

## Welcome to our 2025 Open Enrollment!

Welcome to our Open Enrollment period – <u>November 4, 2024 through November 22, 2024</u>. This is your opportunity to review the benefits that Eastpointe Community Schools offers, and to choose the coverage that is right for you and your family for the plan year – January 1, 2025 through December 31, 2025. This includes enrolling yourself and/or your dependents in coverage; or declining coverage if you have other coverage available to you.

<u>IMPORTANT NOTE:</u> This is an active open enrollment process, meaning that employees <u>must</u> complete an enrollment form to confirm or change your elections. An active process ensures that employees annually examine their benefits and make appropriate decisions about the benefits that best suit them and their families' needs.

#### **Annual Review of the Benefit Plan**

Each year, Eastpointe Community Schools reviews our benefit program and decides if changes are needed. It's a challenging job, but we want to make sure that our plans provide comprehensive coverage that is affordable for both you and Eastpointe Community Schools.

## Changes for 2025

- No plan or carrier design changes for ANY of our benefits, with the exception of our Vision benefit
- Vision carrier is moving to NVA (National Vision Administrators), allowing enhanced value-added benefits and a larger network of vision providers.
- No changes to the medical employee contributions.
- Decreased buy-up dental employee contributions (core dental is still free)
- Slight increase to the buy-up vision employee contributions (no change to core vision contributions).
- The HealthCare FSA annual maximum will increase to \$3,300 (an increase of \$100 annually) due to IRS increase for 2025. The Dependent Care FSA will remain at \$5,000 per household (annually).

#### **Open Enrollments Meetings**

Eastpointe Community Schools will be offering two virtual open enrollment sessions. If interested in learning more about your benefits, you may attend one of the scheduled virtual sessions:

- Session 1: Monday, November 4<sup>th</sup> from 4 5 pm Click here to join the meeting
  - Meeting ID: 242 817 562 173 / Passcode: 59rPWr
- Session 2: Tuesday, November 12<sup>th</sup> from 4 5 pm Click here to join the meeting
  - Meeting ID: 275 295 381 883 / Passcode: dnT5ig

# **Benefit Open Enrollment Process**

- 1. Review the 2025 Benefit Guide and Summary of Benefits and Coverage documents.
- 2. All benefit eligible employees are required to make an <u>active</u> plan selection during this year's Open Enrollment for 2025 coverage. <u>Employees will not automatically default into their current plan if no action is taken.</u>
- 3. Review and complete the 2025 Benefit Election Form.

Thank you for taking the time to review the Open Enrollment materials. These materials contain important information regarding our benefit plans for 2025. If you have any questions regarding the benefit plans, please contact Human Resources.