

2024 Open Enrollment



Open enrollment for 2024 under the Crown Cork & Seal Company, Inc. Group Welfare Plan (the “Crown Plan”) will be held from **October 30, 2023 through December 1, 2023**. This is your annual opportunity to enroll in, or cancel, your health coverage and to enroll in a flexible spending account (an “FSA”) for the 2024 calendar year. During this enrollment period, all employees covered by the Crown Plan’s medical program must also complete an annual affidavit attesting to the status of their tobacco use and that of their spouse, if applicable.

What’s Changing in 2024

- ▶ **New FREE** virtual physical therapy services are now available through Hinge Health.
- ▶ Family member premiums are increasing slightly. Updated premiums are shown in the 2024 Benefit Guide. Employee coverage continues to be free unless you use tobacco products.
- ▶ The Health FSA contribution limit will increase to \$3,050.

Crown Cares – Health and Wellness Programs

Your health and wellness are important to Crown. The Crown Plan provides you with many resources to support your overall well-being:

Hinge Health physical therapy – This **NEW** benefit addresses joint and muscle pain with no cost to you. Hinge Health offers virtual programs that combine gentle exercise with 1-on-1 support to improve your condition, reduce your pain, and help you move with confidence. The program is personalized based on your needs, goals, and abilities and offers you dedicated support from a qualified health coach and licensed physical therapist. **It’s free and convenient, with exercises that can be done in as little as 15 minutes — anytime, anywhere.** This service is available starting November 1, 2023 for those covered by Crown’s medical program. Visit www.hingehealth.com/crownholdings to learn more.

On-site health fairs – Crown sponsors an annual health fair at each location that is available to all employees and their spouses. Ramp Health, the independent company who runs these events, keeps your health information completely confidential. Attend your local health fair for a convenient way to assess and monitor your health and catch small issues before they grow into larger problems.

Personalized health coaching – Ramp Health provides personalized guidance from health coaches and registered dietitians who can help you achieve lasting lifestyle changes. The Ramp Health team can support personal goals to lower cholesterol, manage high blood pressure, lose weight, improve diet and exercise, and much more. **This service is free and available to all employees and spouses anytime – you don’t have to be enrolled in the Crown Plan or wait to attend a health fair event.** To connect with a health coach call 800-484-7720 or email support@ramphealth.com.

Preventive care – Annual physical exams, routine blood work and certain screenings, such as preventive mammograms and colonoscopies, are covered 100% with no cost to you when received at an in-network provider.

Employee Assistance Program (“EAP”) – Crown’s EAP provided by Optum is **free, confidential, and available to all family members.** You and your family have 24/7 access to counseling and resources to help you with concerns such as anxiety and depression, addiction, parenting, financial and legal matters, and much more.

See the **2024 Benefit Guide** for contact information about these and other programs available through your Crown benefits.

Required Open Enrollment Affidavit for Covered Employees

If you or your covered spouse are a tobacco user, you must pay a surcharge to receive coverage under the Crown Plan's medical program. Additionally, if your spouse has medical coverage available from his or her own employer, you must pay a working spouse surcharge if the Crown Plan is your spouse's primary source of medical coverage.

Because both of these situations can change, Crown requires all employees covered by the Crown Plan's medical program to complete an affidavit during open enrollment. Employees must disclose their tobacco use and answer questions about a spouse's tobacco use and access to other employer medical coverage if the spouse is covered by the Crown Plan's medical program.

If an affidavit is not completed, the tobacco surcharge — and the spouse tobacco and working spouse surcharges, if a spouse is covered — will be automatically withheld from your pay in 2024. Therefore, it is important to submit your response at crownopenenrollment.com by **December 1, 2023**.

See your *2024 Benefit Guide* for information on the Tobacco Cessation Program and ways the Crown Plan can support your efforts to quit smoking and other tobacco use at no cost to you.

Changing your Health Coverage and FSA Enrollment

Open enrollment is the time of year when you can cancel or add yourself or an eligible family member to the Crown Plan effective January 1 of the following calendar year. You may only make a mid-year change if you experience a "qualifying event" such as marriage, birth or adoption of a child, divorce, or death. In these cases, an enrollment change must be consistent with the qualifying event and requested within **30 days** of the qualifying event date.

If you wish to enroll in an FSA for 2024, you must complete an enrollment form during open enrollment. FSA enrollment from 2023 does not automatically carry over to 2024. An FSA allows you to set aside pre-tax dollars to pay for qualified health care or dependent care expenses. If you enroll in an FSA for 2024, you have from January 1, 2024 until March 15, 2025 to incur qualified expenses and until June 15, 2025 to file for reimbursement. **Any amount contributed that is not used during this time must be forfeited per IRS rules.** Therefore, you should carefully estimate your anticipated expenses when determining your FSA contribution.

If you have questions or would like an enrollment form, contact your HR representative or the Corporate Insurance Department at 800-884-0227 or Insurance@crowncork.com.

You can find more information about the surcharges and Flexible Spending Accounts by reviewing the Frequently Asked Questions ("FAQs") available at crownopenenrollment.com.

2024 Annual Enrollment

October 30, 2023 through December 1, 2023

Enroll/Cancel Health Coverage ❖ Enroll in an FSA ❖ Complete Affidavit