



Energize your benefits

2024 Open Enrollment
Oct. 27 – Nov. 10



Have questions? **Get answers.**

Contact the **Cummins Health Benefits Service Center** if you have questions about your benefits or Open Enrollment

Phone: **1.877.377.4357**, option 1,
followed by option 2

Representatives are available
Monday – Friday 8 a.m. – 8 p.m. ET

Employees can enroll via telephone
call to service center or by using the
EmpyreanGO app

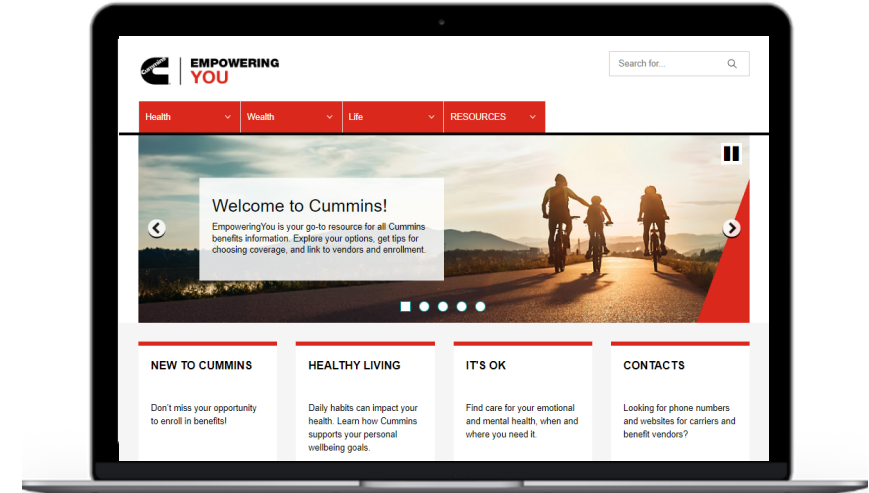
Empowering You:

Your go-to resource for all benefits information



**Benefits information
at your fingertips**

empoweringyou.cummins.com
or scan the QR code with your phone



- Find details on what's new for 2024
- Explore your benefit options
- Get tips for choosing coverage
- Use quick links to vendors and the enrollment site



1 | Consider your options





ENERGIZE your Cummins benefits

You have **FLEXIBILITY** to build the benefit package that's right for **YOU**

During Open Enrollment, you have choices for your Health, Wealth and Life:

HEALTH

- Medical (including vision and prescription drug coverage)
- Supplemental medical benefits (Critical Illness, Accident and Hospital Indemnity Insurance)
- Dental

WEALTH

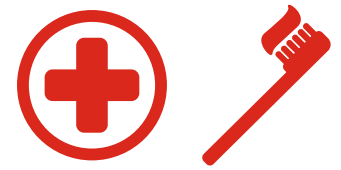
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)

LIFE

- Life and AD&D insurance

Remember: Your Cummins benefits go beyond what's available during Open Enrollment, providing a variety of other helpful programs and resources to support you and your family

Employee Premium Contributions



No increases medical or dental rates for 2024

	PPO Plan	HSA 1600	HSA 3200	Dental
Employee Only				
Semi-Monthly	\$89.57	\$81.43	\$38.60	\$6.75
Bi-Weekly	\$82.68	\$75.16	\$35.63	\$6.23
Weekly	\$41.34	\$37.58	\$17.81	\$3.12
Employee + Spouse/Domestic Partner				
Semi-Monthly	\$148.08	\$134.59	\$52.02	\$13.46
Bi-Weekly	\$136.66	\$124.23	\$48.84	\$12.42
Weekly	\$68.33	\$62.12	\$24.01	\$6.21
Employee + Child(ren)				
Semi-Monthly	\$129.45	\$117.68	\$45.33	\$15.00
Bi-Weekly	\$119.49	\$108.63	\$41.84	\$13.85
Weekly	\$59.75	\$54.31	\$20.92	\$6.92
Employee + Family				
Semi-Monthly	\$188.63	\$171.48	\$58.74	\$21.79
Bi-Weekly	\$174.12	\$159.28	\$54.22	\$20.12
Weekly	\$87.06	\$79.14	\$27.11	\$10.06

Medical

Choose an option that best fits your needs

Covers medical services and prescriptions, plus includes access to vision coverage and resources to help you get the care you need

Several options are available so you can choose based on your needs and preferences:

- PPO Plan
- HSA 1600
- HSA 3200

Employee premium contributions remain the same! No increases to what you pay for medical despite rising costs.

