

2024 Annual Enrollment



Details and highlights to help
you choose your 2024 benefits.



It's time to review your benefits

It's important to be informed about Annual Enrollment so if you only have time to read one thing, make sure it's this guide.

This summary guide includes highlights for 2024, as well as what's new and changing this year. You are important to HF Sinclair. That's why we provide a range of benefits to support you and your loved ones inside and outside of work.

This is your once-a-year opportunity to choose which plans are right for you, your family and your budget. We encourage you to think about your current circumstances or life events and consider if your priorities have changed. If they have, you may want to change your benefit selections.

**Annual Enrollment starts October 9
and closes on October 27**



What's changing for 2024?



Medical plan premiums and rates

- There will be an increase to the deductible in 2024 for the High Deductible Health Plan (HDHP) due to the IRS increasing the minimum deductible amount for HSA eligibility to \$1,600 individual / \$3,200 family.
- Bi-weekly premiums will increase by \$2.63 employee only / \$7.38 employee + family in the PPO plan and \$2.70 employee only / \$7.57 employee + family in the HDHP with HSA, but, you can earn an approximate 5.5% discount on your medical premium by using the Go-to-Doctor health incentive.



Go-to-Doctor health incentive

By participating in our Go-to-Doctor health incentive, you can earn discounted 2024 medical premiums and detect potential health problems early, and avoid costly treatment further down the line. All you need to do is complete an annual physical (covered 100% by your HF Sinclair medical plan) by **December 31, 2023**, and then submit your attestation on **myBenefits** (through SuccessFactors).



Medical calculator

Compare medical plans with our medical calculator. It's easy to use and a few minutes could save you from unnecessary healthcare costs. To compare plans visit rewards.hfsinclair.com/ae-calculator.



What's changing for 2024?



NEW! Additional coverage option from Nationwide pet insurance

You can choose the Wellness500 option to add coverage for annual exams, vaccines, flea/tick/heartworm prevention and spay/neuter costs. Rates vary based on the age/breed of your pet and your state of residence.



NEW! Norton LifeLock

Starting January 1, 2024, our identity theft provider will be changing from IdentityForce to Norton LifeLock. Norton LifeLock can help protect your identity, online privacy and personal devices, with comprehensive protection features to keep you and your family's digital lives secure. With a simple interface to manage your account and alerts, and an easy-to-use app, members can feel safe and protected at all times.



Vision

We are increasing our allowance for in-network frames, contacts, and a second pair of glasses – but the price you pay per paycheck will remain the same! However, there will be reduced reimbursement of out-of-network services.



COMING SOON! Enhanced mental health support

Starting January 1, 2024, you will have access to Lyra, our new Employee Assistance Program (EAP) provider. Lyra's flexible offering makes it simple for you and your family to get the mental health support you need in the way that best suits your circumstances.

Services include:

- Coaches to support your mental health journey
- 8 free counseling sessions
- Support services to match you with a provider from Lyra's premier mental health provider network
- Potential for continuation of care through our medical plans
- Mental health resources
- Webinars, live chats, and more

We will share more information about this amazing new program with specialist resources, so, be on the lookout for further details in the weeks to come.

What's changing for 2024?

Policy enhancements have also been made to the following benefits through Cigna.



Accident Insurance

- You can now receive additional coverage if you are injured playing sports.
- You can earn a \$50 reward for receiving a wellness exam.
- You are covered 24 hours a day for off-the-job injuries.
- Benefits that were previously limited to one payout per month (for example, emergency room services) are now unlimited.
- More generous and flexible terms for employees and spouses who are over age 70.



Critical Illness Insurance

- The maximum lifetime limit on covered conditions (5x) no longer applies.
- If you are disabled, you can still file claims for 90 days after your disability.
- More generous and flexible terms for employees and spouses who are over age 70.



Hospital Indemnity Insurance

- If you are disabled because of an accident, you can still file claims for 90 days after our plan terminates.
- Coverage while in a drug or alcohol addiction unit is now covered.
- Our new policy has more generous and flexible terms for employees and spouses who are over age 70.
- \$100 newborn admission.

Don't forget about other resources



Make or change your elections on the myBenefits portal through SuccessFactors.

Follow the enrollment process through the portal, where you can:

- Review your personal and dependent information.
- Review and update your beneficiaries.
- Access benefit resources such as frequently asked questions.
- Review your current benefits and print a confirmation statement.



Your one-stop-shop for total well-being.

Visit rewards.hfsinclair.com to find resources to support your Career, Social, Financial and Emotional well-being in our Well-being Resources section (accessed via the homepage).



Mental Health support for you and your family.

If you're enrolled in the BCBSTX health plan, you have access to digital mental health programs such as Learn to Live which can help with a range of issues from stress and anxiety to depression and substance use. Take the confidential online assessment at gclly.io/RkF7swy1y to help pinpoint the right programs for you.



Retirement planning and resources.

Save for your future in our 401(k) plan and we'll match the first 6% of your contribution – and remember that you can change your rate at any time. You can access all our retirement resources by visiting rewards.hfsinclair.com/financial



Family matters. Make sure they're covered.

No matter which plan you choose, you should review dependent coverage and beneficiary designations. This is especially important if you've had a life event (birth, adoption, marriage, etc.).

Learn

Explore any benefits that are changing for 2024 at rewards.hfsinclair.com/2024-ae

Review

Look at your current elections on **myBenefits** through SuccessFactors by clicking on '**My Current Benefits**' and consider any changes you need to make.

Plan

Pick a date to complete enrollment, collect all the information, and enroll!

Benefits that are here to stay

It's worth remembering that lots of the benefits and services we provide are available to use throughout the year – whenever you need them.

For example:



If you participate in a BCBSTX medical plan, you can make use of our free health programs for weight loss, diabetes and hypertension management, as well as pain relief therapy through our Health Advocacy Solutions (HAS) program via your medical plan. For more information visit rewards.hfsinclair.com/free-health-programs.



Save pre-tax for healthcare expenses with a Health Savings Account or Flexible Spending Account to make your money go further and give you peace of mind. Visit the benefits pages of rewards.hfsinclair.com to find out more.



Improve your understanding and knowledge with ongoing education outside of work – and use our Educational Assistance to cover expenses. For more information about this and other programs to boost your career visit rewards.hfsinclair.com/career.

Start saving money on the things you love with HF Sinclair Savings Marketplace, or find out how you could benefit from support with mortgages, savings and retirement, by visiting our financial well-being page rewards.hfsinclair.com/financial.



Need help?

Contact the Benefits team at **Benefits@hfsinclair.com**

