2025 Employee Benefits Review

Welcome,

DOMINICAN UNIVERSITY of CALIFORNIA



What is Open Enrollment?

The once-a-year opportunity to change your health insurance elections in Paycom:

- Confirm all 2025 benefits
- Change plans
- Add or drop coverage for yourself
- Add or drop coverage for your dependents
- Open Enrollment runs from:
 Monday April 21st Tuesday May 6th



When else can I make changes?

The only time you can change plans outside Open Enrollment is if you experience a Qualified Life Event (defined by the IRS):

- Birth or adoption
- Marriage or divorce
- Gain/Loss of other group coverage

Employees have 31 days from the date of Qualified Life Event to notify Human Resources and submit your plan change

2025 Announcements

No Major Plan Changes! HMO, PPO & HSA







2. No Changes to Guardian or MoO Plans!

 Union Negotiations on Contributions are Ongoing through Collective Bargaining.

4. DUC will continue to be supported by Acrisure, and employees can reach out anytime for assistance.











Let's review at your Kaiser 2025 Medical plans

Medical Plans: Kaiser



Traditional HMO	(CA only))
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Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-N	letwork	Ben	efits
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Office Visits Urgent Care Emergency Room	\$20 \$20 \$50
Inpatient Hospitalization Outpatient Surgery	\$250 per admit \$20 per procedure
Generic Rx Brand Name Rx Specialty Rx	\$10 \$25 \$25

Deductible	In-network	Out-of-network
	\$0 per person	N/A per person
	\$0 per family	N/A per family
Out-of-pocket max	In-network	Out-of-network
	\$1,500 per person	N/A per person
	\$3,000 per family	N/A per family

Medical Plans: Kaiser



HDHP HMO (CA only)

Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$30*
Urgent Care	\$30 *
Emergency Room	30%*
Inpatient Hospitalization	30%*
Outpatient Surgery	30%*
Generic Rx	\$10 *
Brand Name Rx	\$30 *
Specialty Rx	\$30 *

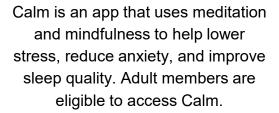
Deductible	In-network	Out-of-network
	\$3,300 per person	N/A per person
	\$6,600 per family	N/A per family
Out-of-pocket max	In-network	Out-of-network
	\$5,350 per person	N/A per person
	\$10,700 per family	N/A per family

^{*}coverage after annual deductible is met

Kaiser Resources







Practicing mindfulness with Calm can help you build resilience and support your overall emotional health and wellness. Anyone can benefit from Calm, and the app offers something for everyone.



• 11,500+ Standard Fitness Centers for just \$25 a month

and/or

 4,500+ Premium Exercise Studios with 20% - 70% discounts on most

PLUS

- √ 6,500+ Digital Workout Videos
- ✓ Enroll Your Spouse**
- ✓ No Long-Term Contracts



Regular workouts can help improve your mood, sharpen your mind, and help you feel healthier and happier overall. Kaiser teamed up with fitness industry leader ClassPass to make it easy for you to exercise from the comfort of home.

On-demand video workouts at no cost: 4,000+ online fitness classes!

Reduced rates on in-person fitness classes at local gyms and studios.

kp.org/selfcareapps

kp.org/choosehealthy

kp.org/exercise

Now let's review your HealthNet 2025 Medical plans

health net

Medical Plans: HealthNet

HMO Gold (CA only)

HealthNet HMO members have access to care in California only. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$30
Urgent Care	\$30
Emergency Room	\$75
Inpatient Hospitalization	\$500 per admit
Outpatient Surgery	\$30
Generic Rx	\$10
Brand Name Rx	\$20
Specialty Rx	\$35

^{*}Rx has a separate OOP Max

Deductible	In-network	Out-of-network
	\$0 per person	N/A per person
	\$0 per family	N/A per family
Out-of-pocket max	In-network	Out-of-network
	\$1,500 M \$2,000 Rx per person	N/A per person
	\$4,500 M \$4,000 Rx per family	N/A per family

health net

Medical Plans: HealthNet

PPO 250		Deductible	In-network	Out-of-network
PPO medical plans provide but we recommend utilizing maximize your benefits!	coverage in- and out-of-network, in-network providers to		\$250 per person	\$500 per person
In-Network Benefits Office Visits	\$15		\$750 per family	\$1,500 per family
Urgent Care	\$15	Out of made to the		
Emergency Room	\$100 + 20% *	Out-of-pocket max	In-network	Out-of-network
Inpatient Hospitalization	20%*			
Outpatient Surgery	20%*		\$3,000 per person	\$9,000 per person
Generic Rx	\$10			
Brand Name Rx	\$25		\$9,000	\$27,000
Specialty Rx	\$35		per family	per family

