

CASCADE DESIGNS®

2025 benefit open enrollment announcements

Open enrollment: November 4 – 15, 2024

Cascade Designs, Inc. (CDI) is committed to helping you and your family experience the best possible health and well-being. That's why we offer you a comprehensive, competitive benefits package with the flexibility to make choices that meet your needs.

Open enrollment is your opportunity to review your options and select the health benefits that will meet your needs in 2025. **This is the only time that you can make enrollment changes in 2025 unless you have a status change.** Please read this memo carefully – there is important information about benefit changes and what you need to do during open enrollment.

Health care benefits 2025

Like everything else, the cost of health care continues to rise. As we started the benefit renewal process, we reviewed CDI's benefits to make sure they provide value to our employees and balanced that with the increases in cost we are anticipating. We remain committed to offering valuable programs so that you can be well physically, financially and in life.

We are happy to announce that CDI will continue offering the Health Savings Plan (one of our two medical plan options) at **no premium cost for employee coverage** – all you need to do is sign up for the Health Savings Plan and participate in our wellness program.

CDI will pay 100% of the employee's share of the monthly premium – you must still pay a portion of the monthly premium if you enroll a spouse or children. Although you'll pay to cover dependents, **the premium for your individual employee coverage will be \$0 per month.** Also, CDI will continue contributing to the Health Savings Account (HSA) that goes with the Health Savings Plan. We contribute \$600 per year if you have employee-only coverage or \$1,200 per year if you cover at least one family member.

Wellness program

To qualify for the \$25 per month discount on your medical premium in 2025, you must complete **one** of the following activities:

1. Get a preventive care visit (annual check-up or physical, or preventive colonoscopy, gynecological exam, or mammogram) with a physician or dental cleaning with a dentist
2. Get a flu shot
3. Get a COVID-19 shot or booster

You must sign the Wellness Program Attestation Form to confirm that you have completed one of the activities for 2025. If you are unable to participate in any of the required activities to earn an incentive, you may be entitled to a reasonable accommodation – please contact any member of the Human Resources team. The discount will take effect on January 1, 2025.

What's changing?

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

Medical and prescription drug plan enhancements

Asthma inhalers, insulin and epinephrine autoinjectors

- Asthma inhalers and insulin:
 - Traditional plans: Members will not pay more than \$35 for one 30 day supply
 - HDHP: Members will not pay more than \$35 for one 30 day supply
- Epinephrine autoinjectors
 - Traditional plans: Members will not pay more than \$35 for at least one 2-pack of epinephrine autoinjectors (EpiPen).
 - HDHP: After deductible, members will not pay more than \$35 for at least one 2-pack of epinephrine autoinjectors (EpiPen).

HIV post-exposure prophylaxis

- Traditional plans: HIV post-exposure prophylaxis (PEP) will be covered at 100% if dispensed during a medical visit including the ER.
- HDHP: HIV post-exposure prophylaxis (PEP) will be covered 100% after deductible if dispensed during a medical visit including the ER.

CancerCare

The CancerCARE Program is a free cancer solution included in your health plan that supports you from the first day of your diagnosis well into the stages of aftercare. CancerCARE coordinates care and benefits for patients with new or existing cancers. Their expert medical team advocates for the best possible care in your community or at a leading national Centers of Excellence location. To utilize the program, register online at cancercareprogram.com or call (877) 640-9610 any time after 1/1/2025.

KISx Card

The KISx card is a program that provides surgery and imaging benefits at no cost to you. Typical procedures include orthopedic surgery, general surgery, colonoscopies, MRI, CT and PET Scans. Before seeking in-network providers through your health plan, just call KISx before your elective procedure. By choosing one of their providers, you will always pay \$0 on the traditional plan and \$0 after the deductible on the HDHP. Call their navigators at (877) 438-5479 to find out more about your procedure and how the program works.

Gym and fitness discounts via HUSK Marketplace

Starting 1/1/2025, all employees enrolled in a CDI medical plan can have access to HUSK marketplace. Members can access exclusive savings and flexible membership options to a variety of gyms from national chains to specialty studios. The marketplace also offers discounts on nutrition programs, home fitness equipment, wellness tech, virtual fitness classes and more. Register online after 1/1/2025 at Marketplace.huskwellness.com/paretohealth.

