



# HEALTH BENEFITS OPEN ENROLLMENT

## May 5 – 19, 2025

### What is Open Enrollment?

Open Enrollment is the only time of the year when you may enroll, change, or drop benefit coverage for yourself or your dependents unless you experience a qualifying life event, such as birth of a child, marriage, or divorce. Your benefit elections take effect on July 1, 2025.

**All eligible employees must take action!** You are required to log into UKG (WFR) and take action – even if you are keeping the same benefits.

**Enrollment is due Monday, May 19!**

### Action Items – What you need to do

- **Read this memo and the Employee Benefits Guide** carefully to make sure you understand the changes being made and determine the right benefit options for you and your dependents.
- **Log into UKG (WFR)** and click on My Benefits from the Start Menu > Enrollment > Open Enrollment and complete the steps below:
  - Complete the Working Spouse/Tobacco Use Affidavit: **All employees enrolled in a medical plan are required to complete this electronic form every plan year.**
  - Choose your benefits *or* waive coverage.
    - ✓ You must either confirm your current election, select a new coverage, or waive benefits.
    - ✓ This is also your chance to add or drop an eligible dependent from coverage without having a qualifying life event.
  - Confirm elections and carefully review plans and coverage. Be sure to click “Save”, print a copy of your confirmation statement, and “Submit” your elections.

Once you sign up for benefits, your choice will apply until June 30, 2026. You cannot drop or change benefits during the plan year unless you have a qualifying life event and make a new election within 30 days of the event.

- **Complete enrollment by 5:00 p.m. on Monday, May 19, 2025**
- **Take follow-up action as needed:** Optional employee and/or spouse life coverage may require additional forms and actions before the benefit goes into effect. You will be notified by email if this applies to you.

**See the 2025-2026 Employee Benefits Guide for more plan details. Benefits Guide is available on the Intranet Open Enrollment section and on the benefits website: [greendiamondbenefits.com](https://greendiamondbenefits.com) - Userid: gdrco, Password: benefits**

# What's changing?

The following changes will take effect on July 1, 2025.

## ► Health Savings Plan (HSP) deductible and HSA contribution amounts

To better align our plan with other employer plans and to comply with IRS regulations, we are making changes to the deductible and Green Diamond’s annual HSA contributions. The table below outlines the changes:

HSP	2024-2025		2025-2026
In Network Deductible	Individual (employee-only coverage): \$3,200 Individual (with dependents covered): \$3,200 Family: \$6,400	→	Individual (employee-only coverage): \$2,800 Individual (with dependents covered): \$3,300 Family: \$5,600
Green Diamond HSA contribution	Individual: \$1,150 Individual +1 or more dependents: \$1,725	→	Individual: \$1,000 Individual +1 or more dependents: \$1,500

The deductible will be lower for employees with employee-only coverage and for families overall. The deductible for an individual within a family will be \$100 higher due to IRS rules.

## How does the deductible change impact my in-network benefits?

- If you have employee-only coverage:
  - Your annual deductible amount will decrease from \$3,200 to \$2,800
  - That means plan benefits will kick in faster.
- If you have employee +1 or more dependents coverage
  - Your annual family deductible amount will decrease from \$6,400 to \$5,600
  - Each individual within a family has a \$3,300 deductible cap, meaning that no one individual will pay more than \$3,300 per plan year
  - Once everyone’s combined expenses reach \$5,600, the family deductible has been met and plan benefits will kick in.

## Health Savings Account IRS Maximum Contributions

Maximum contribution	2025	2026
Self-only HSA	\$4,300 (under age 55) \$5,300 (age 55 and up)	*Not released
Family HSA	\$8,550 (under age 55) \$9,550 (age 55 and up)	*Not released

\*The IRS will announce the maximum HSA contribution limits for 2026 near the end of the year. Participants enrolled in the HSP medical plan will be notified of the new limits. HSA contributions can be changed once/month.

## ► Medical/Pharmacy Plan Enhancements (PPO & HSP)

### ► Asthma Inhalers

- PPO & HSP Plan: Members will not pay more than \$35 for one inhaled corticosteroid and at least one inhaled corticosteroid combination (asthma inhaler).

### ► Epinephrine (Epi-Pen) Autoinjectors

- PPO: Members will not pay more than \$35 for at least one 2-pack of Epi-Pens.
- HSP: After deductible, members will not pay more than \$35 for at least one 2-pack of Epi-Pens.

### ► HIV post-exposure prophylaxis

- PPO: HIV post-exposure (PEP) will be covered at 100%
- HSP: After deductible, HIV post-exposure (PEP) will be covered at 100%.

## ► Medical employee contributions changes

Medical employee contributions will increase by \$1 - \$16 per month on the HSP and \$4-\$26 on the PPO per month, depending on your coverage tier.

## ► Dental employee contributions changes

Dental employee contributions will increase by \$0.50-\$2.00 per month, depending on your coverage tier.

## ► Flexible Spending Account (FSA) changes

The maximum amount you can contribute to a general or limited purpose health care FSA is increasing. The IRS requires a new election every year if you would like to contribute to the FSA in the new plan year. **Current FSA elections will not continue – you must make a new election for the 2025-2026 plan year.**

FSA	Eligible expenses	Maximum election	Carryover Provision
Healthcare FSA	Medical, prescription drug, dental and vision expenses	\$3,300 for 2025	Carryover up to \$660 unused funds into the following plan year. Claims must be submitted by 9/28/2026 for expenses incurred between 7/1/25 – 6/30/26.
Limited Healthcare FSA (only if electing the HSP)	Dental and vision expenses	\$3,300 for 2025	

## ► Dependent Care Flexible Spending Account Termination

The Dependent Care FSA account will no longer be offered due to low employee enrollment in the plan.

## ► Employee Assistance Program (EAP) Enhancement

The Employee Assistance Program (EAP) will now cover 6 sessions with a licensed behavioral health provider.

## Questions?

If you have any questions about the changes or what you need to do, please contact Human Resources at [benefits@greendiamond.com](mailto:benefits@greendiamond.com) or the AssuredPartners Employee Service Center at (206) 343-4175, (888) 343-3330, or [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com).