

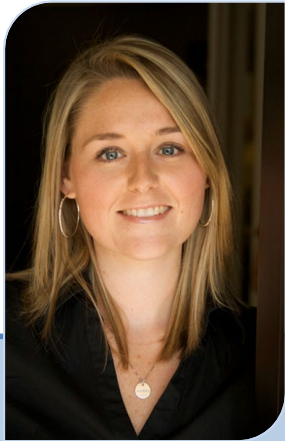


2025 Employee Benefits Open Enrollment Presentation

Presented by:



Abentras - Contact Us



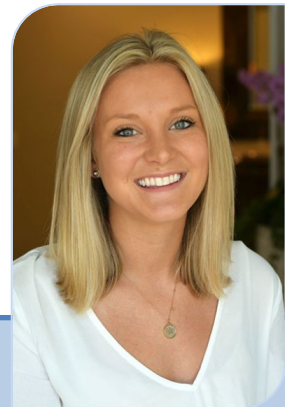
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Contact Us for:

- Claims Issues
- Benefit Questions
- ID cards
- Medicare Questions

Medical Insurance – Anthem BCBSGA

NEW
CARRIER!!

IN NETWORK	
Calendar Year Deductible (CYD)	\$0
Coinsurance	0%
Maximum Out of Pocket	\$7,900 / \$15,800
Embedded/Aggregate Deductible	Embedded
OFFICE SERVICES	
Primary Care Office Visit	\$35
Specialist Office Visit	\$70
Virtual Visit (PCP / Spec)	\$0 / \$70
PREVENTIVE SERVICES	
	Covered 100%
HOSPITAL SERVICES	
Inpatient Hospital Visit	\$750 per day / \$2,250 max
Outpatient Hospital Visit	\$600
EMERGENCY SERVICES	
Emergency Room Visit	\$300
Urgent Care Visit	\$100
OTHER SERVICES	
Independent Diagnostic Testing (X-Rays)	Freestanding Center: \$75 Outpatient Hospital: \$35 Office: \$0
Independent Diagnostic Testing (Adv Imaging)	Freestanding Center: \$150 Outpatient Hospital: \$750 Office: \$100
Independent Clinical Lab	\$0
Mental Health	Facility: \$70
PHARMACY SERVICES	
Creditable Coverage	Yes
Generic Mandatory / Pre-Authorization on Brand	Yes
Prescription Plan Deductible	\$300 per person / \$600 family
Prescription Card (generic/brand/non-preferred)	T1a: \$5 / T1b: \$20 / T2: \$45 / T3: \$90
Specialty Rx	T4: 25% up to \$450
Mail Order-90 Day Supply	T1a: \$5 / T1b: \$20 / T2: \$90 / T3: \$270
OUT OF NETWORK	
Calendar Year Deductible	\$2,000 / \$4,000
Coinsurance	50%
Maximum Out of Pocket	\$23,700 / \$47,400

Medical Deductions

Effective 1/1/2025

	Employee Cost Per Pay Period
Employee Only	\$55.00
Employee and Spouse	\$360.00
Employee and Child(ren)	\$300.00
Employee and Family	\$625.00





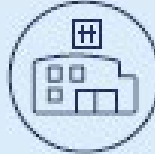
To locate a participating provider, simply visit www.anthem.com, click on “Find Care”, choose the Medical plan network, choose Georgia, select Medical (Employer-Sponsored) and search under the Blue Open Access POS network.

*You will be searching as a guest until you can register as a member.

Medical Insurance – Benefits

When you need care quickly
 Knowing where to go can save you time and money

Did you know?
 The average total cost of an ER visit can be up to 10 times more than an urgent care center visit.

