



## Review Your Benefit Options for 2025

2025 Open Enrollment will be held from  
**November 5, 2024–November 26, 2024**

### 2025 Open Enrollment

#### What Do I Need to Do?

Blessing Health is having a passive enrollment this plan year. We will automatically enroll you in the same benefits unless you elect to make changes.

***Please note:*** If you would like to contribute to a Flexible Spending Plan, a Health Savings Account, or sell PTO, you must make an election within the open enrollment period.

#### What Else Do I Need to Know?

We will also carry forward your answers to the 2024 Spousal Certification and Coordination of Benefits surveys that are required to be updated annually.

If you've had any changes to this information though, you'll need to log in and update it. Remember, spouses with access to an employer sponsored health care plan are required to take that plan as their primary source of coverage.

#### What is new for 2025?

##### Change in Dental carrier from MetLife to Delta Dental

Plan options and coverage will remain the same. Delta dental offers more network options and coverage at the 95th percentile for Out of network providers. This change will provide rate stability for the next 2 years.

##### Additional Vision plan

Choose from the base or buy up plan to add to your Vision coverage.

#### Enroll by the Deadline.

All benefit information and materials are available electronically. The 2025 Benefits Guide, along with informative documents and videos are posted at

[www.blessinghealth.org/openenrollment](http://www.blessinghealth.org/openenrollment).

##### On a Blessing Computer:

Go to VirtualHR → Employee Self Service → Benefit Enrollment → PlanSource Benefit Enroll

##### Remote Access or on a Personal Computer:

Go to [blessinghealth.org](http://blessinghealth.org), scroll down to "For Employees" click on PlanSource Benefits, log in with your Blessing email (ex. first.last@blessinghealth.org) and password.

##### Blessing Health Service Center Phone Number: 855-505-7593


We know how important your benefits are to you and we want you to have confidence in your elections. Please take advantage of this resource if you have questions or need help with your Open Enrollment.

#### Benefit Changes Key Highlights Rate Increases

All health plans will see moderate increases for 2025.

Please refer to the 2025 Total Rewards Guide for the updated information.



<p><b>Spending Account Limits</b></p> <p><b>Health Saving Account limit</b> (includes seed money provided by Blessing)</p> <ul style="list-style-type: none"> <li>• \$4,300 single</li> <li>• \$8,550 family</li> </ul> <p><b>Medical Flexible Spending Account limit</b></p> <ul style="list-style-type: none"> <li>• \$3,300</li> </ul>	<p><b>PTO Sell</b></p> <p>If you are eligible to sell PTO you will find the electronic form in Virtual HR → Employee Self Service → Benefit Enrollment → PTO Sell Form. If you wish to sell PTO, please submit the form electronically by 11:59 pm on November 26th, 2024.</p>
<p><b>Payroll Deduction Effective Dates</b></p> <p>Changes you make to your benefit plans during the annual enrollment period will become effective January 1, 2025. All benefit changes will be reflected on the paycheck you receive January 9, 2025.</p>	<p><b>Life Insurance Beneficiary Designation</b></p> <p>This is a great time to review or add beneficiary designations for all life insurance plans. View and edit your beneficiaries within PlanSource by clicking Profile then Beneficiaries from the menu.</p>
<p><b>Personal Information Update</b></p> <p>It's important to make sure that all your contact information is up to date. Open Enrollment is the perfect time to verify your home address, phone number and emergency contact. Please review and make any changes in Virtual HR under the Personal Info section.</p> <p><b>Dependent Verification</b></p> <p>If you are adding a new spouse or child to health insurance for 2025, you will be required to provide appropriate documentation to verify the eligibility of each new covered family member. Documentation is required within 90 days of enrollment. Failure to do so will result in termination of their coverage. Social Security Numbers are required for all dependents on file. You will need to provide any missing SSNs for your dependents before you may proceed with the Open Enrollment process. In addition, if you are adding dependents to your health insurance, you will need to provide documentation to verify their eligibility for coverage.</p> 	<p><b>Electronic W-2s</b></p> <p>Have you opted in for an electronic W-2? If you have, there's no need to opt in again. If you haven't, NOW IS THE TIME! Downloading the electronic W-2 will eliminate the need to mail it to your home, providing more timely delivery and avoiding lost and damaged forms.</p> <p>While you're in Virtual HR visit, BOOKMARKS → EMPLOYEE SELF-SERVICE → W-2. You'll find the link to opt-in as well as a guide with detailed instructions. If you consent to receive your W-2 online, you will be able to print your 2024 Form W-2 when it becomes available in mid-January. For those employees who do not opt in, the W-2 will be postmarked and mailed to your home address no later than January 31, 2025. If you need help with opting in, please call one of the payroll processors listed below and they will be happy to walk you through the process!</p> <ul style="list-style-type: none"> <li>• Diane Harness - ext. 4061</li> <li>• Nancy Knight - ext. 3175</li> <li>• Amanda Drebes - ext. 4177</li> <li>• Claire Brooks - ext. 4162</li> <li>• Amy Bland - ext. 4170</li> </ul>