NEW for 2024

HSA plan names and deductibles are changing to meet new IRS rules

- The HSA 1600 plan
 - The HSA 1500 will become HSA 1600
 - Individual deductible increase from \$1,500 to \$1,600
 - Family amount increase from \$3,000 to \$3,200
- The HSA 3200 plan
 - HSA 3000 will become HSA 3200
 - Individual deductible increase from \$3,000 to \$3,200
 - Family amount increase from \$6,000 to \$6,400

Medical

Know how the plans are alike and different

How they're alike

- Same network of high-quality health care providers (through Anthem Blue Cross Blue Shield)
- Same covered services (e.g., doctor office visits, hospital stays, etc.)
- Same preventive medical services covered at 100% with in-network providers (e.g., annual physical, mammograms, well-child care)
- Same vision coverage as part of your plan

How they're different

- The amount you pay in employee premium contributions
- The amount you pay when you receive care (e.g., the HSA options have higher deductibles than the PPO Plan)
- Access to a Health Savings Account (HSA) with money from Cummins (only available with the HSA 1600 and HSA 3200)
- More predictable costs for office visits through copays in the PPO Plan

Looking for more information to help you choose? Review the detailed comparison chart in the brochure mailed to your home and visit empoweringyou.cummins.com.

Medical

Consider the features that are important to you

	PPO Plan	HSA 1600	HSA 3200
Pay up front. You have higher employee premium contributions but general less out-of-pocket as you receive care.	✓		
Pay as you go. You have lower employee premium contributions but may pay more out of pocket if/when you receive care.		✓	✓
Receive money from Cummins in a tax-free account. Coverage is paired with a Health Savings Account (HSA) to help cover out-of-pocket costs and/or save for future health care costs — tax free. Cummins contributes, and you can too.		✓	✓
Use the Health Care Flexible Spending Account (HCFSA) to save on taxes. Keep in mind that money you don't use for eligible expenses during the year will be forfeited.	✓		
Pay fixed-dollar copays for prescriptions. Deductible and coinsurance do not apply for medications.	✓		
Pay the deductible first for prescriptions. After the deductible, you pay a fixed-dollar copay or a percentage of the cost, depending on the type.		✓	✓

Need help choosing your plan? When enrolling, you'll be asked critical questions about your family's healthcare needs to help you make the right decision. You can also click the *Help Me Pick a Plan* button from the benefits menu to answer the survey questions.

Medical

Compare coverage detail (in-network)

Plan Features ¹	PPO Plan	HSA 1600	HSA 3200
HSA Contribution from Cummins (Individual / Family)	Not available	\$500 / \$1,000	\$500 / \$1,000
Calendar-Year Deductible (Individual / Family) [Individual Limit] ²	\$750 / \$1,500 [\$750]	\$1,600 / \$3,200 [None]	\$3,200 / \$6,400 [\$3,200]
Calendar-Year Out-of-Pocket Maximum (Individual / Family; includes deductible)	\$3,250 / \$6,500	\$4,500 / \$9,000	\$5,500 / \$11,000 ³
Preventive Services (including routine physicals, well-baby care visits, immunizations)	100% (no deductible)	100% (no deductible)	
Doctor's Office Visits	\$25 (\$40 specialist)	20% after deductible	
Emergency Room (waived if admitted directly to hospital)	\$150 copay	20% after deductible	
Most Other Medical Services	20% after deductible	20% after deductible	

Medical comes with vision coverage

Pays 100% for an annual in-network eye exam and provides an allowance for eyewear. Out-of-network coverage reimburses you for a portion of the cost.