PCP	Virtual care	Retail health clinic	Urgent care center	Emergency room
Usually available during normal business hours and may also provide medical advice by phone after hours	24/7 access to doctors through the Sydney Health SM app, no appointment needed	Walk-in care clinics located in certain drugstores and major retailers	Stand-alone facilities, open extended hours	Stand-alone facilities or part of hospitals, open 24/7
				
cost [†] \$\$ average wait [‡] 18 min	cost \$ average wait [‡] 10 min	cost \$\$ average wait [‡] 30 min	cost \$\$\$ average wait [‡] 30 min	cost \$\$\$\$ average wait [‡] 90 min
Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other nonemergency symptoms	Flu-like symptoms, allergies, fever, sinus pain, diarrhea, eye infection, rash, UTI	They help ensure tests Sore throat, earaches, bumps, minor cuts and scrapes, UTI	Sprain and strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI	Signs of a heart attack (chest pain) or stroke (sudden numbness and slurred speech), difficulty breathing, and severe burn or bleeding – and any other symptoms where it is reasonable to think you are having a life-threatening emergency or your health is in serious jeopardy

Expanding your virtual care options

Find complete care support, on your time, through the **Sydney Health app**

Visit with a doctor at your convenience

Accessing the care you need, when you need it, matters. That's why our SydneySM Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find no-additional cost care through our app:

- ① **Chat with a doctor 24/7 without an appointment**
 - Urgent care support for health issues, such as allergies, a cold, or the flu.
 - New prescriptions¹ for concerns such as a cough or a sinus infection.
- ② **Schedule a virtual primary care appointment**
 - Routine care, including virtual annual preventive care (wellness) visits and prescription refills.^{1,2,3,4}
 - Personalized care plans for chronic conditions, such as asthma or diabetes.

Assess your symptoms with the Symptom Checker

When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

Save money and time with virtual care

Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at no-additional cost.

▶ Download our Sydney Health mobile app today.



Set up your account right away and it will be ready to use when you need it.

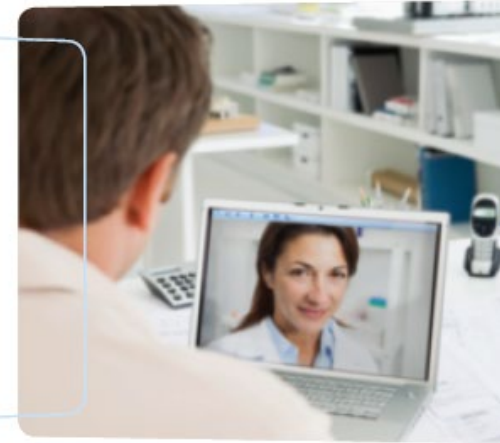


85% of virtual visits resolve the person's need.⁵

Medical Insurance – LiveHealth Online

No waiting room, no need to leave home.

You can also meet with board-certified Psychiatrists through Sydney Health video visits



When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

You've got access to affordable and convenient care

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually *\$55 or less for medical doctor visits, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit.

Video visits on LiveHealth Online, you can:

- **See a board-certified doctor 24/7.** You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed.¹ It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.
- **Visit a licensed therapist in four days or less.**² Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.
- **Consult a board-certified psychiatrist within two weeks.**³ If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.



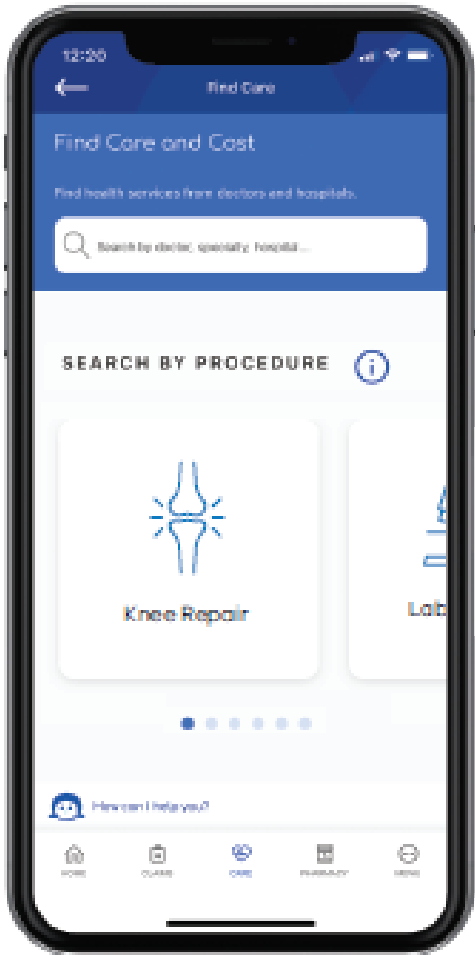
Download the free Sydney Health mobile app today. You'll be able to connect to care directly from your mobile device or through Anthem.com



