

It's time to choose
BENEFITS TO LIVE WELL.

2024 OPEN ENROLLMENT: 11/1/23 – 11/15/23



EXPLORE

What's New in 2024

Welcome to Open Enrollment! Review what's changing and prepare to enroll in your 2024 benefits. Be sure to check out [LIIBenefits.com](https://www.LIIBenefits.com) for additional details on the benefits and resources available to keep you and your family living well.

Changes for the Better

Lennox is pleased to offer the following new and enhanced programs to help you get and stay healthy. These programs are being offered **at no cost to you** and are available automatically if you enroll in a Lennox medical plan and meet the eligibility requirements.

- **Hinge Health:** You can stay healthy and pain-free with our new digital exercise therapy benefit which helps you conquer back and joint pain, recover from injuries, and prepare for surgery. *(Page 6)*
- **Oshi Health:** Discover our new virtual digestive care benefit that provides convenient, personalized, whole-person care for those living with GI conditions. *(Page 6)*
- **SurgeryPlus Program Enhancement:** Starting January 2024, Lennox will waive all employee costs for SurgeryPlus, including deductibles and coinsurance. This means the cost of elective surgery through SurgeryPlus will essentially be "free" for Lennox medical plan members. *(Page 6)*

Vendor Change

Specialty pharmacy benefits under the Lennox medical plan will be managed by Vivio Health beginning in 2024. OptumRx will continue to administer non-specialty pharmacy benefits. *(Page 5)*

Changes to Your Medical Plan Costs

Healthcare costs continue to rise nationwide. Despite this, Lennox's commitment to affordable employee healthcare remains unwavering. While there will be slight increases to your medical plan out-of-pocket maximums *(Page 5)* and medical costs in 2024, we have worked diligently to keep the increases minimal. All other benefit plan costs and contributions will remain the same, with no increase for 2024.



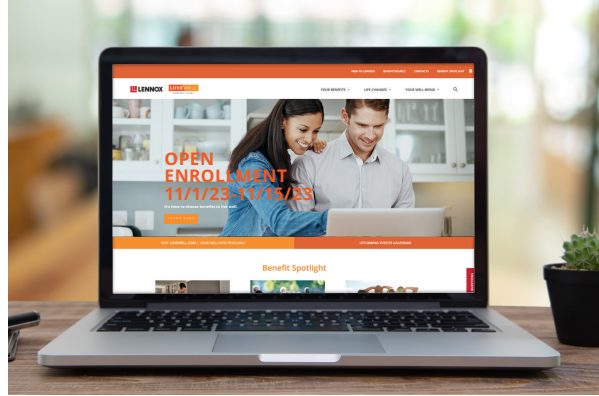
LIIBenefits.com is Your Go-To Benefits Resource!

Visit **LIIBenefits.com** — anytime from anywhere — for all the latest Lennox employee benefits information. Explore coverage options, provider resources, wellness programs, and tools available to help you live well and save money.

You and your family can:

- Compare plan options and costs
- Access information on virtual medical care
- Find mental health resources
- Get a financial wellness checkup
- Explore condition management solutions

SCAN THE
QR CODE FOR A
SHORTCUT TO
LIIBENEFITS.



BenefitSource makes sure you're covered!

It's time to take action on **BenefitSource**. This is your annual opportunity to make changes to your benefits, add or remove dependents, and choose the coverage you and your family need for 2024.

Be sure to:

- Enroll or make changes for 2024.
- Answer the Tobacco Use and Working Spouse questions to avoid surcharges in 2024.
- Re-enroll in your Health Care and Dependent Care Flexible Spending Accounts (FSAs) to participate in 2024. Current elections will not carry over.
- Save your Confirmation Statement after submitting your elections.

SCAN THE
QR CODE FOR
A SHORTCUT TO
BENEFITSOURCE.



Cover the RIGHT PEOPLE

You and your dependents are eligible for coverage. Eligible dependents include:

- Legal spouse*
- Children up to age 26, including natural born, adopted, stepchildren, or a child for whom you or your spouse has received a court order requiring you to provide benefits
- Children age 26 or older if they are medically certified as disabled (prior to age 26) and dependent on you for support

* If your spouse is eligible to participate under another employer's medical plan and you elect to enroll them in the Lennox medical plan, you will pay an additional \$100 per month for their coverage.

Adding a New Dependent?

Remember to submit dependent eligibility verification documentation, such as a marriage license or birth certificate, directly to **BenefitSource** within 60 days of electing benefits. Your dependent's benefits will not be effective until documentation is received.

Looking for Ways to Save Even More in 2024?

