



2025 OPEN ENROLLMENT

Presented by Tacha Merritt | Acrisure
November 13, 2024 & November 14, 2024

For the 2025 plan year, the Alliance will be keeping all current health carriers in place, with a slight change to the cost sharing for medical coverage.

- Benefits for 2025:
 - **Medical coverage will remain with Anthem Blue Cross**
 - **Increase in employer HSA funding amount**
 - **Addition of health benefit stipend for eligible employees**
 - Dental, vision, life insurance, disability, and flexible spending account benefits will remain the same as well.
 - Implementation of Sonic Boom Wellness program

KEY TERMS REVIEW



Deductible

The amount you pay each year before your plan starts to pay



Copay

A flat fee you pay for covered services like doctor visits



Coinsurance

Your share of health plan costs (a percentage of total cost) after meeting your deductible



Out-of-pocket maximum

The most you have to pay out-of-pocket each year for health care services. Check your plan details to see if your deductible is part of your Out-of-Pocket maximum



Premium

The amount you pay via payroll deduction to belong to a health plan



HMO vs. PPO REVIEW



Health maintenance organization

Choosing a Primary Care Physician is one of the keys to using an HMO Plan.

Access covered services through a network directed by your Personal Physician. Coverage is available only when using an HMO provider.*

May be a good choice for those seeking comprehensive benefits with predictable out-of-pocket costs.



Preferred provider organization

Allows you to receive covered services from any physician and hospital within the plan's network, and outside of the network for a higher share of cost.

Out-of-pocket expense may be higher than an HMO plan. Can control costs better by using network providers.

May be a good choice for those who prefer greater flexibility and freedom with how they seek care.



MEDICAL INSURANCE CARRIER



HOW TO FIND AN IN-NETWORK PROVIDER

- Go to Anthem.com/ca and select “Find Care” on the top right corner
- Network Names
 - If enrolling in the HMO plan option, available to California residents, you will utilize the “CACare HMO” network.
 - All other plan options utilize the “Prudent Buyer” network.
 - If enrolling as an out of state employee, the network name for your access would be “National PPO – BlueCard”.
- If a provider is new to you, be sure to make sure that PCP is accepting new patients



ANTHEM HMO PLAN PROVISIONS

| Plan Provision | Anthem HMO |
|---------------------------|---------------------------|
| Network | Traditional CACare HMO |
| Calendar Year Deductible | None |
| Calendar Year OOP Max | \$2,000/\$4,000 |
| Primary Care Office Visit | \$20 |
| Specialist Office Visit | \$40 |
| Hospital Stay | \$250 copay per admission |
| Chiropractic | \$40; up to 30 visits |
| Acupuncture | \$40; up to 30 visits |
| Urgent Care | \$45 |
| Emergency | \$100 copay per visit |
| Retail Rx | \$10/\$25/\$40 |
| Mail Order Rx | \$20/\$50/\$80 |



ANTHEM PPO PLAN PROVISIONS

| Plan Provision | Anthem PPO | |
|---------------------------|---------------------------------|---------------------------------------|
| | In-Network | Out-of-Network |
| Network | Prudent Buyer | N/A |
| Calendar Year Deductible | \$250/\$750 | \$750/\$2,250 |
| Calendar Year OOP Max | \$2,500/\$5,000 | \$7,500/\$15,000 |
| Primary Care Office Visit | \$20 | 40% after deductible |
| Specialist Office Visit | \$20 | 40% after deductible |
| Hospital Stay | 20% after deductible | 40% after deductible |
| Chiropractic | \$20; up to 30 visits | 40% after deductible; up to 30 visits |
| Acupuncture | \$20; up to 20 visits | Not covered |
| Urgent Care | \$25 | 40% after deductible |
| Emergency | \$150 copay per admission + 20% | \$150 copay per admission + 20% |
| Retail Rx | \$10/\$25/\$40 | Not covered |
| Mail Order Rx | \$30/\$75/\$120 | Not covered |



