



## TURNING STONE ENTERPRISES

TO: All Benefits-Eligible Team Members of Turning Stone Enterprises  
FROM: Jim Langin  
Vice President for People Operations  
DATE: October 24, 2023  
RE: Benefits Open Enrollment information

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Our annual benefits open enrollment period for 2024 benefits will begin on October 30 and continue through November 13. All team members who are currently enrolled in the Turning Stone Enterprises team member medical benefits program will need to choose one of the new plans for 2024.

There are three new plans for you to choose from this year:

**Health Savings Account Plan:** The Health Savings Account Plan has the lowest paycheck deduction but with higher deductibles and co-payments during the year. You may set up a pre-tax Health Savings Account (HSA) to help fund your medical care, and Turning Stone will contribute \$500 to \$1,000 in pre-tax dollars each year into your HSA for you to use for your medical expenses. If you don't use the funds in your HSA, you can roll your unused funds over from year to year and accumulate funds to cover your future medical expenses. Consider this plan if you or your loved ones:

- Rarely go to the doctor, or only go to the doctor for urgent issues;
- Don't have any conditions that require ongoing care;
- Don't expect to have any major medical expenses in 2024.

**Balanced Plan:** The Balanced Plan balances slightly-higher paycheck deductions but lower deductibles and co-payments during the year. You may set up a flexible savings account (FSA) that allows you to contribute pretax dollars to cover medical expenses during the plan year, although you cannot roll your unused FSA funds over from year to year. Consider this plan if you or your loved ones:

- Regularly go to the doctor to manage your health;
- Have a condition that requires ongoing care;
- Foresee a possibility of a major medical expense in 2024.

**Higher Premium Plan:** The Higher Premium Plan has the highest paycheck deductions for the most coverage of medical expenses but it has the lowest deductibles and co-payments during the year. This plan, too, includes the option of a flexible savings account (FSA) that allows you to contribute pretax dollars to cover medical expenses during the plan year, although you cannot roll your unused FSA funds over from year to year. Consider this plan if you and/or your loved ones:

- Frequently go to the doctor to manage your health;
- Have a health condition or multiple health conditions that require ongoing care;

- Expect to have a major medical expense or major medical expenses in 2024.

As a reminder, team members who are currently enrolled in the Turning Stone Enterprises team member medical benefits program who do not elect a new plan for 2024 will be enrolled by default into the “Balanced Plan.”

If you’d like to learn more about all of our benefits for 2024, please refer to your Benefits Guide, which can be found on the UKG portal (<https://e14.ultipro.com/Login.aspx>) under Myself/Benefits/Manage My Benefits/2024 Benefits Guide. Or, on your UKG app, go to Benefits/Update My Benefits/2024 Benefits Guide. If you would like a printed copy of the benefits guide, please call the Turning Stone Benefits hotline at (315) 356-1800, option 1, and we will make sure you receive one.

Starting at 8:30 a.m. on Monday, October 30<sup>th</sup>, there will be three simple ways for you to enroll in benefits for 2024:

- Call the Benefits Enrollment Hotline at 866-461-9508. Licensed benefits counselors are available 8:30 a.m. to 8 p.m. Eastern Monday – Friday to guide you step-by-step through the open enrollment process.
- Self-enroll via the UKG portal. To self-enroll, log on to UKG by [clicking this link](#), or by visiting <https://e14.ultipro.com/Login.aspx> and go to Myself/Open Enrollment. From there, follow the self-guided format to elect your 2024 benefits. If you have any issues during your self-enrollment, call the Turning Stone Benefits hotline at (315) 356-1800, option 1, for assistance.
- Schedule an appointment to sit with a member of the Turning Stone Benefits team to help you with your open enrollment by calling (315) 356-1800, option 1.

The People & Culture team is looking forward to supporting you during this process. If you have any questions, please call Benefits at (315) 356-1800, option 1, or email us at [Benefits@TurningStone.com](mailto:Benefits@TurningStone.com).