- **Confirm Tobacco Use:** A \$150 per person per month surcharge will be charged if you or your covered spouse use tobacco and enroll in a Lennox medical plan. If you are **not** a tobacco user, be sure to answer "No" on the Tobacco Use question to avoid this surcharge. This question **must** be answered every year.
- **Certify Working Spouse Status:** You will pay an additional \$100 per month if you cover a spouse who is eligible for coverage under another employer's medical plan. If this situation does not apply to you, be sure to answer the Working Spouse Status question accordingly, to avoid the surcharge. This question **must** be answered every year.



Need to Make Changes Outside of Open Enrollment?

You can only change your benefits and covered dependents after enrollment if you have a Qualifying Life Event, such as a birth, adoption, marriage, a loss of coverage, or becoming eligible for Medicare.

Benefit changes must be made within 31 days of the event.

Choose Your HEALTH PLANS

Lennox's comprehensive medical and prescription drug plans are designed to help you and your family stay healthy throughout the year. To view more information, tools, benefit summaries, and plan costs, visit [LIIBenefits.com](https://www.LIIBenefits.com).

Need help? Have questions? Call **Quantum Health**.

Medical

Lennox offers two medical health plan options – the **Green Plan** and the **Blue Plan**, both administered by **UnitedHealthcare Choice Plus (UMR)**.

While you can choose any doctor or specialist, choosing a UMR in-network provider ensures the highest level of coverage and **free** preventive care for you and your family.

What Can Quantum Health Do For You?

- Explain Lennox benefits
- Help you choose the right plan
- Find in-network doctors
- Reduce out-of-pocket expenses
- Confirm coverage and pre-certify medical procedures
- Provide chronic condition support, including free prescriptions

Visit [LIIQuantum.com](https://www.LIIQuantum.com)

Call **1-877-220-2279**
(M-F 7:30am - 9pm CST)

Download Quantum's **MyOHealth** app

PLAN FEATURES	GREEN PLAN*		BLUE PLAN*	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible <i>(The amount you must pay before the plan will pay for non-preventive care.)</i>				
Individual	\$1,500	\$3,000	\$850	\$1,700
Family	\$4,500	\$9,000	\$2,550	\$5,100
Out-of-Pocket Maximum <i>(The maximum amount you'll pay out of pocket for the plan year.)</i>				
Individual	\$8,375	\$16,750	\$7,825	\$15,650
Family	\$16,750	\$33,500	\$15,650	\$31,300
What You Pay After the Deductible				
Physician Office Visit				
Urgent Care	20%	40%	20%	40%
Hospital Services				
Emergency Services	\$250 + 20% (copay waived if admitted within 24 hours)		\$250 + 20% (copay waived if admitted within 24 hours)	

* This is a summary of your benefits. Visit [LIIBenefits.com](https://www.LIIBenefits.com) for more information.

Prescription Drug Coverage

Lennox medical plan members automatically receive prescription drug coverage through **OptumRx**. Fill your non-specialty prescriptions at local retail pharmacies or through the home delivery program. In 2024, specialty prescriptions will be managed by **Vivio Health**. Visit [LIIBenefits.com](https://www.LIIBenefits.com) for more details on prescription drug coverage.

Did you know? Quantum Care Coordinator's **One-on-One Support Program** provides free medication for the treatment of certain chronic conditions, including asthma, diabetes, coronary artery disease, congestive heart failure, and COPD. Contact **Quantum Health** to learn more.

SUPPORT YOUR Overall Health and Wellness

Lennox offers its medical plan members a range of **free or low-cost** programs and services designed to help you and your family achieve optimal health.

- **Quantum Health** helps you easily navigate your medical, wellness, and pharmacy benefits.
 - **Quantum Care Coordinators** can help you maximize your coverage, reduce out-of-pocket costs, secure medical pre-authorizations, help with claims/billing inquiries, and more.
 - **Quantum’s One-on-One Support Program** provides free individualized support for chronic conditions. If you are currently participating and receiving free prescription medication to treat your condition, please note the following new compliance change: To receive free medication in 2024, participants must complete 100% of the condition-specific health management activities before the end of 2023. Contact Quantum Health to learn more.
- **Virta Health** brings together technology and proven strategies to help you reverse type 2 diabetes – without the risks or side effects of medications or surgery. Eligible employees can receive a no-cost personalized treatment plan that teaches you how to change your diet so that your body burns fat for energy.
- **Omada** offers enhanced diabetes and hypertension support to help you manage your chronic condition. This no-cost personalized lifestyle-change program inspires healthy habits you can live with for the long term and includes access to nutrition guidance, weight loss, along with customized health coaching.
- **Oshi Health** connects you with top gastroenterologists – at no cost to you – who can offer health coaching, nutrition/dietary support, and personalized care plans to help you manage common digestive conditions (e.g., IBS, GERD, SIBO). Currently only available in select states. Visit [LIIBenefits.com](https://www.LIIBenefits.com) to learn more.
- **Doctor on Demand**, by Included Health, delivers telehealth video access to board-certified physicians anytime, anywhere – right from your mobile device – for only \$30 per visit. You will also have access to Virtual Primary Care services that include in-network referrals, care coordination, and integrated behavioral health.
- **SurgeryPlus** allows you to access top surgeons and high-quality services. In 2024, all employee cost share, including deductible and coinsurance, are waived – essentially making elective surgery through SurgeryPlus free!
- **Hinge Health** (replacing **Airrosti Remote Recovery**) offers you and your eligible family members access to a virtual joint pain exercise program targeting the back, knee, hip, shoulder, and other joints – at no cost to you. Members receive a personal coach, a physical therapist, and a wearable sensor for live feedback in the app. If you are currently enrolled in Airrosti, you will need to re-enroll with Hinge Health.
- **Expert Medical Opinions** are available via Included Health when you need an expert second opinion about a recent diagnosis or ongoing treatment plan.