SmartConnect Medicare assistance

All CDI employees and family members will now have access to SmartConnect, a program created specifically for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage. SmartConnect Insurance is an independent Medicare insurance agency with representatives who are available to help you research, compare, and purchase Medicare insurance plans. For assistance, call (855)248-1648.

eHealth COBRA alternatives

eHealth Insurance makes it easier to find affordable, quality health insurance coverage-often at a lower cost than what you pay for COBRA coverage. To explore options, visit ehealthinsurance.com/pareto. From there, you can compare plans and enroll in whatever plan best meets your needs. eHealth also has experienced agents available to assist via online chat or at (844) 744-0647.

RGA Medical Travel Benefit

The RGA Medical Travel Benefit pays you back for approved travel costs after you travel for an eligible medical procedure located outside of your state of residence. Travel reimbursement is available only for in-network services covered under your plan and for services which have already occurred. Before you travel for your procedure, confirm your provider and the facility where the procedure is to occur are in-network and confirm that the procedure you need is approved for out of area or out of state care. Reimbursement for lodging is limited to \$200 per night, meals limited to \$100 per person per day, and mileage will be reimbursed per the IRS limits, if approved. Call RGA customer care for assistance at (866) 738-3924.

Dental plan enhancements

Orthodontia coverage

Orthodontia benefits will be covered on the Delta Dental plan starting 1/1/2025. If you enroll in dental coverage, the plan will pay 50% of covered orthodontia services in network up to lifetime maximum benefit of \$1,500.

Health Savings Account (HSA) changes (Health Savings Plan only)

The maximum HSA contribution limits set by the IRS will increase in 2025. Remember that CDI's contribution to your HSA counts towards these limits.

	Current		New for 2025
Annual HSA maximum contribution*	\$4,150 for self-only coverage \$8,300 for employee + one or more dependents coverage	→	\$4,300 for self-only coverage \$8,550 for employee + one or more dependents coverage

* Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year

Flexible Spending Account (FSA) changes

The maximum FSA contribution limits set by the IRS will increase in 2025.

	Current		New for 2025
Health care FSA General purpose Limited purpose	\$3,200 annual contribution limit \$640 carry over limit from 2024 into 2025	→	\$3,300 annual contribution limit \$660 carry over limit from 2025 into 2026
Dependent care FSA	\$5,000 annual contribution limit No carry over allowed	→	\$5,000 annual contribution limit No carry over allowed

Cost of coverage 2025

CDI funds the majority of the cost of our benefit plans. **We offer one medical plan at no premium cost for employee coverage.** Employees who participate in the Wellness Program qualify for a \$25 discount on their monthly medical premium for the 2025 plan year. CDI has 26 pay periods per year but will take deductions out of 24 paychecks only.

Cost per pay period	CDI's cost	Your share of the cost (24 pay periods/year)	
		With wellness discount*	No wellness discount
Health Savings Plan			
Employee	\$306.50	\$0.00	\$12.50
Employee + spouse	\$544.00	\$134.50	\$147.00
Employee + 1 child	\$417.50	\$47.50	\$60.00
Employee + children	\$492.50	\$79.00	\$91.50
Employee, spouse + 1 child	\$659.00	\$179.50	\$192.00
Employee, spouse + children	\$736.00	\$209.50	\$222.00
Traditional plan			
Employee	\$305.50	\$42.00	\$54.50
Employee + spouse	\$572.50	\$196.00	\$208.50
Employee + 1 child	\$433.00	\$95.50	\$108.00
Employee + children	\$516.00	\$132.50	\$145.00
Employee, spouse + 1 child	\$698.50	\$249.50	\$262.00
Employee, spouse + children	\$784.00	\$286.00	\$298.50
Dental plan			
Employee	\$17.50		\$7.00
Employee + spouse	\$29.50		\$20.00
Employee + 1 child	\$24.00		\$13.50
Employee + children	\$33.00		\$23.00
Employee, spouse + 1 child	\$35.50		\$27.00
Employee, spouse + children	\$45.00		\$36.50
Vision plan			
Employee	\$4.00		
Employee + spouse	\$8.00		
Employee + 1 child	\$6.00		
Employee + children	\$7.00		\$0
Employee, spouse + 1 child	\$10.00		
Employee, spouse + children	\$10.00		

*You must have completed the CDI wellness program requirement and submit the Wellness Program Attestation Form to HR to qualify for the discounted premium.

