


## Annual Enrollment: Preview of What's Changing for 2023

| What's New   | Why It Matters   |
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| <p><b>Active Medical Election— New for 2023</b></p> <p>You must actively select medical coverage during Annual Enrollment, or you <b>will NOT</b> have Ricoh medical coverage in 2023.</p> | <p>You must select and submit each of the following by November 16 to be enrolled in Ricoh medical coverage for 2023:</p> <ul style="list-style-type: none"> <li>• Medical metallic level (e.g., Bronze, Bronze Plus, Silver, Gold, Platinum)</li> <li>• Medical carrier (e.g., Aetna, Cigna, Independence Blue Cross, UnitedHealthcare, etc.)</li> <li>• Coverage tier (e.g., Employee only, Employee + Spouse/Partner, Employee + Child(ren), Employee + Family)</li> <li>• Complete Working Spouse (if applicable) and Tobacco User Surcharge sections</li> </ul> <p><b>Even if you are currently enrolled in Ricoh medical coverage, you must make an active medical election by November 16 if you want to be enrolled in Ricoh medical coverage in 2023.</b></p>   |
| <p><b>Need help making your 2023 Medical Election? Here are resources to help you.</b></p>   |  |
| <p>Your Benefits Resources (YBR) has tools to help make your 2023 Ricoh medical election.</p>  | <p>Once you are in the Annual Enrollment screen on YBR (<a href="https://digital.alight.com/rus/">https://digital.alight.com/rus/</a>), click on “View/Change” under Medical to access:</p> <ul style="list-style-type: none"> <li>• <b>Decision Direct</b>—Answer questions and receive a recommendation on the medical plan that would work best for you in 2023.</li> <li>• <b>Medical Expense Estimator</b>—Review your actual claims and out of pocket spend for the current plan year to plan for 2023.</li> <li>• <b>Destination Rx</b>—Enter your and your family’s prescriptions to confirm how they are categorized by each carrier. It’s also strongly recommended that you call the <a href="#">insurance carrier</a>.</li> <li>• <b>Check the insurance carrier provider networks</b>—Once you are in the Annual Enrollment screen on YBR, click on “View/Change” under Medical to see if your providers are in-network. You can review the <a href="#">carriers’ preview sites</a> to check if your providers are in-network before Annual Enrollment begins.</li> <li>• <b>View and compare 2023 medical coverage premiums on YBR</b>—Once you are in the Annual Enrollment screen on YBR, click on “View/Change” under Medical to view and compare your premiums for each metallic level and carrier.</li> </ul> |
| <p>Visit the Make It Yours website</p>   | <p>On the Make It Yours website at <a href="https://ricoh.makeityoursource.com">https://ricoh.makeityoursource.com</a> you can learn about the exchange, your coverage options, and choosing the right coverage for your family.</p> <p>From the Make It Yours website, access these important worksheets regarding prescription drugs and transition of care:</p> <ul style="list-style-type: none"> <li>• <a href="#">Prescription Drug Transition Worksheet</a></li> <li>• <a href="#">Transition of Care Worksheet</a></li> </ul>  |
| <p>Enroll and research on the new <b>Alight Mobile app</b>: Access your health benefits on the go.</p>  | <p>Enroll from anywhere and get access to your benefits on the go using the new <b>Alight Mobile app</b>. To download the new app, go to the Apple App Store or Google Play from your mobile device. You’ll be able to enroll in benefits, check your current coverage, and much more.</p>   |

| <b>What's New</b>  | <b>Why It Matters</b>   |
|--|---|
| <b>Voluntary Benefits</b>  |   |
| You will have a new legal services provider.   | <b>LegalEASE</b> will be your new Group Legal Plan provider in 2023. If you are currently enrolled in the Group Legal plan, you will be automatically enrolled in coverage in 2023.   |
| You will have a new identity theft protection provider.  | <b>Norton LifeLock</b> will be your new Identity Theft Protection provider in 2023. If you are currently enrolled in the Identity Theft Protection plan, you will be automatically enrolled in coverage in 2023.  |
| <b>Health Savings Account (HSA)</b>  |   |
| The IRS has updated the HSA contribution limits.   | If eligible, for 2023, you can contribute up to \$3,850 if you cover just yourself or \$7,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.   |
| <b>Medical and Prescription Drug—California</b>  |   |
| Cigna Gold coverage will change in California  | If you live in California and are considering Cigna under the Gold coverage level, coverage will be <b>significantly different</b> from the current option. Also, out-of-network benefits will be available at a reduced level of coverage.   |
| Certain Health Net options in Northern California will cover out-of-network benefits.  | If you live in Northern California and are considering Health Net coverage under the Bronze, Bronze Plus, Silver, or Platinum coverage levels, out-of-network benefits will be available at a reduced level of coverage.  |
| In California only, Health Net and Kaiser Permanente will make changes to the Bronze Plus medical option.*<br><br><i>*To comply with California AB-1305 legislation.</i> | Team members living in California need to be aware of minor Health Net and Kaiser Permanente changes to the Bronze Plus annual deductibles and out-of-pocket maximums.<br><br>These Health Net and Kaiser Permanente changes will <i>not</i> impact team members who cover themselves only or team members who choose coverage levels other than Bronze Plus. |

**Want more information?** Beginning October 12, find the details about all your coverage options on the Make It Yours website at <https://ricoh.makeityoursource.com>.

This overview of 2023 changes serves as a Summary of Material Modifications (SMM), providing information on various Ricoh benefit plan changes that take effect January 1, 2023. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Ricoh. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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