



2025 Open Enrollment





# WHAT IS OPEN ENROLLMENT



**Note** that a midyear decision that these benefits may be more than you are comfortable paying for is not an IRS permitted Qualifying Event.

This is the time each year to:

- Enroll in plans not previously elected
- Change medical plans
- Add / Remove dependents

## But.....plan carefully!

You won't be allowed to make changes until this time next year. (except for certain 'qualifying' events)

## Qualifying Events include:

- Marriage / Divorce
- Change in Employment Status
- Birth / Adoption

You only have **31 days** to make changes following the 'qualifying' event.

Open Enrollment begins Wednesday Nov 6<sup>th</sup> and ends Friday November 22<sup>nd</sup>

# DEPENDENT ELIGIBILITY



## Who is an eligible Dependent?

- Your Legal Spouse
- Your Legally registered Domestic Partner (CA only)
- Your children under age 26, including your natural children, legally adopted children, children placed for adoption, stepchildren residing with you and any other children supported solely by you and permanently residing with you, provided you are their legal guardian or you claim the children as dependents for federal income tax purposes

## Please Note!

**PLEASE NOTE, IF YOU DO NOT PROVIDE THE REQUIRED DOCUMENTATION WHEN REQUESTED DURING AN AUDIT YOUR DEPENDENTS WILL BE REMOVED FROM OUR BENEFIT PLANS.**

## Examples of who is NOT an Eligible Dependent

- A Divorced spouse
- Your mother or father
- Your “friend”



# WHAT'S NEW FOR 2025

## MEDICAL

- Your pre-loaded Master Card Debit Card amount to pay your first dollar eligible deductible medical expenses will increase as follows:
  - ✓ \$4,100 to \$5,100 employee only coverage
  - ✓ \$8,200 to \$10,200 employees covering dependents
- There is no change to the current \$5,500 deductible. Your co-insurance responsibility for services other than office visits and prescription copays after your deductible has been satisfied will increase from 20% to 30%.

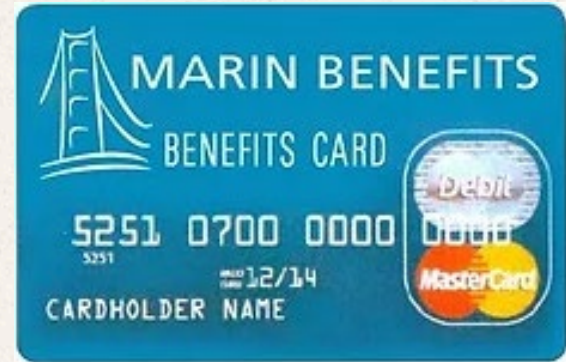
# WHAT'S NEW FOR 2025

## MEDICAL

- In-network out of pocket limits (inclusive of Debit Card funding) will increase as follows:
  - ✓ \$2,450 to \$3,200 for individual and family member coverage
  - ✓ \$4,900 to \$6,400 for family coverage
- Prescription copays after the \$5,500 deductible has been met:
  - ✓ Current Rx: Generic (\$10), Formulary Brand (\$30), Non-Formulary Brand (\$50), Specialty Drugs 30% up to \$250
  - ✓ 2025 Rx: Generic (\$5), Formulary Brand (\$40), Non-Formulary Brand (\$60), Specialty Drugs 30% up to \$250



# MEDICAL BENEFITS PROGRAM

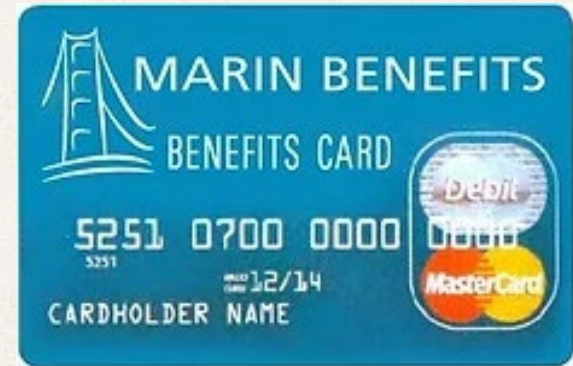


# MEDICAL BENEFITS PROGRAM

Single employees will receive a pre-loaded  
**\$5,100** debit card

Employees covering dependents will receive  
a pre-loaded **\$10,200** debit card

Use your debit card to pay your first  
dollar medical expenses...



## Reminder:

- Unused 2024 debit card funds do not rollover to the 2025 plan year.