¹ Coverage levels and benefits are different if you use a non-network provider

² The PPO Plan and HSA 3200 have an individual deductible level even with family coverage. The embedded individual deductible may save you money if one individual in your family has major health care needs and others do not.

³ The HSA 3200 has an individual out-of-pocket maximum level even with family coverage. For example, once a person has reached \$5,500, the plan pays 100% of that person's expenses for the remainder of the year.

Medical

Consider the out-of-pocket maximum

The out-of-pocket maximum limits your total spending

- Once your costs reach the maximum, the plan pays in full for covered services for the rest of the plan year
- With the HSA 1600 and HSA 3200, the maximum that applies depends on your base salary
- The HSA 3200 has an individual out-of-pocket maximum even with family coverage

PPO Plan <i>Individual / Family [Individual Limit]</i>	HSA 1600 <i>Individual / Family [Individual Limit]</i>	HSA 3200 <i>Individual / Family [Individual Limit]</i>
\$3,250 / \$6,500 [\$3250]	< \$50,000: \$2,000 / \$4,000 [None] \$50,000 - \$60,000: \$2,500 / \$5,000 [None] \$60,000 - \$70,000: \$3,500 / \$7,000 [None] > \$70,000: \$4,500 / \$9,000 [\$7,500]	< \$50,000: \$3,500 / \$7,000 [\$3,500] \$50,000 - \$60,000: \$4,000 / \$8,000 [\$4,000] \$60,000 - \$70,000: \$4,500 / \$9,000 [\$4,500] > \$70,000: \$5,500 / \$11,000 [\$5,500]

Medical

Understand prescription drug coverage (in-network)

	PPO Plan	HSA 1600	HSA 3200
Retail (up to 34-day supply) ^{3,4}			
Generic	\$10 copay	After deductible, \$8 copay	
Brand Name Preferred	\$40 copay	After deductible, 20% (\$30 min, \$150 max)	
Brand Name Non-preferred	\$80 copay	After deductible, 50% (\$65 min, \$180 max)	
Mail Order (up to 90-day supply) ^{3,4,5}			
Generic	\$20 copay	After deductible, \$20 copay	
Brand Name Preferred	\$80 copay	After deductible, \$75 copay	
Brand Name Non-preferred	\$160 copay	After deductible, \$180 copay	
Specialty Pharmacy ^{3,4,6}			
	\$60 copay for 30-day supply \$180 copay for 90-day supply	After deductible: \$60 copay for 30-day supply \$180 copay for 90-day supply	

³ In both HSA plans, the annual deductible must first be met

⁴ No deductible applies to preventive drugs; preventive drugs per the Affordable Care Act are \$0, all other preventive drugs under section 223(c)(2) of the Internal Revenue Code have the listed copays and coinsurance with minimums and maximums

⁵ 90-day supply also available at CVS and Walgreens pharmacies

⁶ Specialty is only available at Accredo Specialty pharmacy

Vision

Included with medical coverage

Healthy eyes are a critical part of you and your family's health and well-being.

If you are enrolled in a Cummins medical plan, you will receive coverage through Blue View Vision for:

- Eye exams
- Frames
- Lenses
- Lens enhancements
- Contacts

The Benefits

- 100% of your annual comprehensive eye exam
- Allowance for glasses or contacts each plan year
- Other discounts and benefits on optional items like lens upgrades, additional pairs of glasses, and various accessories

Dental

Consider coverage that puts a smile on your face

Covers a broad range of dental services, including preventive care, basic services, major services and orthodontia

Choosing an in-network provider has some major advantages:

- You pay less
- You don't need to file a claim
- There's no waiting for reimbursement

The Benefits

- Annual maximum of \$1,700
- Lifetime orthodontia benefit of \$2,000 per eligible covered person

Includes coverage for those with special needs

- Added visits/consultations and teeth cleanings, plus use of anesthesia for certain procedures

Employee premium contributions remain the same! No increases to what you pay for dental despite rising costs.

