



**It's time to prepare for Open Enrollment.**

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**OPEN ENROLLMENT:**

October 30 – November 17, 2023

**You must enroll during Open Enrollment!**

If you want Church & Dwight benefits for you and your eligible dependents in 2024, you must make an election during Open Enrollment.

**NEW FOR 2024**

We're excited to offer enhanced employee benefits designed to improve your daily well-being! These upgrades are based on industry standards, market analysis, and most importantly, your feedback on the "You Matter" survey.

**CLASSIC MEDICAL PLAN IS DISCONTINUED**

As announced last year, the Classic PPO plan will not be available in 2024. There will be no changes to our existing Aetna Signature and HSA plans.

**NEW MEDICAL PLAN OPTION**

Starting January 1, 2024, experience an innovative approach to healthcare with our new zero-deductible Surest plan on the UnitedHealthcare network. Get instant access to transparent pricing, provider comparisons, and service details right from the Surest app or website! More details to come in your enrollment materials.

**REDISCOVER ALEX**

Alex is your go-to tool for effortlessly navigating your benefits, guiding you to the right choices, and supporting your decisions — all tailored to your unique needs.

**NEW DENTAL PLAN CARRIER**

Building on our commitment to your overall well-being, we're moving to a new partnership with Delta Dental (currently Aetna).

**NEW EAP PROVIDER**

We're introducing CuraLinc as our 2024 EAP provider — an industry leader in innovative mental health care and enhanced wellbeing... **Because You Matter!**



**ALEX is back and ready to help you make your benefit decisions. Before you enroll, connect with ALEX (available beginning October 30).**

**\$63 million** for U.S. benefits in 2024

**OUR INVESTMENT IN YOU**

**SMALL CHANGES, BIG SAVINGS**

- Small changes can have a significant impact on the big picture — for all of us and Church & Dwight:
- Shop around for best prices
  - Prioritize preventive healthcare
  - Opt for generic medications
  - Stick with in-network providers
  - Utilize virtual healthcare options

At Church & Dwight, your well-being is paramount to our success. That's why we offer a robust benefits package designed to protect you and your loved ones, now and in the future. In 2024, we're investing over \$63 million to U.S. benefits, which amounts to over \$14,000 annually per eligible employee.\*

Something to keep in mind...Your benefits from Church & Dwight are self-funded by the company, not Aetna or Surest/UHC. This means we cover not just a portion of your annual premiums, but also ALL of the healthcare services and prescriptions you need, after your copay or coinsurance.

\*Includes claims for medical, prescription drug, and dental benefits.

**NEW MEDICAL PLAN OPTION**

We're pleased to offer Surest, a new medical option from UnitedHealthcare. Like your other medical options, Surest provides quality health care when you need it.

Surest provides a clear approach to medical costs, eliminating guesswork. There are no deductibles or coinsurance, and your copay is based on the provider or service you choose.

For more information, keep an eye on your mailbox for the Benefits Enrollment Booklet arriving to your home around mid-October.

**Compare and save**

Check costs and compare options before you make an appointment.

**Find care quickly**

Use the Surest app or website to find a doctor near you.

**Upfront pricing**

View your copay up front. No deductibles.

**The right Care for all that you love...**

Our partnership with **Care.com** will continue to provide unparalleled care support for all you hold dear — be it kids, parents, pets, or your home.

**CARE.COM MEMBERSHIP**

Continue to enjoy limitless access to a top-tier network, seamlessly finding nannies, senior helpers, pet care professionals, housekeepers, and more.

**BACKUP CARE**

For those unpredictable moments, rely on vetted backup care for children and adults, whether due to school closures, caregiver absences, or work travels.

**LIFEMART EXCLUSIVE DISCOUNTS**

Your exclusive gateway to special offers on renowned brands and daily essentials.



**YOUR 2024 BENEFIT OPTIONS**

Open Enrollment, October 30 to November 17, 2023, is your annual opportunity to evaluate your benefit options and make the enrollment decisions that are best for you and your family. This year, regardless of what benefits you are currently enrolled in (if any), you are required to make your benefit choices for 2024. You'll find updated tools and a modernized benefit offering this year to help you optimize your selections.



