



# Annual Enrollment

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2024 PLAN YEAR

FEBRUARY 5<sup>TH</sup> THROUGH FEBRUARY 13<sup>TH</sup>, 2024

# Annual Enrollment Opportunity

## Change your elections

- Change medical, dental , vision or other plan elections
- Add or drop dependents

## One Year Commitments

- Unless you experience a “qualifying life event”
- Marriage, divorce, birth or adoption of a child, loss or gain of other group coverage, etc.
- You have 30 days from the day you experience a change to notify HR

**Effective March 1, 2024**

**Paycom Access:**

**Monday, February 5<sup>th</sup> through Tuesday, February 13<sup>th</sup>**



# Eligibility

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Full-Time employees regularly working a minimum of 30 hours per week

- Initial eligibility, effective 1<sup>st</sup> of the month after 30 days of employment

Eligible Dependents of Full-Time employees

- Your Spouse / Domestic Partner
- Yours, your spouses or your domestic partner's children, including natural, stepchildren, adopted children, and those whom you are the legal guardian, up to age 26
- Disabled children of any age if you support them, and their disability began before the age of 26

Proof of Dependent Eligibility may be required.

- Proof of dependent eligibility may be requested at any time.

# We're All In This Together

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## Rising Insurance Cost Affects Us All:

- ✓ Your pay
- ✓ Your payroll deductions
- ✓ Level of benefits  
(deductibles/copays)
- ✓ Company growth/hiring



# Snapshot of 2024 Changes

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## Medical

- Vitori – No change to plan benefits, small increase to employee payroll deductions
- MediExcel – No change to plan benefits, still no payroll deductions

## Dental

- Increase annual maximum for Standard PPO plan (\$1,500 annual)
- Small increase to your payroll deductions on the PPO plan, HMO is still free

## Vision

- No change to plan benefits or payroll deductions

## Life, Disability, EAP, Accident and Critical Illness

- No change to plan benefits

## iGOE FSA

- New higher IRS election and rollover limits
- You have up to 60 days to submit requested substantiation documents for requested reimbursements before your card is shut off

## Workplace Perks

- Costco, AAA and Amazon Prime reimbursements
- The Benefit Hub – discount site

# MEDICAL PLANS

MEDIEXCEL

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ADJOIN'S LIMITLESS PATHWAY  
BENEFIT PLAN

# MediExcel

MEDICAL	MediExcel VP-10 HMO
<b>Plan Information</b>	In
Deductible (Single/Family)	None
Out-of-Pocket Max (Single/Family)	\$4,500/\$9,000
Accumulation (Embedded/Aggregate)	Embedded
<b>Professional Services</b>	
Primary Care Visit & Outpatient Mental Health	\$10
Specialist Visit	\$15
Chiropractic/Acupuncture	Not covered
Telehealth	No charge
Preventive Care	No charge
<b>Outpatient Services</b>	
Outpatient Surgery	\$50
Diagnostic Testing	\$5
Imaging (CT/PET/MRIs)	\$30
<b>Hospital Services</b>	
Inpatient Hospitalization	\$50 per day
<b>Emergency and Urgent Services</b>	
Emergency Room Visit	15%; up to \$250 for outpatient
Urgent Care	\$20 Mexico; \$40 United States
<b>Prescription Drugs</b>	
Tier 1/Generic	\$10
Tier 2/Preferred Brand	\$15
Tier 3/Non-Preferred Brand	\$20
Tier 4/Specialty	25% up to \$250
Mail Order	No Mail Order

Offers health benefit coverage those in San Diego and Imperial Counties, with services available in Mexico.

Covers emergency and urgent care services worldwide, including locally in Tijuana, Tecate, and Mexicali, BC, Mexico.

Visit [MediExcel.com](http://MediExcel.com) to find a doctor or log in to the member portal.

Offered with ***no payroll deductions.***



# Vitori Limitless Pathway Plan



## MEDICAL

### Vitori Limitless Pathway Benefit Plan

#### Plan Information

Deductible (Single/Family)	In None
Out-of-Pocket Max (Single/Family)	\$3,000/\$6,000
Accumulation (Embedded/Aggregate)	Embedded

#### Professional Services

Primary Care Visit & Outpatient Mental Health	\$5
Specialist Visit	\$30
Chiropractic/Acupuncture	\$10
Telehealth	No charge
Preventive Care	No charge

#### Outpatient Services

Outpatient Surgery	\$250 (Center of Excellence: No charge)
Diagnostic Testing	No charge
Imaging (CT/PET/MRIs)	No charge

#### Hospital Services

Inpatient Hospitalization	\$500 per admit
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#### Emergency and Urgent Services