^{*}coverage after annual deductible is met

health net

Medical Plans: HealthNet

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HDHP / PPO medical plans provide coverage in- and out-ofnetwork, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Benefits

Office Visits	30%*
Urgent Care	30%*
Emergency Room	\$100 + 30% *
Inpatient Hospitalization	30%*
Outpatient Surgery	30%*
Generic Rx	\$15 *
Brand Name Rx	\$30 *
Specialty Rx	\$50 *

Deductible	In-network	Out-of-network
	\$3,300 per person	\$3,300 per person
	\$6,600 per family	\$6,600 per family
Out-of-pocket max	In-network	Out-of-network
	\$5,000 per person	\$5,000 per person
	\$10,000 per family	\$10,000 per family

^{*}coverage after annual deductible is met

HealthNet Resources





Online wellness

Improve your health and wellness on your own terms. We have a wide range of online content that features topics such as:

- · Healthy weight
- · Eating better
- · How to manage stress
- · How to quit smoking for good

Our online wellness resources have features like:

- Articles
- Videos
- · Health trackers
- Health challenges and more



Online chronic condition resources

You can get help with a current health condition, with access to online information for long-term wellness. You can find articles, videos and virtual tools about:

- Diabetes
- Heart disease
- Asthma
- High blood pressure
- · Cancer and more



Tobacco cessation

The Craving to Quit program covers most types of tobacco, lets you talk with a personal coach for encouragement and support and offers a tailored plan to quit. The 21-day program teaches awareness of cravings and habits to help you stop, whether you smoke, vape or dip.



www.healthnet.com

Health Savings Account (HSA)



Health Savings Account (HSA)

A health savings account (HSA) is a tax-advantaged account that works in conjunction with an HSA-eligible health plan that meets IRS guidelines and allows the participant to save tax-free money for eligible medical expenses. Money in an HSA accumulates year after year and is owned by the participant even if they change jobs or health plans.

Account holders receive a "triple tax benefit":

- Taxable income reduction: Contributions to their HSA are pretax, which lowers their taxable income and stretches their dollars further.
- Tax-free earnings: Further offers competitive interest rates and investment options for eligible HSA plans. This growth is never taxed. (min. account balance = \$2,000)
- Tax-free distributions: Withdrawals are not subject to taxation when used to pay for eligible expenses.

DUC Funding

\$1,500 EE Only Annual Contribution

\$3,000

Family Annual Contribution

HSA 2025 IRS Limits

\$4,300

Single Contribution Limit

\$8,550

Family Contribution Limit

+\$1,000

55+ Catch-up Contribution Allowed

Now let's review your new 2025 Dental plan

Dental: Guardian



Dental	Deductible	In-network	Out-of-network
Guardian's PPO plan provides access to a large nationwide network of contracted dentists. We recommend using innetwork providers to maximize your benefits!		\$25 per person	\$50 per person
		3x per family	3x per family
Annual Dental Benefit Maximum	Dental Coverage	In-network	Out-of-network
\$2,000 per person	Preventive	100%	100% of UCR
Lifetime Orthodontia Maximum	Basic	90%	80% of UCR
\$2,000 per person (Child Only)	Major	60%	50% of UCR
	Ortho	50%	50% of UCR

How about your **2025 Vision plan?**

YSP VISION.

8 Guardian

Vision: Guardian

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Don't forget to have your eyes checked! Benefits are maximized when members access providers in the VSP vision network.

Extra Savings

20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam

	In-network	Frequency
Vision Copays	\$20 Annual Exam	Every 12 months
	\$0 Standard Lenses	
Contacts	\$150 Allowance	Every 12 months Instead of Glasses
Standard Frames	\$150 Frame Allowance (20% savings after	Every 12 months Instead of Contacts

allowance)

Great! How much will it cost you? 2025 DUC Contributions

Thinking Holistically About Your Benefits

Cost Drivers to consider when selecting an Insurance Plan:

- What is my Personal Medical History?
- What is my Premium Expense?
- What are my Deductibles/Copay/Coinsurance?
- What is my Overall Out of Pocket Exposure?