What you need to do

All enrollments must be completed online via ADP no later than Friday, November 15. All current coverage will end if you do not re-enroll.



Online enrollment through ADP

All employees are required to login to ADP at workforcenow.adp.com during open enrollment and enroll in benefits or decline coverage. **If you do not login to ADP and enroll in benefits during open enrollment, you will have NO Benefit Coverage for the 2025 plan year.**

The 2025 benefits guide, plan summaries and benefit information will be posted to ADP and the CDI benefits website.

ADP: workforcenow.adp.com
CDI Benefits: benefitscdi.com



Wellness Program Attestation Form

All employees must complete this form online through the ADP portal or the CDI website to qualify for the 2025 wellness program incentive (\$25 per month discount on your medical premium in 2025). Forms are due to human resources no later than March 31, 2025.



Life and Accidental Death and Dismemberment (AD&D) Insurance

If you want to purchase more life insurance – for the first time, or to increase your current coverage – you can enroll in Optional Life/AD&D coverage with Mutual of Omaha (MOO).

- If you are currently enrolled in Optional Life/AD&D, during open enrollment you may increase your coverage amount by \$10,000, \$20,000, \$30,000, or \$40,000 without providing Evidence of Insurability. This option is not available if you have previously been denied coverage. Increasing your coverage over the guaranteed issue amount of \$200,000 will require Evidence of Insurability (EOI Form).
- Increasing your spouse's coverage for any amount will require Evidence of Insurability. Your spouse must complete a MOO Evidence of Insurability Form. Increasing your child's coverage will not require Evidence of Insurability.
- If you are enrolling for the first time now (after your initial eligibility period has ended), you must complete the MOO Evidence of Insurability Form.

Flexible Spending Account (FSA) reminders

If you have an FSA for 2024

- You can carry over up to \$640 of unused funds from your 2024 Health Care FSA into your 2025 Health Care FSA. The carryover will take place automatically in March 2025.
- No carry over is allowed on the Dependent Care FSA.

FSAs and HSAs

- IRS regulations don't allow you to contribute to both an HSA **and** a general-purpose Health Care FSA. If you enroll in the Health Savings Plan and make or receive HSA contributions, your FSA options are restricted to the Limited Health Care FSA (for dental and vision expenses only) and Dependent Care FSA.
- If you enroll in the Health Savings Plan for the first time in 2025 and have funds remaining in your 2024 Health Care FSA, your remaining 2024 Health Care FSA balance will automatically carry over to a Limited Health Care FSA for 2025. This is to prevent you from being eligible for reimbursement under a General Health Care FSA, which would make you ineligible to make or receive HSA contributions.

ID cards, HSA and FSA debit cards

Regence Group Administrators (RGA) – Medical/Prescription/Vision	Delta Dental	Allegiance – FSA debit card	HealthEquity - HSA debit card
<p>You will not get a new ID card for 2025 – unless you are enrolling for the first time or are changing plans.</p>	<p>If you enroll in the dental plan for the first time you will receive a new ID card from Delta Dental of WA. Note: This plan covers participants in every state.</p> <p>If you are already enrolled in the dental plan, you will not receive a new ID card.</p>	<p>If you enroll in an FSA for the first time you will receive an Allegiance debit card.</p> <p>If you are currently enrolled in an FSA, you can continue to use your current debit card until it expires.</p>	<p>If you enroll in the Health Savings Plan for the first time you will receive an HSA debit card from HealthEquity.</p> <p>If you are currently enrolled in the Health Savings Plan you can continue to use your HSA debit card until it expires.</p>

ID card available on RGA and Delta Dental mobile apps!

New cards will be mailed to your home address in late December. Please start using your new ID card on January 1, 2025 – show it to your doctor, hospital, pharmacy, etc. and let them know you have new insurance.

Questions?

We want to make sure you have all the information you need to make the right decisions about your benefits. If you have questions, please contact any member of the HR team or the AssuredPartners Employee Service Center at 1-888-343-3330 or mcm.esc@assuredpartners.com.