ANTHEM PPO W/ HSA PLAN PROVISIONS

| Plan Provision | Anthem PPO with HSA | |
|--------------------------------|-----------------------------------------------------------------|--------------------------------------|
| | In-Network | Out-of-Network |
| Network | Prudent Buyer | N/A |
| Health Savings Account Funding | \$750.00 or \$1,500.00 per quarter (\$3,000 / \$6,000 annually) | |
| Calendar Year Deductible | \$3,000/\$6,000 | \$3,000/\$6,000 |
| Calendar Year OOP Max | \$5,500/\$11,000 | \$10,000/\$20,000 |
| Primary Care Office Visit | 20% after deductible | 40% after deductible |
| Specialist Office Visit | 20% after deductible | 40% after deductible |
| Hospital Stay | 20% after deductible | 40% after deductible |
| Chiropractic | 20% after deductible up to 20 visits | 40% after deductible up to 20 visits |
| Acupuncture | 20% after deductible up to 20 visits | Not covered |
| Urgent Care | 20% after deductible | 40% after deductible |
| Emergency | \$150 + 20% after deductible | \$150 + 20% after deductible |
| Retail Rx | Copay after deductible of \$10/\$25/\$40 | 50% after deductible |
| Mail Order Rx | Copay after deductible \$30/\$75/\$120 | Not Covered |



WHO IS ELIGIBLE FOR THE HSA PLAN?

- You must be enrolled in the Anthem PPO with HSA – a qualified high deductible health plan
- Must not be claimed as a dependent on another person's tax return
- Must not be enrolled in Medicare
- Must not be enrolled in a Health Care Flexible Spending Account, but may enroll in a Limited Purpose FSA
- Family members must be tax-dependents to be eligible to use HSA funds



BENEFITS OF THE HSA PLAN

- Lower monthly premiums than traditional HMO and PPO
- HSA contributions are exempt from Federal income tax
- Unused funds remain in your account from year to year
- HSA funds are 100% portable if you leave the Alliance
- Funded by the employer (\$3,000/\$6,000) and employee (optional)
- Combined funding can't exceed \$4,300/\$8,550 for 2025
- Employees age 55 or older may contribute an additional \$1,000
- Use the HSA debit card to pay for eligible medical expenses, including deductible, coinsurance, dental, and vision
- You will be sent tax 1099 form and 5498 form for tax purposes



2025 EMPLOYEE COSTS PER PAY PERIOD – MEDICAL

| Anthem Blue Cross HSA | Employee Pays Bi-Weekly |
|-----------------------|-------------------------|
| Employee Only | \$0.00 |
| Employee + Spouse/DP | \$136.46 |
| Employee + Child(ren) | \$111.69 |
| Employee + Family | \$192.36 |
| Anthem Blue Cross HMO | Employee Pays Bi-Weekly |
| Employee Only | \$23.75 |
| Employee + Spouse/DP | \$208.97 |
| Employee + Child(ren) | \$170.89 |
| Employee + Family | \$294.46 |
| Anthem Blue Cross PPO | Employee Pays Bi-Weekly |
| Employee Only | \$51.17 |
| Employee + Spouse/DP | \$304.58 |
| Employee + Child(ren) | \$249.20 |
| Employee + Family | \$429.17 |

- Employee premiums paid over 26 pay-periods
- Employee premiums are pre-tax, except for non-tax qualified domestic partner coverage



\$ Health Plan Credit for Eligible Employees in HMO

As part of our commitment to equity at the Alliance, we are providing a new Health Plan Credit for eligible employees enrolled in our HMO plan, which is our most popular and utilized mid-level insurance option.

Eligibility for the monthly credit is based on annualized base wages:

- Zone 1 – below \$80,000.00
- Zone 2 – below \$73,394.50
- Zone 3 – below \$69,565.22

Health Plan Credit Amounts:

- **Employee Only Coverage: \$50 Monthly HMO Health Credit**
- **Employee + Dependents: \$100 Monthly HMO Health Credit**



\$ Opt-Out: Medical Coverage

- Employees covered by other health insurance are eligible for \$50 per pay period when opting out of the Alliance's medical coverage.
- Employees may still enroll in dental and vision coverage.