What is my Overall Medical Spend?











Coverage Tier	Full Monthly Premium	DUC Monthly Contribution	Employee Monthly Contribution	Employee Cost Per Pay Period
Kaiser HMO				·
Employee Only	\$1,042.86	\$938.57	\$104.29	\$52.14
Employee + 1	\$2,242.15	\$1,457.40	\$784.75	\$392.38
Employee + 2 or more	\$3,076.43	\$1,845.86	\$1,230.57	\$615.29
Kaiser HSA-HDHP				
Employee Only	\$689.15	\$620.24	\$68.92	\$34.46
Employee + 1	\$1,481.68	\$963.09	\$518.59	\$259.29
Employee + 2 or more	\$2,033.00	\$1,219.80	\$813.20	\$406.60
Health Net HMO				
Employee Only	\$1,617.09	\$1,400.87	\$216.22	\$108.11
Employee + 1	\$3,476.72	\$2,151.31	\$1,325.41	\$662.70
Employee + 2 or more	\$4,770.44	\$2,862.26	\$1,908.18	\$954.09
Health Net PPO				
Employee Only	\$1,811.38	\$1,569.18	\$242.20	\$121.10
Employee + 1	\$3,894.49	\$2,409.82	\$1,484.67	\$742.34
Employee + 2 or more	\$5,343.61	\$3,206.17	\$2,137.44	\$1,068.72
Health Net PPO (OOS)				
Employee Only	\$1,054.83	\$848.97	\$205.86	\$102.93
Employee + 1	\$2,267.88	\$861.35	\$1,406.53	\$703.27
Employee + 2 or more	\$3,111.75	\$1,181.85	\$1,929.90	\$964.95
Health Net HSA-HDHP				
Employee Only	\$1,144.53	\$1,030.08	\$114.45	\$57.23
Employee + 1	\$2,460.76	\$1,599.49	\$861.27	\$430.63
Employee + 2 or more	\$3,376.37	\$2,025.82	\$1,350.55	\$675.27
Guardian DPPO Dental				
Employee Only	\$49.52	\$44.57	\$4.95	\$2.48
Employee + 1	\$98.14	\$63.79	\$34.35	\$17.17
Employee + 2 or more	\$177.34	\$106.40	\$70.94	\$35.47
Guardian Vision		w/Medical	w/o M	edical
Employee Only	\$9.64	\$0.00	\$9.64	\$4.82
Employee + 1	\$14.61	\$0.00	\$14.61	\$7.31
Employee + 2 or more	\$25.68	\$0.00	\$25.68	\$12.84







Medical Plans: Union Contributions KAISER PERMANENTE.

Coverage Tier	Full Monthly Premium	DUC Monthly Contribution	Employee Monthly Contribution	Employee Cost Per Pay Period
Kaiser HMO	44.040.00			
Employee Only	\$1,042.86			
Employee + 1	\$2,242.15			
Employee + 2 or more	\$3,076.43			
Kaiser HSA-HDHP				
Employee Only	\$689.15		\	
Employee + 1	\$1,481.68			
Employee + 2 or more	\$2,033.00			
Health Net HMO				
Employee Only	\$1,617.09			
Employee + 1	\$3,476.72			
Employee + 2 or more	\$4 =70			
Health Net PPO				
Employee Only	1 1.3			
Employee + 1	\$3, 4.4.			
Employee + 2 or more	\$5,343.61			
Health Net PPO (OOS)				
Employee Only	\$1,054.83			
Employee + 1	\$2,267.88			
Employee + 2 or more	\$3,111.75			
Health Net HSA-HDHP	\$4.444.52		_	
Employee Only	\$1,144.53			
Employee + 1	\$2,460.76			
Employee + 2 or more	\$3,376.37			
Guardian DPPO Dental				
Employee Only	\$49.52	\$44.57	\$4.95	\$2.48
Employee + 1	\$98.14	\$63.79	\$34.35	\$17.17
Employee + 2 or more	\$177.34	\$106.40	\$70.94	\$35.47
Guardian Vision		w/Medical	w/o N	Medical
Employee Only	\$9.64	\$0.00	\$9.64	\$4.82
Employee + 1	\$14.61	\$0.00	\$14.61	\$7.31
Employee + 2 or more	\$25.68	\$0.00	\$25.68	\$12.84

Now let's talk about your 2025 FSA options

Flex Spending Accounts (FSA)



Flexible Spending Accounts (FSA)

These voluntary plans allow employees to make pre-tax payroll deductions to spend on eligible services. Funds are 100% from employee payroll deductions. *The FSA account is NOT tied to any medical plan and can be elected regardless of medical enrollment.**

Health Care FSA eligible services include medical, dental, vision, and pharmacy expenses.

