



2025

SIH HDHP & HSA Enrollment

SIH is excited to announce the introduction of our new High Deductible Health Plan (HDHP Plan), alongside a Health Savings Account (HSA). This means that you will have an additional enrollment opportunity this year outside of the annual enrollment period. The enrollment period will take place from 3/3/2025-3/10/2025. You will have 1 week to make an election change. If you do not wish to change your medical plan election, no action is needed. For more information, please refer to the additional communication materials, or contact Human Resources at **618.457.5200**.

Q&A

If I am not currently enrolled in SIH's medical coverage, will I have the option for enrollment under the new HDHP Plan?

Yes, anyone not enrolled in coverage will have the opportunity to elect the new HDHP Plan during the enrollment period.

If I am not currently enrolled in SIH's medical coverage, and I elect coverage under the new HDHP plan, will I have the option for HSA enrollment?

Yes, anyone who was not previously enrolled in coverage and elects the HDHP Plan will have the option to contribute to an HSA. The maximum contribution amount, determined yearly by the IRS, will be prorated. This is because the plan takes effect 4/1/2025, leaving 9 months of contributions in the calendar year. Please refer to the 'Considerations Flyer' for more information on proration.

Should the Traditional Plan only be dropped if I am enrolling in the new HDHP Plan?

Yes, you should only drop coverage under the Traditional Plan if you are planning to enroll in the new HDHP Plan. If you are not changing your medical coverage election, no action is required.

If I am enrolled in the Traditional Plan, but do not have a Healthcare FSA and want to elect the new HDHP Plan, the Traditional Plan should be dropped based on election and given the HSA enrollment option?

Yes, if you drop coverage under the Traditional Plan and elect coverage under the new HDHP Plan, and you are not currently enrolled in the Healthcare FSA, you have the option to contribute to the HSA.

If I am enrolled in the Healthcare FSA and want to elect the new HDHP Plan, the Healthcare FSA should be dropped?

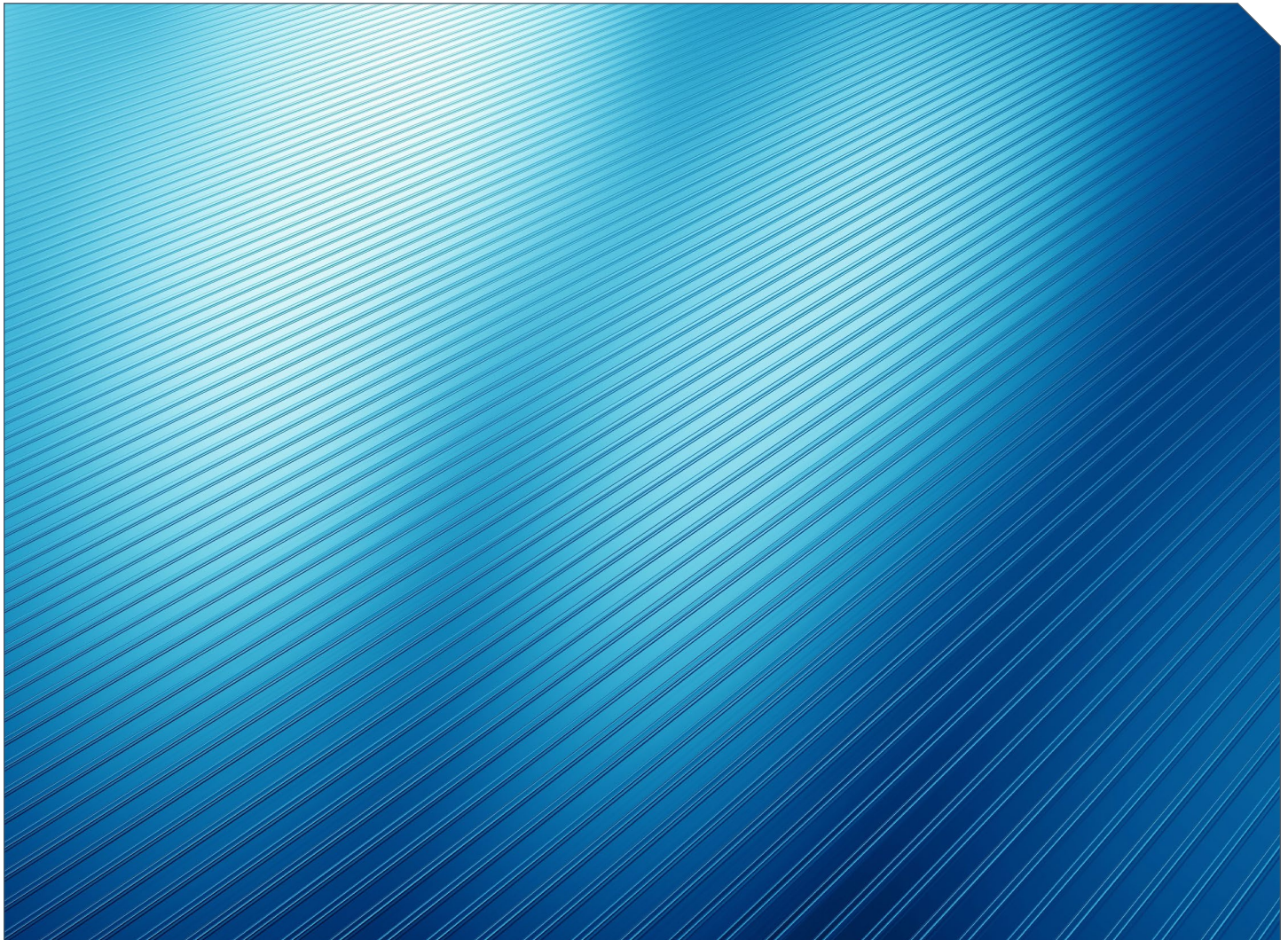
No, if you are enrolled in the Healthcare FSA and want to elect the new HDHP Plan, you should continue to utilize your Healthcare FSA funds. You will not be eligible to contribute to an HSA until 1/1/2026. In order to be eligible to contribute to an HSA 1/1/2026, you must exhaust, or forfeit, your Healthcare FSA funds by 12/31/2025.