# MEDICAL BENEFITS PROGRAM



PREFERRED PROVIDER PLANS (PPO)	Without Funding		With Funding	
	In Network	Out of Network	In Network	Out of Network
Employer HRA Funding				
Individual	N/A		\$5,100	
Family	N/A		\$10,200	
Deductible				
Individual	\$5,500	\$15,000	\$400	\$15,000
Family	\$11,000	\$30,000	\$800	\$30,000
Coinsurance (Plan pays after ded)	70%	50%	70%	50%
Out-of-Pocket Maximum				
Individual	\$8,300	\$26,500	\$3,200	\$26,500
Individual Family Member				
Family	\$16,600	\$53,000	\$6,400	\$53,000
Physician Visits				
Office Visits (PCP/SPEC)	\$30/\$50 after deductible	50% after ded	\$30/\$50 after deductible	50% after ded
Lab, X-Ray	30% after ded	50% after ded	30% after ded	50% after ded
Well Baby	No Charge	50% after ded	No Charge	50% after ded
Preventive	No Charge	50% after ded	No Charge	50% after ded
Urgent Care	\$50 after deductible	50% after ded	\$50 after deductible	50% after ded
Hospital Services				
Outpatient Surgery	30% after ded	50% after ded	30% after ded	50% after ded
Inpatient Hospital	30% after ded	50% after ded	30% after ded	50% after ded
Emergency Room	\$150 + 30% after ded		\$150 + 30% after ded	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited



# PRESCRIPTION BENEFITS PROGRAM

Prescription Drugs	After \$5500 Deductible
Generic	\$5
Brand Formulary	\$40
Brand Non-Formulary	\$60
Specialty Drugs	30% up to \$250

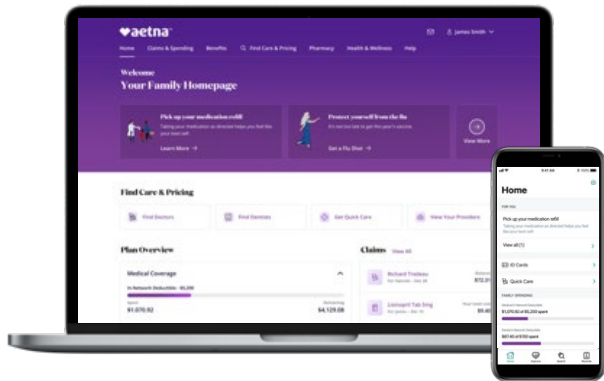


## Take charge of your health care

with the Aetna® member website and the Aetna Health<sup>SM</sup> app

### Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Download the  
Aetna Health app

Just visit [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.

App screens are a composite of real situations.  
All names and other identifying information are fictional.

### A smarter, simpler, more convenient way to take charge of your health care and benefits



#### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



#### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



#### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



#### Improve your health

- Receive personalized reminders to improve your health.





# Call Aetna Member Services

1-877-204-9186

Get personalized support and the answers you need at:



How can I find the right specialist?



Is this covered under my plan?



What's the diagnosis. What should I do now?

# 24-Hour Nurse Line 800-556-1555

Health information is a phone call away

- Get information on a wide range of health and wellness **topics**
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic







Access to quality care at your fingertips

**General Medical**  
**\$56 or less/visit**

Talk to a licensed doctor for non-emergency conditions 24/7  
Flu • Sinus infections • Sore throats • And more

**Mental Health**  
**\$90 or less/therapist visit**  
**\$215 or less/psychiatrist first visit**  
**\$100 or less/psychiatrist ongoing visit**

Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)


**Dermatology**  
**\$85 or less/consult**

Upload images of a skin issue online and get a custom treatment plan within two days  
Eczema • Acne • Rashes • And more



**Set up your account or log in today**

Visit [Teladoc.com/Aetna](https://Teladoc.com/Aetna)

Call 1-855-TELADOC (835-2362) | Download the app  

Less than an urgent care/ER visit, your cost is never more than a doctor visit!



# CVS<sup>®</sup> HealthHUB<sup>™</sup> locations

A convenient and affordable option to help get you on the path to better health.

## Convenient

Open every day, including nights and weekends. Get the care you need on **your** schedule.

## Affordable

Just use your Aetna<sup>®</sup> benefits and get care.

## MinuteClinic<sup>®</sup> services

- Minor illnesses and injuries
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea\* screening assessment and diagnosis
- Point of care lab testing

## Expanded MinuteClinic services available\*\*

- Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more
- Diabetic services like diabetic retinopathy screening and imaging\*\*\*
- Lifestyle support for heart health
- Pelvic exams, STI testing and more
- Colorectal risk assessment
- Chickenpox vaccination (Varivax<sup>®</sup>)



**Your local MinuteClinic**  
may now be a CVS HealthHUB.

Visit **CVS.com/HealthHUB**  
to find a location near you.

\* Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third-party.

\*\* Clinical services provided by a MinuteClinic nurse practitioner or physician assistant within a CVS HealthHUB location.