DENTAL INSURANCE CARRIER

DiRECT
DENTAL
ADMINISTRATORS, LLC



DENTAL INSURANCE PLAN PROVISIONS

| Plan Provision | Direct Dental | |
|-----------------------------|----------------------------------------------|----------------------|
| | In-Network | Out-of-Network |
| Preventative Care | 100% 3 cleanings per year | |
| Basic Care | 90% after deductible | 80% after deductible |
| Major Care | 60% after deductible | 50% after deductible |
| Orthodontia | 50% after deductible (Adult and Children) | |
| Deductible | \$50 per person, \$150 per family | |
| Maximum Benefits | \$3,000 per calendar year, per member | |
| Orthodontia Maximum Benefit | \$1,500 lifetime maximum, per member | |



DIRECT DENTAL PPO NETWORK



- You may see any dentist that you wish with your Direct Dental Plan
- You can stretch your benefit dollars and reduce your out-of-pocket expenses by searching for a DHA network dentist:
 - DHA network dentists offer discounted rates for services
- Navigate to <https://www.directdentalplans.com/> and select “Find a Dentist” to find a DHA provider near you
- Out of Network Benefits are paid according to the 90% Usual, Customary and Reasonable (UCR) Fees for the treating dental office zip code



VISION INSURANCE CARRIER



VISION INSURANCE PLAN PROVISIONS

| Plan Provision | Vision Service Plan | |
|-----------------------------|------------------------------|----------------------------|
| | In-Network | Out-of-Network |
| Well Vision Exam Copay | \$10 | Plan pays up to \$50 |
| Well Vision Exam Frequency | EVERY 12 MONTHS | |
| Prescription Glasses Copay | \$25 | N/A |
| Lens Replacement Frequency | EVERY 12 MONTHS | |
| Single Vision | 100% after copay | Plan pays up to \$50 |
| Bifocal | 100% after copay | Plan pays up to \$75 |
| Trifocal | 100% after copay | Plan pays up to \$100 |
| Frame Replacement Frequency | EVERY 12 MONTHS | |
| Frame Allowance | Plan pays up to \$140 | Included in lens allowance |
| Featured Frame Brands | Plan pays up to \$160 | |
| Frame Discounts | 20% discount above allowance | |
| Contacts Frequency | EVERY 12 MONTHS | |
| Contact Allowance | \$140 | Plan pays up to \$105 |



2025 EMPLOYEE COSTS PER PAY PERIOD – DENTAL AND VISION

| Direct Dental | Employee Pays Bi-Weekly |
|-----------------------|-------------------------|
| Employee Only | \$6.59 |
| Employee + Spouse/DP | \$12.10 |
| Employee + Child(ren) | \$14.86 |
| Employee + Family | \$18.03 |
| VSP | Employee Pays Bi-Weekly |
| Employee Only | \$0.00 |
| Employee + 1 | \$2.53 |
| Employee + Family | \$6.69 |

- Employee premiums paid over 26 pay-periods
- Employee premiums are pre-tax, except for non-tax qualified domestic partner coverage



2025 FLEXIBLE SPENDING ACCOUNTS



- Pay for out-of-pocket health care and dependent day care expenses with pre-tax dollars
- You can save significantly on taxes as these amounts are deducted from your salary before tax withholdings are calculated
- All participants receive a debit card to conveniently pay for your eligible expenses throughout the year
- Three types of accounts: health care, limited purpose, and dependent care



2025 FLEXIBLE SPENDING ACCOUNTS



Annual contribution limits are determined by the IRS:

- Health Care FSA maximum contribution is \$3,300
- Dependent Care FSA maximum contribution is \$5,000
- Limited Purpose FSA maximum contribution is \$3,300
 - For HSA Plan participants only
 - For dental and vision expenses only



