

# 2025 Employee Benefits

# Today's Agenda

## Benefit Offering for 2025 – Review

### Medical

- UMR– 2 plans
  - PPO 2000
  - PPO 1500
- Kaiser – 2 plans
  - HMO 15
  - HMO 2000 HSA

### Dental

- Reliance Matrix

### Vision

- VSP

### Life and Disability

- Reliance Matrix

### Flexible Savings Account

- Navia

### Voluntary Benefits

- AFLAC
  - Critical Illness and
  - Accident
  - Hospital Indemnity (New)
- Reliance Matrix - Life and AD&D
- MetLife – Legal Plans
- Nationwide – Pet Insurance



A UnitedHealthcare Company



# 2025 Premiums and Benefits

## **Medical**

Due to unexpectedly high claims for a second year in a row, AOS received a medical increase from United Healthcare that was similar to 2024. Due to the increase in rates, AOS will be moving to UMR for 2025 to maintain current benefits and contributions. HRA contributions will remain the same, which will continue to minimize the out of pocket costs for employees and their families.

## **Solution**

Understanding the value our employees place on their benefits, we will be moving to UMR to maintain benefits, network similarity and costs. The current plans will still provide rich benefits with office copays covered by the HRA with an Out-of- Pocket Maximum below market. Combined with the AOS HRA contribution, employees now have 2 excellent benefit options to choose from.

Please make sure you go through the ADP online enrollment system to elect the plan that best meets your needs.

# 2025 Employee Monthly Contributions

	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>UMR HRA 1500 PPO Buy Up</b>	\$227.14	\$470.74	\$429.47	\$656.41
<b>UMR HRA 2000 PPO Base</b>	\$200.20	\$414.18	\$378.29	\$575.60
<b>VSP Vision</b>	\$1.96	\$4.38	\$4.38	\$4.38
<b>Reliance Matrix Dental</b>	\$11.89	\$22.42	\$26.15	\$36.97

# 2025 Employee Monthly Contributions

Kaiser HSA 2000 Plan				
	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 30	\$88.63	\$223.10	\$190.90	\$261.10
30-39	\$100.83	\$251.30	\$199.10	\$287.90
40-49	\$129.03	\$258.30	\$206.70	\$318.10
50-54	\$165.43	\$337.70	\$235.50	\$369.90
55-59	\$200.23	\$410.70	\$270.10	\$446.50
60-64	\$250.83	\$497.70	\$321.90	\$546.70
65+	\$299.83	\$673.70	\$368.70	\$704.90

Kaiser HMO 15 Copay Plan				
	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 30	\$109.00	\$304.40	\$299.40	\$423.60
30-39	\$120.40	\$327.20	\$307.80	\$468.40
40-49	\$155.40	\$357.40	\$295.20	\$471.60
50-54	\$202.20	\$420.20	\$333.40	\$537.20
55-59	\$255.40	\$536.40	\$381.80	\$617.00
60-64	\$315.00	\$598.40	\$421.40	\$698.60
65+	\$357.40	\$772.20	\$537.20	\$848.80



# Get to know your benefits

Open Enrollment 2025



A UnitedHealthcare Company

# Common health terms

## **Copayment:**

A fixed amount of money you pay a provider for a covered visit or prescription

## **Deductible:**

The amount you'll need to pay before your plan starts to pay for covered services



## **Coinsurance:**

The percentage you pay as your share of a covered health care service

## **Out-of-pocket limit:**

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount

[justplainclear.com](https://www.justplainclear.com)

**For thousands of health care terms defined simply and clearly, this is your site.**



# The preferred provider organization (PPO) plan



## Key features

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Freedom to go to almost any doctor or hospital

Not required to have a primary care doctor

No referral needed to see a specialist

## Things to consider

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You pay less when you use doctors in the plan's network



# HRA Overview



## Health reimbursement account (HRA)

- These dollars are used to help pay for your covered medical expenses, like office visits, lab work and tests.

## Annual deductible

- You pay a yearly deductible before we start sharing the cost of covered health care you receive.
- The money in an HRA is used to help meet your deductible.

## Major medical benefits (your percentage of the costs)

- After you meet your annual deductible, you pay a percentage or copay of the cost of your covered care.
- Once you pay the annual maximum for your percentage of the costs, the plan pays 100% for everything else that's covered the rest of the year.

# PPO 1500 and PPO 2000 HRA Plan Benefits - Comparison



ALPHA & OMEGA  
SEMICONDUCTOR

MEDICAL PLAN		In-Network PPO 1500	In-Network PPO 2000
HRA Funding		\$1,250 - Individual / \$2,250 - Family	\$1,250 - Individual / \$2,250 - Family
Deductible		\$1,500 - Individual / \$3,000 - Family	\$2,000 - Individual / \$4,000 - Family
Calendar Year Out of Pocket Max		\$2,500 - Individual / \$5,000 Family	\$5,000 - Individual / \$10,000 Family
Preventative		No Charge	No Charge
Office Visits	Doctor	10% after ded	\$30 copay
	Specialist	10% after ded	\$60 copay
Lab / X-Ray @Freestanding Facility		10% after ded	20% after ded / 50% after ded at Hospital Facility
Complex Imaging – (MRI,CT Scan, PET) @Freestanding Facility		10% after ded	20% after ded / 50% after ded at Hospital Facility
Chiropractic		10% after ded	\$30 Copay
Inpatient Hospital		10% after ded	20% after ded
Outpatient Hospital		10% after ded	20% after ded
Urgent Care		10% after ded	\$50 copay
Emergency		10% after ded	20% after ded
Prescriptions	Tier 1 - Generic	\$10 copay	\$10 copay
	Tier 2 - Brand	\$30 copay	\$30 copay
	Tier 3 - Non-Formulary Brand	\$70 copay	\$70 copay

# How HRA Physician visits are paid under the PPO 2000 HRA

## Doctor's visit



You go to the doctor.