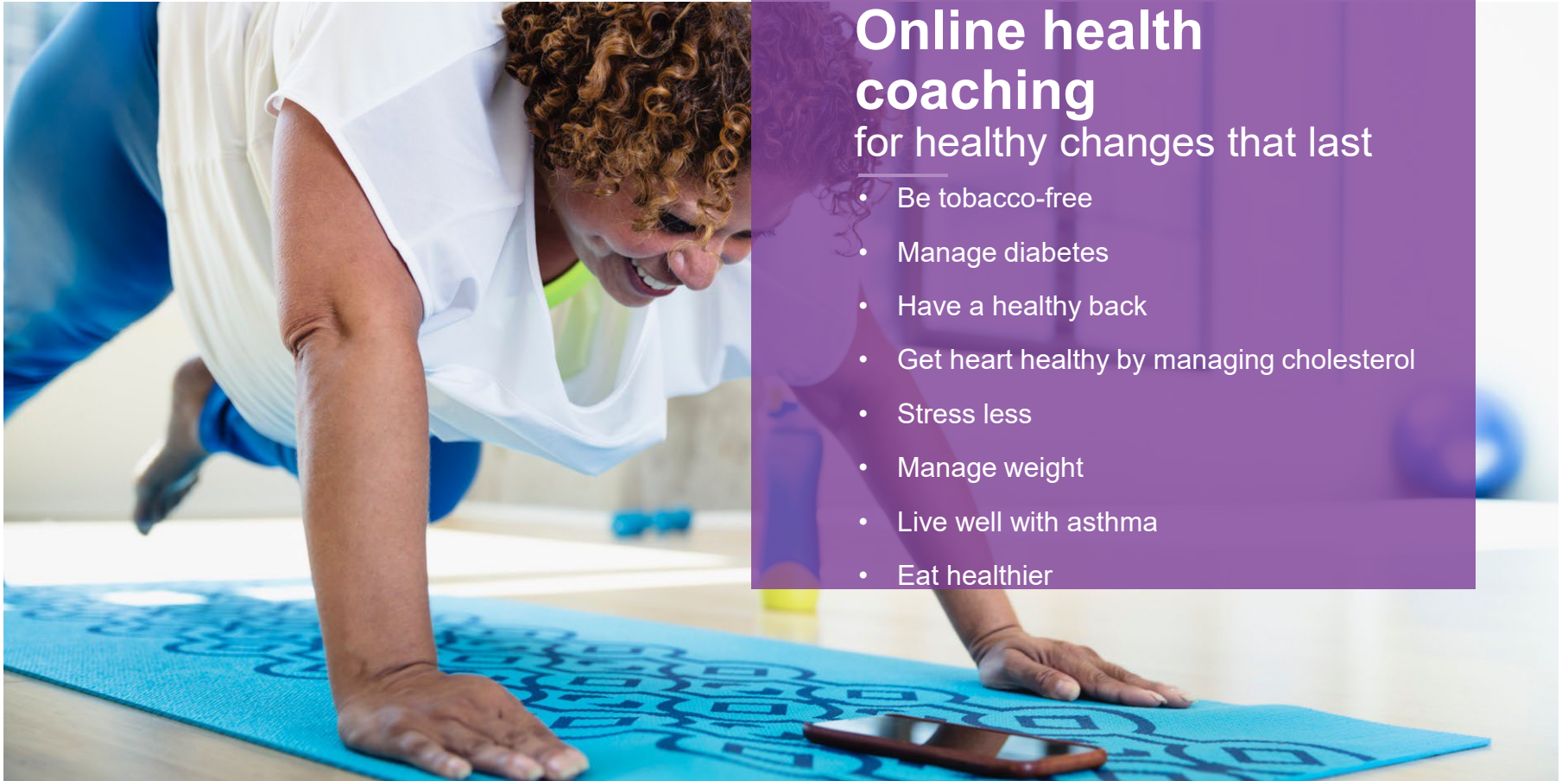
\*\*\*Diabetic retinopathy diagnosis by an independent provider.





## Make the most of your pharmacy benefits

- First, see what's covered under your plan at [AetnaPharmacy.com/advancedcontrol](https://www.aetna.com/pharmacy/advancedcontrol)
- Some drugs need approval for coverage. Or your doctor may need to prescribe another drug first for coverage (step therapy)
- After your effective date, you can log in to [Aetna.com](https://www.aetna.com) and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.



## Online health coaching for healthy changes that last

- Be tobacco-free
- Manage diabetes
- Have a healthy back
- Get heart healthy by managing cholesterol
- Stress less
- Manage weight
- Live well with asthma
- Eat healthier



## Count on savings with the Aetna® Discount Program\*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

\*Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.

1. Log on to: <http://www.aetna.com>
2. Continue as a guest and enter required fields.



### Directory of Health Care Professionals

Welcome! Search Aetna's directory of Doctors and Facilities

**Already a member?**

Not registered with Aetna yet? [Register Now](#)

[Login to Secure Site](#)

**Why Register?**  
You will be able to find all your coverage information online when you need it.

Searching as a member is better

You Can:

- Get results for your plan
- View cost estimates
- Select a primary care doctor

**Continue as a guest**

Where do you want to find a Provider?