Supplemental Medical Benefits - **New**

Make sure you're covered for life's twists and turns

Three new options

Accident Insurance

Critical Illness Insurance

Hospital Indemnity Insurance

These benefits (offered through Voya) provide financial support and some peace of mind if you or a family member experience a covered accident, illness or hospitalization.

Accident Insurance

- Provides you and your eligible family members with payment for injuries due to a covered accident, such as fractures, burns, concussions and more.
- The benefit amount you receive depends on the type of injury and care received.
- It also pays if you undergo testing, receive medical services, treatment or care for any of more than 150 covered events, including hospitalization resulting from an accident.

**Coverage is
guaranteed issue.**

**Simplified claims process
has limited paperwork and
can be submitted and
tracked online.**

**Benefit payments go
directly to you. Use them
how you'd like.**

Critical Illness Insurance

- Provides a lump-sum payment if you are diagnosed with a covered illness such as cancer, a heart attack or stroke to help with the significant financial burden of a serious medical illness.
- Payment is made directly to you to spend however you like.

**No medical questions
or tests are required
for coverage.**

**Employees receive an
annual Wellness Benefit
of \$50 for completing
an eligible health
screening test.**

**Benefit payments go
directly to you. Use them
however you'd like.**

Hospital Insurance

- Pays a lump sum for covered hospital stays, critical care unit or rehabilitation facility.
- Your benefit payment can be used to cover a variety of associated expenses, including expenses not covered by your medical plan, food and lodging expenses for family members, household bills and more.

No medical questions or tests are required for coverage.

Simplified claims process has limited paperwork and can be submitted and tracked online.

Benefit payments go directly to you. Use them however you'd like.

Health Savings Account (HSA)

Save on taxes and save for the future

Offers an opportunity to save tax-free for your qualified health care expenses if you are enrolled in the HSA 1600 or HSA 3200 plan

Essential coverage with tax savings. The HSA 1600 and 3200 plans work together with an HSA to provide coverage for the care you need and opportunities to save on taxes.

Puts your money to work for you. With tax-free interest and potential investment returns, it's a great way to grow your dollars to pay for your qualified health care expenses.

Builds over time. Money in your account rolls over each year, building up over time to use for future needs.

NEW for 2024

Increased contributions limits (set by the IRS each year)

- \$4,150 individual
- \$8,300 family

Health Savings Account (HSA)

Cummins contributes to your account

If you elect the HSA 1600 or HSA 3200, Cummins will make a contribution to your HSA based on your annual salary and the coverage level you elect:

If your annual salary is:	Cummins will contribute to your HSA:
Less than \$50,000	\$1,000 for individual coverage or \$2,000 for family coverage
\$50,000 or more	\$500 for individual coverage or \$1,000 for family coverage

If you aren't eligible to contribute to the HSA, Cummins will make the same contribution to an HRA on your behalf.

Flexible Spending Accounts (FSAs)

Give yourself a tax break on eligible expenses

Save on taxes by paying yourself back for eligible health care and/or dependent day care expenses with tax-free dollars

Health Care FSA*	<ul style="list-style-type: none">• Use pre-tax dollars to pay for eligible health care expenses throughout the year• Contribute up to the 2024 IRS Guidelines.
Dependent Care FSA	<ul style="list-style-type: none">• Use pre-tax dollars to reimburse yourself for eligible dependent care or elder care expenses• Contribute up to \$5,000 per household for 2024

**Not available if you enroll in HSA 1600 or HSA 3200 coverage.*

Use it or lose it: You forfeit any unused contributions at the end of the year.