## Doctor Visit



You as the member will pay the \$30 copay for the Primary Care Visit or the \$60 copay for a Specialist Visit.

## HRA



Provided the member hasn't utilized the HRA Funding allotment, UMR will send the member a check for the amount of the PCP or Specialist Visit

## Explanation of Benefits



UMR will send you an EOB recap. It's not a bill; it's a summary of how UMR processed the claim.

**\*\*\*\*All services subject to the deductible will be paid similarly to the PPO 1500 HRA.**

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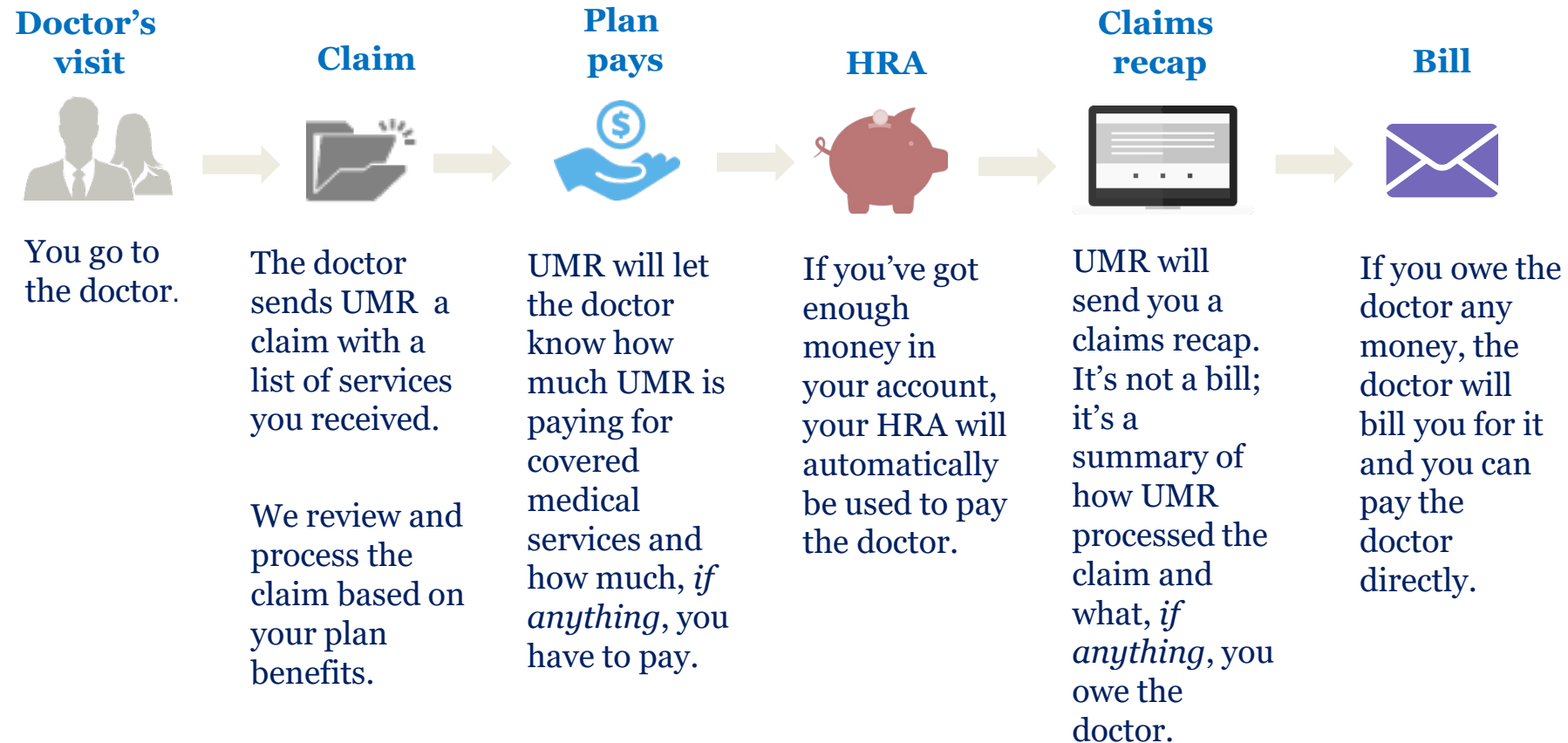
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# How HRA claims are paid under the PPO 1500 HRA



