANCE	80% Company/20% Employee	70% Company/30% Employee
OUT-OF-POCKET MAXIMUM	\$3,500 Employee-only/\$7,000 Family	\$4,500 Employee-only/\$9,000 Family
MONTHLY EMPLOYEE CONTRIBUTION RATES		
EMPLOYEE ONLY	\$67	\$24
EMPLOYEE + CHILD(REN)	\$120	\$43
EMPLOYEE + SPOUSE	\$147	\$53
EMPLOYEE + FAMILY	\$201	\$73

NEED HELP CHOOSING THE RIGHT PLAN?

Selecting the right coverage is a big decision, but our new online comparison tool makes it easier. Simply answer a few questions to get a recommendation so you can enroll with confidence. It's still up to you to choose which plan is best for you and to make your election, but it can help you consider your options based on your needs. It's quick and confidential, so give it a try. Use the QR code below to access the tool via smartphone or go to [wibenefitscomparison.com](https://www.wibenefitscomparison.com).





INTRODUCING HEALTHEQUITY

HealthEquity will replace Optum Bank as our new spending account administrator. That means all 2023 Company contributions and payroll deductions will be deposited with HealthEquity starting January 1, 2023.

If you have an HSA balance with Optum Bank, we will automatically transfer that balance to HealthEquity in February 2023. If you wish to keep your balance with Optum Bank, you must opt out of the automatic transfer by December 31, 2022. Visit [wibenefits.com](https://www.wibenefits.com) for details.

WHAT'S NEXT?

If you enroll in either the HSA Blue Plan or HSA Green Plan, you'll receive a new HealthEquity debit card in December to begin using in January. You will also receive a new debit card if you enroll in a Healthcare or Limited Purpose Flexible Spending Account (FSA).



EARN AN ADDITIONAL \$50 FROM HEALTHEQUITY WHEN YOU TRANSFER

You can receive a one-time contribution of \$50 to your HSA when your balance transfers automatically to HealthEquity. To receive the \$50 HSA contribution, you must have a balance to transfer and be employed with the Company as of the transfer date.

STAY FINANCIALLY FIT WITH MORGAN STANLEY AT WORK

Whether you're planning for retirement, saving for future expenses or simply need help managing personal finances, Morgan Stanley at Work can help you reach your financial goals.

Schedule a complimentary consultation with a Morgan Stanley Financial Advisor by calling **888.464.2075**.

You can also visit Morgan Stanley's online portal full of educational resources and financial information using the QR code.

Need help signing in? Call Worthington's People Center at **877.840.6506**.





COMPANY CONTRIBUTIONS TO YOUR HSA

Worthington will contribute to your HSA again in 2023. This contribution will be divided up and deposited into your account on the first pay date of each month. Note that the amount the Company contributes is based on which plan you choose (HSA Blue or HSA Green) and the level of coverage you elect, as follows:

COMPANY CONTRIBUTION TO YOUR HSA		
COVERAGE LEVEL	HSA BLUE PLAN	HSA GREEN PLAN
EMPLOYEE ONLY	\$1,000 (\$83.33/month)	\$750 (\$62.50/month)
ALL OTHER COVERAGE LEVELS	\$2,000 (\$166.67/month)	\$1,500 (\$125.00/month)

EMPLOYEE HSA CONTRIBUTIONS

You may also choose to contribute to your HSA, which helps you benefit from triple tax savings:

1. Your contributions are made before tax, which helps lower your taxable income, so you pay less income tax.
2. Interest on your HSA dollars grows tax-free.
3. Money you spend on eligible expenses (such as qualified medical, dental and vision expenses) isn't taxed.

You can contribute as much as you want up to IRS limits. For 2023, the combined limit for your contribution and the Company's is \$3,850 for employee only coverage and \$7,750 for all other coverage levels.

Note: If you're age 55 or over, you can make an additional catch-up contribution of \$1,000. There will not be a separate election for HSA catch-up contributions; your contributions will simply continue beyond the normal limit.

IMPORTANT NOTE ABOUT HSA ELIGIBILITY

Most employees are eligible for the HSA. Per IRS rules, you may not contribute to an HSA if:

- You're enrolled in another medical plan like Medicare, your spouse's plan, or military coverage; or
- You received VA medical care within the last three months without a disability rating.

If you meet these criteria, comparable Health Reimbursement Account (HRA) plans are available. Call Worthington's People Center at **877.840.6506** for more information and to complete your enrollment.



DON'T FORGET ABOUT DENTAL AND VISION COVERAGE

Worthington also offers dental and vision coverage at affordable rates. For each, you can choose either the Value or Premium plan with the following employee contributions. See your Benefits Summary for plan details.