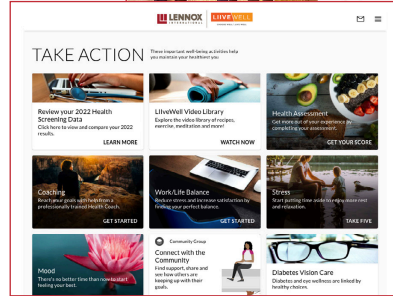
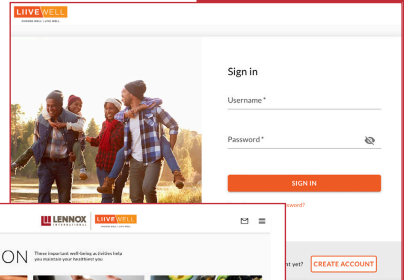
To learn more about each of these exclusive medical plan extras, visit [LIIBenefits.com](https://www.LIIBenefits.com).

CHOOSE WELL-BEING with LIIveWell

LIIveWell is a partnership between Lennox and WebMD to help you bring out your best. This **free** program lets you set daily goals, track your progress, and stay motivated.

- Create your own wellness plan tailored to your interests and needs
- Focus on what matters most to you: fitness, nutrition, sleep, mental health, and more!
- Learn new ways to care for your mind and body
- Take part in wellness challenges
- Find quick and easy healthy recipes

Visit [LIIveWell.com](https://www.live-well.com) for more information and register anytime. Election during Open Enrollment is not required.



GET HELP When You Need It

Lennox provides resources that offer support and guidance when you need it most – all at **no cost to you**.

- **Employee Assistance Program (EAP)** offers a variety of confidential support options for work-related and personal challenges, big or small. You also receive 5 free counseling sessions per family member per issue per year. You will be automatically enrolled in the Lennox EAP during Open Enrollment.
- **BetterHelp** virtual therapy, a component of the Lennox EAP, provides convenient, individualized counseling through text messaging, chat, phone, and video.
- **Calm** mental fitness app helps you ease anxiety, improve focus, and live a happier and healthier life. Learn how to combat stress through better sleep, mindfulness, and meditation. You and up to 5 of your dependents can register for free Calm premium subscriptions. Find out how on [LIIBenefits.com](https://www.liibenefits.com).



VISION and DENTAL

When you enroll in Lennox’s vision and dental plans, you can visit any provider, but you get added savings and convenience when you use an in-network provider.

Vision

Your vision plan, through **EyeMed**, includes benefits for a routine eye exam, eyeglasses, and contacts as well as additional no-cost exams and services if you have diabetes.

You can get a \$0 eye exam and an additional \$50 added to your frame allowance when you use a PLUS provider.

PLAN FEATURES*	IN-NETWORK
	WHAT YOU PAY
Routine Eye Exam <i>Once per calendar year</i>	\$5 copay
Eyeglass Lenses (single vision) <i>Once per calendar year</i>	\$0
Eyeglass Frames <i>Every other calendar year</i>	Amount over \$155
Contact Lenses (instead of glasses) <i>Once per calendar year</i>	Amount over \$150

Dental

Your dental plan, through **Delta Dental**, covers preventive care at no cost to you, to keep your teeth and gums healthy. You also have coverage for basic and major services, as well as orthodontia for dependent children.

PLAN FEATURES*	IN-NETWORK
Annual Deductible	\$50 per person (\$150 family)
Annual Maximum Benefit	\$1,500 per person
Preventive Services	Covered at 100%, no deductible
Basic Services	20% after deductible
Major Services (includes implants)	50% after deductible
Orthodontics (dependent children only)	50% after a \$50 deductible
Orthodontia Lifetime Maximum	\$1,500 per person

* This is a summary of your benefits. Visit [LIIBenefits.com](https://www.LIIBenefits.com) for more information.