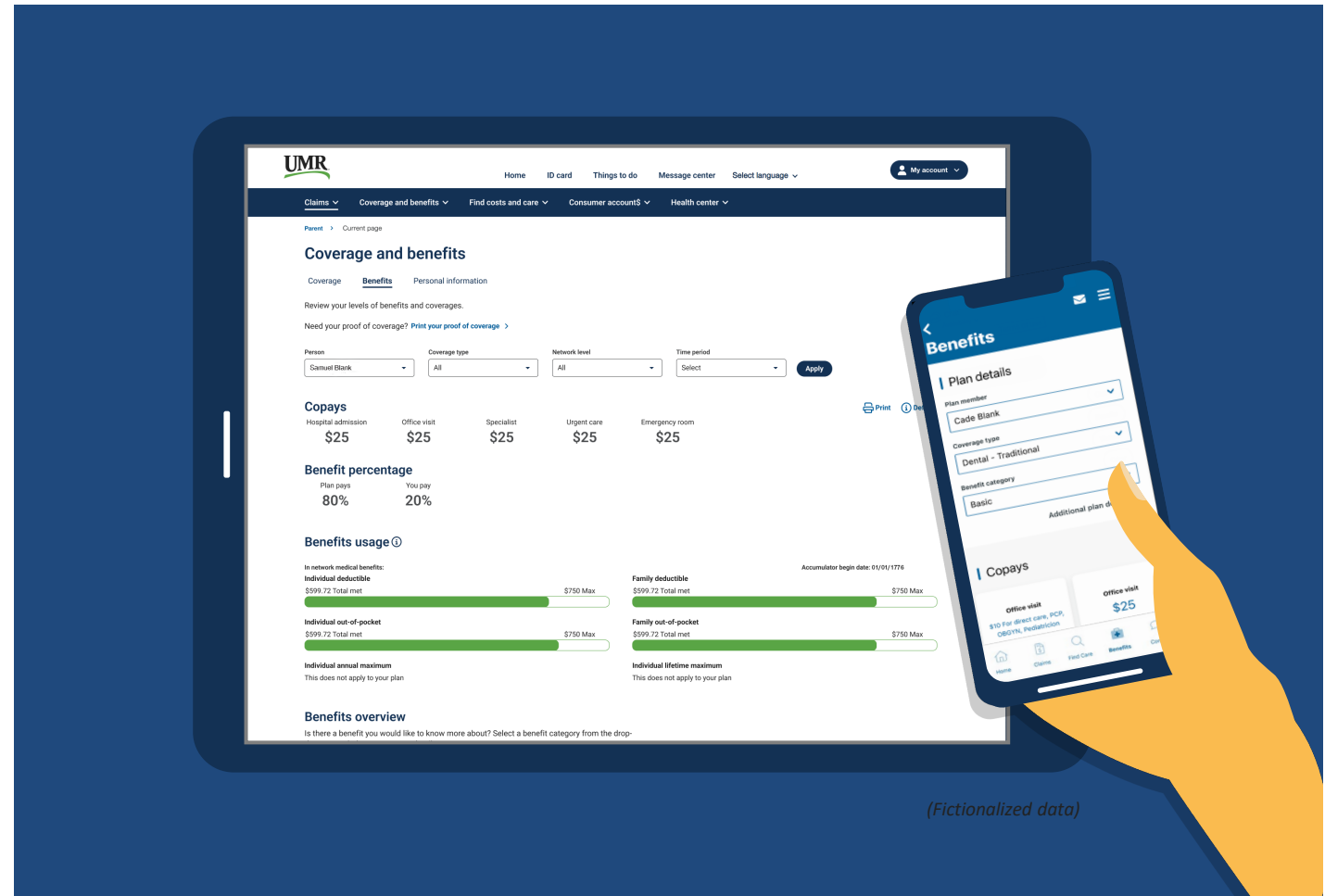
# Manage your plan and health online (and on the go)

## View claims by service date, family member, status and more

- Clearly organized and easy to sort
- Find out what you owe
- Get all the details in one place
- Safe and secure
- No lost paperwork

## Get your answers fast

- Is there a copayment for your office visit? If so, how much?
- What's your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?



# Chat online with UMR customer service

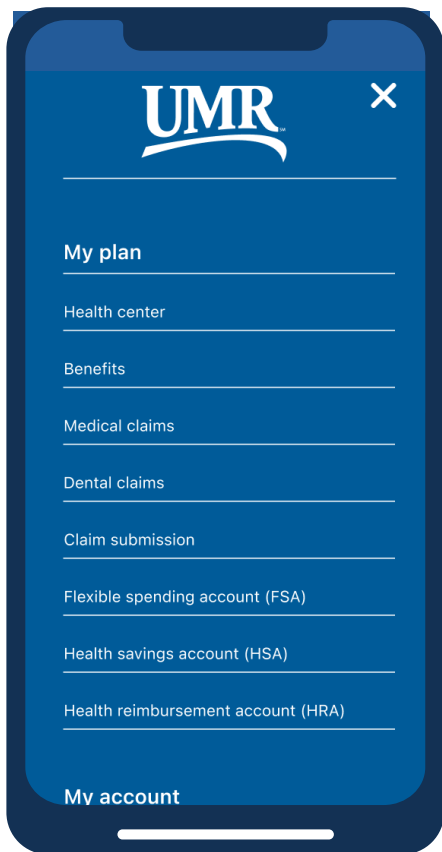
- Simply sign in to **umr.com** and select the **Chat** icon to get started.  
On the **UMR app**, select **Contact** to access the **Live Chat** icon
- Team members are available 24 hours a day, seven days a week (excluding major holidays)