Emergency Room Visit	\$100
Urgent Care	\$5

#### Prescription Drugs

Tier 1/Generic	\$10
Tier 2/Preferred Brand	\$25
Tier 3/Non-Preferred Brand	\$45
Tier 4/Specialty	\$100
Mail Order	3x Retail Copay

## Monthly Employee Cost

2024 Plan Year

Employee Only	\$25.00
Employee + Spouse	\$160.00
Employee + Child(ren)	\$130.00
Employee + Family	\$280.00





# Surgery Plus: \$0 Surgeries!

## ***For Qualified, PLANNED, NON-EMERGENCY*** SURGERIES:

- High quality providers
- Best care at the best price

## PROGRAM BENEFITS

- Quality Care
- Concierge Service
- Preferred Access
- No Out-of-Pocket Cost

## Mandatory No Cost Surgeries

- Full joint replacements
- Spine surgeries



**Before getting your surgery, call Vitori** to help you find a surgery center of excellence.



# \$0 Prescriptions

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Vitori Health offers members the opportunity to get certain high-cost specialty or maintenance medications at **NO COST**.

- Purchased from more cost-effective sources
- Same medications you take now
- **Voluntary** option allows your cost share to be waived
- **Contact Customer Service** to get started and the Vitori Health Team will also contact eligible members throughout the plan year with the option to enroll



**Customer Service 855-353-2879**



**Customer Service Email**  
[info@electrx.com](mailto:info@electrx.com)



**Physician Fax 833-353-2879**

# Vitori Health Pharmacy Services

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HERE TO HELP YOU WITH:

- Signing up for mail order, international and specialty prescriptions
- Providing general information, like your copay and which drugs your plan covers
- Finding in-network pharmacies
- Pharmacy billing questions
- Communicating with physicians about prior authorization

# Telehealth with **MDLIVE**: For Physical and Mental Health

MDLIVE is your anytime, anywhere doctor's office.

With MDLIVE, visiting the doctor is easier than ever at a **\$0 copay**. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.

## When should I use MDLIVE?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

## Common Ailments:

- Allergies, flu, cold
- Pink eye
- Sore throat
- Infections
- Insect bites
- Anxiety
- Depression
- Stress management
- Relationship issues
- And more!

YOUR VIRTUAL CARE IS HERE.  
JOIN FOR FREE TODAY!



[Vitorihealth.com/telehealth](https://vitorihealth.com/telehealth)

adjoin

# Vitori Health Concierge Support

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## Call the Concierge for:

- Billing questions or balance bills
- EOB help or reconciliation
- Locating Network Providers
- Locating Surgery Centers of Excellence
- Scheduling visits
- Questions on prior authorizations
- Benefit or eligibility questions
- Questions on the app / portal
- Claims questions
- Pharmacy assistance



**If you have any questions regarding your health plan benefits, you have a Vitori Concierge team ready to help!**



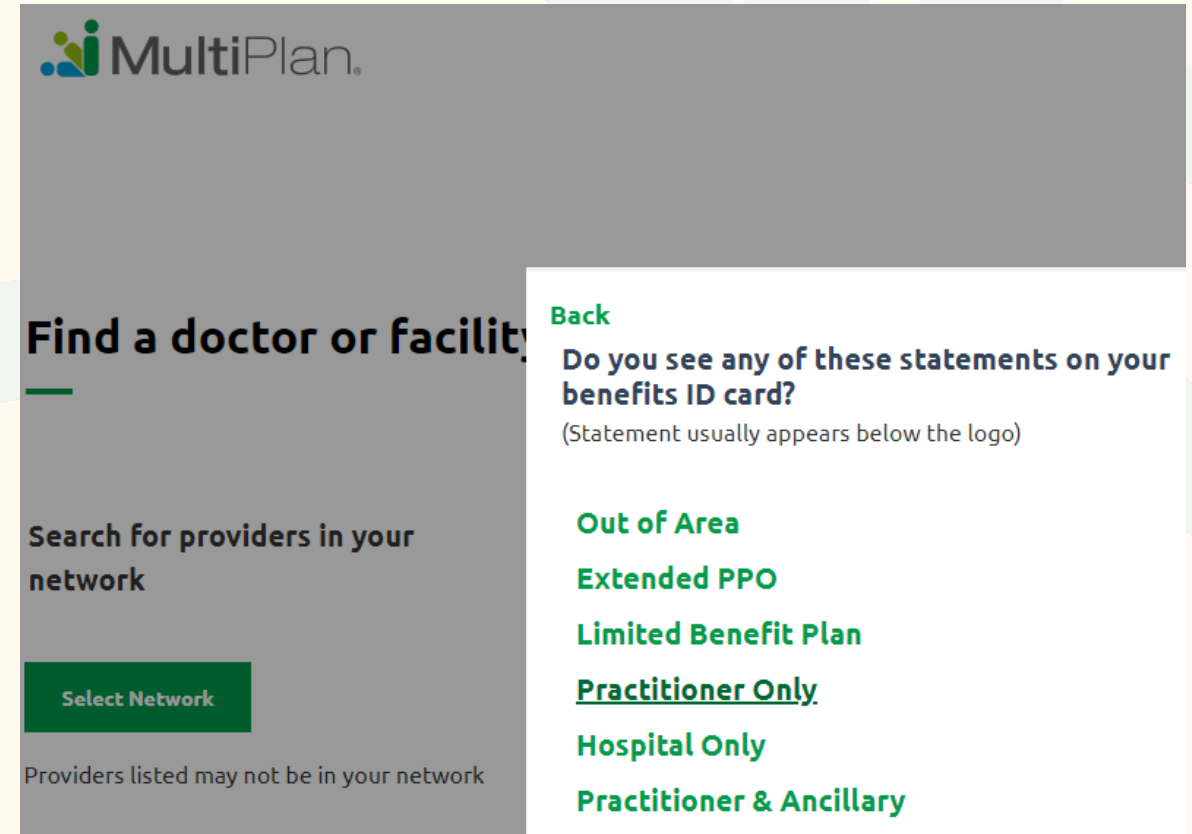
If you have ***any questions at all***, remember to ask for help. Vitori is available 5am to 8pm Pacific Time to assist at (833) 346-1543