Limited Purpose FSA eligible services include dental and vision only. *Employees must elect if enrolled in an HDHP and want to contribute.

Dependent Care FSA eligible services include childcare (day care, summer camps, after school care) for children up to age 13.

Health Care

\$3,300 Max Election

Up to \$660
Max Carryover

Dependent Care

\$5,000

Max. Election (Household)

No Carryover

Commuter Benefits



GoNavia Commuter

Commuter benefits allow you to set aside pre-tax dollars to pay for transit or vanpool rides to and from work, as well as for your work-related parking expenses.

Flexible, month to month benefit

IMPORTANT! As a month-to-month benefit, you can opt in and out of the benefit at any time based on your needs. Any unused funds at the end of the month will roll over to the next month.

Easy to use

Pay for transit and parking expenses with your Navia Benefits Card. If a parking provider does not accept debit card payments, you can pay out-of-pocket and submit a claim reimbursement online or on the Navia mobile app.

Transit

\$325 Max Election

Parking

\$325 Max. Election













\$325

MAXIMUM
CONTRIBUTION
PER MONTH

Now let's review your 2025 403(b) plan

Retirement Savings Accounts



403(b) Retirement Plan

Eligible employees are automatically enrolled in the plan at a 5% contribution level. Contributions are pulled from employee payroll deductions. DUC match contributions are immediately vested upon deposit. Employees must be enrolled to receive match contributions.

<u>Traditional</u> contributions are made *pre-tax* (reducing taxed income), distributions in retirement are **taxed** as ordinary income.

Roth contributions are made **after tax** (no effect on income), employer match is placed in pre-tax account and taxed when distributed. Distributions in retirement are **tax-free**.

2025 Contribution Limit



\$23,500 Max Election

or 100% of Salary

Employees 50+

\$7,500

Additional "Catch Up" election allowed

2025 DUC Match Contribution

Up to 5%

Less than 1 year of employment

Up to an additional 3%

1+ years of continual employment (total match = 8%)

Next, let's review your Disability & Life benefits

Disability Benefits: MoO



Disability

Employees are provided income replacement benefits in the event of a debilitating injury or illness.

Long Term Disability provides coverage after a 180-day elimination period and a maximum benefit up to SSNRA in the event of a total disability claim.

100% Employer Paid Benefit!

Long Term

180 days

Elimination Period

SSNRA Max Duration 60%

Monthly Earnings

\$10,000/mo

Max. Benefit

Life Insurance: MoO



Life + AD&D

Employees are provided company paid Basic Life + AD&D benefits, and Voluntary options to purchase additional coverage for themselves and their family members.



Basic Life + AD&D

\$50,000 Company sponsored benefits

\$50,000 AD&D benefits

Let's look at your options for Voluntary plans

Disability Benefits: MoO



Disability

Employees can elect additional income replacement benefits in the event of a debilitating injury or illness.

Short-Term Disability provides coverage after a 7-day injury and 7-day sickness elimination period and a maximum benefit up to 26 weeks in the event of a disability claim.

100% Employee Paid Benefit

Short Term

7 day

Injury Elimination Period

7 day

Sickness Flimination Period

26 weeks

Max Duration

25%

Weekly Earnings

\$1,200/wk

Max. Benefit

Life Insurance: MoO



Voluntary Life + AD&D

Employees can elect Voluntary options to purchase additional coverage for themselves and their family members.

Voluntary Life Insurance elections made after an employee's period of initial eligibility requires Evidence of Insurability (health questionnaire) to apply for coverage.

Employees who wish to elect additional life insurance through Mutual of Omaha during this 2025 Open Enrollment can elect up to the maximum benefit amount with **HEALTH QUESTIONNAIRE**.

