



**vinylmax**  
windows

# 2025 Benefits Presentation

[www.vinylmax.com/benefits](http://www.vinylmax.com/benefits)

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# 2025 Benefit Highlights

- Vinylmax PPO & HSA medical plans will continue with United Healthcare, with a 7% premium increase in 2025.
- All UHC members have access to UHC Rewards Wellness Program. Earn up to \$300 in gift cards for completing wellness activities during 2025.
- Our Lincoln dental coverage will continue with 6% premium increase.
- EyeMed coverage will continue with no change in premiums.
- Ancillary coverages – Life/AD&D, Voluntary Life/AD&D, Dental, Short-Term Disability and Long-Term Disability are continuing with Lincoln Financial; no changes for 2025.
- FSA will remain Navia. Max contribution updated to \$3,300.
- HSA will remain with PNC. Max contribution updated to \$4,300/8,500.



# 2025 Benefit Highlights

- Continuing in 2025, Vinylmax will offer a Minimum Essential Coverage “MEC” Plan. This is an option **with low-cost coverage**. This is separate from the current UHC major medical plan options.
- This is **not a major medical plan** but provides **minimum essential coverage** for everyday access to healthcare such as copays for office visits, urgent care, x-rays, free preventive care, free and unlimited Teladoc, free mental health services and pharmacy copays when in network. Hospital stays and surgeries are **not** covered.



# Key Information



- Our 2025 Benefit Open Enrollment Period is **October 21<sup>st</sup> – November 1<sup>st</sup>**  
**For open enrollment changes, log into OnBoardMyBenefits.**
- All benefit elections and changes will take effect January 1<sup>st</sup>, 2025. Payroll deductions will begin January 2025.
- **Note for Open Enrollment: Employees electing to stay with your current enrollment, this is a passive open enrollment this year, meaning you do not have to do anything, and your 2024 elections will automatically roll over for 2025. For open enrollment changes, log into OnBoardMyBenefits.**
- If you do not log into the Benefits Navigator during open enrollment to make changes, your 2024 elections will roll over automatically to 2025. The exception is FSA, you must enroll each year.

# Open Enrollment

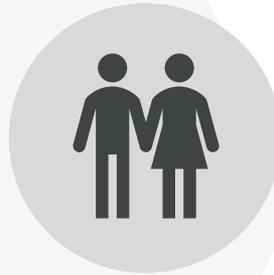
- Per IRS rules:
- This is your opportunity to make changes to your benefit elections and to review which dependents you will cover.
- Elections made during this period will remain in effect for 2025, unless you experience an IRS-approved “qualifying event”
- Approved qualifying events include:
  - Marriage or Divorce
  - Death
  - Birth or adoption of a dependent
  - Change in employment status
  - Change in dependent’s eligibility status
  - Loss of or significant change to your current coverage
  - Judgment, decree or court order
- Elections will remain effective for all of 2024. You have 30 days from the date of the qualifying event to notify HR and make changes.



# Who is Eligible?



Full-Time  
employee working  
at least 30 hours  
per week



Spouses  
Court Decree Spouse



Dependents:  
Unmarried & married  
child(ren) to age 26  
Full-Time Student to  
age 26

Court Decree  
Dependent

**UHC Medical/Rx**



**United  
Healthcare**



# UHC Medical Highlights



	HDHP HSA	PPO
Annual Deductible	\$5,000 per individual \$10,000 per family	\$4,000 per individual \$8,000 per family
Annual Out-of-Pocket Maximum**	\$6,750 per individual \$13,500 per family	\$7,900 per individual \$15,800 per family
Plan Coinsurance	80% in most cases	70% in most cases
Primary Office Visit	DN: Deductible then 80% N: Deductible then 60%	\$40 copay
Specialty Office Visit	DN: Deductible then 80% N: Deductible then 60%	DN: \$60 copay / N: \$100 copay
Lab & X-ray	Deductible then 80%	DN: Deductible then 70% N: Deductible then 50%
Complex Radiology	Deductible then 80%	70% after deductible
Inpatient Hospital	Deductible then 80%	70% after deductible
Emergency Room	Deductible then 80%	\$300 copay then 70% after deductible

\*The deductible is calculated on an embedded basis.

\*\*The out-of-pocket maximum includes the deductible all eligible copays and coinsurance amounts

# Medical – HDHP HSA Features



- Continuing for 2025 for the HDHP HSA Plan:
  - Vinylmax HSA contribution of \$600 for an employee covered on the HDHP HSA plan and \$1,000 for those with employee/spouse, employee/child, or family coverage.
  - Annual contributions are evenly distributed based on the employee's pay frequency.
  - HSA contributions can be set-up on payroll and will automatically be set up through PNC Bank.



