



OPEN ENROLLMENT

Open enrollment is your annual opportunity to review your benefits and decide whether you need to update any of your elections. Any changes made at open enrollment are effective for the entire 2025-2026 benefits plan year. July 21-28 is the open enrollment period. New enrollment or changes to existing enrollment will be effective August 1, 2025.

In most cases, once you have made your benefit elections for the plan year, you cannot change them until the next annual open enrollment period, unless you experience a permitted election change event. You must notify your employer within 30 days of the event (60 days in the case of birth or adoption). For more information about making mid-year changes to your benefit elections, please contact your employer or refer to the “Important Information” section in your enrollment guide.

2025-2026 CHANGES

Baden Sports is committed to offering quality, affordable coverage to our employees and their families. We consider our health plans to be a very important part of our compensation package. Our plan costs continue to rise – we received a 6.2% increase from our medical carrier this year. But we are happy to announce that we will continue offering two PPO medical plan options, with the addition of a new High Deductible Health Plan (HDHP) option. The employee contributions for medical coverage will increase slightly. The following changes will take effect on Aug. 1, 2025:

Medical

- » Base \$2,000 PPO Plan: OOPM changed to \$5,500 (2x family), office visit and urgent care copay decreased to \$30
- » Buy-Up \$1,000 PPO Plan: OOPM changed to \$4,500 (2x family), office visit and urgent care copay decreased to \$20
- » New High Deductible Health Plan (HDHP)

Flexible Spending Account (FSA)

- » Vendor change from Navia to AccrueCMS – new FSA debit cards will arrive in the mail
- » Maximum contribution limit raised to \$3,300
- » Maximum carry over amount raised to \$660

WHAT DO I NEED TO DO?

The 2025 Open Enrollment through Baden Sports will be run online through Paylocity again this year!

You have two options to complete online enrollment:

- » Benefits Enhanced: Access Benefits Enhanced, select “Action Needed” in the sidebar menu, and then “Start”
- » Paylocity Mobile App: Log into the Paylocity mobile app on your smartphone, select “Benefits” in the main menu, and select the “Begin” option within the Enrollment Banner

Benefit selections are required through Paylocity whether you’re maintaining, adding, or dropping benefits for yourself and/or your dependents.

All employees must complete the enrollment process with Paylocity by July 28, 2025.

WILL I GET A NEW ID CARD?

Regence (Medical, prescription drug, and vision)

- » If you make changes to your medical elections or enroll for the first time you will receive a Regence ID card.
- » If you don't make changes, you will not receive a new ID card. You can continue using your current ID card.

Delta Dental of Washington (Dental)

- » Delta Dental of Washington will no longer be mailing groups their physical ID cards. Digital ID and member information can be easily accessed at any time, any day, through the online MySmile member portal. Members insured by Delta Dental of Washington do not require a physical ID card to see a dentist. Instructions to access MySmile member portal was sent recently to your Baden email address or see posted instructions around the office.

AccrueCMS (FSA)

- » If you enroll in the Health Care FSA for the first time or re-enroll for 2025 you will receive a debit card in the mail from AccrueCMS.