NEW for 2024

Increased Health Care FSA contributions limits per the IRS Guidelines

Supplemental Life and AD&D

Don't skip extra financial security for your family

Additional protection you can purchase (beyond the one times annual base pay you automatically receive as a Cummins employee)

Life insurance & Accidental Death & Dismemberment insurance (AD&D)

- You can purchase additional coverage for you and your dependents
 - For you: Up to 8 times* your annual base pay, to a maximum of \$2 million
 - For your spouse/domestic partner: Up to \$250,000 in \$10,000 increments
 - For your dependent child(ren): \$10,000 or \$25,000 per child

2024 OE only: One-time opportunity to elect coverage for yourself and/or your spouse/domestic partner up to the guarantee issue amount with no Evidence of Insurability (EOI):

- Up to 3x annual base pay (maximum of \$500,000) for you
- Up to \$50,000 for your spouse/domestic partner

Beyond Open Enrollment benefits

Take advantage of these additional programs to be your healthiest self

Healthy Living

- StayWell Wellness Series
- Healthy Lifestyle Coaching through Premise
- Tobacco/Smoking Cessation through Premise
- Anthem's Active&Fit

Manage Your Health

- LiveHealth Online Virtual Care
- Anthem NurseLine
- Anthem's Inclusive Care Program
- Lyra EAP

Expert Advice and Care Programs

- Manage your Health Care with the Sydney Health App
- Health Pro Navigator
- Teladoc second opinion services
- Carrum Health Surgery Benefit
- Mayo Clinic Complex Care Program
- Health Base for medical travel over 30 miles
- Inclusive Care LGBTQ+ services and resources

Get details on each of these programs on empoweringyou.cummins.com

Employee Assistance Program: Lyra

To help support your emotional wellbeing, Cummins has partnered with Lyra to provide our Employee Assistance Program (EAP). You and your eligible family members up to age 26 can access 16 **FREE** therapy and coaching sessions per year, whether or not you're enrolled in a Cummins medical plan.

- How the EAP Can Help

- Lyra can help with Stress, Anxiety, Depression, Sleep disorders and other situations.
- You can also receive expert advice to help you stay on top of your busy life, including legal, financial and dependent care services.

- Getting Started

- Its Easy to get started! Complete the quick online assessment and Lyra will provide suggestions for different care options.
- If you're not sure what you need or how EAP might help, visit their website at <https://cummins.lyrahealth.com/> or Call the Lyra care team 24/7 at **1-844-901-3498**.

Get details on each of these programs on
empoweringyou.cummins.com

Anthem Health Pros

- One number to call
 - A free, personal health assistant
 - Highly trained professionals educated specifically on Cummins benefits
- Assistance unlimited including:
 - Find the right doctor
 - Get an appointment
 - Understand a diagnosis
 - Get a second opinion for a complex condition
 - Find resources
 - Unravel a hospital bill
 - Meet your health goals
- Talk with a Health Pro by calling **1-866-251-1779** Monday – Friday, 8:00 a.m. – 11:00 p.m. EST or use the [Engage Wellbeing app](#).

Get details on each of these programs on
empoweringyou.cummins.com

Teladoc

- Expert Medical Opinion (Second Opinion)
- Provide expert medical guidance that's personalized just for individual, so they can get the answers they need to make the best decisions about their health
- Use this service when you or family member are unsure about a diagnosis or need help choosing the right care
- Big or small
- Health issues could include high cholesterol, diabetes, joint/back pain, migraines, heart disease, cancer, head injuries, surgeries, fertility and more.
- Free
- Visit [Teladoc](https://www.teladoc.com) for more information or call **1-800-TELADOC**

Get details on each of these programs on
empoweringyou.cummins.com

Carrum Health

- Centers of Excellence
- Access to top-quality care for better outcomes
- Covers all or most of medical and travel costs
 - Fixed cost based on medical plan enrollment
- Dedicated Patient Care Specialist (see list of examples)
 - Second opinion cancer support service
- Visit [Carrum Health](#) or call **1-888-855-7806**

Get details on each of these programs on
empoweringyou.cummins.com

Mayo Clinic Complex Care Program

- Autoimmune disorders
 - Cancer
 - Complex pediatric and adult conditions
 - Gastrointestinal disorders
 - Neurological disorders
 - Undiagnosed symptoms or conditions
- Cummins employees and dependents should call the Anthem Health Pro team to receive details on the program and get connected with Mayo Clinic; Mayo Clinic will review each case independently and determine eligibility