2025 FSA RULES

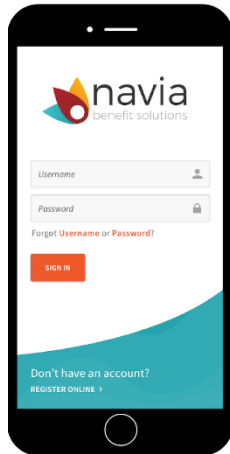


- Requires an active election for each plan year
- If you currently participate, you must enroll again if you want to contribute to an account in 2025
- You must claim the dependent on your tax return for their expenses to be eligible
- “Use it or lose it rule”

| 2025 Plan Year | Health Care & Limited Purpose | Dependent Care |
|-----------------|-------------------------------|-------------------|
| Rollover amount | \$660 | \$0 |
| Use it by... | December 31, 2025 | December 31, 2025 |
| Claim it by... | March 31, 2026 | March 31, 2026 |



2025 FSA – ACCOUNT ACCESS



- Convenient on-line access to your account information at www.naviabenefits.com
- Order additional debit cards, update bank and address information, and see the details of your benefits.
- Navia Mobile App allows you to simply snap a photo and submit for reimbursement directly from your mobile device!



LIFE AND DISABILITY BENEFITS



LONG TERM DISABILITY

- Elimination Period: 90 days
- Monthly benefit: 60% of your monthly earnings, up to \$12,000
- EAP and Travel Assistance Programs

LIFE AND AD&D

- 1.5x your base salary, up to \$215,000
- Life plan doubles if you pass away as a result of an accident
- Life planning and financial and legal resources



LIFE AND DISABILITY BENEFITS



VOLUNTARY LIFE INSURANCE

- Employee Benefit
 - Minimum | \$25,000
 - Maximum | 5x annual salary up to \$150,000
 - Guarantee Issue | 5x annual salary up to \$150,000
- Spouse Benefit
 - Minimum | \$25,000
 - Maximum | 100% of the employees' benefit, up to \$50,000
 - Guarantee Issue | 100% of the employees' benefit, up to \$50,000
- Children Benefit
 - Minimum | \$10,000
 - Maximum | 100% of the employees' benefit, up to \$10,000
 - Guarantee Issue | 100% of the employees' benefit, up to \$10,000

EOI Required



LIFE AND DISABILITY BENEFITS



VOLUNTARY SHORT TERM DISABILITY INSURANCE

- Additional 20% of weekly earnings, up to \$2,500
- 7 day elimination period
- Maximum benefit period of 12 weeks



LIFE AND DISABILITY BENEFITS



VOLUNTARY ACCIDENT INSURANCE

- Provides a lump-sum cash benefit for injuries that you or an insured family member sustain as a result of an accident.
- \$50 health screening benefit per calendar year
- “Off the Job” coverage only
- Benefit Maximum: \$10,000 annually
- Sample Benefit Payments:
 - Emergency Room | \$200
 - Ambulance | Up to \$1,500
 - Hospital Admission | \$1,500
 - Hospital Confinement | \$300 per day
 - Physician Follow-Up Visit | \$75; up to 6 per incident
- Portability Option



LIFE AND DISABILITY BENEFITS



VOLUNTARY CRITICAL ILLNESS INSURANCE

- Provides a lump-sum cash benefit upon diagnosis of a critical illness
- \$50 health screening benefit per calendar year
- Benefit Maximums:
 - Employee | \$10,000
 - Spouse | \$10,000
 - Child(ren) | \$3,000
- Guarantee Issue Amounts:
 - Employee | \$10,000
 - Spouse | Up to 100% of employees elected amount
 - Child(ren) | Up to 25% of the employees elected amount
- Sample Benefit Payments:
 - Heart Attack | 100% of elected amount
 - Major Organ Transplant | 100% of elected amount
 - Cancer | 100% of elected amount
 - Bone Marrow Transplant | 50% of elected amount
 - Benign Brain Tumor | 25% of elected amount



HEADSPACE

IN-THE-MOMENT CARE FOR EVERY EMOTION

- Headspace provides the world's first integrated mental healthcare system where coaches, therapists, and psychiatrists work to coordinate the best, personalized care right from your smartphone.