Look within

0 Miles 25 Miles 100 Miles

[Search](#)

Enter a 5-digit zip code, city, state, or county to begin looking for a provider



**Find the Right Aetna Doctor or Facility**

3. Select "Aetna HealthFund Plans"
4. Then select "Aetna Open Access Managed Choice POS (Aetna Healthfund)"

**California Plans:** Please read before you search

Why is choosing a plan so important?

- **Pay less** if you use a provider that accepts the plan
- **Find the highest level of coverage** from a provider under the plan
- **Confirm** doctors are accepting the plan

**Select a Plan**

Enter plan name to narrow list below, e.g. Managed Choice

[Show all plans \(including those not in my area\)](#)

**Aetna HealthFund® Plans**

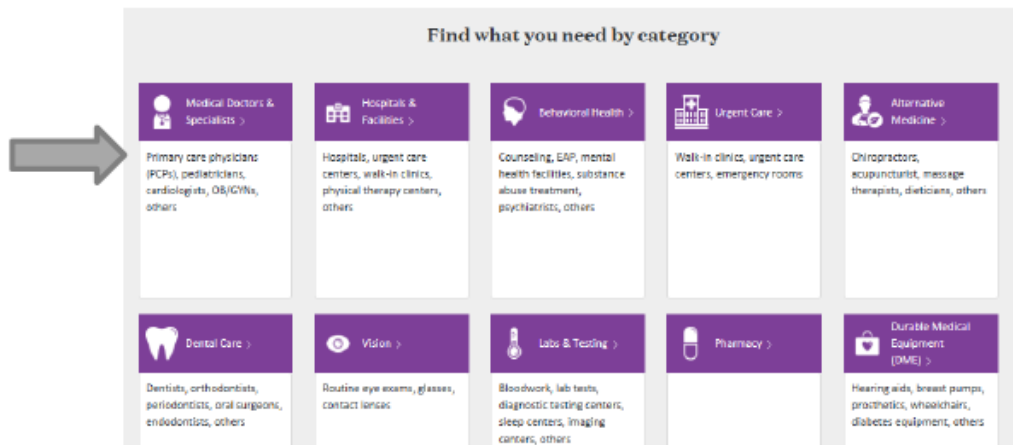
- Aetna Choice® POS (Aetna HealthFund®)
- Aetna Choice® POS II (Aetna HealthFund®)
- Aetna HealthFund® Aetna Health Network Only™ (Open Access)
- Aetna HealthFund® Aetna Health Network Option™ (Open Access)
- Aetna Open Access® Elect Choice® EPO (Aetna HealthFund®)
- Aetna Open Access® Managed Choice® POS (Aetna HealthFund®)

Aetna Open Access Managed Choice POS (Aetna HealthFund)















5. Click “Medical Doctors & Specialists”

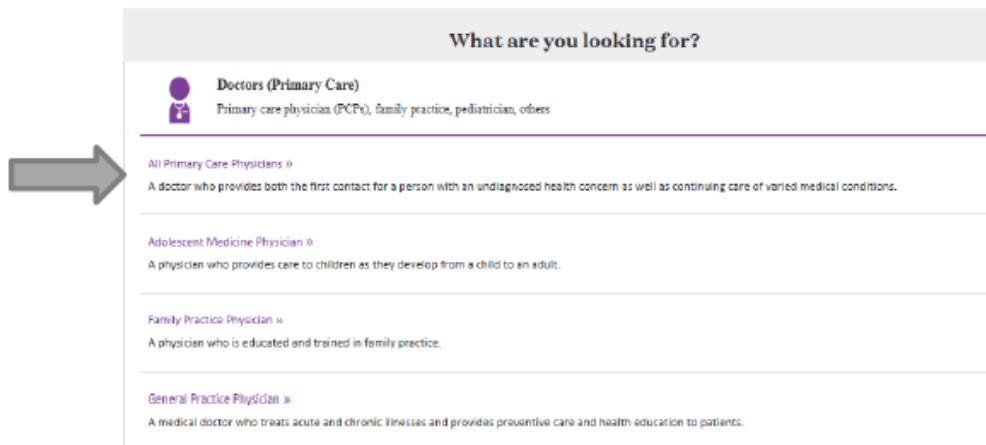


Find what you need by category


 <b>Medical Doctors &amp; Specialists</b> > Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	 <b>Hospitals &amp; Facilities</b> > Hospitals, urgent care centers, walk-in clinics, physical therapy centers, others	 <b>Behavioral Health</b> > Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others	 <b>Urgent Care</b> > Walk-in clinics, urgent care centers, emergency rooms	 <b>Alternative Medicine</b> > Chiropractors, acupuncturist, massage therapists, dieticians, others
 <b>Dental Care</b> > Dentists, orthodontists, periodontists, oral surgeons, endodontists, others	 <b>Vision</b> > Routine eye exams, glasses, contact lenses	 <b>Labs &amp; Testing</b> > Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others	 <b>Pharmacy</b> >	 <b>Durable Medical Equipment (DME)</b> > Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others

**Find the Right Aetna Doctor or Facility**


6. Click “All Primary Care Physicians” and the provider listing will appear.




What are you looking for?