Medical Insurance – Provider Search

Find high-quality doctors nearby and compare costs

Choosing a doctor you trust is important—and choosing one in your plan’s network helps lower your costs. The **Find Care** tool on the SydneySM Health app and [anthem.com](https://www.anthem.com) can help you do both.






Helping you find the right care

The **Find Care** tool brings together details about doctors in your plan’s network. You can customize your search by name, location, specialty, or procedure. You also can compare information such as costs, languages spoken, and office hours.* To make sure a care provider is in your plan’s network, view the doctor or facility profile.

To help you find care providers who would be a good fit for you, we sort your search results and provide the top three matches using **Personalized Match**. There are more options available below your top three, and you can always re-sort these search results by distance or name.

After viewing your initial search results, you can filter your results by selecting the relevant boxes on the left or browsing by list or map views.

-  Search by name, specialty, or procedure.
-  Customize and refine results.
-  Compare doctors and costs.



Download the Sydney Health app

Scan the QR code to download the Sydney Health app. Choose **Find Care and Cost** from the Care menu.

Chat with us for quick answers

Receive support anytime through Sydney Health or [anthem.com](https://www.anthem.com)

When you have questions about your health coverage, log in to the SydneySM Health mobile app or [anthem.com](https://www.anthem.com) and chat for answers – at your convenience. Either way, you'll find what you need in minutes!

Ask simple questions in our chat box

To find basic information about your benefits, you can type keywords or questions in the chat box and get automated feedback. If you do not receive the answers you need, you can chat with a live agent.

Here are some commonly asked questions:

- What is my deductible?
- Can you show me my ID card?
- What do I owe on this claim?

For in-depth questions, type "live chat" and you will be connected to an agent.



▶ Whether you're on your phone or computer, log in and select the Sydney Health logo to **start a new chat**.



Scan the QR code with your smartphone camera to **download the app today!**





Medical Insurance – Wellbeing Solutions

Focus on your well-being and earn rewards up to \$700

The more activities you complete, the greater your reward

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$700.

Activity type	Activities	Amount
 Preventive care	Have an annual preventive wellness exam or well-woman exam with your doctor	\$20
	Get an annual cholesterol test ¹	\$5
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Get an annual flu shot	\$10

Activity type	Activities	Amount
 Condition management programs	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ²	\$175 (\$75 participation and \$100 for completion)
	Building Healthy Families: Support is available through the Sydney SM Health app wherever you are in your family planning process, such as trying to conceive or raising your toddler ³	\$125 (\$30, \$35, \$30, \$30)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁴	\$50
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$50
	Complete a diabetic foot exam ⁶	\$20
	Have diabetic lab tests ⁶	\$30

Activity type	Activities	Amount
 Digital and wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action)
	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins ⁷	Up to \$25 (\$5 per milestone)
	Update your contact information	\$15
	Use any Employee Assistance Program (EAP) service ⁸	\$5
	Participate in the Emotional Wellbeing Resources program	\$5
	Read five articles or watch five videos on Sydney Health or at anthem.com	\$5

Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight; quit tobacco; and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, talk to a certified health coach.

Access Well-being Coach in the **Sydney Health** app or at **anthem.com**.

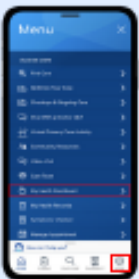
Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include ConditionCare (for asthma, diabetes, and heart or lung conditions), Building Healthy Families, and Well-being Coach for weight management and tobacco cessation.