We've made it easier for you to get the answers you need — fast



# Manage your plan and health online (and on the go)

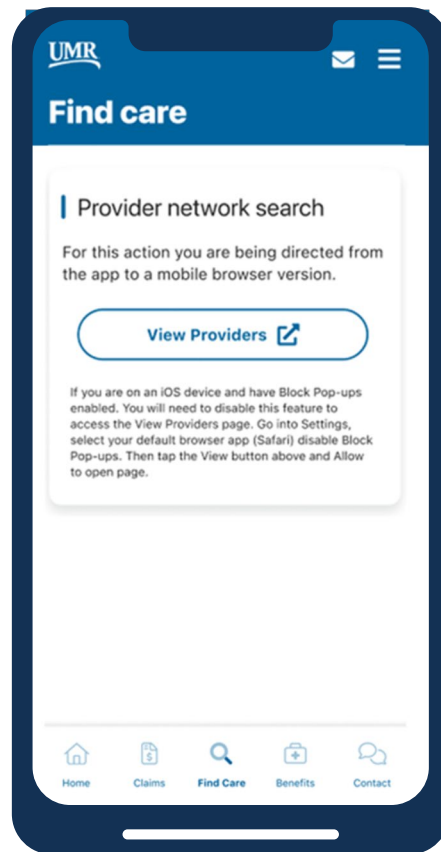


Menu

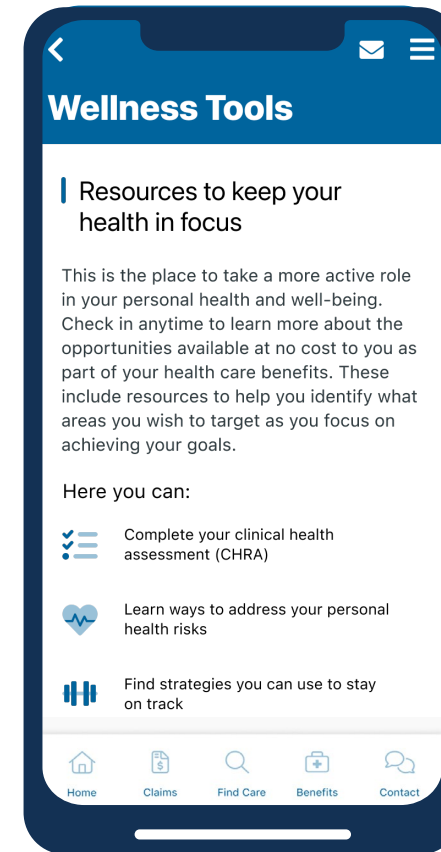
**Note:** Customized by plan



Virtual ID card



Find care (provider network)



Wellness tools



# A better choice for good health



# Convenient ways to get care

You have flexible options to get care beyond the doctor's office — and you can manage your care anytime with the Kaiser Permanente app or at kp.org.



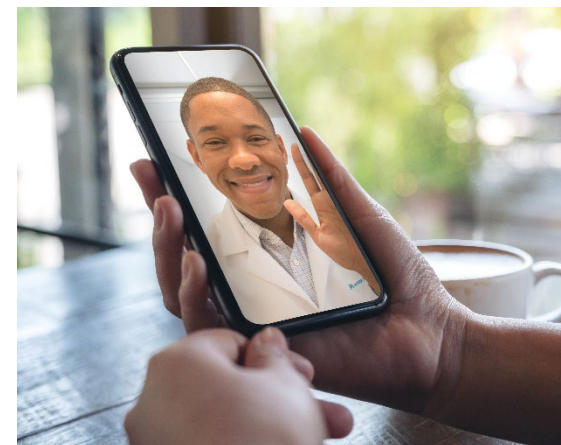
## Getting care

- Talk with a Kaiser Permanente clinician by video or phone for the same high-quality care as an in-person visit.<sup>1</sup>
- Get 24/7 medical advice by phone or online.
- Email your doctor's office with nonurgent questions.<sup>2</sup>



## Managing care<sup>2</sup>

- Schedule or cancel routine appointments.
- Order most prescription refills.
- Check your medical records and pay bills.



More than 80% of care visits during the COVID-19 outbreak have been phone appointments or video visits.