 **Doctors (Primary Care)**  
Primary care physician (PCP), family practice, pediatrician, others


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 **All Primary Care Physicians** »  
A doctor who provides both the first contact for a person with an undiagnosed health concern as well as continuing care of varied medical conditions.


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 **Adolescent Medicine Physician** »  
A physician who provides care to children as they develop from a child to an adult.

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 **Family Practice Physician** »  
A physician who is educated and trained in family practice.

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 **General Practice Physician** »  
A medical doctor who treats acute and chronic illnesses and provides preventive care and health education to patients.

aetna<sup>®</sup>

Dental

A presentation to  
Pacific Cheese



# Easy-to-use coverage with Aetna Dental<sup>®</sup> PPO



What to do	How it works
Dentists	<ul style="list-style-type: none"><li>• No Primary Care dentist selection is required.</li></ul>
Referral	<ul style="list-style-type: none"><li>• Referrals are not needed to see a specialist.</li></ul>
Preferred	<ul style="list-style-type: none"><li>• When you access care from a preferred dentist you receive preferred benefits. Your dental provider will submit claims for you.</li></ul>
Non-Preferred	<ul style="list-style-type: none"><li>• When you access care from a non-preferred dentist you receive non-preferred benefits, at recognized charges.</li></ul>



# Dental Benefits

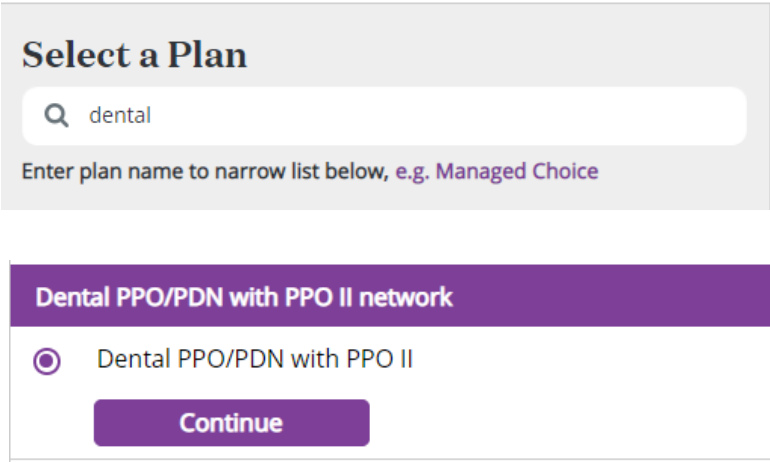
## you can sink your teeth into

Plan Option	Dental PPO (DPO) (All Locations)	
	Provider Network	In Network
Annual Deductible (Individual/Family)	\$50 / \$150	
Annual Benefit Max. per Covered Individual	\$1,500	
Preventive Services	100% (deductible waived)	
Basic Services	90%	90%
Major Services	60%	60%
Orthodontic Services	50%	
Orthodontic Benefit per Covered Individual (Lifetime Maximum)	\$1,500	

**Aetna Dental Customer Service: 1-877-238-6200**

# How to look up an Aetna Dental Provider

- Log on to: <https://www.aetna.com> | <http://www.aetna.com/docfind>
- Quick Links: **Find a Doctor** (Guests > Plan from an employer)
- Enter location under **“Continue as a guest”**
- Enter “Dental” under Select a Plan
- Select **“Dental PPO/PDN with PPO II and Extend”**



**Select a Plan**

Q dental

Enter plan name to narrow list below, e.g. Managed Choice

**Dental PPO/PDN with PPO II network**

Dental PPO/PDN with PPO II

**Continue**



# VOLUNTARY ACCIDENT PLAN

Underwritten by Boston Mutual Life, this plan will pay you directly for unforeseen accidents and non-accident hospitalization. Some key plan features include:

- \$2000 for accident related hospital admission
- \$500 for daily hospital confinement as a result of an accident
- **\$100 for Wellness Screenings (for each family member)**
- \$300/day up to 30 days for non-accident related hospitalization. Note pre-existing condition limitations apply.
- \$100,000 accidental death benefit
- Pay Period Rates: (employee only) \$7.32, (employee + spouse) \$13.72, (employee + child(ren)) \$17.36, (family) \$23.76
- Employee only annual premium \$192.32 - \$100.00 wellness screening = \$92.32



# Basic Life Insurance

Provided to all eligible Non-Executive employees working at least 30 hours per week.

Benefit is 1.5 times annual salary to a maximum of \$400,000. Premium is paid by Pacific Cheese

Life Insurance protects your family if something should happen to you, but we also offer the following resources:



**Resource Advisor:** counseling when you need it



**Emergency** travel assistance



**Living Benefits:** early benefits payment for terminal illness



**Accidental injury** or death benefits



**Support** for your surviving beneficiary



**Identity theft** victim recovery services

# Optional Life Insurance

You may purchase coverage in increments of \$10,000 up to \$250,000 or 5X annual earnings, whichever is less. Rates can be found on the benefit summary page of your enrollment book.