Digital and wellness activities: Log in to the **Sydney Health** app or **anthem.com** to complete available activities, such as taking a health assessment, participating in the Well-being Coach digital program, and tracking your steps. Rewards are added to your account as activities are completed.

Medical Insurance – Wellbeing Solutions

Use your rewards toward electronic gift cards for select retailers



1 To view your rewards, open the **Sydney Health** app or go to **anthem.com**. Next, go to *My Health Dashboard*.



2 Select **My Rewards**



3 **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including Amazon™, Uber®, Gap™ Options (all brands), Apple®, Target®, The Home Depot™, and T.J. Maxx®. The minimum gift card amount is set by each individual retailer.

You have six months after your employer's current plan year ends to redeem reward dollars on electronic gift card(s) or the rewards will be forfeited.



Download the **Sydney Health** app by scanning this QR code with your phone's camera.



Do you have questions?

Log in at **anthem.com** or open the **Sydney Health** app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your health plan ID card.

Flexible Spending Account – iSolved Benefits

Chancy Drugs will utilize iSolved Benefits to administer your flexible spending account.

Health Flexible Spending Account

Enroll in up to **\$2,500** in pre-tax dollars which can be used on medical, dental and vision expenses.

* You are eligible to participate in the plan **only** if elections are made during Annual Open Enrollment or when first eligible.

* **FSA Funds do NOT rollover**. It is important to be conservative in making elections because any unused funds left in your FSA at the close of the Plan Year are not refundable to you.

Dental Insurance – MetLife

	Low Option		High Option	
	In-Network	Out of Network	In-Network	Out of Network
Calendar Year Deductible	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150
TYPE 1 SERVICES - PREVENTIVE				
Deductible Applies?	No	No	No	No
Cleaning / Exams	100%	100%	100%	100%
TYPE II SERVICES - BASIC				
Deductible Applies?	Yes	Yes	Yes	Yes
Fillings	80%	80%	90%	90%
Basic Misc. Services	80%	80%	90%	90%
Simple Extractions	80%	80%	90%	90%
Perio Maintenance	80%	80%	90%	90%
TYPE III SERVICES - MAJOR				
Deductible Applies?	Yes	Yes	Yes	Yes
Other Perio	50%	50%	60%	60%
Endodontic Services	50%	50%	60%	60%
Surgical Extractions	50%	50%	60%	60%
ANNUAL PLAN MAXIMUM	\$1,000	\$1,000	\$2,000	\$2,000
TYPE IV SERVICES - ORTHODONTIA			50%	50%
Deductible Applies?	N / A	N / A	No	No
Orthodontia Dep Age Limit			up to age 19	up to age 19
Lifetime Orthodontia Max			\$1,000	\$1,000
Child / Student age limit	Up to age 26	Up to age 26	Up to age 26	Up to age 26
Annual Open Enrollment	Yes	Yes	Yes	Yes
Missing Tooth Exclusion Waived	No	No	No	No
R & C Out of Network	N / A	90th	N / A	99th