# Kaiser Comparison

Kaiser	HMO 15	HMO 2000 HSA
<b>Calendar Year Deductible</b>	None	\$2,000 – Individual / \$4,000 – Family
<b>Calendar Year Out-of-Pocket Maximum</b>	\$2,500 – Individual / \$5,000 – Family	\$3,500 – Individual / \$7,000 – Family
<b>HSA Contribution</b>	Not Applicable	\$1,250 – Individual / \$2,250 - Family
<b>Preventative</b>	No Charge	No Charge
<b>PCP / Specialist Visit</b>	\$15 copay	\$0 after deductible
<b>Lab / X-Ray</b>	\$10 copay	\$0 after deductible
<b>In Patient – Hospital</b>	\$200 per day	\$300 per day after deductible
<b>Out Patient – Hospital</b>	\$100 per procedure	\$150 per procedure after deductible
<b>Complex Imaging</b>	\$50 per procedure	\$50 per procedure after deductible
<b>Emergency Room</b>	\$100 per visit	\$100 per visit after deductible
<b>Urgent Care</b>	\$15 copay	\$0 after deductible
<b>Prescription Coverage</b> Tier 1 – Generic Tier 2 – Brand	\$10 \$25	\$10 after deductible \$30 after deductible

# Your health plan plus a health savings account



- Combines a medical plan with a health savings account
- Provides coverage for current health care expenses with the option to save for future expenses
- In-network preventive care is covered by the plan at **100%\***
- You own the account and you, your employer or both can contribute
- Contributions are generally not taxable\*\*
- You have investment options

# Your HSA maximum contribution

The IRS has set the following limits for 2024:



## Under age 55 and not enrolled in Medicare (based on a 12-month period):

- 2024 up to \$4,150 individual coverage
- 2024 up to \$8,300 family coverage
- 2025 up to \$4,300 individual coverage
- 2025 up to \$8,600 family coverage

## Age 55 or older:

- Maximum contribution increases by \$1,000 (considered a “catch-up” contribution)
- Up to \$5,300 individual coverage\*
- Up to \$10,600 family coverage\*

## To make the maximum contribution in a calendar year, you must:

- Meet all requirements to be eligible for HSA contributions on January 1
- Remain qualified through December 1
- If these criteria are not met, maximum contribution is prorated – if 1/12 maximum contribution for each month then individual is qualified

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Dental Insurance coverage will be provided by Reliance Matrix for all eligible employees and their dependents. PPO benefits allow members to seek services from any Reliance Matrix Dental participating provider or any non-Reliance Matrix dentist you choose. Please keep in mind that Reliance Matrix members will realize the greatest level of benefit by utilizing a Reliance Matrix PPO provider.

**Dental Network = Ameritas Classic Network**

## DENTAL PLANS

		Dental PPO	
		In-Network	Out-of-Network (90 <sup>th</sup> UCR)
Deductible	Per Member	\$50	\$50
	Per Family	\$150	\$150
Annual Maximum	Per Member	\$1,500	\$1,500
Diagnostic & Preventive Exams		100%	100%
Restorative (fillings)		80%	80%
Endodontics (root canals)		80%	80%
Periodontics (scaling and root planning)		80%	80%
Oral Surgery		80%	80%
Prosthodontics (crowns, bridges, dentures)		50%	50%
Child Only Orthodontia – \$1,500 Lifetime Max		50%	50%



- Exam / Material Co-pay \$20
  
- Frequency
  - Exams every 12 months
  - Lenses every 12 months
  - Frames\* every 24 months
  - Contacts (instead of glasses)\*every 12 months
    - \*The Frame and Contact allowance is \$200.
  
- Benefits
  - Reimbursement benefits available with use of Out-of- Network Providers
  - Laser Vision Correction discounts



# Life and Disability Offerings

Life Insurance

Short-term Disability (NonCA employees)

Long-term Disability

Voluntary Life and AD&D

- EAP
- Travel Assistance





# Term Life & AD&D Benefits

## Benefit:

Life:	2 x Salary to \$500,000
AD&D:	2 x Salary to \$500,000

## Guarantee Issue

\$500,000

## Portability

Living Benefit - 75% of the maximum benefit

## Age Reductions:

At age 65 your benefits will reduce to 65%

At age 70 your benefits will reduce to 50%

For a copy of the Life & AD&D exclusions, limitations and reductions, please refer to your enrollment packet.



# Short-Term Disability Benefit Details

**Non-CA employees only**

- Elimination Period – The time before benefits are payable
  - 7 day elimination period
- Benefit Amount – The amount paid directly to you
  - Your benefit amount is 60% of the first \$2,623 of weekly pre-disability earnings as of the date of disability
  - Maximum Weekly Benefit – \$1,574
  - \$50 weekly minimum benefit
- Maximum Benefits Period – The length of time that benefits will be paid
  - Your benefit will be paid for 90 day max



## Long-Term Disability Benefit Details

- Elimination Period – The time before benefits are payable
  - 90 days
- Benefit Amount – The amount paid directly to you
  - Your benefit amount is 60% of your monthly salary, less other income sources.
- Maximum Monthly Benefit
  - \$10,000 Max
- Maximum Benefits Period – If you become disabled prior to age 62, benefits are payable to age 65 – your Social Security Normal Retirement Age. At age 62 (and older), the benefit period will be based on a reduced duration schedule.





# Employee Assistance Plan

Our Employee Assistance Program (EAP) offers comprehensive services to support employees where and when they need it most.

The program includes up to 3 face-to-face visits to support behavioral health as well as options for telephonic or Zoom, in addition to a wealth of support through the online portal and mobile app.

## Employee Health

### Behavioral Health Sessions

Up to 3 sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues.

### Medical Advocacy

To help navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.

### Legal Consultations

To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce and child custody.

## Employee Productivity

### Employee Personal Assistant

To help manage everyday tasks and give back time by providing information and referrals for home services, repairs, travel, entertainment, dining and personal services.