Example: 30-year employee elects \$100,000 – rate is \$0.09 per \$1,000.  
Calculation would be  $\$0.09 \times 100 = \$9.00$  per month

You may also purchase coverage for your dependents:

Spouse: Increments of \$5,000 up to \$50,000

Child(ren): Increments of \$2,000 up to \$10,000 (Coverage begins at 15 days from birth. Children are eligible until they reach age 26.)

*Dependents' coverage may not exceed 50% of the employee's benefit amount.*

**Please note that any open enrollment amounts elected will require an Evidence of Insurability (Eol) Form to be approved by Anthem Blue Cross.**

# Short and Long-Term Disability



Short-Term (Non-CA): 60% of weekly earnings to a maximum weekly benefit of \$922.

Elimination Period: 7 days    Maximum benefit period is 12 weeks

Long-Term: 67% of monthly earnings up to a maximum monthly benefit of \$10,000.

Elimination Period: 90 days

- With short-term disability, you get a temporary benefit if you can't work because of an accident, illness or pregnancy.
- Long-term disability is there for you when you get a more serious injury or illness and can't work for a long time
- Both offer services to help you manage your condition and recover as quickly as possible.



# Anthem Life: Resource Advisor

Resource Advisor includes access to:

- **Counseling**

Emotional, legal, financial and grief counseling

- **Online services and tools**

Wills, living wills, legal library, financial calculators and web resources

- **Work/life resources**

Child care, elder care, college locators

- **Identity theft victim recovery services**

Unlimited fraud resolution and recovery services

Free legal and financial consultations

12 months of identity monitoring

- **Beneficiary Companion**

Assists with immediate tasks so they can focus on the grieving process: i.e., death certificates, notifying 3rd parties, closing accounts

- **Healing Book**

Free for children affected by the death of their loved one – helps them deal with loss



# Anthem Life: Travel Assistance

Provides you and your dependents with resources and information when traveling 100+ miles from home in the U.S. or abroad

## Services Provided

- Emergency medical assistance
  - Locating doctors, dentists and hospitals
  - Coordinating a transfer
  - Returning children and traveling companions home
  - Arranging bedside visits
  - Repatriation services
- Emergency cash advances for medical payments, legal assistance or bail (reimbursed by member)
- Pre-departure information
  - Passport and immunization requirements
  - Travel advisories (i.e., unsafe travel areas)

**SEE  
YOURSELF  
HEALTHY**



**SUPERIOR VISION**





# SUPERIOR NETWORK SUPERIOR CHOICE



- You can use your full vision benefit and full allowance at **ANY** of our network providers—without exceptions, limitations or reductions
- Consumers can **save 40% or more** on eyeglasses by shopping...at discount retailers<sup>1</sup>



<sup>1</sup>Consumer Reports, June 2013



# SUPERIOR SOLUTIONS

Co-Pays	
Exam	\$15
Materials	\$ 0
Contact Lens Fitting	\$30

Services/Frequency	(based on date of service)
Exam	12 months
Frame	12 months
Contact Lens	12 months
Fitting Lenses	12 months
Contact Lenses	12 months

	In-Network	Out-of-Network
Exam (Ophthalmologist)	Covered in full	Up to \$40 retail
Exam (Optometrist)	Covered in full	Up to \$30 retail
Frames	\$130 retail allowance	Up to \$62 retail
Contact Lens Fitting (standard)	Covered in full	Not covered
Contact Lens Fitting (specialty <sup>1</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$32 retail
Bifocal	Covered in full	Up to \$42 retail
Trifocal	Covered in full	Up to \$58 retail
Progressive	Up to provider's lined trifocal level	Up to \$58 retail
Lenticular	Covered in full	Up to \$42
Polycarbonate for dependent children	Covered in full	Up to \$95 retail
Contact Lenses <sup>2</sup>	\$130 retail allowance	Not Covered
		Up to \$100 retail

<sup>1</sup>The specialty contact lens fitting is for new contact lens wearers and/or a member who wears toric, gas permeable or multifocal lenses.

<sup>2</sup>Contact lenses are in lieu of eyeglass lenses and frame benefit.

# SUPERIOR DISCOUNTS



## Discounts on Covered Materials

- Frames: 20% off amount over allowance
- Lens options: 20% off retail
- Progressives: 20% off amount over retail lined trifocal lens, including lens options

## Discounts on Non-Covered Exam and Materials

- Exams, frames, and prescription lenses: 30% off retail
- Lens options, contacts, other prescription materials: 20% off retail
- Disposable contact lenses: 10% off retail

## Maximum Member Out-of-Pocket

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Single Vision	Bifocal & Trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromic	\$80	20% off retail

## Laser Vision Correction (LASIK)

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members discounts ranging from 15% to 50%.