Dental Insurance – Deductions

Effective 1/1/2025

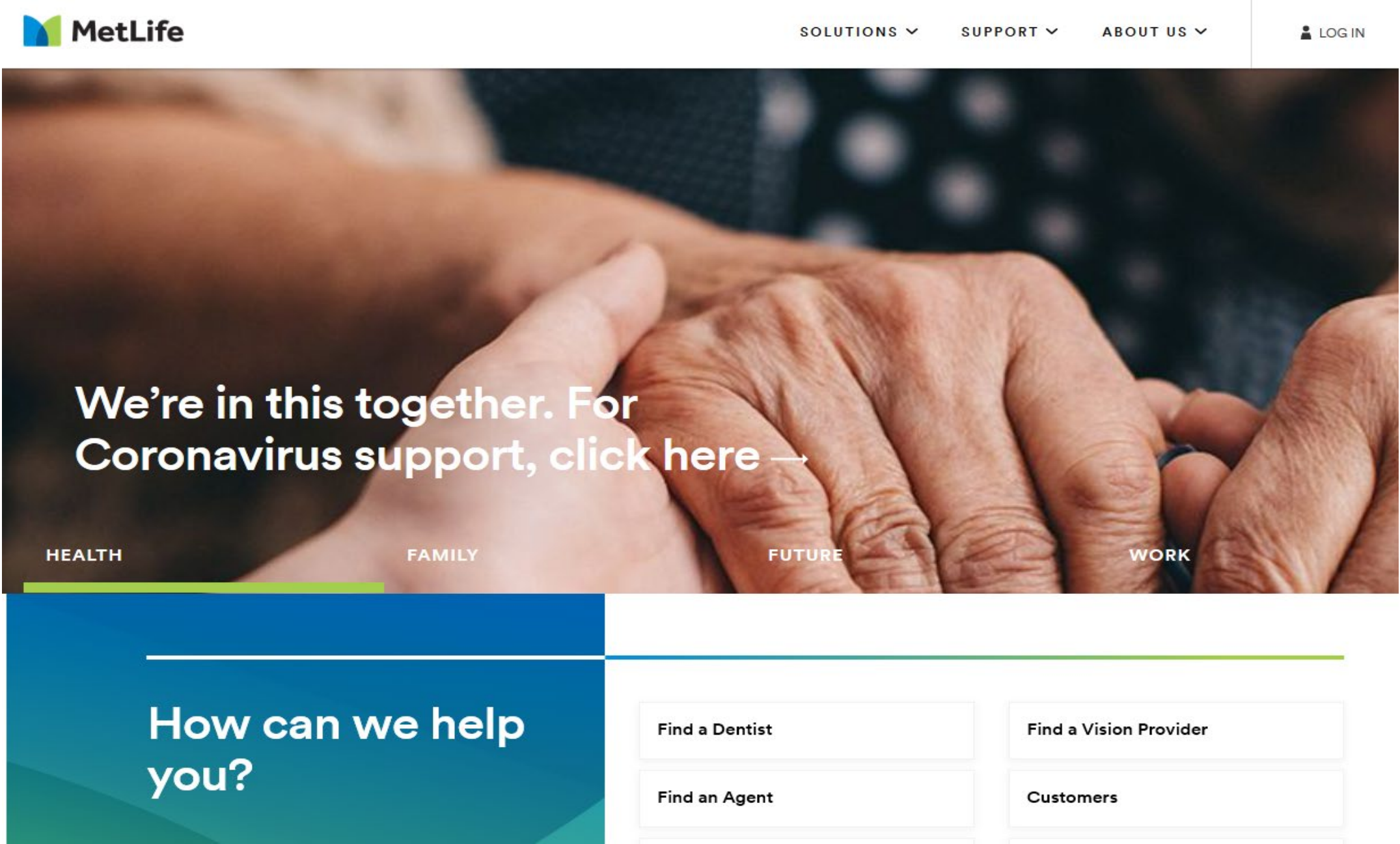
	LOW Plan Per pay Period	HIGH Plan Per pay Period
Employee Only	\$15.98	\$23.18
Employee and Spouse	\$30.30	\$44.44
Employee and Child(ren)	\$33.74	\$48.84
Employee and Family	\$51.36	\$74.84



IMPORTANT NOTE: MetLife doesn't provide dental ID cards, but verifications can be made by supplying your SSN to your provider at the date of appointment.