**Medical**

**Health Savings Medical Plan**  
- paired with a Health Savings Account (HSA)

**Surest PPO**  
- can be paired with a Health Care FSA

**Signature PPO**  
- can be paired with a Health Care FSA



**Dental**

**Dental PPO**  
**Dental DMO** (available in select services areas)



**Vision**

**Enhanced Vision Plan**  
**Basic Vision Plan**



**Tax-Free Accounts**

**Health Care Flexible Spending Account (FSA)**

**Dependent Care Flexible Spending Account (FSA)**

**Transit Commuter Reimbursement Account (CRA)**

**Parking Commuter Reimbursement Account (CRA)**



**Voluntary Benefits**

**Critical Illness**  
**Hospital Indemnity**

**Accident Injury**  
**Identity Theft Protection**



**Income Protection**

**Short-Term Disability**  
**Long-Term Disability**

**Supplemental Employee Life and AD&D Insurance**

**Spouse Life Insurance**

**Child Life Insurance**

**GET MORE WITH THE HEALTH SAVINGS MEDICAL PLAN**

Your health and well-being are priorities at Church & Dwight, and we understand that making healthcare choices can be challenging. That's why we've designed the Aetna Health Savings Medical Plan with you in mind. This plan provides not only medical coverage, but also the freedom and flexibility to better budget for your healthcare needs.



**HSA your way: spend, save or invest in your healthcare**

**HERE'S WHAT YOU SHOULD KNOW:**

**1. Upfront Contributions:**

As a part of our commitment to your health and well-being, we start you off every year with:

- \$750 for employee only coverage.
- \$1,500 for employees plus dependents.

This means you have immediate funds to cover out-of-pocket expenses and any deductibles.

**2. Flexibility and Control:**

Our Health Savings Medical Plan isn't just a regular health plan. It's your chance to potentially save on your healthcare costs for 2024.

You'll find details in your 2024 Benefits Guide.



**Need More Information?**

Connect with an expert at Aetna Concierge by calling 877-567-3842. They're ready to help you make informed decisions about your healthcare.

**Get Ready to Enroll**

Everything you need to make informed decisions, enroll, and manage your 2024 benefits will be available on the [Alight Benefits Portal](#).



**1. Connect with ALEX**

ALEX, our virtual benefits education counselor, can explain your options and help you choose the plan that's best for you. Starting October 30, visit [myalex.com/churchd Dwight/2024](#).

**2. Get smart**

Review the 2024 Benefits Guide — available online and mailed to employees' homes in mid-October. Have questions? Connect with the Church & Dwight Benefits Center at 833-404-2323 (Monday through Friday from 8 a.m. - 6 p.m., ET).

**3. Enroll: October 30 - November 17, 2023**

**You must enroll to have Church & Dwight benefits in 2024.** To enroll, login to the [Alight Benefits Portal](#) or call 833-404-2323. Your elections will take effect January 1, 2024.

**WHAT HAPPENS IF YOU DON'T ENROLL BY NOVEMBER 17, 2023?**

If you're enrolled in Church & Dwight's medical plan and don't take action during Open Enrollment, you'll be auto enrolled in the Health Savings Medical Plan\* at the same coverage level you're enrolled in today (i.e., employee only, employee + spouse, employee + child(ren), family). Your other benefits will not automatically carry over, with the exception of 100% company-paid plans such as Basic Life and AD&D Insurance, as well as any benefits that require evidence of insurability (such as Employee Supplemental Life Insurance).



\*Important Note: If you're enrolled in Health Care Flexible Spending Account (FSA) this year and are defaulted into the HSA Plan next year because you don't actively enroll, you will lose any remaining FSA funds after December 31, 2023.

**WE'RE HERE TO HELP!**

For any health benefits-related questions, please consult Alight, our Benefits Administrator. They're your one-stop resource for all vendor information.

**Via web:** [digital.alight.com/churchanddwight](#)

**Toll-free Number:** 1-833-404-2323



This communication serves as a Summary of Material Modifications (SMM), which supplements your existing Summary Plan Description, providing important and updated information about Church & Dwight's benefit plans for 2024, based on the plan provisions in effect as of January 1, 2024. While it aims to assist you in making informed benefit decisions and should be retained for future reference, it is not exhaustive. All benefits and plans are governed by the terms and conditions of the official Plan Documents and/or any applicable insurance and administrative contracts. In the event of any conflict between this guide and those official documents, the latter will prevail. Church & Dwight respects to continue these plans and benefits but reserves the right to amend, modify, suspend, terminate, or adjust them at any time in its sole discretion to comply with applicable laws and regulations. Participation in the plans does not imply a contract of employment.