HEADSPACE FOR ORGANIZATIONS

Mental healthcare for every moment

Helping members care for their mental health through guided meditations, coaching, therapy, psychiatry services, mindfulness practices, and EAP services.

Our care services

Our continuous model and in-house expertise ensure that no matter what a member is going through, they receive the right level of support with Headspace Care.

Coaching

Members build skills to manage a range of life's challenges with on-demand, unlimited, 24/7 mental health coaching. Our expert team of coaches all have a Master's or higher degree in a mental health-related field and/or an NBHWC certification.

Therapy

Members tackle complex mental health needs by partnering with licensed high-quality providers experienced in various treatment specialties, such as depression, anxiety, and work stress.

Psychiatry services

Evidence-based psychiatry services provided by board-certified psychiatrists help members understand their treatment options, track symptoms and side effects, and adjust medication based on their needs.

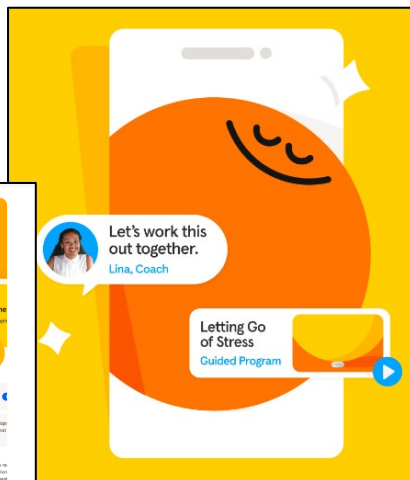
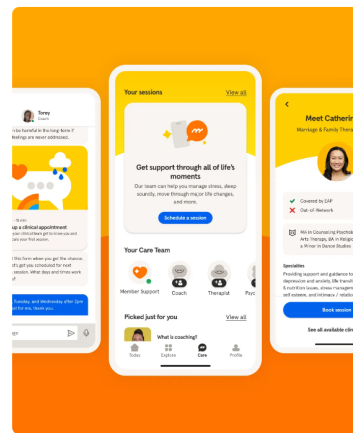
ALL YOUR CARE, ALL IN ONE PLACE

Taking care of the modern workforce

Convenient, confidential mental healthcare through Headspace Care:

- On-demand, unlimited, 24/7 mental health coaching
- Video therapy & psychiatry services, with evening and weekend hours
- Evidence-based meditation, mindfulness, sleep, focus, and movement content

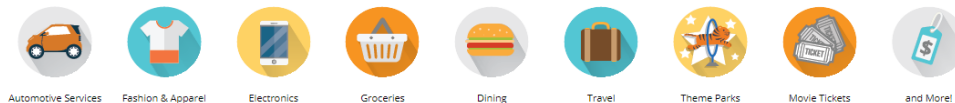
Our continuous care model guides members to step up or step down care as needed.





- Employee discount program
- Web and Mobile App
- Savings on everyday items, travel, and more:

EMPLOYEES SAVE UP TO 50% ON:



- This is in addition to Working Advantage!





For the sheer joy of living a healthier life. Get ready for an experience that's all about celebrating health in every aspect of your life. Keep an eye out for something special coming your way.

- **Earn Rewards**
- **Health Risk Intervention-** personalized strategy for lifestyle change and proactive prevention to **transform employees' health**
- Participate in **Daily Challenges-** Each challenge combines an "a-ha!" educational moment with a relevant and specific call-to-action.
- **Caught Ya-** Self-catches are among our most popular posts!
- Create or join **Contests-** who doesn't love a little competition.



Do you know the benefits of a Roth 457 Deferred Compensation Plan?