Dental Insurance – Provider Search



1. Visit www.metlife.com
2. Click on 'Find a dentist'
3. Choose **PDP Plus** network
4. Add your location and click search

Vision Insurance – MetLife

	In-Network	Out of Network
Eye Exams	\$10 Copay	\$45 Allowance
Contact Lens Exam	\$60 Max Copay	Applied to Allowance
Materials	\$25 Copay	N / A
Frames	\$150 Allowance \$170 Featured Frames	\$70 Allowance
Frames @ Walmart, Sams & Costco	\$85 Allowance	\$70 Allowance
LENSES		
Single	100% after \$25 Copay	\$30 Allowance
Bifocal	100% after \$25 Copay	\$50 Allowance
Trifocal	100% after \$25 Copay	\$65 Allowance
Lenticular	100% after \$25 Copay	\$100 Allowance
Photochromic	\$47 - \$82 Copay	Applied to Allowance
Anti-Reflective	\$41 - \$85 Copay	
UV Coating	Covered in Full	
Scratch Resistance	\$17 - \$33 Copay	
Laser Vision	Discount Available	N / A
CONTACT LENS		
Medically Necessary	100% after \$25 Copay	\$210 Allowance
Elective	\$150 Allowance	\$105 Allowance
BENEFIT FREQUENCY		
Vision Exams	Once every 12 Months	Once every 12 Months
Spectacle Lenses	Once every 12 Months	Once every 12 Months
Frames	Once every 12 Months	Once every 12 Months
Contact Lens Allowance	Once every 12 Months	Once every 12 Months
Child / Student Age limit	Up to Age 26	Up to Age 26
Annual Open Enrollment	Yes	Yes
Network Used:	MetLife	N / A

**Second Pair
Rider includes one of
the following:**

- **Two pair of Glasses**
- **One pair of Prescription Glasses and an allowance towards contacts**
- **Double your contact lens allowance**

Vision Insurance – Deductions

NO CHANGES TO EE DEDUCTIONS!!

Effective 1/1/2025

	PPO Plan Per Pay Period
Employee Only	\$3.93
Employee + Spouse	\$7.87
Employee + Child(ren)	\$6.66
Family	\$10.98



IMPORTANT NOTE: MetLife doesn't provide vision ID cards, but verifications can be made by supplying your SSN to your provider at the date of appointment.



Vision Insurance – Provider Search



SOLUTIONS ▾

SUPPORT ▾

ABOUT US ▾

LOG IN

We're in this together. For
Coronavirus support, click here →

HEALTH

FAMILY

FUTURE

WORK

How can we help
you?

Find a Dentist

Find a Vision Provider

Find an Agent

Customers

1. Visit www.metlife.com
2. Click on 'Find a Vision Provider'
3. Choose **MetLife Vision PPO** network
4. Add your location and click search

Group Term Life & AD&D Insurance – The Standard

Chancy Drugs will provide each full-time active employee with Life and Accidental Death and Dismemberment coverage through the Standard.

It will be a requirement to enter your primary and contingent beneficiaries into Abentras Access.



Group Voluntary Life Insurance – The Standard

Employee:

\$10,000 increments up to \$500,000; not to exceed 8x BAE

\$100,000 Guaranteed Issue (GI)

Spouse:

\$5,000 increments up to 100% of EE amount up to \$250,000

\$25,000 Guaranteed Issue (GI)

**Spouse cost based on Employee's Age*

Children:

\$5,000 or \$10,000

\$10,000 Guaranteed Issue

**Children thru Age 25*

*For all Supplemental Life insurance amounts over the Guaranteed Issue (GI), an Evidence of Insurability (EOI) form is required by the Standard. If you waive out of the coverage today and enroll next OE, you will have to complete an EOI form regardless of benefit election amount.

Voluntary Disability Insurance – The Standard

Voluntary Short-Term Disability

Employee Paid	Benefits Begin	15 th Day for injury/illness
	Benefit Percentage	60% of Weekly Earnings
	Weekly Benefit Maximum	\$1,000
	Benefit Duration	11 weeks

Voluntary Long-Term Disability

Employee Paid	Benefits Begin	91 st Day
	Benefit Percentage	60% of Monthly Earnings
	Monthly Benefit Maximum	\$5,000
	Benefit Duration	SSNRA

If you waive out of the disability benefits during last year's OE or as a new hire, you will be required to fill out an Evidence of Insurability (EOI) form and go through health underwriting.