# PREFERRED DOCTOR OPTION

## PHCS Doctors Network:

- More familiar with Plan
- Less Paperwork
- No Balance Billing

<https://www.multiplan.com/webcenter/portal/ProviderSearch>



The screenshot shows the MultiPlan website interface. At the top left is the MultiPlan logo. Below it, the heading "Find a doctor or facility" is visible. A search bar is present with the text "Search for providers in your network" and a green "Select Network" button. Below the button, it says "Providers listed may not be in your network". On the right side, a white pop-up box contains the following text:

**Back**  
Do you see any of these statements on your benefits ID card?  
(Statement usually appears below the logo)

- Out of Area**
- Extended PPO**
- Limited Benefit Plan**
- Practitioner Only**
- Hospital Only**
- Practitioner & Ancillary**

# Balance Bills

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## THE PROCESS

1. CALL the CONCIERGE
2. Wait while the concierge team works with the provider to resolve the billing issue



**Concierge Line:** (833) 346-1543

If you have any questions regarding your health plan benefits, you have a Concierge team ready to help!

## WHILE YOU'RE WAITING

1. Vitori Contacts Provider
2. Vitori Keeps You Updated
3. Resolution

You May Experience (< 0.24%)

- Provider Contact
- Billing Updates
- A Collection Letter

**DO NOT PAY!**





Forwarding Service Requested



PB-KCK-35-ENV 1130  
JANE DOE  
123 MAIN STREET  
ANYTOWN, NY 12345-6789



### Explanation of Benefits

RETAIN FOR TAX PURPOSES  
**THIS IS NOT A BILL**

#### Customer Service

For any questions, please contact the Vitori Health Concierge Team at (855) 555-1234

Date: 9/14/2021  
Claim #: 221-0000000052-00  
Member ID: ACME0000257  
Member Name: DOE  
Plan Sponsor: ACME Corp

Claim #: 221-0000000052-00  
Patient: JANE DOE

Provider: Dr. Smith  
Patient Account #:

Dates of Service	Service Code	Total Charge	Ineligible Amount	Covered By Plan	Discount Amount	Deductible Amount	Access Fee/CoPay	Balance Amount	Paid At	Reason Code	Payment Amount
08/25-08/25/2021	POV	\$303.00	\$0.00	\$191.29	\$111.71	\$191.29	\$0.00	\$0.00	80%	PHC	\$0.00
Column Totals		\$303.00	\$0.00	\$191.29	\$111.71	\$191.29	\$0.00	\$0.00			\$0.00
Patient's Responsibility:											\$191.29
Other Credits or Adjustments											\$0.00
Total Net Payment											\$0.00

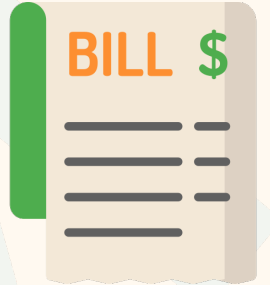
Service Code	Description
POV	Physician Visit Office

Reason Code	Description
PHC	Paid in accordance with the PHCS discount rate agreement

In-Network/Out-of-Network	Description	Amount Met	Amount Remaining	Maximum Amount
In-Network	Individual Deductible	\$088.19	\$1,511.81	\$2,500.00
In-Network	Individual Out of Pocket	\$088.19	\$2,211.81	\$3,200.00
In-Network	Family Deductible	\$088.19	\$1,511.81	\$5,000.00

# To pay or not to pay...

## Does My Bill Match My EOB?



### Yes? Pay The Bill

### No?: Do Not pay the bill! Call Vitori immediately!

EXTREMELY IMPORTANT!





