

2025 Health Insurance Open Enrollment Information **Open Enrollment dates from 09/23/2024-10/04/2024**

As communicated earlier, our benefit year runs from September 1 through August 31, and we are changing it to a calendar year from January through December. To make this change, the current benefit plan year that started September 1, 2023, will extend through December 31, 2024. The current benefits and rates will run through December 31.

The 2025 open enrollment period begins **September 23, 2024, and ends October 4, 2024**, for benefits effective January 1, 2025, through December 31, 2025. All Full-Time Employees (20 hours or more per week required) will be eligible for enrollment.

All eligible full-time employees who want to enroll or make a change in their benefits must complete benefits enrollment with one of the following options:

- Self-Enrollment in Employee Navigator. See the attached online Employee Navigator instructions.
- You can schedule a meeting with an on-site Colonial representative. The schedule of the locations, dates, and times that Colonial representatives will be available is attached.
- You can call the Colonial Call Center from 9:00 am – noon and 1:00 pm - 5:00 pm at 1-833-703-1967. Acct # 8686487. Leave a message if needed and they will call you back.
- Passive Enrollment - Employees who take no action during open enrollment will be enrolled in the same plan coverages they have for the current 23/24 plan year.

The FSA 2025 enrollment will occur during open enrollment; there will not be an additional FSA enrollment.

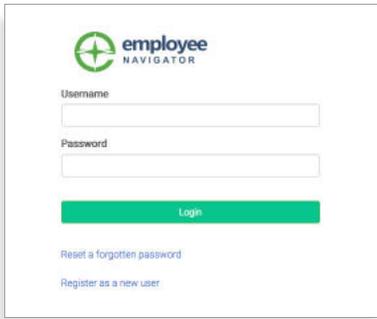
During open enrollment, employees may add, waive, or change their medical, life, short-term disability, FSA, Paramount dental and vision, and Colonial benefits for the 2025 plan year. Benefit guides will be sent directly to the locations in September 2024.

Please remember that the open enrollment period is the one time during the year that employees may change their benefits packages outside of qualifying life events such as marriage, birth, etc. Employees must contact their Business Manager or HR/Payroll within 30 days of a qualifying event to change their benefit choices. The following link provides more information on Qualifying Events: [Qualifying Events](#).

Important notes:

- The medical deductibles for the plan year are from January 1, 2024, to December 31, 2024, and from January 1, 2025, to December 31, 2025.
- Should you have any questions or issues with Employee Navigator, please contact your location's Business Manager/HR payroll representative.

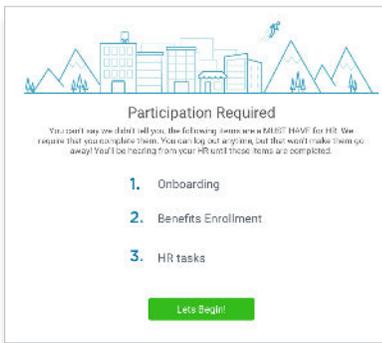
ENROLL IN YOUR BENEFITS: One step at a time



Step 1: Log In

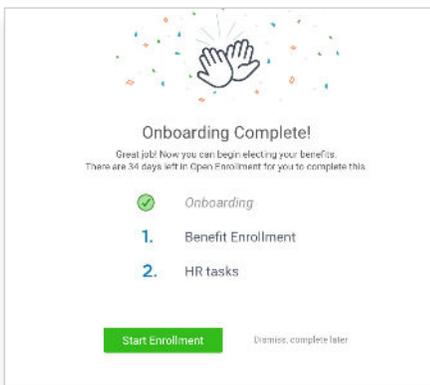
Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.



Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

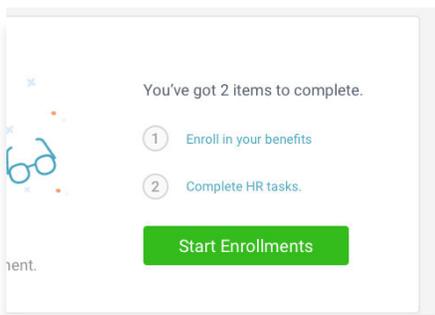


Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

if you hit **"Dismiss, complete later"** you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking **"Start Enrollments"**



Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

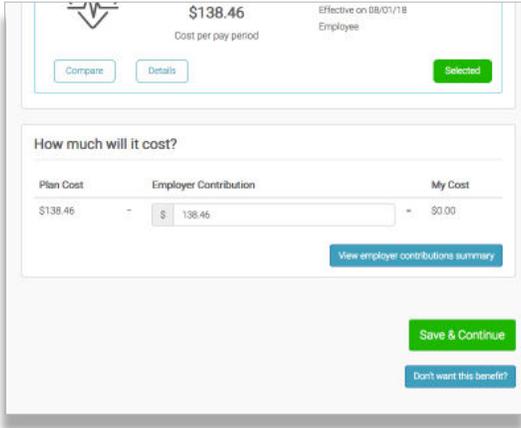
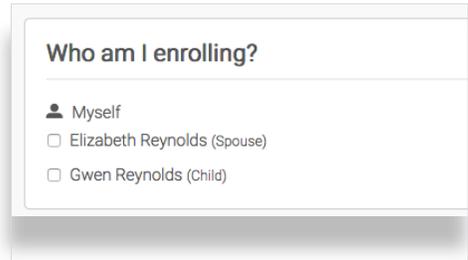
TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

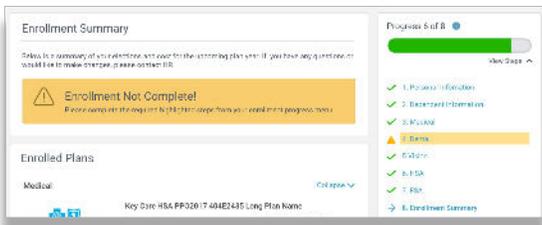


Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

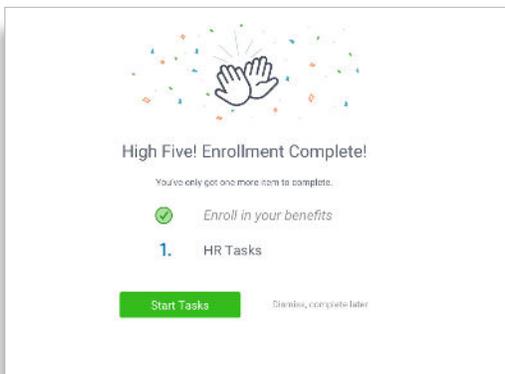


Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7