Voluntary Accident Insurance – Reliance Standard

- Voluntary benefit
- Event/Accident must occur after the effective date of the coverage
- Post-tax benefit
- This benefit is independent from your health insurance
- Children are covered up to their age of 26
- This benefit is portable – meaning should you leave the company you can continue with the benefit on your own

Voluntary Accident Insurance – Reliance Standard

COVERAGE	Off Job Only
Employee	\$50,000
Spouse	\$25,000
Child	\$10,000
ACCIDENTAL DEATH & DISMEMBERMENT	
Loss of Life	100% of Benefit Amount
Catastrophic Loss	100% of Benefit Amount
Single Loss	50% of Benefit Amount
Speech	100% of Benefit Amount
One or more entire toe / finger	3% of Benefit Amount
OTHER BENEFITS	
Portable	Yes
Initial Hospital Confinement	\$100 per day up to 365 days
ICU Confinement	\$200 per day up to 30 days
Regular Ambulance / Air Ambulance	\$150 / \$750
FRACTURE OF BONE OR BONES	
Skull	\$1,500 up to \$10,000
Hip, Thigh (femur)	\$1,600 up to \$6,400
Leg / Pelvis	\$1,600 up to \$3,200
Hand or Wrist	\$600 up to \$1,200
Ribs, Fingers or Toes	\$100 up to \$600
Coccyx	\$300 up to \$600
COMPLETE DISLOCATION OF	
Hip Joint / Knee Joint	\$1,500 up to \$4,800
Ankle / Collarbone	\$900 up to \$1,800
Wrist or Lower Jaw / Shoulder	\$450 up to \$900
Elbow / Finger	\$150 up to \$900
Child / Student age limit	Birth up to Age 26
Age Limitations	Must be under age 70 to enroll
Pre-existing	None

Please visit the enrollment platform for all deductions!!

Voluntary Critical Illness Insurance— Reliance Standard

- Voluntary benefit
- Guarantee Issue at Open Enrollment
- Event must occur after the effective date of the coverage
- This benefit is independent from your health insurance
- Post-tax benefit
- Spouse rates are based on the employee's age
- Children are covered up to their age of 26
- This benefit is portable – meaning should you leave the company you can continue with the benefit on your own

