



# 2023 Benefits

Valuable Extras

Your benefits are an important part of your overall compensation—and the well-being you deserve. We are pleased to offer the following programs to support you and your loved ones. This flyer offers a benefits overview—for full details, including costs and contact information, consult your 2023 Benefits Guide.



#### **Omada (available for Intact medical plan members)**

Omada is a personalized diabetes and heart disease prevention program that combines human support and digital tools to help you reach your health goals. The program includes access to a health coach, a wireless scale, weekly online sessions and other participants who may help offer real-time support. You'll find the tools you need for weight management and reducing your risk of diabetes.



#### **Smartshopper (available for Intact medical plan members)**

This program through Blue Cross Blue Shield helps you make informed decisions and offers rewards when you choose quality medical care at a lower cost. You can search for specific routine services, from MRIs to mammograms, and compare prices. Once your claim is finalized your rewards check, up to \$250, will be mailed to you.



#### **Learn to Live Mental Health Program**

Your mental health is just as important as your physical health, and likewise needs preventive care and maintenance. The Learn to Live program offers you access to self-guided modules that help to improve mental health wellness, focusing on depression, stress, insomnia, substance use and more. You also have the option to work one-on-one with a health coach for support through your mental health journey.



#### **BCBS Sharecare Program (available for Intact medical plan members)**

Sharecare is a wellness program with different features that offer insights into your current health, and ways to improve. You can use Sharecare to track your movement, monitor your sleep, meditate and more. You can even earn fitness rewards for achieving 7,500 steps a day for 21 days of each calendar month.



#### **EnterMedicare**

**EnterMedicare helps you transition into your Medicare benefits**, even if you choose to work past age 65. You'll find an easy-to-use portal, custom recommendations, digital enrollment with human support and more. All employees can use EnterMedicare to answer questions about benefits for themselves and their families—at no cost to you.



#### **Hinge Health (available for Intact medical plan members)**

**Hinge Health gives you the tools you need to conquer back and joint pain**, recover from injuries, prepare for surgery, and stay healthy and pain free. Their programs are available to you and your eligible dependents at no cost. Plus, you can complete your customized care plan anywhere, any time.

# More Valuable Extras



## Business Travel Accident

In the event that you are injured while traveling for business, this benefit can help you and your beneficiaries with any financial strain. You and/or your beneficiary will receive five times your base salary, up to a maximum of \$1,750,000. Business travel accident insurance is provided to all employees free of charge. Intact provides business travel accident insurance to you automatically—you do not have to enroll in this coverage.

## Health Equity Commuter Transportation Benefit

Intact's commuter program makes it easy for you to save money on your commuting costs. If you take public transportation, ride in a vanpool or pay to park, this plan helps you use pre-tax dollars and save on your commuting costs! All employees are eligible to participate in the commuter program.

**How it works:** Your pre-tax payroll deductions will be taken automatically from your last paycheck of the month. For 2023, the IRS allows up to \$300 per month in pre-tax contributions toward qualified parking expenses and up to \$300 toward qualified public transportation expenses (bus, train, subway, ferry, etc.). If your expenses exceed the pre-tax limits, the balance will be taken from your paycheck on an after-tax basis. For example, if your train pass is \$330 per month, \$300 will be deducted pre-tax and \$30 on an after-tax basis.

You have the option to have your transportation passes mailed directly to your home. For parking expenses, you can choose to pay the provider directly, which works like bill payments and can be recurring. You may also request a voucher that is made out to the transit authority and is valid for 13 months. The voucher is primarily designed for those with inconsistent transit commuting expenses because it can be issued in multiple quantities and denominations.

## Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through Beacon Health. The EAP offers three in-person sessions with a counselor per issue, per year, per individual for you and your household members

### The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues

Coverage	Carrier	Phone #	Website/Email
Diabetes and Heart Disease Prevention	Omada	888-409-8687	<a href="https://go.omadahealth.com/intact">go.omadahealth.com/intact</a>
Cost Comparison Tool	SmartShopper	866-832-2436	<a href="https://bcbsmn.smartshopper.com/">https://bcbsmn.smartshopper.com/</a>
Online Mental Health Program	Learn to Live	800-406-7457	<a href="https://www.learntolive.com/">https://www.learntolive.com/</a>
Fitness Rewards Program	BCBS Sharecare	800-382-2000	<a href="https://www.bluecrossmn.com/wellbeing/health-programs/own-your-health-sharecare">www.bluecrossmn.com/wellbeing/health-programs/own-your-health-sharecare</a>
Medical Assistance	EnterMedicare	N/A	<a href="https://www.entermedicare.com/intact">www.entermedicare.com/intact</a>
Physical Therapy	Hinge Health	855-902-2777	<a href="https://www.hingehealth.com/intact-oe22">www.hingehealth.com/intact-oe22</a>
Business Travel Accident	Intact	N/A	<a href="https://benefits.intactspecialty.com/benefits@intactinsurance.com">https://benefits.intactspecialty.com/benefits@intactinsurance.com</a>
Commuter Benefit	Health Equity	877-924-3967	<a href="https://www.wageworks.com">www.wageworks.com</a>
Employee Assistance Program (EAP)	Beacon Health	800-432-5155	<a href="https://bcbsmn3.mybeaconwellbeing.com/">https://bcbsmn3.mybeaconwellbeing.com/</a>