	DENTAL		VISION	
	VALUE	PREMIUM	VALUE	PREMIUM
EMPLOYEE ONLY	\$17.06	\$25.37	\$8.84	\$12.36
EMPLOYEE + SPOUSE	\$31.96	\$48.20	\$12.56	\$17.54
EMPLOYEE + CHILD(REN)	\$46.66	\$63.25	\$14.87	\$20.77
EMPLOYEE + FAMILY	\$69.67	\$96.08	\$23.77	\$33.20

MAKING CHANGES DURING THE YEAR

You can only make changes to your benefits outside of Open Enrollment if you experience a qualified life event. Qualified life events include birth or adoption¹, marriage, divorce, a change in eligibility, or loss of coverage. Generally, you can change your Worthington benefit elections within 30 days of the qualifying life event:

- **ONLINE:** Visit **wibenefits.com** and click the “Get Started” button
- **BY PHONE:** Call Worthington’s People Center at **877.840.6506** from 8 a.m. – 6 p.m. ET.

Note that you will be required to submit the necessary documentation, such as a birth certificate or adoption papers, marriage certificate, divorce decree, etc. Be sure to have the right documentation handy when you submit your changes.

¹ For birth/adoption only, changes made from days 31-60 will be accepted, but coverage will not be retroactive back to the date of birth or adoption.

HOW OTHERS CHOOSE

Consider the following examples as you evaluate which Worthington medical plan option is right for you in the coming year. Remember to review all your options and costs carefully and think about what your needs may be in 2023. Refer to your Benefits Summary for full plan details.



RYLEE'S JUST STARTING OUT

Rylee is healthy and hasn't been to the doctor outside of her annual checkup last year. She's considering enrolling in the HSA Green Plan because it has lower monthly contributions. She's a little worried about how the higher deductible might impact her but she knows the Company HSA contribution will help. Here's the quick math for Rylee:

	HSA GREEN PLAN	HSA BLUE PLAN
DEDUCTIBLE (EMPLOYEE ONLY)	\$2,500	\$1,500
COMPANY HSA CONTRIBUTION	-\$750	-\$1,000
REMAINING DEDUCTIBLE	\$1,750	\$500
RYLEE'S ANNUAL CONTRIBUTIONS FOR EMPLOYEE ONLY COVERAGE	\$288 (\$24 x 12 months)	\$804 (\$67 x 12 months)
RYLEE'S REMAINING DEDUCTIBLE + HER ANNUAL CONTRIBUTIONS	\$2,038	\$1,304

Rylee decides to elect the HSA Green Plan. The lower monthly contributions mean she can afford to set aside more in her HSA, which helps lower her 2023 taxable income more. She also hopes to have a larger balance in her HSA to roll over in 2024 to help cover future expenses.



ADAM'S GROWING FAMILY

Adam and his wife are expecting their first baby next spring. He's not sure how much healthcare his wife and newborn baby might need, so the higher deductible in the HSA Green Plan concerns him. He also sees that the annual Company contribution for the HSA Green Plan is lower. Here's the quick math for Adam:

	HSA GREEN PLAN	HSA BLUE PLAN
DEDUCTIBLE (EMPLOYEE + FAMILY)	\$5,000	\$3,000
COMPANY HSA CONTRIBUTION	-\$1,500	-\$2,000
REMAINING DEDUCTIBLE	\$3,500	\$1,000
ADAM'S ANNUAL CONTRIBUTIONS FOR EMPLOYEE + FAMILY COVERAGE	\$876 (\$73 x 12)	\$2,412 (\$201 x 12)
ADAM'S REMAINING DEDUCTIBLE + HIS ANNUAL CONTRIBUTIONS	\$4,376	\$3,412

Adam decides to enroll in the HSA Blue Plan. Child birth is expensive and there could be many unknown costs, so the lower out-of-pocket maximum will provide added protection and peace of mind. Even though his monthly contributions will be higher, he also knows that once the deductible is met, the lower coinsurance level in the HSA Blue Plan means he'll pay less out of pocket for his wife and baby's care.



IMPORTANT NOTE ABOUT EMPLOYEE SURCHARGES

There are additional costs (surcharges) that may apply in 2023 if you participate in a Worthington medical plan.



- **Tobacco:** You will pay \$40 per month if you or your covered dependent(s) use tobacco or nicotine products (up to \$460 per year). You can avoid this additional cost by being tobacco-free for 6 months or completing a tobacco cessation program.



- **No-to-Wellness:** If you and your covered spouse (if applicable) did not complete your Worthington Amped health screening with a blood draw by September 30, 2022, the No-to-Wellness surcharge will apply in 2023. The surcharge is \$40 per person per month.

Note: You'll need to complete your health screening with a blood draw by September 30, 2023, to avoid the surcharge in 2024. See page 8 for more information about Worthington Amped.

MAKE MENTAL HEALTH A PRIORITY

Your mental health and wellbeing are just as important as your physical health. That's why Worthington provides access to a variety of resources through our SupportLinc Employee Assistance Program (EAP). SupportLinc provides confidential, professional referrals and up to eight (8) sessions of face-to-face counseling for a wide variety of concerns, such as:



- Anxiety
- Depression
- Marriage and relationships
- Grief and loss
- Substance abuse
- Work-related stress
- And more

Not sure where to start? Complete a confidential assessment to get personalized support from one of SupportLinc's Mental Health Navigators.

Looking for support on-the-go? Textcoach® is another available option for convenient text therapy with a trained mental health coach.