Get details on each of these programs on
empoweringyou.cummins.com

Inclusive Care

- Personalized navigation and support through a specially trained Health Guide at no cost
- Finding LGBTQ+-friendly providers; experience with LGBTQ+ issues
- Navigating gender affirmation surgery
- Identifying resources to support your whole health, including behavioral health professionals
- Filter for medical doctors who are LGBTQ+ friendly
- Free

Get details on each of these programs on
empoweringyou.cummins.com

Health Base (must be on Cummins benefits)

- Medical travel for any travel over 30 miles
- Includes Blue Distinction Centers
- Covers up to \$10,000
 - Coach airfare
 - Lodging up to \$150 per night when you are waiting to be hospitalized and after discharge before you are cleared to travel home
 - Lodging up to \$150 per night for your travel companion during their entire stay
 - Standard rental car or mileage reimbursement
 - Round-trip transportation between the airport, the hotel, and the healthcare facility.

Get details on each of these programs on
empoweringyou.cummins.com

Telehealth

- LiveHealth Online Access from your internet-smartphone, tablet or computer 24/7
 - Board-certified doctor
 - Licensed therapist
 - Psychologist
- Fixed Fee

Get details on each of these programs on
empoweringyou.cummins.com

GeoBlue: Personal International Travel Insurance

- Personal international travel insurance coverage
- Voluntarily purchased by employee when needed and flexible cancellation policy
- Up to \$1 million in coverage, with a guaranteed issue up to age 95
- Global TeleMD™ (telemedicine services) to connect with a doctor by phone or video
- Doctors, hospitals, and facilities in over 190 countries who take direct payment from GeoBlue
- Medically necessary evacuation and repatriation services and coordination
- Digital tools to help you connect with providers, updates about your destination, translate medications, etc.
- 24/7/365 service and assistance
- Coverage for medically necessary COVID testing and treatment

Get details on each of these programs on
empoweringyou.cummins.com



**Make your
choices**



Keeping your same coverage?

Before you decide not to make any changes, review your options to ensure your current coverages still fit for next year

- **If you don't enroll**, many of your current coverages will automatically roll forward to next year and become your coverages for 2024 (at the 2024 premiums)
- **You must enroll** if you want to participate in the Health Care and/or Dependent Care Flexible Spending Accounts or have child life insurance coverage

If you're currently enrolled in...	...you'll receive this coverage for 2024 if you don't enroll
Medical coverage (with vision and Rx)	Current plan and coverage category
Dental coverage	Current plan and coverage category
Health Savings Account	Current contribution
Health Care and/or Dependent Care FSA	No contribution
Supplemental life and accident coverage	Current election (at 2024 cost)
Child life insurance \$5,000	No coverage (Must make election)

You must actively enroll in the new supplemental medical benefits to participate in any or all of these plans.

When you're ready to enroll

- 1 Visit or call the Cummins Health Benefits Service Center**
 - Available through empoweringyou.cummins.com or from Cummins Connect.
 - Register as a first-time user and log in using your username and password directly at cumminshealthbenefits.com.
 - Or call 877-377-4357 option 1, followed by option 2 to ask questions or complete enrollment
- 2 Check your dependents, personal information and beneficiaries**
- 3 Elect your benefits**
 - Make changes or elect new coverages between Oct. 27 – Nov. 10.
 - Enter FSA contribution amounts if you want to participate in 2024.
 - You can make changes to your choices in the Cummins as many times as you want through Nov. 10.
- 4 Look for your confirmation of benefits statement**
 - Mailed to your home in early December.
 - Review to ensure information is correct

A new enrollment website and a better call center experience

Have questions? Get answers.

Contact the **Cummins Health Benefits Service Center** if you have questions about your benefits or Open Enrollment

Phone: **1.877.377.4357**

Representatives are available
Monday – Friday 8 a.m. – 8 p.m. ET
(extended hours for Open Enrollment)

NOTE: *The extended hours for call center are only through Open Enrollment, which ends Nov. 10.*