### Life Coaching

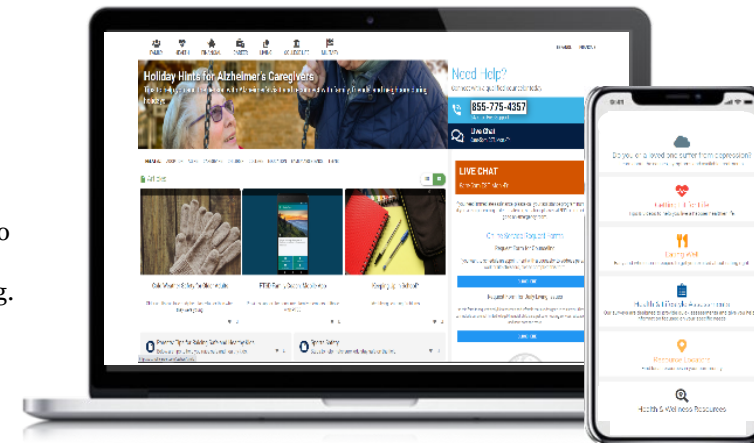
To help reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

### Lifestyle Management

To provide information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

## Dedicated Member Portal and Mobile App

Access to benefits 24/7/365 with online requests and chat options, and the option to explore thousands of articles, webinars, podcasts and tools covering total well-being.



# Bereavement Counseling

Employees, family members and beneficiaries are provided confidential support services to cope with the loss of a loved one.

Services include telephonic grief counseling sessions and legal and financial consultation.

For questions or to access services, contact ACI Specialty Benefits at 855-775-4357 or [rsli@acieap.com](mailto:rsli@acieap.com)

## **Grief counseling services**

- Available with up to 3 telephonic grief counseling sessions for assessment and referral.
- All sessions are conducted by licensed mental health clinicians.

## **Legal and financial consultations**

- Available for estate planning, deeds, wills and trusts.
- Includes one 60-minute in-office or telephonic consultation with a local attorney and 25% discount for continued services.
- Includes telephonic financial consultation and an optional 30-day financial coaching benefit with a 90-day action plan.



# Identity Theft Prevention and Support

Our program offers powerful monitoring and security tools, plus full-service remediation and reimbursement in the event an employee's identity is stolen.

If you think your identity has been compromised, contact InfoArmor at 855-246-7347.

## Identity Theft Remediation Services:

- 24/7/365 hotline service to report theft
- Personalized ID Recovery Kit
- Assigned Paralegal ID Theft experts
- Systematic Fraud Alerts
- Ongoing Identity Monitoring



### Dark web monitoring

Dark web monitoring looks out for a participant's Social Security number.

Bots and human intelligence will monitor closed hacker forums for compromised credentials and other personal information.



### \$25k loss reimbursement

Should fraud occur, employees will receive remediation and up to \$25K in identity fraud expense reimbursement for out-of-pocket costs.

\*Insurance covering expense and stolen funds reimbursement is underwritten by Assurant.



### Encrypted Vault

This security feature allows employees to easily access and replace wallet contents.

The encrypted vault stores:

- User IDs & passwords
- ATM/credit cards
- Driver's licenses
- Health insurance cards

# Travel Assistance

24 Hour, worldwide travel assistance for employees and dependents traveling more than 100 miles from home.

Services are available whether traveling for business or leisure.

If you need assistance, contact On Call International at:  
 USA – 800-456-3893  
 Worldwide – 603-328-1966

**Your 24-hour travel emergency companion with round-the-clock travel assistance services.**



## Medical Assistance

- Emergency Evacuation
- Medically Necessary Repatriation
- Visit by Family Member or Friend
- Medical Referrals for Local Physicians or Dentists
- Medical Case Monitoring
- Prescription Assistance
- Convalescence Arrangements



## Safety and Security

- Urgent Message Relay
- Emergency Travel Arrangements
- Return of a Traveling Companion
- Return of Vehicle
- Recovery of stolen items
- Recovery of lost items
- Legal Assistance
- Bail Bond



## Travel Support

- Interpretation services
- Translation services
- Passport/Visa requirements
- Currency Exchange Rates
- Weather Information
- Inoculation requirements
- Health Hazard Advisory
- Consulate/Embassy Referral



# Aflac Group for Alpha & Omega Semiconductor 2025 Plan Year







# Hospital Indemnity Insurance (New)

Group Supplemental



Coverage Level	HSA compatible
Plan Option	Mid Level w/wellness and mammography
Benefits Modules	<div>Hospitalization<ul style="list-style-type: none"><li>• Hospital Admission - \$1,000</li><li>• Hospital Confinement \$150/day up to 31 days</li><li>• ICU – additional \$150/day up to 10 days</li><li>• ICU Step Down Unit - \$75/day up to 10 days</li></ul></div>
Plan Features	<ul style="list-style-type: none"><li>• Guaranteed issue</li><li>• No pre-existing condition exclusion, including maternity</li><li>• No waiting period</li><li>• Portable</li></ul>
Wellness Benefit	<ul style="list-style-type: none"><li>• \$50 Health Screening Benefit once per calendar year/insured</li><li>• \$100 Mammography Benefit, once per calendar year – based on a</li></ul>

How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,000), and Hospital Confinement (\$150 per day).