FLEXIBLE SPENDING Accounts (FSAs)

Lennox employees can receive additional tax savings on health care and dependent care expenses with Flexible Spending Accounts (FSAs). Remember, you must actively enroll in the FSAs during Open Enrollment or within 31 days of a Qualifying Life Event.



Health Care FSA

\$3,050 Annual Maximum in 2024

Helps you pay for medical, prescription drug, dental, and vision expenses for yourself and eligible dependents.



Dependent Care FSA

\$5,000 Annual Maximum in 2024
(\$2,500 if married but filing taxes separately)

Helps you pay for eligible dependent care expenses so you and your spouse can work – childcare, preschool, after school care, day camps, and eldercare for a dependent adult.

Can I have a Health Care FSA and Dependent Care FSA at the same time?

Yes! Participation in one account doesn't affect your ability to enroll in the other account.

Plan Ahead

- You can roll over up to \$610 of your Health Care FSA balance to 2025.
- Unused Dependent Care FSA funds will be forfeited after the deadline.

You have until December 31, 2024 to incur expenses, and you must submit expenses for reimbursement by March 31, 2025.

Learn more about the FSAs and how to submit your expenses at [LIIBenefits.com](https://www.LIIBenefits.com).

DON'T FORGET Retirement Planning!

Your Lennox 401(k) Plan, through Fidelity, gives you the opportunity to increase your savings for the future while also making contributions to your account.

- Enroll in or make changes to your 401(k) Plan at any time during the year.
- Contribute up to 75% of your eligible pay up to the IRS annual limits.

For more information about contributions, company match, and vesting, please visit [LIIBenefits.com](https://www.LIIBenefits.com) or visit [NetBenefits.com](https://www.NetBenefits.com).

PROTECT Your Family

Lennox automatically provides you with Basic Life and AD&D Insurance, but there are many voluntary benefits you can elect during Open Enrollment to help support you and your family.

Supplemental Life and AD&D Insurance

You can purchase Supplemental Life Insurance* for yourself and Dependent Life Insurance for your family members for extra protection.

Disability Insurance

Disability benefits replace a portion of your pay if you become sick or injured and can't work for an extended period of time. Lennox automatically provides Short-Term Disability (STD) coverage through **Sedgwick** at no cost to you. For additional income protection, you may elect to purchase Long-Term Disability* (LTD) coverage through **New York Life**.

Accident Insurance

Accident Insurance, through **Voya Financial**, pays a cash benefit directly to you if you are injured in a covered accident. You can cover yourself, your spouse, and your dependent children.

Critical Illness

Critical Illness Insurance, through **Voya Financial**, pays a lump-sum benefit directly to you if you're diagnosed with a covered critical illness such as cancer, a heart attack, or a stroke. As a bonus, you (and your enrolled dependents) can also receive a \$100 payment for completing an eligible preventive screening or test.

** You will need to submit a statement of health form before coverage begins.*

Legal Services

Receive discounted legal services through **LegalShield**. Services include document preparation, will and estate planning, family law help, financial and real estate matters, and much more.

Pet Insurance

With customizable Pet Insurance through **ASPCA**[®], you choose the care you need when your pet is hurt or sick. You can take comfort in knowing they have coverage.

Enroll at any time. Visit LIIBenefits.com for more information.



To learn more about each of these voluntary benefits, visit LIIBenefits.com.

Make the Most of OPEN ENROLLMENT

- ❑ Review your 2024 Open Enrollment materials.
- ❑ Explore your benefits at [LIIBenefits.com](https://www.LIIBenefits.com).
- ❑ Attend an Open Enrollment webinar. Talk to your local HR representative for dates and details.
- ❑ Reach out to Quantum Health if you have questions about Lennox health benefits.
- ❑ Gather any verification documentation, such as a birth certificate, adoption papers, or marriage certificate, if you're adding dependents to coverage.
- ❑ Log onto [BenefitSource](https://www.BenefitSource.com) between November 1 – 15 to:
 - Enroll in benefits for 2024.
 - Answer the Tobacco Use and Working Spouse questions to avoid paying the surcharges.
 - Re-enroll in the FSAs.
 - Save your Confirmation Statement after submitting your elections.
- ❑ Consider enrolling in the Lennox 401(k) plan – as it's never too late to start saving! You can also review your 401(k) account balance, contributions, and investment options.

READY TO ENROLL?

Visit [Lennox.bswift.com](https://www.Lennox.bswift.com) or scan the QR code from your mobile device.

Enter your:

- **Username:** Your Employee ID Number found on your paycheck minus the leading zeros.
- **Temporary password:** The last four digits of your Social Security number.



For questions or enrollment help, please call [BenefitSource](tel:1-800-284-4549) at **1-800-284-4549**, Monday - Friday, 7am - 7pm CST.



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TWO WAYS TO ENROLL

- Visit [Lennox.bswift.com](https://lennox.bswift.com)
- Call BenefitSource at **1-800-284-4549**