# Pro Tips when Accessing Care

- **Don't try to explain the coverage** to your doctor's office.
- **Give** them your Vitori Health ID card. **Request they verify benefits** by calling the number on the back of the card.
- **Advocate for yourself.** If this is a physician you have been seeing regularly, they should want to keep you as a patient. Ask them to please call Vitori Health to verify benefits because you would like to continue as a patient with their practice.
  - This is a standard process to verify benefits and retain a patient.
- If a provider says, “We don't take your insurance” **call Vitori** to help you. They'll explain your plan to your provider. If they still aren't willing to accept your insurance, Vitori can help.
- **Call Vitori** if a provider does not wish to participate in the plan. The Vitori Health Concierge can assist you in finding a new provider.



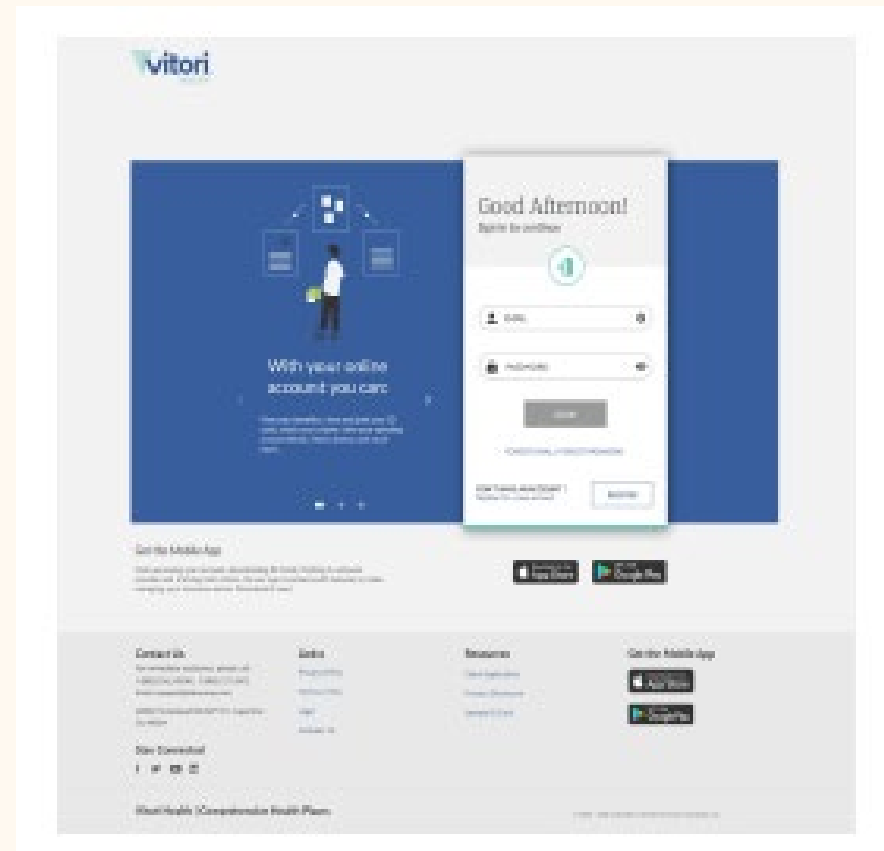
# Vitori Member Access Portal & Mobile App

## Member Portal Registration

- Download the app by searching “Vitori”.
- Visit the member portal at [vitorihealth.com/member](http://vitorihealth.com/member).

## Features Include

- View and/or print Member ID Card
- View plan benefits and claim details (EOBs)
- Send a message to Vitori
- Download or upload documents directly to Vitori



# The Standard Dental Plans

DENTAL	Standard
	CA DHMO Select
<b>Deductible</b>	In
Single	N/A
Family	N/A
<b>Annual Maximum</b>	
Maximum Benefit	Unlimited
<b>Preventive Services</b>	
Exams	No cost
Cleanings	No cost
X-Rays	No cost
<b>Basic Services</b>	
Fillings	\$0 - \$40
Endodontics (Root Canal)	395
Periodontics (Gum Disease)	\$45 - \$65
Simple Extractions	\$12 - \$35
<b>Major Services</b>	
Crowns, Inlays, Outlays	\$250
Bridges and Dentures	\$325
Repairs and Adjustments	\$30 - \$96
<b>Orthodontics</b>	
Appliances and Services	\$1,775 - \$1,950
Lifetime Maximum	N/A
Age Limitation	N/A