Voluntary Critical Illness Insurance— Reliance Standard

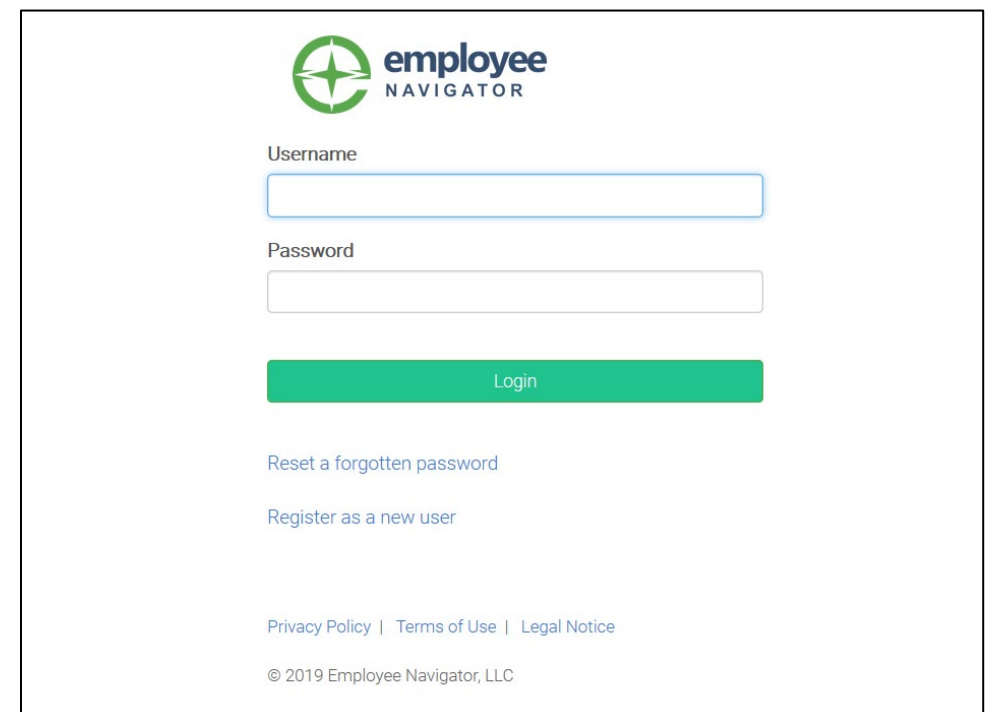
BENEFIT AMOUNT	
Employee Benefit Amount	\$10, 000 or \$20,000
Spouse Benefit Amount	100% EE Amt - \$10,000 increments up to \$20,000
Child Benefit Amount	50% Employee Amount
RECURRENT BENEFIT	
Employee Recurrence - 6 months	100% of benefit in same category
Spouse Recurrence - 6 months	100% of benefit in same category
Child Recurrence - 6 months	100% of benefit in same category
Subsequent Occurance - 3 months	100% of benefit in different category
COVERED ILLNESS	
Alzheimer's	100% of Benefit Amount
Benign Brain Tumor	100% of Benefit Amount
Carcinoma in Situ - Partial benefit	50% of Benefit Amount
Coma	100% of Benefit Amount
Coronary Disease - Partial Benefit	50% of Benefit Amount
Heart Attack	100% of Benefit Amount
Life Threatening Cancer	100% of Benefit Amount
Loss of Sight	100% of Benefit Amount
Major Organ Failure	100% of Benefit Amount
Occupational Hepatitis	100% of Benefit Amount
Occupational HIV	100% of Benefit Amount
Paralysis	100% of Benefit Amount
Parkinson's	50% of Benefit Amount
Ruptured Cerebral, Carotid or Aortic Aneurysm	100% of Benefit Amount
Severe Brain Damage	100% of Benefit Amount
Skin Cancer - Partial Benefit	5% of Benefit Amount
Stroke	100% of Benefit Amount
Annual Election	EOI Required for Late Entrants
Pre-existing	None

Please visit Abentras Access for all deductions!!

Online Enrollment Portal Instructions

- Go to <https://www.employeenavigator.com/benefits/Account/Login>
- Once on the login screen, click 'Register as a new user'. You will need to provide your **First name**, **Last name**, **Company Identifier** (**Chancy-Drugs**), **PIN** (last 4 digits of your SSN) and **Birthday**.
- Create your username and password (minimum length of 6, number and symbol required) and click the 'I agree with the terms of use' box.
- If you forget your password, click on the 'Reset a forgotten password' link, choose the employee option, input username, click Next and an email will be sent to you. If you don't remember your username, click the 'Don't know your username?' link, input requested information, click 'Request a Reset' and an email will be sent to you.

Open Enrollment will be held from
December 3rd through **December 10th**



The screenshot shows the login interface for Employee Navigator. At the top left is the logo, which consists of a green circle with a white star-like shape inside, followed by the text "employee NAVIGATOR". Below the logo are two input fields: "Username" and "Password". The "Username" field is currently empty. Below the "Password" field is a green button labeled "Login". Underneath the "Login" button are two links: "Reset a forgotten password" and "Register as a new user". At the bottom of the page, there are three links: "Privacy Policy", "Terms of Use", and "Legal Notice". At the very bottom, there is a copyright notice: "© 2019 Employee Navigator, LLC".

2025 Open Enrollment Timeline

Open Enrollment Meetings	12/3 – 12/4
Employee Navigator Enrollment Portal Opens	12/03/2024
Employee Navigator Enrollment Portal Closes	12/10/2024
EOI (Evidence of Insurability) Forms Due	12/30/2024
Effective Date of Coverage	1/1/2025



**ANY
QUESTIONS?**