



Mark your calendars to take advantage of this once-a-year opportunity to change your 2023 benefit plans.

Talend continues to offer highly competitive benefits that support you and your family's well-being, including medical, dental, and vision plans at a low cost to the employee.

- Our benefits are available to you, your family, and/or domestic partner.

Action Items! - Open enrollment is passive this year, meaning elections will roll over to 2023, except for your Flexible Spending Accounts (FSAs). Review your elections: Enroll through the new look enrollment in [Workday](#).

	Do I Have to Submit an Election in Workday?
I want to make a change to my medical, dental, or vision coverage	Yes
I want to add or remove dependents from coverage	Yes
I want a 2023 Flexible Spending Account (FSA) election	Yes
I <u>do not</u> want to make any changes to my coverage and <u>do not</u> want a 2023 FSA election	No

Things to Know for 2023

2023 Employee Contributions

Talend is excited to announce that we have held the Anthem HDHP, Kaiser HDHP, dental, and vision contributions flat! There will be a slight increase to the Anthem PPO and Kaiser HMO contributions.

Questions: Contact the Vita Team at (650) 968-8811, talend@vitamail.com, or via Slack.

Visit our Talend US Benefits website: <https://usbenefits.talend.com>



Changes to Pre-Tax Administration

Talend is pleased to announce that we are moving pre-tax administration from UHC/Optum to WEX for the 2023 plan year!

- Health Flexible Spending Accounts (FSA), Dependent Care Flexible Spending Accounts (FSA), Health Savings Accounts (HSA) and transit/parking plans will be administered by WEX starting January 1.
- Health Flexible Spending Account maximum is increasing to \$3,050 with a \$610 rollover available in the following plan year.
- Transit and parking maximums are increasing to \$300/month.
- Health Savings Account maximums are increasing to \$3,850/individual coverage; \$7,750/family coverage.
- **Additional Action Items:**
 - Decide if you would like to consolidate your HSA accounts. If so, there is a form that you will need to fill out and send to Optum to close out your HSA account and move your funds over to Wex. There is a \$20 account closure fee. If you have over \$250 in your account and you roll over within 90 days from 1/1/23, Wex will add \$20 into your HSA account to make you whole.
 - If you do not want to move your funds, you can continue spending down your Optum HSA account. Your current monthly fees with Optum will continue. Please note, you cannot contribute new funds to this account (the new funds will be contributed to your new Wex account).

Enrollment Steps

Passive Enrollment – Your current 2022 enrollment will roll over to 2023 if no action is taken (except Dependent Care and Medical FSA!)

- That means you will have the same benefit plans and cover the same dependents (if any).
- Dependent FSA and Health FSA – You will need to make new elections for 2023 participation.
- Visit Workday (via Okta) November 7 to 18 – Confirm you are enrolled on the correct plans, update dependents, and see new pay period costs ([click here](#))

Other Benefits

- Critical Illness, Hospital Indemnity, Voluntary Accident, Voluntary Employee life, and Voluntary Spouse/Child life – Coverage can be renewed or new changes can be made – including beneficiaries.

Resources

- Visit US Benefit portal for information on plans offered: <https://usbenefits.talend.com>
- Attend an Open Enrollment webinar presentation – Tuesday, November 8 at 10 am PST

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2023 BENEFITS OVERVIEW

CA MEDICAL PLANS	NATIONAL MEDICAL PLANS	VISION	DENTAL
Kaiser HDHP* Kaiser HMO	Anthem HDHP* Anthem PPO	VSP	Delta PPO

*HDHP = High Deductible Health Plan with a Health Savings Account

HEALTH SAVINGS ACCOUNT	FLEXIBLE SPENDING ACCOUNTS	VOLUNTARY EMPLOYEE BENEFITS TO PURCHASE	100% EMPLOYER PAID
<p>Talend Contributes: Employee Only Election - Up to \$1,200/year, Family Election - \$2,400/year</p> <p>IRS max contribution 2023 including Talend contributions:</p> <p>Employee Only - \$3,850/year Family - \$7,750/year Age 55+ additional \$1,000/year at each level</p>	<p>Healthcare FSA -Full or Limited Purpose (LP): Medical, dental and vision expenses for yourself and dependents. LP FSA is for use with HDHP (dental/vision only; able to use for medical upon meeting statutory plan deductible)</p> <p>Healthcare FSA Max - \$3,050</p> <p>Dependent Care: Pays for childcare expenses Household Max - \$5,000</p> <p>Pre-Tax Commuter Spending Account – Up to \$300/month</p> <p>You MUST re-enroll if you would like to participate for 2023</p>	<ul style="list-style-type: none"> Voluntary Life & Accidental Death and Dismemberment (AD& D) Voluntary Hospital Indemnity Voluntary Accident Voluntary Critical Illness Pre-Tax Commuter Spending Account* <p>*Do not need to re-elect during Open Enrollment</p>	<p>Company Provided:</p> <ul style="list-style-type: none"> Employee Assistance Program (EAP) Short Term Disability (STD) Long-Term Disability (LTD) Basic Life and Accidental Death and Dismemberment (AD& D) Headspace