DENTAL PPO	Standard
	Dental PPO
<b>Deductible</b>	In
Single	\$50
Family	\$150
<b>Annual Maximum</b>	
Maximum Benefit	<b>\$1,500</b>
<b>Preventive Services</b>	
Exams	No cost
Cleanings	No cost
X-Rays	No cost
<b>Basic Services</b>	
Fillings	No cost
Endodontics (Root Canal)	No cost
Periodontics (Gum Disease)	No cost
Simple Extractions	No cost
<b>Major Services</b>	
Crowns, Inlays, Outlays	40%*
Bridges and Dentures	40%*
Repairs and Adjustments	40%*
<b>Orthodontics</b>	
Appliances and Services	Not covered
Lifetime Maximum	N/A
Age Limitation	N/A
Waiting Period	N/A

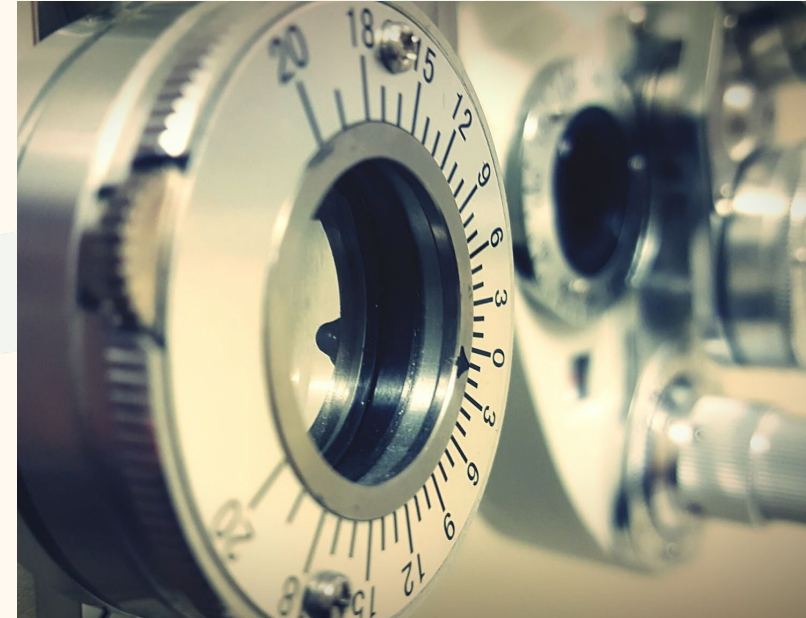
# Dental Plan Premiums

The Standard Dental HMO					The Standard Dental PPO				
PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)	PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)
Employee Only	\$11.12	\$11.12	\$0	\$0	Employee Only	\$38.92	\$33.08	\$5.84	\$2.92
Employee + Spouse	\$19.57	\$19.57	\$0	\$0	Employee + Spouse	\$72.79	\$53.40	\$19.39	\$9.69
Employee + Child(ren)	\$20.46	\$20.46	\$0	\$0	Employee + Child(ren)	\$84.50	\$60.43	\$24.07	\$12.03
Employee + Family	\$27.58	\$27.58	\$0	\$0	Employee + Family	\$118.35	\$80.74	\$37.61	\$18.80



# Vision Plan – The Standard

VISION	Standard
	Vision
<b>Exams</b>	In
Benefit	\$20
Frequency	Every 12 months
<b>Frames</b>	
Benefit	\$130 allowance + 20% discount
Frequency	Every 24 months
<b>Lenses</b>	
Benefit	\$20 copay
Frequency	Every 12 months
<b>Elective Contacts</b>	
Benefit	\$130 allowance
Frequency	Every 12 months
<b>Other Benefits</b>	
Discounts	15% off Lasik



- Look up vision providers at [vsp.com](http://vsp.com) and the VSP Choice network.

# Vision Plan Premiums

Standard Vision				
PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)
Employee Only	\$6.57	\$5.58	\$1.00	\$0.50
Employee + Spouse	\$10.21	\$7.77	\$2.44	\$1.22
Employee + Family	\$16.18	\$11.35	\$4.83	\$2.42



# Employer Paid Life Insurance – The Standard

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## **GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

- Adjoin provides Basic Life and AD&D coverage to all active, full-time employees, regularly working a minimum of 30 hours per week
- No cost to you!

## **LIFE BENEFIT:**

- Employee - \$25,000
- Spouse - \$5,000
- Child - \$1,000

## **AD&D BENEFIT: \$25,000**

*Remember to designate and/or update your beneficiaries.*

# Long Term Disability (LTD) – The Standard

Long Term Disability (LTD) through The Standard is offered to all employees.