# Accident Benefit Details



## Why Accident Insurance?

- Provides a lump-sum cash benefit for injuries you or an insured family member sustain as a result of an accident
- Health insurance pays the doctors and hospitals, Aflac pays you.
- No pre-existing conditions limitations
- Guaranteed-issue – no medical questions
- Help supplement your daily living expenses and unpaid time off work

- **Initial Care & Emergency**

Emergency room, urgent care center, initial physician's office visit, ambulance service

- Most treatment/service required within 72 ours of accident, once per accident per insured person.

- **Specified Injuries**

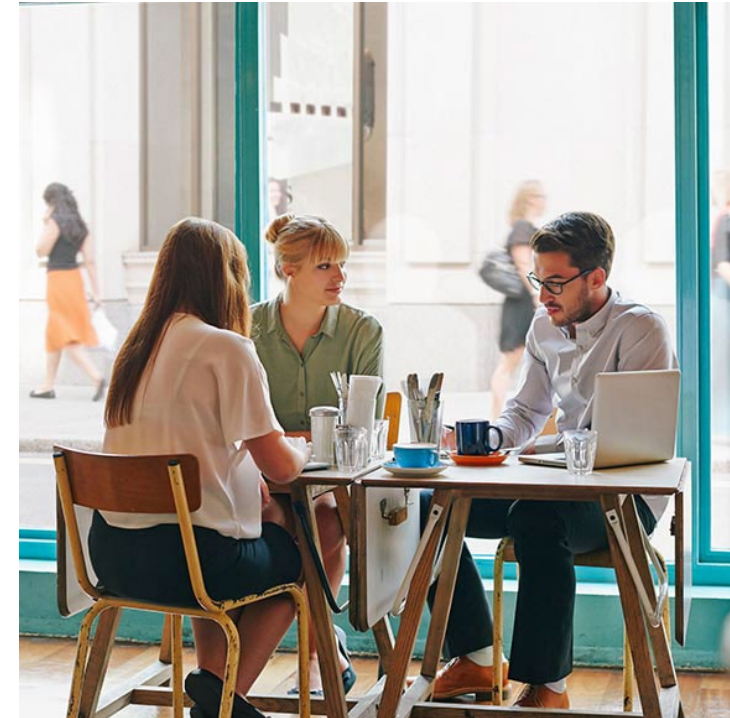
- Fractures, dislocations, lacerations, burns and dental

- **Hospital, Surgical & Diagnostic**

- Admission, daily confinement, ICU confinement, rehab facility confinement, surgical and diagnostic

# Accident Benefit Details

Coverage Level	24 Hour	
Plan Option	Custom Plan	
Benefit Highlights	Initial Accident Treatment	<ul style="list-style-type: none"> <li>Fractures &amp; Dislocations – up to \$3,000</li> <li>Diagnostic Testing - \$200</li> <li>Ambulance- \$400 ground, \$1,200 air</li> <li>Emergency Dental Work- up to \$200</li> <li>Lacerations – up to \$400</li> <li>ER/Urgent Care - \$175</li> </ul>
	Hospitalization	<ul style="list-style-type: none"> <li>Hospital Admission - \$1,500</li> <li>Hospital Confinement - \$200/day</li> <li>ICU – additional \$400/day</li> </ul>
	After Care	<ul style="list-style-type: none"> <li>Appliances \$100</li> <li>Follow-up Care – up to \$300</li> <li>Physical Therapy – up to \$500</li> <li>Chiropractic/ Alternative Therapy - up to \$60</li> </ul>
	Life Changing Events	<ul style="list-style-type: none"> <li>Dismemberment – up to \$20,000</li> <li>Paralysis – Up to \$10,000</li> <li>Residence/Vehicle Modification – up to \$1,500</li> </ul>
Accidental Death Rider	<ul style="list-style-type: none"> <li>Accidental Death Benefit: 100k employee, 50k spouse and 25k child</li> <li>Accidental Common-Carrier Death Benefit: 100k employee, 50k spouse, 10k child</li> </ul>	
Wellness Benefit	<ul style="list-style-type: none"> <li>\$50 per year</li> <li>Once per calendar year per insured</li> </ul>	