- Beginning on **December 1st, 2024**, Roth contributions will be available as a deferral option in your CCAH 457 Plan.
- There are great benefits to contributing to a Roth 457 plan! Learn about these benefits and how easy it is to make Roth contributions into the same 457 plan you already have.
- Education session will be held on December 17 at 1:00 PM.
- For more information on this topic, visit the Benefits Site on ACE.



Open Enrollment

Next Steps



OPEN ENROLLMENT IN PAYCOM



- Login to Paycom Employee Self-Service

If you do not remember your Paycom password:

1. Use the Forgot Password option

2. If you continue to run into issues, email ListHRRepresentatives@ccah-alliance.org

- Under **Benefits**, click [2025 Benefits Enrollment](#), then click [Continue Enrollment](#)




OPEN ENROLLMENT IN PAYCOM



Eligible Years

2025 Enrollment

**BUFFET, PHOEBE (0007)**

ACTIONS

Eligibility Profile

Preview Date

Enrollment Year


California

11/13/2024

2025

Employees 30+

Hrs/Wk (CAF)

To complete enrollment, press Finalize then Sign and Submit.

Hello Phoebe,

Here are tips for enrollment.

1


Make sure you have all dependent and beneficiary information necessary. If you have not entered dependents before, you will need their social security number and date of birth.

2

To get started, click Start Enrollment.

3

You also can choose an enrollment section in the progress bar to jump to that particular section.

CONTINUE ENROLLMENT

2025 Benefit Enrollment

\$58.43

Total Cost

Per Pay Period

Contact Information

Dependents and Beneficiaries

Medical

\$0.00

✓ Dental

\$18.03

✓ Vision

\$6.69

Flexible Spending Account - Health Care

\$0.00

FSA Dependent Care

✓ Basic Life and AD&D

\$0.00

✓ Basic Long Term Disability

✓ Voluntary Short Term Disability

\$7.87

✓ Voluntary Term Life and AD&D

\$18.69

✓ Voluntary Spousal Term Life and AD&D

\$6.23

✓ Voluntary Child Term Life and AD&D

\$0.92

Voluntary Critical Illness - Employee

Voluntary Accident Insurance

REVIEW

FINALIZE



OPEN ENROLLMENT IN PAYCOM



PERSONAL INFORMATION

Review your personal information to ensure accuracy

- If a change is needed, click [Edit](#) and follow the prompt

| | |
|------------------------------|---------------------|
| Employee Name | Birth Date |
| BUFFET, PHOEBE | 01/01/1980 |
| Primary Phone | |
| +1 (831) 430-5500 | |
| Street address | Apt/Suite/Other |
| 1600 GREEN HILLS RD, STE 101 | |
| City | State |
| SCOTTS VALLEY | CALIFORNIA |
| Zip Code | Personal Email |
| 95066 | smellycat@gmail.com |

PREVIOUSEDITNEXT



OPEN ENROLLMENT IN PAYCOM



DEPENDENTS AND BENEFICIARIES

Before electing individual benefits you will be given the opportunity to add or edit dependents and beneficiaries

- Dependent: An individual who will be covered under your health insurance benefits

Review Policy #101-1008 - Health Insurance Dependent Eligibility

- Beneficiary: An individual who will receive Life and AD&D Insurance payment

All employees must designate a beneficiary within Paycom



OPEN ENROLLMENT IN PAYCOM

A screenshot of the Paycom Open Enrollment Summary Page for Phoebe Buffet (0007). The page shows a grid of benefit options with enrollment status indicators. A 'NEXT' button is highlighted at the bottom right with a hand cursor.