## LONG TERM DISABILITY

### Benefits

Benefit Percentage (%)

Maximum Monthly Benefit

Elimination Period

### Plan Details

Benefit Duration

Standard

LTD

66.67%

\$7,000

90 days

To age 65



# Employee Assistance Program (EAP)

The Standard EAP provides confidential counseling and resources via phone, in-person or online chat for a variety of personal and work issues. This program is free, and includes up to 3 face-to-face, phone or video consultations with licensed counselors for you and your eligible dependents, per issue, per calendar year.

You can call (888) 293-6948 to speak with a counselor or schedule an appointment, 24/7/365.

- ✓ Stress, anxiety and depression
- ✓ Substance dependency/addiction
- ✓ Childcare, camps and after-school care
- ✓ Will Preparation
- ✓ Special needs services
- ✓ Identity theft resources
- ✓ Retirement planning
- ✓ Staying healthy

**Help is easy to access:**

**Phone support:** (888) 293-6948

**Online Support:**

[healthadvocate.com/standard3](https://healthadvocate.com/standard3)

**In-person:** You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

# Voluntary Life Insurance – The Standard

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## **EMPLOYEE PAID LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

- Employee paid benefit provided through The Standard
- Rates are age banded. Check Paycom for rates and payroll deductions.
- Any amount above the Guarantee Issue (GI) amount is subject to medical underwriting for approval. If you already have Voluntary Life, you will not have to go through medical underwriting again. Your current election will be grandfathered.
  - Employee: Up to \$500,000 (GI \$100,000)
  - Spouse: Up to \$500,000 (GI \$25,000) – not to exceed 100% of employee election
  - Child: Up to \$10,000 (GI Full Benefit)

*Remember to designate and/or update your beneficiaries!*

# Accident Insurance – The Standard



## Injuries

- Fractures/dislocations
- Concussion
- Coma
- Ruptured disc
- Torn cartilage in knee
- Cuts/lacerations
- Torn/ruptured/severed tendon/ligament
- Broken tooth
- And more



## Medical Services & Treatments

- Air/ground ambulance
- Emergency/non-emergency care
- Physician follow-up
- Transportation
- Therapy services
- Pain management
- Blood/plasma/platelets
- Inpatient surgery
- Outpatient ambulatory Surgery
- And more



## Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



## Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



## Accidental Death

- Accidental Death
- Common Carrier



## Additional Benefits

- Lodging

### Monthly Rates

Employee: \$6.68

Employee + Spouse: \$10.62

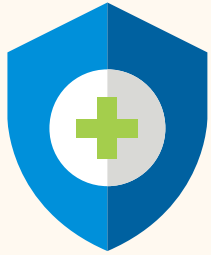
Employee + Child(ren): \$12.62

Employee + Family: \$19.82



# Critical Illness Insurance – The Standard

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- **Critical illness insurance provides coverage for specific** critical illnesses and helps pay for expenses not reimbursed by other types of insurance.
- **It is not a replacement for traditional medical or disability income insurance** – rather it is a supplement to these other coverages.

## The Standard Critical Illness Insurance

Provides a **lump-sum payment** upon a verified diagnosis

Is **not reimbursement-based**, so covered individuals only need to submit proof of a verified diagnosis

Allows covered individuals to use the lump-sum payments **the way they see fit**



# Perks From Work

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## Pick Your Perk!

Adjoin employees employed for at least 60 days may be reimbursed annually up to \$100 for any combination of the following:

- Costco Membership
- AAA Membership
- Amazon Prime Membership

# Pet Perks

\$11.75/month/1 pet  
\$18.50 for family plan



(800) 891-2565

www.petbenefits.com

customer@petbenefits.com

## Total Pet Plan by Pet Benefit Solutions

- Up to 40% off prescriptions, preventatives, food, toys, treats, and more
- Free shipping on all orders with no minimum purchase or same day pick-up from your local participating pharmacy
- Instant 25% savings on in-house medical services at participating veterinarians
- 24/7 access to real-time support from veterinarians, even when your vet's office is closed
- ID tag and lost pet recovery service for peace of mind that your pet(s) will return home if they go missing
- Pet Perks are voluntary, and 100% employee paid
- Covers dogs and cats, no exotic animals
- Sign up through Paycom
- Visit [petbenefits.com/land/adjoin](https://petbenefits.com/land/adjoin)



adjoin

# Flexible Spending Accounts (FSA)

## FSA – Healthcare offered through iGOE

Pre-tax benefit account to pay for healthcare expenses, funded by you, loaded on a debit card.