Look for providers in the online Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10% to 30%) prior to service as they vary. Discounts and maximums may vary by lens type—please check with your provider. The Plan discount features are not insurance. Discounts are subject to change without notice.





SuperiorVision.com

Customer Service

800.507.3800

[contactus@superiorvision.com](mailto:contactus@superiorvision.com)

M-F 7am-8pm Central Time

Sat 10am-3:30pm Central Time



SUPERIOR VISION



# HEALTH CARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

Pacific Cheese provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts (FSAs).

- ✦ You can save approximately 25 percent of each dollar spent on these expenses when you participate in a FSA.
- ✦ A **Health Care FSA** is used to reimburse out-of-pocket medical expenses incurred by you and your dependents.
- ✦ A **Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents while you and your spouse work.



# HEALTH CARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

Contributions to your FSA come out of your paycheck before any taxes are taken out.

- You don't pay federal income tax, Social Security taxes and state and local income taxes on the portion of your paycheck that you contribute to your FSA.

You should contribute the amount of money that you expect to pay out-of-pocket for eligible expenses for the plan period.

If you do not use the money that you contributed, it will not be refunded to you or carried forward to a future plan year. This is the “use-it-or-lose-it rule.”

Remember that Pacific Cheese contributes \$5,100 single / \$10,200 family towards your medical HRA to pay for your first dollar medical expense.



# HEALTH CARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

- ✦ Health Care Flexible Spending account maximum for 2025 is **\$3,300**.
- ✦ You are allowed to carryover up to \$640 of unused 2024 FSA Health Care Account funds to the 2025 Plan Year.
- ✦ You will be allowed to carryover up to \$660 of unused 2025 FSA Health Care Account funds to the 2026 Plan Year.
- ✦ The maximum that you can contribute to the Dependent Care Flexible Spending account is **\$5,000**, if you are a single employee or married filing jointly, or **\$2,500**, if you are married and filing separately.

# HEALTH CARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

- ✦ Please note there is a minimum contribution of \$200 for both the Flexible Spending Health Care and Dependent Care Accounts.
- ✦ If you currently have an FSA card, save it and 2024 funds up to \$640 will automatically roll over to 2025.
- ✦ Employees can sign-up for a debit card to pay for FSA eligible purchases. Be sure to **SAVE ALL RECIEPTS!**
  - The IRS and/or P&A Administrators may require you to submit documentation of an eligible expense.



# COMMUTER BENEFITS

- ✦ Provided by Navia Benefit Solutions
- ✦ Use pre-tax dollars to pay for qualified parking and mass transit and van pool expenses for commuting to and from work.
- ✦ In 2025, the maximum that you can contribute to the commuter account will be \$325 per month for parking and \$325 for transit/van pool expenses.



## 401(K) BENEFITS



A more human resource.™

- ✦ Must be 18 years of age and worked 12 months of service to be eligible.
- ✦ Employer Contributions equal to \$0.25 for each \$1.00 that you defer, up to a maximum deferral of 6% of your compensation (discretionary on an annual basis).