Contact SupportLinc at **888.881.5462**. You can also access all of the SupportLinc services at **www.supportlinc.com** (Username: worthington) or through the eConnect® mobile app.



MYQHEALTH CARE COORDINATORS

Connect with a team of dedicated nurses, benefit specialists and claims experts to help navigate your healthcare. They can answer claim and coverage questions, help you find in-network providers, cost information and more.

Visit **wibenefitshelp.com**, use the MyQHealth app or call the number on the back of your medical ID card (**888.971.7377**).



WORTHINGTON AMPED

GET HEALTHIER AND EARN PRIZES

Our Worthington Amped Wellness Program continues to focus on providing you and your family with wellness tools and resources to be and feel your best. It also allows you to earn prizes for healthy choices you make throughout the year.

NEW CHALLENGES

Throughout the year, you can join a variety wellness challenges both online at wibenefitshelp.com or on the MyQHealth mobile app. Challenges include verifying your primary care physician, completing preventive screenings, and quarterly challenges focused on your physical, emotional and financial health.

COMPLETE YOUR HEALTH SCREENING TO AVOID THE SURCHARGE

Understanding key health numbers, like cholesterol and blood pressure, can help you identify health risks early and make positive changes. That's why completing a health screening with a blood draw will continue to be the only requirement for employees and spouses to waive the \$40 monthly No-to-Wellness Surcharge. The health screening must be completed by September 30, 2023, to waive the surcharge for 2024. To learn more about completing the Amped health screening, visit wibenefitshelp.com or check the MyQHealth mobile app.

MYQHEALTH

To access the program, visit wibenefitshelp.com or download the MyQHealth mobile app.



Complete the Amped health screening with blood draw by September 30, 2023, to waive the No-to-Wellness Surcharge in 2024.

TWO WAYS TO ENROLL



ONLINE

Visit **wibenefits.com** and click the “Get Started” button.

TO LOGIN:

- Your Username is your employee ID.
- Your initial password is your date of birth (MMDDYYYY) + last four numbers of your SSN.

Example: If you were born on May 15, 1975, and your SSN is 123456789, your password is 051519756789.



PHONE

Call Worthington’s People Center at **877.840.6506**, from 8 a.m. – 6 p.m ET Monday through Friday to enroll or if you have questions about your benefits.

If you need to make changes, do so before the end of the Open Enrollment period on November 4, 2022 at 11:59 p.m. ET (6 p.m. if enrolling by phone). After that, you may only change your benefit elections if you experience a qualified life event. See page 5 for details.

READY TO ENROLL?

1. Review all the enrollment information in this brochure and online at **wibenefits.com**.
2. Verify information for the dependents you will cover (i.e., SSNs and dates of birth).
3. Consider your current elections and use the online comparison tool for help determining which medical plan option may be right for you.
4. Decide if you will enroll online or by phone, following the instructions on this page. Be sure to make any changes by November 4, 2022, for benefits effective January 1 - December 31, 2023. If you do not enroll, your current elections will automatically roll over to 2023, including your HSA contributions.^{1,2} Remember, you can change your HSA contributions at any time throughout the year.
5. Schedule time to complete a health screening so you can waive the No-to-Wellness Surcharge for 2024. And, if you or your dependents use tobacco or nicotine products, consider completing a tobacco cessation program so you can waive the Tobacco Surcharge.
6. Review your elections. A confirmation statement will be mailed to your home in early December. Be sure to review it carefully and contact Worthington’s People Center if you have questions.

¹ Flexible Spending Account (FSA) elections do not roll over from year to year.

² Employees in recently acquired locations joining Worthington benefits Jan. 1, 2023, must actively enroll. If you do not enroll, you will not have coverage.

CONTACT INFORMATION

BENEFIT	PROVIDER	WEBSITE	PHONE
BENEFITS ENROLLMENT	Worthington's People Center	wibenefits.com	877.840.6506
HEALTHCARE	MyQHealth Care Coordinators Medical Network: Anthem BCBS Prescription Network: Navitus	wibenefitshelp.com	888.971.7377
MAIL ORDER PHARMACY	Worthington Industries Pharmacy	winet.worthingtonindustries.com	614.840.3571
SPENDING ACCOUNTS (HSA/HRA/FSA)	HealthEquity	my.healthequity.com	866.346.5800
WORTHINGTON AMPED WELLNESS	MyQHealth	wibenefitshelp.com	888.971.7377
DENTAL	Delta Dental	deltadentaloh.com/wibenefits	800.524.0149
VISION	VSP	vsp.com	800.877.7195
HEARING AID	Amplifon	amplifonusa.com/wi	844.267.5436
EMPLOYEE ASSISTANCE PROGRAM	SupportLinc	www.supportlinc.com (Username: worthington)	888.881.5462
BACK AND JOINT PAIN HELP	Hinge Health	hingehealth.com/wor-painfree	855.902.2777
FINANCIAL WELLNESS AT WORK	Morgan Stanley at Work	https://login.morganstanleyclientserv.com/ux/ finwell/sip/get-started	877.840.6506