- “Use it or Lose it” risk
  - Only expenses in the designated plan year can be reimbursed
  - You have 2.5 months after the plan year ends (until May 15<sup>th</sup>) to submit for reimbursement for qualified expenses
  - If you leave the company, you forfeit any unused contributions
- The 2024 annual IRS maximum is \$3,200
- You can only change your contribution amount into the FSA during Annual Enrollment, unless you have a qualifying life event
- The 2024 allowed carryover limit is \$640



## FSA - Dependent Care offered through iGOE

- Pre-tax benefit account to pay for day care expenses for your dependent children or parents
- The 2024 annual maximum allowed is \$5,000 per household

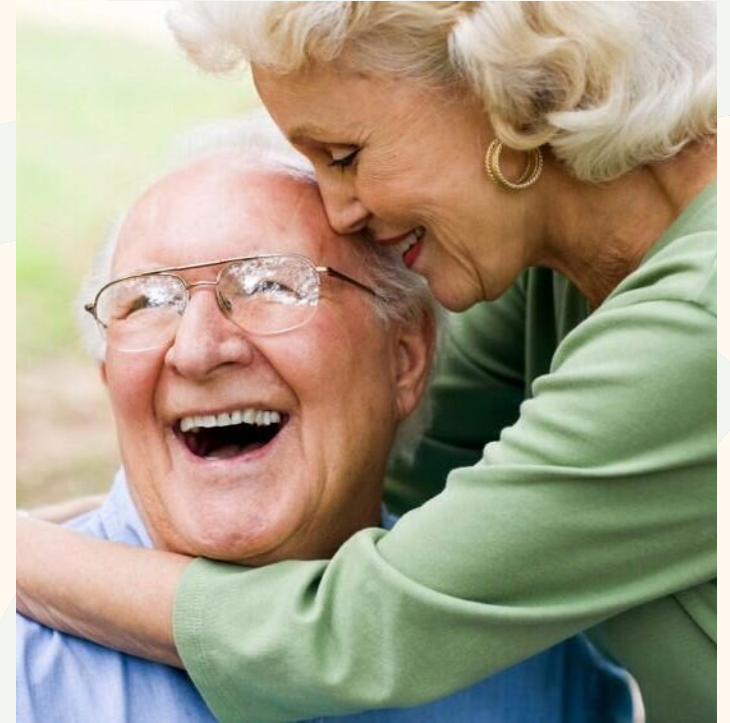
[www.goigoe.com](http://www.goigoe.com)

# 403(b) Plan – Empower

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New Hires are automatically enrolled into a 403(b) retirement plan starting at a 2% contribution. If no action is made, the contribution will continue increasing by 1% each year until it reaches 5%. Adjoin provides a company match which is 50% of your own contribution with a cap at 8% of gross wages. Employees start receiving the company match after 60 days of working with Adjoin.

To enroll or adjust contribution amounts or waive enrollment entirely, log on to [empowermyretirement.com](https://empowermyretirement.com).







## How to Enroll

## EMPLOYEE SELF-SERVICE ®

Username \*

Password \*

Last 4 digits of SSN \*

**LOG IN**

[Forgot Username or Password ?](#) [Log in Tips](#)

### For Security Reasons

- Paycom will **never** ask you to submit or change your account information through email.
- Paycom personnel will **never** ask you for your password.
- Paycom will **never** ask you to log in to our site through email.

# How to Enroll: Paycom

All enrollment elections and changes must be completed online through Paycom's Employee Self-Service Center:

Step 1. Go to [www.paycom.com](http://www.paycom.com)