Steps To Enroll In Benefits

1. Go to benefits.sih.net
2. Login using your SIH computer username and password from work or home
 - A. If accessing the website from a personal computer:
 - i. **USERNAME:** Your SIH email
 - ii. **PASSWORD:** Your SIH computer login password
 - B. If accessing the website from a work computer, you will be automatically signed in thanks to the single sign on (SSO) feature
3. After logging in and landing on the Home page, explore the benefits tabs and other resources to help you make your decision
4. After exploring your benefit options and determining if you would like to elect the new HDHP Plan, click "Start Here" and follow the prompt
5. Click "Approve" once you have reviewed and finalized your elections
6. Confirm your choices officially by clicking "I Agree"—ensure you receive a confirmation number anytime you enter the portal
7. You are able to print your election information for your records or your elections will be saved on this site to review at any time throughout the year
8. If you are choosing to enroll family members, please see the following instructions and necessary documents on the next page

Contact the Benefit Service Center at **844.386.2375** with questions about navigating the Enrollment website, or to assist you with electing benefits.

Representatives are available Monday-Friday, 7 a.m.-7 p.m. CT.



Enrolling Family Members

Information You Need

The following information is required if you are adding family members.

1. Social Security Numbers, dates of birth, and addresses for family members.
2. Qualified documents to enroll family members:

Documents to Enroll Your Legal Spouse

- ▶ If you decide to add a spouse to the medical insurance, you must complete the applicable sections of the Affidavit of Spousal Healthcare Coverage. This document can be obtained from HR Benefits Department.
- ▶ If married less than 12 months and you and your spouse have not filed a joint federal income tax return, a government-issued marriage certificate, and a document dated within the last 60 days showing current relationship status (examples: recurring monthly household bill or statement of account); the document must list your spouse's name, date and current mailing address.
- ▶ If you and your spouse have been married for 12 or more months, a government-issued marriage certificate, and a Tax Return Transcript of your most recently filed federal joint income tax return.

Documents to Enroll Your Children Under 26 Years

- ▶ A copy of the child's government-issued birth certificate or adoption certificate naming you or your spouse as the child's parent. Please note: the document must list the first and last name of the child and parent(s); or if under 6 months of age **ONLY**, hospital documentation reflecting the child's birth, naming you as parent.

OR

- ▶ A copy of the court order naming you or your spouse as the child's legal guardian or custodian.

Documents to Enroll Overage Dependent Child(ren)

- ▶ A copy of the child's government-issued birth certificate or adoption certificate naming you or your spouse as the child's parent. Please note the document must list the first and last name of the child and parent(s); or if under 6 months of age **ONLY**, hospital documentation reflecting the child's birth, naming you as parent, or a copy of the court order naming you or your spouse as the child's legal guardian or custodian. You do not need to wait for a Social Security card or Birth Certificate to enroll your newborn child. You may enroll them with hospital documentation.

AND

- ▶ A copy of your most recently filed Federal Tax Transcript listing the child(ren) as your tax dependent.
- ▶ Your physician will need to confirm disabled status; to obtain the physician form, please contact Allegiance at **855.999.1052** in addition to providing the above documentation.

Note: If you are covering a stepchild or child for whom your spouse has legal guardianship, you must also provide documentation of your current relationship to your spouse as requested above.

3. Upload these documents into the enrollment portal benefits.sih.net or fax to **515.343.2246**.
4. Your family member(s) will NOT be added to the plan until the documentation has been received and verified. Check your message center for confirmation.
5. If documentation is not supplied within 31 days from your event, including from your hire date or from when you become newly eligible, your family member(s) will not be covered. Documentation will be required by March 10, 2025 for open enrollment if enrolling family members for the first time.