Voluntary Life + AD&D

Increments of \$10k up to \$500k w/ AD&D Employee Benefit (not to exceed 5x salary)

Increments of \$5k up to \$500k w/ AD&D Spouse Benefit (not to exceed 100% of EE amount)

Increments of \$1k up to \$10k w/ AD&D Child(ren) Benefit (not to exceed 100% of EE amount)

Guaranteed Issue

\$200,000

Employee

\$25,000

Spouse

\$10,000

Child(ren)

Accident Insurance: MoO



Voluntary Accident

Accidents can happen in an instant affecting you or a loved one. This Non-occupational (off-job only) group accident insurance pays cash benefits that you can use any way you see fit.

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.
- Wellness benefit pays when members schedule their annual physical or age-appropriate screenings.

Accidental Death & Dismemberment	
	Up to \$70,000 Employee
	Up to \$35,000 Spouse
Fracture / Dislocation	Up to \$10,000 Children
Burn	Up to \$12,000
Coma	Up to \$25,000
Wellness	\$17,500
	\$50/person Every Year

Critical Illness: MoO



Voluntary Critical Illness

Critical illnesses includes stroke, heart attacks, Parkinson's, cancer, and more. These policies cover over 30 major illnesses. If you happen to get diagnosed with one of these illnesses, you will receive a lump sum cash payment.

Features:

- · Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Wellness benefit pays when covered members schedule their annual physical or age-appropriate screenings.

Employee Benefit	
Covered Illnesses	Increments of \$5k up to \$40k Initial Diagnosis
	Invasive Cancer Heart Attack Stroke Organ Failure Kidney Failure (over 30 illnesses in total)
Dependent Coverage	,
	Increments of \$5,000 up to \$30k Spouse
Wellness	50% of Employee Election up to \$10k Child(ren)*
	\$50/yr (EE, SP & CH) Health Screening

annual physical or age-appropriate screenings.

*Guaranteed Issue for Child(ren) = \$5,000

Legal Plan: LegalShield



LegalShield

LegalShield provides fully covered legal advice and representation for most personal legal matters.

Frequently utilized legal matters include:

- ✓ Will preparation & estate planning
- ✓ Document review & preparation
- ✓ Real estate matters & renters rights
- ✓ Traffic defense
- ✓ Identify theft
- √ Family law
- ✓ Defense of civil lawsuits

LegalShield's mobile app puts a law firm in the palm of your hand.

With LegalShield's Mobile App You Can:

- Directly access a dedicated provider law firm
- Upload speeding tickets and other legal documents for review
- Access 24/7 emergency help
- And more!



Get legal help when you need it



Simply request your legal need



Easily schedule a call with your attorney

Employment & business-related matters excluded from coverage

Identity Theft: ID Shield

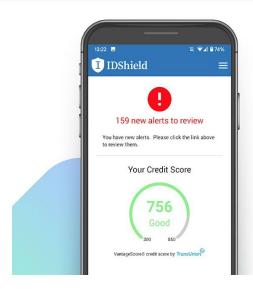


ID Shield

ID Shield's identity theft protection suite includes full identity protection, identity restoration, financial protection, credit monitoring, and digital device protection.

Your personal and financial information is monitored 24/7.

- ✓ Bank Accounts
- ✓ Credit Cards
- √ Social Security Numbers
- ✓ Residential Addresses
- ✓ Online & Dark Web monitoring
- ✓ Social Media
- ✓ Full Identity Restoration



Meet Your Plans

Pet Insurance

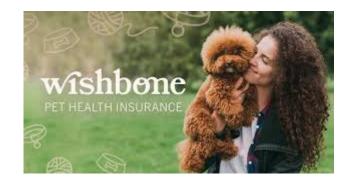
Pet Benefit Solutions

What's included with Wishbone?

- Variety of Reimbursements
- Low Deductible
- No Waiting Periods on accidents or illnesses
- Use at any veterinarian
- Claims processed within 5 days
- 30-day Free Look Period
- Covers accidents, Illnesses, Surgeries & More!