| Eligibility Profile | | Preview Date | Enrollment Year |
|---------------------|--|--------------|-----------------|
| California | | 11/13/2024 | 2025 |
| Employees 30+ | | | |
| Hrs/Wk (CAF) | | | |

| Benefit | Enrollment Status |
|-----------------------------------------|------------------------------------------------------------|
| Medical | Enroll <input type="radio"/> Decline <input type="radio"/> |
| Dental | Currently Enrolled |
| Vision | Currently Enrolled |
| Flexible Spending Account - Health Care | Enroll <input type="radio"/> Decline <input type="radio"/> |
| FSA Dependent Care | Enroll <input type="radio"/> Decline <input type="radio"/> |
| Basic Life and AD&D | Currently Enrolled |
| Basic Long Term Disability | Currently Enrolled |
| Voluntary Short Term Disability | Enroll <input type="radio"/> Decline <input type="radio"/> |
| Voluntary Term Life and AD&D | Enroll <input type="radio"/> Decline <input type="radio"/> |
| Voluntary Critical Illness - Employee | Enroll <input type="radio"/> Decline <input type="radio"/> |
| Voluntary Accident Insurance | Enroll <input type="radio"/> Decline <input type="radio"/> |

SUMMARY PAGE

- Shows a snapshot of your current enrollment by plan
- Option to Enroll/Decline benefits

If you know you do not want to enroll in a specific benefit, you can decline on this page



OPEN ENROLLMENT IN PAYCOM

BENEFITS ENROLLMENT



- On each benefit enrollment page, there is a link to view Plan Documents, as well as a grey box that expands to give more information about each benefit offering
- Be sure to **select the check-box** next to the plan that you are choosing, or next to Decline Coverage if you would not like that type of insurance

A screenshot of the Paycom Benefits Enrollment page for the Anthem Blue Cross HSA plan. At the top, there is a green checkmark icon and the text 'Anthem Blue Cross HSA'. To the right of this is a button labeled 'PLAN DOCUMENTS'. Below this is a grey box with a blue header containing an information icon and the text 'Anthem Blue Cross HSA'. Underneath the grey box, the text 'Choose Your Coverage' is displayed. There are four radio button options: 'Employee Only - \$0.00' (which is selected), 'Employee and Spouse - \$136.46', 'Employee and Children - \$111.69', and 'Employee and Family - \$192.36'. At the bottom of the page, there are two buttons: 'PREVIOUS' and 'ENROLL'. The 'ENROLL' button is highlighted with a red border and a hand icon pointing to it.

OPEN ENROLLMENT IN PAYCOM



2025 Benefit Enrollment

\$73.43
Total Cost
Per Pay Period

✓ Contact Information

✓ Dependents and Beneficiaries

| | |
|-----------------------------------------------------|---------|
| ✓ Medical | \$0.00 |
| ✓ Dental | \$18.03 |
| ✓ Vision | \$6.69 |
| ✓ Health Savings Account - Individual Contributions | \$10.00 |
| ✓ Flexible Spending Account - Health Care | \$5.00 |
| ✗ FSA Dependent Care | |
| ✓ Basic Life and AD&D | \$0.00 |
| ✓ Basic Long Term Disability | |
| ✓ Voluntary Short Term Disability | \$7.87 |
| ✓ Voluntary Term Life and AD&D | \$18.69 |
| ✓ Voluntary Spousal Term Life and AD&D | \$6.23 |
| ✓ Voluntary Child Term Life and AD&D | \$0.92 |
| ✗ Voluntary Critical Illness - Employee | |
| ✗ Voluntary Accident Insurance | |

REVIEW FINALIZE

BENEFITS ENROLLMENT

- As you enroll in benefits, your total cost **per pay period** will update automatically
- You can click back into each benefit from this side bar to make changes
- Ensure each line has a ✓ or ✗ before hitting **Finalize**



OPEN ENROLLMENT IN PAYCOM



FINAL SUMMARY PAGE

- Once you enroll/decline each benefit, you will be taken to a summary page; carefully review your benefit choices
- If you are satisfied with your enrollment, click **Finalize** then **Sign and Submit** to complete enrollment



OPEN ENROLLMENT IN PAYCOM



THINGS TO KNOW

- Open enrollment is from **November 13 – November 27, 2023**
 - **Everyone** is required to go through the enrollment process in the Paycom portal to elect benefits for 2025
 - A qualifying event will be needed to make changes once coverage is finalized, signed and submitted
- Coverage will begin on January 1, 2025 and continue through December 31, 2025



Questions?

