

OPEN ENROLLMENT HIGHLIGHTS

ACTIVE OPEN ENROLLMENT

This year's Open Enrollment will be Active. Active enrollment means that every benefit eligible employee **MUST** make benefit plan elections during the Open Enrollment period, regardless of whether or not you are currently enrolled in benefits.

IF YOU DO NOT MAKE AN ELECTION DURING THIS OPEN ENROLLMENT PERIOD, YOU WILL NOT BE ENROLLED IN BENEFITS FOR THE NEW PLAN YEAR.

HOW TO ENROLL

To make plan elections for the 2025-2026 plan year, **ALL** employees must log in to our online enrollment system, **ADP**. The decisions that you make will remain in place until next Open Enrollment period, unless you experience a Qualifying Life Event.

OPEN ENROLLMENT WEBINARS

Hennion & Walsh will be conducting multiple Open Enrollment webinars virtually through Microsoft Teams. Dates and times are listed below:

- **Wednesday, October 8th - 4:00 - 4:45 PM EST**
- **Thursday, October 9th - 9:00 - 9:45 AM EST**

2025 Open Enrollment is
OCT 8TH - 22ND, 2025



HAVE QUESTIONS?

If you have questions about your benefits, the Benefits Member Advocacy Center (Benefits MAC) can help! Simply call **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm, Eastern Time), or submit a request online at www.connerstrong.com/memberadvocacy.

Please Note: Benefits for the 2025-2026 Plan Year will be effective from November 1, 2025 through October 31, 2026.

Medical & Pharmacy

- There will be a slight change to the Out of Network deductible on the POS plan and the Specialty Medication benefit for all plans. All other benefits will remain status quo.
- Coverage will continue to be administered by Meritain/CVS Caremark with employees able to enroll in the following plans:
 - POS
 - EPO
 - EPO HSA
- * *Please reference your benefits guide for more detail on the medical plan offerings.*
- Meritain uses the Aetna Choice POS II network. To locate a participating provider, please visit: <https://aetna.com/dsepublic/#/mymeritain> .
- To locate an in-network pharmacy, employees will need to register for an account through CVS Caremark. There are three easy ways to register:
 - Visit www.caremark.com, click the “Register Now” button and follow the instructions.
 - Download the CVS Caremark mobile app and create an account.
 - Call the number on the back of your prescription ID card. A representative will assist you by sending a personalized registration email or text message with account registration instructions.



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High Deductible Health Plan with HSA

- For employees who are enrolled or wish to enroll in the EPO HSA, the Health Care Spending Accounts will continue to be administered by Inspira Financial (formerly PayFlex).
 - The 2025 contributions cannot exceed \$4,300 for individual coverage and \$8,550 for family coverage.
 - Individuals who are age 55 and older are eligible for make an additional “catch-up” contribution of \$1,000 per year.

NEW! Dental

- The dental benefits will now be administered by Cigna with no change to the benefit design.
- **Please Note:** All employees enrolled in the DPPO plan will continue to have the opportunity to increase their annual maximum by \$100 by simply getting an exam and cleaning the prior year (i.e. if an employee has an exam and cleaning at some point between November 1, 2025 and October 31, 2026, their annual maximum will be increased by \$100 the following plan year). Employees have a lifetime limit of (3) \$100 increases.

Vision

- There will be NO plan changes made to the current vision plan offering. Coverage will continue to be administered through Horizon Blue Cross Blue Shield.

NEW! Basic Life and AD&D and Long Term Disability (LTD)

- Basic Life and AD&D and Long Term Disability (LTD) will now be administered by UNUM. The Basic Life and AD&D benefit will remain status quo. The LTD monthly benefit maximum will be increased to \$15,000.
- Employees will now have the option of enrolling in Critical Illness, Accident and Hospital Indemnity benefits through UNUM. These benefits can help to supplement your income in the event of an unexpected, qualified illness, accident, or hospital stay/admission. These benefits are 100% paid for by you as the employee. Please review the 2025-2026 Benefit Guide for more details.