Policyholders also get access to:

- 24/7 Pet Telehealth powered by AskVet
- Lost Pet Recovery Service from ThePetTag



Enroll online on Benefits Website

Direct Pay – no deductions

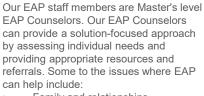
www.wishboneinsurance.com/dominican

Time to discuss your Employee Assistance Programs





How it Works



- Family and relationships
- Emotional well-being
- Financial wellness
- Substance abuse and addiction
- Legal assistance
- Grief and loss
- Work and career
- Change and transition



Enhanced

- 24/7/365 phone access
- Services for employees and eligible dependents
- 1-800 hotline with direct access to a Master's level EAP professional
- Online submission for to request services
- Face-to-face visits available
- Financial and legal consultations
- Access to EAP website and educational library





Available when you need it most

Life is not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. You often turn to family or friends for support. But sometimes that's not enough. Sometimes you need an experienced professional to talk with to know you're not alone. Start today by calling (800) 316-2796 for confidential consultation and resource services... 24 hours a day, seven days a week.

Employee Assistance (EAP)

100% confidential services for ALL employees and immediate family members:

- Resources to support emotional wellbeing
- Phone & virtual sessions with work/life specialists
- Behavioral and mental health counseling
- Substance abuse or dependency consultation
- 3-visits/year per issue, per family member

Online: mutualofomaha.com/eap

Toll Free (800) 316-2796





Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

Outside the U.S. call collect:

1-800-856-9947

(312) 935-3658



Carry this card with you when you travel

Brought to you by Mutual of Omaha. Services provided by AXA Assistance USA.



Travel Assistance Program

24/7 assistance anytime you and your family members are traveling 100+ miles from home:

- Pre-Trip assistance (Passport/ Visa requirements)
- Lost Document & Lost Luggage
- Emergency Cash & Bail Assistance
- Emergency Medical Transport
- Medical Assistance
- Security Services

Domestic: 800-856-9947 International: 312-935-3658

Don't Forget About These!

Additional Benefits



DUC Cares



DUC has partnered with additional vendors to offer a wholistic benefit package.

- ☐ Tuition Waiver Program Eligible Staff & Faculty members after 6 months of service
- ☐ The Tuition Exchange Program and Council Of **Independent Colleges Program**
- ☐ Savi Financial Wellness Tool offered through TIAA www.TIAA.org/duc/student
- □ Verizon Discount 8% off services and 25% off equipment

- ☐ Redwood Credit Union
- ☐ Dining At Caleruega discount on meals
- ☐ Campus Recreational Facilities employees and families
- ☐ Tickets At Work discounts and preferred seating at top attractions, theme parks, shows, sporting events, movie tickets, hotels, rental cars and more! www.ticketsatwork.com

Sounds great!

So what comes next?

What Comes Next?



Review your options in Paycom

Log-in to Paycom to view costs and confirm all personal information is current & accurate including address and dependent information.

2 Choose your plans and complete enrollment

Confirm your 2025 benefits decisions in Paycom no later than Tuesday, May 6th

Reminder that FSA plans require annual re-enrollment.

3 Look for your Welcome Kits and ID cards to arrive

New members be on the lookout for HealthNet, Kaiser, Guardian and MoO welcome kits to arrive by postal mail and email in the upcoming weeks.



All employees <u>must</u> make their benefits elections in Paycom



Remember to contact Acrisure for support!

Acrisure is available to support employees and their families throughout the year with questions about their benefits, billing, locating providers, and more...

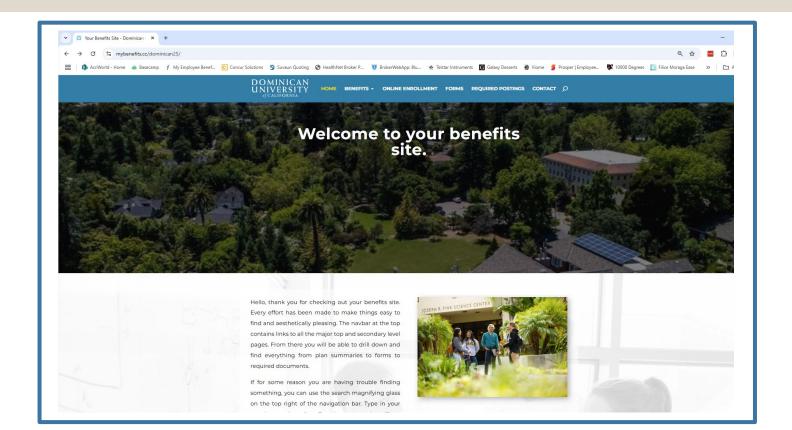
HR Email: benefits@dominican.edu

Acrisure Email: gegonzalez@acrisure.com

Website: mybenefits.cc/dominican25/

DUC's Benefits Website





Thank you!

Questions?