EMPLOYEE HEALTH: Per Pay Period Deductions 2023

PLAN TYPE	Kaiser or Anthem HDHP	Anthem PPO	Kaiser HMO	DENTAL	VISION
Employee (Emp) Only	\$17.54	\$95.08	\$58.62	\$6.00	\$0.46
Emp + Spouse	\$97.38	\$253.85	\$162.92	\$18.92	\$2.31
Emp + Child(ren)	\$71.08	\$201.23	\$127.85	\$14.31	\$2.31
Emp + Family	\$157.38	\$373.85	\$241.85	\$35.54	\$4.62

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EMPLOYEE HEALTH: Plan Details 2023

MEDICAL COVERAGE				
PLAN TYPE	Anthem HDHP	Anthem PPO	KAISER HDHP	KAISER HMO
NETWORK	In-Network	In-Network	California Only In-Network	California Only In-Network
HSA Funding (12 Months)	\$1,200 ind. / \$2,400/fam.	N/A	\$1,200 ind. / \$2,400/fam.	N/A
Deductible: Individual	\$3,000	\$250	\$2,000*	None
Deductible: Family	\$6,000	\$500	\$4,000	None
Out-of-Pocket Max: Individual	\$5,000	\$2,250	\$3,000	\$1,500
Out-of-Pocket Max: Family	\$10,000	\$4,500	\$6,000	\$3,000
Preventive Care	No Charge	No Charge	No Charge	No Charge
Office Visit	0%	\$20	\$30	\$15
Hospitalization	0%	20%	\$250	No Charge
Outpatient Surgery	0%	20%	\$150	\$15
Rx (Retail)	\$15/\$40/\$60	\$15/\$35/\$50	\$10/\$30/20%	\$15/\$30/30%

*See Summary of Benefits 2023 for details about the individual deductible within the family deductible

DENTAL COVERAGE		VISION COVERAGE	
PLAN TYPE	DELTA DENTAL PPO	PLAN TYPE	VSP
Network	In-Network Out-of-Network*	NETWORK	In-Network Out-of-Network
Calendar Year Max	\$2,500 per covered member	Exam	\$10 \$45 Allowance – 1 Per Calendar Year
Annual Deductible	\$25/\$75 \$25/\$75		
Preventive Care	0% 0%	Lenses	\$25 \$30 - \$100 Allowance – 1 Per Calendar Year
Basic Procedures	10% 20%		
Major Procedures	40% 50%		
Orthodontia	ALL: 50% to \$2,000 maximum/person (Adult & Child)	Frames	\$150 Allowance + 20% off balance \$70 Allowance – 1 Per Calendar Year
Note:	Implants covered under the dental plan under Major Procedures		
		Elective Contact Lenses	\$105 Allowance – In Lieu of Lenses

*Out-of-network reimbursement based on Delta Dental's contracted fees

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CONTACT INFO

The following is a listing of the current contact information for each insurance company/vendor. Many of the websites listed below contain useful information on general health topics as well as information on how the plans operate.

CARRIER / VENDOR	CONTACT INFORMATION
Anthem Blue Cross Medical Plan Group #L03829	Customer Service: (866)207-9878 www.anthem.com/ca https://enrollmentanthem.com/?id=talend
Kaiser Medical Plan Group #230642 and #604441	Customer Service: (800) 464-4000 24 Hour Nurse Line: (888) 576-6225 www.kp.org
Delta Dental Plan Group #19185	Customer Service: (800) 765-6003 www.deltadentalins.com
VSP Vision Plan Group #30095332	(800) 877-7195 www.vsp.com
UNUM Life/Disability (LTD/STD): Group #652067 Voluntary Life Group: #652068 Accident/Critical Illness/Hospital Indemnity: Group #652070	Customer Service: (866) 679-3054 www.unum.com
WEX FSA/HSA/Commute Group #46943	Customer Service: (866) 451-3399 www.wexinc.com
Fidelity 401(k)	Customer Service: (800) 835-5097 www.401K.com
Optum Employee Assistance Program	Customer Service (U.S.): (866) 374-6061 Customer Service (International): See wallet card www.liveandworkwell.com U.S. Access code: talend All resources: Click Here
Vita Team Talend's Benefits Advisors For questions regarding your ongoing or open enrollment healthcare benefits, FSA, voluntary plans or commuter benefits	https://usbenefits.talend.com/ (650) 966-1492 talend@vitamail.com Slack #ext-us-benefits

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