## 401(K) BENEFITS (CONTINUED)



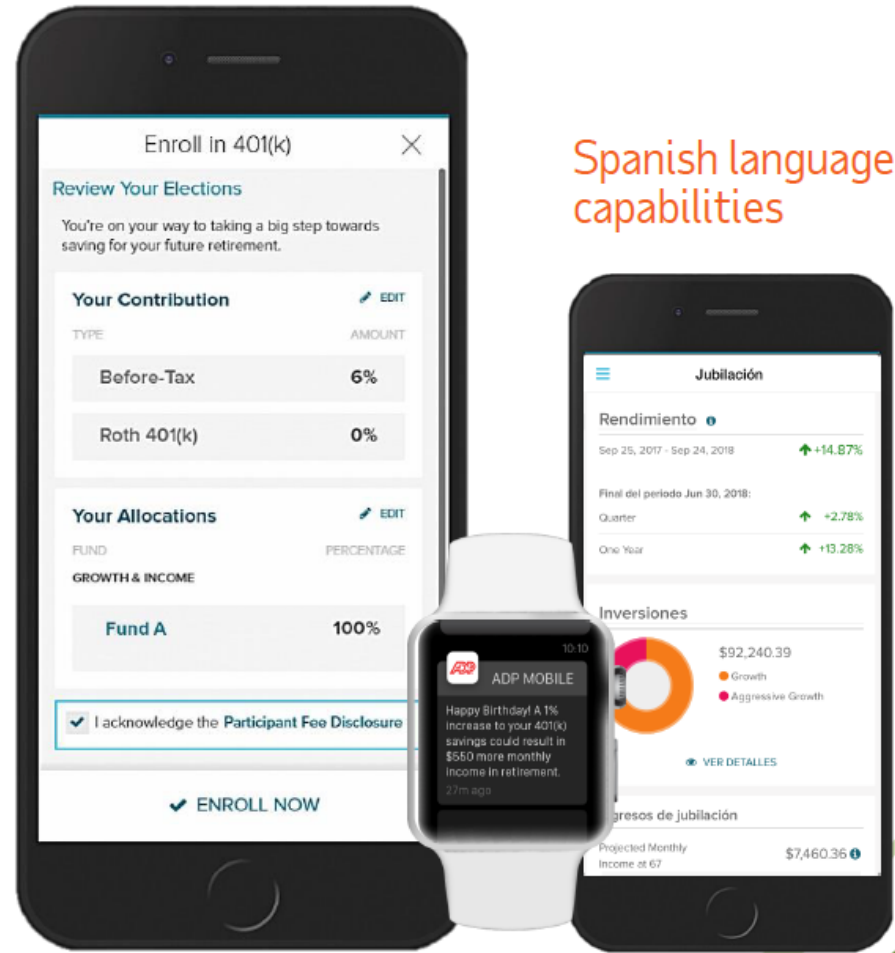
A more human resource.™

- ✦ Eligible employees will automatically be enrolled at 3% at the time of eligibility and the employee contribution rate will automatically increase 1% every year until you reach 6%.
- ✦ If your current contribution rate is less than 6%, your contribution rate will automatically increase by 1% each year.
- ✦ If you like to turn off the auto contribution increase or enrollment, please call ADP Retirement Services at 1-866-695-7526 or log onto your ADP account or visit [www.mykplan.com](http://www.mykplan.com)

# Mobile enrollment

Employees are able to:

- Set their contribution amount for both traditional and Roth 401(k) contributions
- Determine their investment allocations by selecting among the different investment funds within each asset category
- Review the Participant Fee Disclosure
- Submit their information and complete the enrollment process



Spanish language capabilities

Participants can conveniently view their account and get messages to help them with their retirement planning.



# WHAT DOES IT ALL COST - 2025

Coverage Level	2025 Monthly Premium Rates	Pacific Cheese Pays per month	Employee Pays per Month	Employee Bi-weekly contribution
<b>Aetna Medical PPO</b>				
<b>Employee Only</b>	\$524.15	\$345.01	\$179.14	\$82.68
<b>Emp. + Spouse</b>	\$1,153.12	\$637.13	\$515.99	\$238.15
<b>Emp. + Child (ren)</b>	\$943.45	\$567.19	\$376.26	\$173.66
<b>Emp. + Family</b>	\$1,624.85	\$969.06	\$655.79	\$302.67

The above 2025 Premium Rates do not include Pacific Cheese paid contributions to employees' Master Card Debit Card medical deductible payments.

# WHAT DOES IT ALL COST – 2025

Coverage Level	2025 Monthly Premium Rates	Pacific Cheese Pays per month	Employee Pays per Month	Employee Bi weekly contribution
<b>Aetna Dental</b>				
Employee Only	\$41.68	\$29.88	\$11.80	\$5.45
Emp. + Spouse	\$81.23	\$53.62	\$27.61	\$12.74
Emp. + Child (ren)	\$83.18	\$54.91	\$28.27	\$13.05
Emp. + Family	\$134.09	\$88.50	\$45.59	\$21.04

# WHAT DOES IT ALL COST – 2025

Coverage Level	2025 Monthly Premium Rates	Pacific Cheese Pays per month	Employee Pays per Month	Employee Bi weekly contribution
<b>Superior Vision</b>				
Employee Only	\$8.56	\$6.41	\$2.15	\$0.99
Emp. + Spouse	\$14.56	\$10.20	\$4.36	\$2.01
Emp. + Child (ren)	\$15.41	\$10.79	\$4.62	\$2.13
Emp. + Family	\$23.12	\$16.19	\$6.93	\$3.20



# WHAT DO I HAVE TO DO?

**Make all your 2025 elections on ADP Self Service no later than Friday November 22<sup>nd</sup>.**

**Log on your ADP Benefits site to confirm your selections, decline or make changes, and enroll in FSA/Dependent Care.**

**For the Voluntary Accident Plan, if not already enrolled, you will be asked to complete an enrollment form.**

# WHAT DO I HAVE TO DO?

**Please note this is a “Passive” enrollment. All current Medical, Dental, Vision and Voluntary Life Insurance enrollments will automatically roll over to 2025 except current 2024 FSA Plan.**

**If you are currently enrolled in the 2024 FSA, you must re-enroll on the 2025 FSA Plan in order to continue your FSA benefits.**

# NEED ADDITIONAL HELP?

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Filice Insurance Agency Service Representative Araceli Cosio. She will answer any questions you may have concerning your employee benefits, claim problems and administrative issues.

Visit your benefits website for further explanation of benefits at - [mybenefits.cc/pacificcheese](https://mybenefits.cc/pacificcheese)

User: pc | Password: benefits



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# REMINDER

**ALL ELECTIONS MUST BE MADE BY  
5:00 p.m. On Friday November 22<sup>nd</sup>, 2024**

If you have questions or need assistance contact:

Your Human Resources Department

**ANY QUESTIONS?**