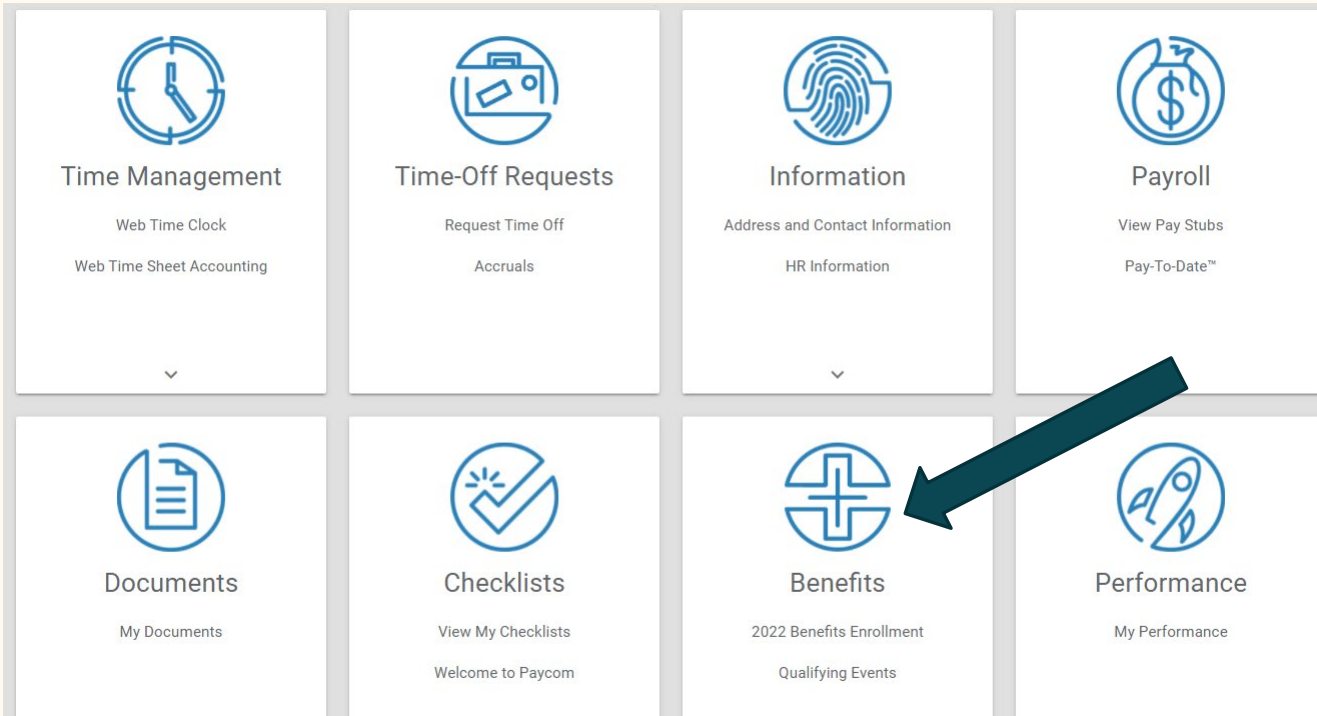
Step 2. Click **Login** (select **Employee**)

From the self-service portal you will be able to:

- ✓ Review detailed information about the available benefit plan options
- ✓ View your paychecks
- ✓ Request time off
- ✓ Review your costs
- ✓ Enroll in benefits
- ✓ Update beneficiaries
- ✓ And more!

# Self-Service Open Enrollment

Under **Benefits**, click on 2024 Benefits Enrollment



- ❑ Your dependent and beneficiary information carries over from last year. However, you will need dates of birth, social security numbers and address if making changes. Click **START ENROLLMENT**.
- ❑ Confirm your personal information and add your dependents.
- ❑ Complete the benefits enrollment, following along with the enrollment wizard.
- ❑ After you make your enrollment elections you will come to the Benefit Plan Selection Review screen which will summarize all your elections. Once your benefit elections for 2024 are accurate click **Complete Enrollment**.
- ❑ This will bring you to the Benefit Confirmation / Deduction Authorization screen. Review your elections and at the bottom of this page click **Sign and Submit**. You can print a copy for your records.



# BENEFIT ADVOCACY TEAM (BAT)

<p><b>MEDICAL</b></p> <p>Claims, Order ID Cards, Find a Provider</p>	<p><b>VISION</b></p> <p>Find Doctors, Questions About Coverage</p>	<p><b>PHARMACY</b></p> <p>Learn More About Benefits, Resolve Issues</p>	<p><b>DENTAL</b></p> <p>Resolve Claims Disputes, Find Providers</p>
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Monday – Friday\*, 8:00am – 5:30pm PST



Need assistance with resolving a benefits related issue?

Have questions regarding what is covered or where to be seen?

Contact the Benefit Advocacy Team and get the one-on-one support you need.

**Call Toll Free** | 833.4.SolvIt (833.476.5848)

**Text** | 833.476.5848

**Chat Online** | [www.solvins.com](http://www.solvins.com)

**Email** | [BAT@solvins.com](mailto:BAT@solvins.com)

License Number: 0K72752

# Solv Benefits Advocacy Team (BAT)

Formerly Verus Insurance Services

Please use SolV as your first primary point of contact for all benefits related issues!

We are here to help and get you to the right place!



# Annual Enrollment Review

## *Key Takeaways*

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- Enroll through Paycom
  - Please make sure you complete your online enrollment by **Tuesday, February 13<sup>th</sup>**.
  - Remember to check your beneficiary(ies) and make sure they are up to date.
- Remember that the decisions you make now will remain in force until the next plan year (March 1, 2025) unless you experience a Qualifying Event
  - Qualifying Events include: Marriage, Divorce or Legal Separation, Death, Change in Employment Status, Birth, Loss of Dependent Status, etc.

# Questions?

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*THANK YOU!*