# Critical Illness Insurance Overview

Benefit Amounts	Up to \$30,000 Guaranteed Issue for employee and spouse Children covered at 50% at no additional cost		
Plan Option	• With Cancer and with Health Screening		
Benefits	Lump sum benefit for:	<ul style="list-style-type: none"><li>• Internal/Invasive Cancer</li><li>• Heart Attack</li><li>• Stroke</li><li>• End-Stage Renal Failure</li><li>• Bone Marrow Transplant</li><li>• Sudden Cardiac Arrest</li></ul>	<ul style="list-style-type: none"><li>• Coronary Artery Bypass Surgery (pays at 25%)</li><li>• Non Invasive Cancer (pays at 25%)</li><li>• Major Organ Transplant*</li><li>• Coma</li><li>• Severe Burns</li><li>• Paralysis**</li><li>• Loss of Sight, speech or hearing**</li></ul>
		<ul style="list-style-type: none"><li>• Skin Cancer Benefit</li><li>• Additional Diagnosis &amp; Reoccurrence Benefit (no lifetime max, separated by 6 months)</li></ul>	
Additional Benefits	<ul style="list-style-type: none"><li>• Progressive Diseases Rider (ALS and Sustained MS) – 100%</li><li>• Optional Benefits Rider (Limited Benefit Benign Brain Tumor-100%, Advanced Alzheimer’s Disease 25%, Advance Parkinson’s Disease - 25%)</li><li>• Childhood Conditions Rider – 7 listed conditions – 50%<ul style="list-style-type: none"><li>• Autism Spectrum Disorder - \$3,000</li></ul></li></ul>		
Plan Features	<ul style="list-style-type: none"><li>• No pre-existing conditions limitation (see cancer limitation)</li><li>• No waiting period</li><li>• Portable</li></ul>		
Wellness Benefit	<ul style="list-style-type: none"><li>• \$50 Health Screening Benefit for both employee &amp; spouse per calendar year</li><li>• \$200 Mammography Benefit, once per calendar year based on a schedule of age</li></ul>		

# Aflac Group Claims & Customer Service

## To File a Claim

Log into [www.myaflac.com](http://www.myaflac.com)

OR

Download the MyAflac app



## Customer Service

Aflac Group Customer Service  
800-433-3036

[www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com)



# Flexible Spending Accounts

Flexible Spending Account (FSA) allows you to set aside pre-tax money out of your paychecks to pay for qualified medical, dental and vision expenses

## Health Care Expenses

Health Care Reimbursement Limit = **\$3,300**

### Eligible Expenses

Co-pays, co-insurance, deductibles

Prescriptions & Over-the-Counter

Dental (example – orthodontics)

Vision (example – Lasik corrective surgery)

## Non-Eligible Expenses

Cosmetic surgery and teeth whitening

Club memberships

Hot tubs

Sonicare-type toothbrushes



**Health Care FSA** - you may set aside up to **\$3,300** annually to use on eligible expenses, including physician fees, deductibles, copayments, dental and vision expenses. The Health Care FSA plan has a **\$660 Carryover Provision** for unclaimed balances for the 2024 plan year. This means that up to **\$640** of unclaimed expenses can be carried over to the following 2025 FSA plan year. Any other unclaimed funds will be forfeited and do not roll over into the following 2024 plan year. Budget wisely.

**Dependent Care FSA** - you may set aside up to **\$5,000 per** family annually to use on eligible dependent care expenses. If married and filing separately, you may set aside up to **\$2,500** annually. There is no carryover provision for Dependent Care FSA. Any unclaimed funds will be forfeited and do not roll over into the following 2024 plan year.

**Limited-Purpose Health Care FSA** - If you participate in the Kaiser HSA, you can also participate in the FSA, but you are limited to dental and vision expenses only.

# FSA - Reimbursement

Company Code: **AOS**

Submit your claim to Navia Benefit Solutions using one of the following methods:

- Fax – (425) 451-7002 or toll free (866) 535-9227
- Email – [claims@naviabenefits.com](mailto:claims@naviabenefits.com)
- Mail – Navia Benefit Services, PO Box 53250, Bellevue, WA 98015
- Cellular Phone (Android & iPhone Apps are available)

NOTE: Do not send originals. Keep copies of all documents submitted and fax or e-mail confirmations.

Reimbursements will be issued according to the reimbursement schedule.

Direct deposits will be initiated, and reimbursement checks sent on the scheduled reimbursement date.



# COMMUTER BENEFITS

**Company Code = AOS**

Employees can set aside pre-tax dollars for work related transit and parking expenses.

Maximum monthly pre-tax payroll deductions:

- 1) Transit: **\$325**
- 2) Parking: **\$325**

Ability to schedule reoccurring monthly deductions.

**NOTE:** You must enter your election into the Navia Benefits site by the 20<sup>th</sup> of the month, prior to needing the funds





# BENEFITS WEBSITE

## Filice customized benefits website:

- Plan Overviews
- Physician Directories
- Group Numbers & Carrier Contact Information
- HR Forms
- Filice Account Manager Contact Information

<https://mybenefits.cc/aosmd/>

# REMINDERS

## Action Required

### Make your Open Enrollment elections in ADP between:

- October 30<sup>th</sup>.....
- It's mandatory for all employees Opting for United Healthcare to make the elections this year through the ADP system

### Flexible Spending Account (FSA)

If you elected last year and want to continue in 2025, you MUST elect the benefit, it will not automatically rollover.

### Health Savings Account (HSA)

To sign up for a personal contribution towards your 2024 HSA, notify Human Resources (Kaiser HSA Participants Only)

### Reminder regarding Qualifying Events

You will need a Qualifying Event, if you want to make a change to your benefits during the Plan Year (01-01-25 through 12-31-25).

Examples include:

Marriage / Divorce  
Newborn / Adoption  
Loss of other coverage

# **Thank you for attending the Benefits Open Enrollment Meeting**

## **Any Questions?**

**For additional questions you can also contact:**

**Rob Kidwell – [rkidwell@acrisure.com](mailto:rkidwell@acrisure.com)**

**Patti Harvey – [pharvey@acrisure.com](mailto:pharvey@acrisure.com)**