**NOTE:** Please refer to your vendor benefit summaries for a detailed listing of covered benefits. Benefits listed in this presentation are for illustrative purposes only.



## UHC Rx – Plan Highlights

	HDHP HSA	PPO
Rx Deductible	Rx subject to medical deductible	N/A
<b>Retail Prescription Drugs</b>		
Generic	Deductible then \$5 copay	\$10 copay
Preferred Brand Name	Deductible then \$40 copay	\$65 copay
Non-Preferred Brand Name	Deductible then \$105 copay	\$125 copay
Preferred Specialty	Deductible then \$250 copay	\$250 copay
<b>Mail-Order Prescriptions</b>		
Generic	Deductible then \$12.50 copay	\$25 copay
Preferred Brand Name	Deductible then \$100.00 copay	\$162.50 copay
Non-Preferred Brand Name	Deductible then \$262.50 copay	\$312.50 copay
Preferred Specialty	Deductible then \$625	\$625 copay

# What medical plan do I choose?



## PPO Plan: Traditional Preferred Provider Organization Plan.

- Compared to an HSA plan, this one has higher paycheck cost, lower deductible, higher out of pocket max.
- Copayments (with no deductible) apply to office visits, prescriptions
- All copayments apply to the out-of-pocket max.
- This plan is good for those with steady, predictable medical expenses with lower out of pocket immediate risk exposure. (You're willing to pay higher premiums than the HSA in exchange for the certainty of lower out-of-pocket costs related to specific medical needs.)

# What medical plan do I choose?



## HDHP HSA Plan (High deductible Plan)

- Compared to a PPO plan, this plan has a lower paycheck cost, higher deductible, lower out of pocket max.
- Must pay the entire services and meet the deductible before insurance coverage begins (excluding preventive visits).
- Can establish a health savings account (HSA) to cover current & future health expenses.
- This plan is good for those who want to pay less with each paycheck and want the company contribution to the HSA but has readily available funds to pay for all health care costs before the deductible is met.

# UHC Medical – Highlights

**Preventive care** – covered at 100% on all UHC medical plan options

**Stay in network** – sign into [myuhc.com](https://myuhc.com) > Find Care and Costs

**UHC virtual visits** – for nonemergency issues at [myuhc.com/virtual](https://myuhc.com/virtual) visits



## Activate your [myuhc.com](https://myuhc.com)® account and use it to:

- Find a network doctor.
- View claim details.
- Check plan balances.
- Learn about preventive care.
- Find and estimate costs.
- Watch a personalized video about your plan's coverage and costs.



## Download the [UnitedHealthcare](https://www.unitedhealthcare.com/app)® app to:

- Find nearby network care options.
- See claims details and progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor.

### To set up your account:

- Go to [myuhc.com](https://myuhc.com) > [Register now.](#)

Access your  
plan from  
the park.

Or from  
your couch.

# Wellness – UHC Rewards up to \$300

Available to employees & spouses enrolled in a UHC plan



With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards.

## Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

## Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you

## to get started

### On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities



### On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning

Earn up to  
**\$300**



# Wellness – One Pass Select



## One Pass Select™

# Rediscover your passion for health

With One Pass Select, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



# Wellness – One Pass Select



## At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



## At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.

**\$29/Mo**

### Classic

12,000+ gym locations

**\$64/Mo**

### Standard

14,000+ gym and premium locations

**\$99/Mo**

### Premium

16,000+ gym and premium locations

**\$144/Mo**

### Elite

19,000+ gym and premium locations

## To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select



An enrollment fee may apply.

Or get started with a digital-only plan for \$10/Mo.



# Wellness – Calm Health



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

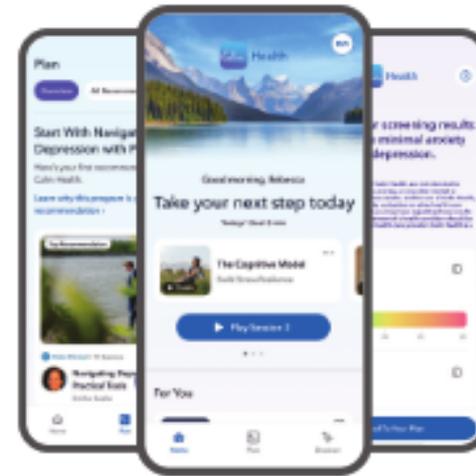
## Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

## Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** - Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** - Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** - Access mental health information and support to help you strengthen the mind-body connection



## Scan this code to get started

You'll first need to sign in to your account on [myuhc.com](https://myuhc.com)® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.

continued

United  
Healthcare®



# APEX MEC Medical/Rx is now The Loomis Company



# What medical plan do I choose?



## MEC - Minimum Essential Coverage or “skinny plan”

- This is not traditional health insurance. This is separate from UHC plans. Network is with PHCS.
- Less expensive weekly premiums but limited protection & is not for everyone.
- This plan doesn't provide coverage for the emergency room, surgeries, or inpatient hospital.
- This plan provides coverage at 100% for preventive services
- Telehealth & behavioral services are free and unlimited.
- Provides 3 primary care visits for \$20 per visit. Additional visits charges, your responsibility.
- Provides 3 specialty doctor visits for \$50 per visit. Additional visits charges, your responsibility.
- Provides 3 urgent care visits for \$50 per visit. Additional visits charges, your responsibility.
- Provides 5 visits to lab/x-ray for \$50 per visit. Additional visits charges, your responsibility.
- Provides 1 imagining for \$200. Additional visits charges, your responsibility.
- For more details, including prescription coverages, see plan summary.

# What plan do I choose?

## MEC - Minimum Essential Coverage or “skinny plan”

Keep in mind this is not a Major Medical plan, nor priced like a Major Medical plans.

Not intended for people with chronic conditions, or those in need of expensive specialty or maintenance drugs.

Pharmacies included in the network include Costco, CVS, Kroger, Meijer, Rite Aid, Sam’s, Walgreens, Walmart.

Here below, list of partner vendors:

TELEMEDICINE

BEHAVIORAL HEALTH

PHYSICIAN NETWORK

PHARMACY BENEFIT MANAGER



# MEC Medical – Highlights

## PREVENTIVE/WELLNESS BENEFITS\*

MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit [www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html) for the most current listing of preventive benefits.

## TELADOC - TELEMEDICINE 24/7 (Multilingual)<sup>2</sup>



## Clever Health - BEHAVIORAL HEALTH SERVICES (Multilingual)<sup>2</sup>



## PHCS - PPO NETWORK SERVICES<sup>2</sup>



Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)

## Citizens Rx - PRESCRIPTION BENEFITS<sup>2</sup>



Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred

## MEC PLUS ADVANTAGE

**Covered at 100%**

**FREE (unlimited)**

**\$20 Copay**  
max 3 visits per plan year

**\$50 Copay**  
max 3 visits per plan year

**\$50 Copay**  
max 3 visits per plan year

**\$50 Copay**  
in offices, max 5 services per plan year

**\$200 Copay**  
max 1 CT Scan or 1 MRI per plan year

**\$1 Copay**

**10% Coinsurance**

**20% Coinsurance**

# Medical – Weekly Employee Contributions



Tier/Plan	Preferred Provider Organization PPO Plan		High Deductible Health Plan HDHP HSA Plan		MEC	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
Employee	\$63.18	\$73.18	\$58.24	\$68.24	\$10.96	\$20.96
Employee & Spouse	\$138.88	\$148.88	\$128.01	\$138.01	\$22.15	\$32.15
Employee & Child(ren)	\$106.66	\$116.66	\$98.31	\$108.31	\$22.15	\$32.15
Family	\$195.05	\$205.05	\$179.78	\$189.78	\$32.77	\$42.77

**Payroll deductions are on a weekly pre-tax basis\***

Employee contributions shown above, Vinylmax is covering 60% of the cost.

**Note: There is a \$20/week spousal surcharge**

# Health Saving Spending Account



**PNC**

# Health Savings Account



- A Health Savings Account (HSA) is a type of account you can use to set aside money to pay for qualified health care expenses.
- This account helps offset your medical costs by giving you tax advantages, allowing your income to stretch farther by using the dollars that would have otherwise been paid in taxes.
  - You must be eligible for an HSA
  - You may only spend the dollars on qualified medical expenses and keep itemized receipts
- The IRS sets an annual maximum contribution each year. For 2025 the maximum contribution is:
  - \$4,300 for Individuals
  - \$8,550 for Family
  - Those 55 and older and not enrolled in Medicare can contribute an additional \$1,000 “catch up” contribution



Vinylmax Annual HSA Enrollment Contribution	Amount
Employee	\$600
Employee & Spouse	\$1,000
Employee & Child(ren)	\$1,000
Family	\$1,000

# Health Savings Account



- All HSA accounts are managed by PNC Bank.
- If you currently have an HSA through another bank, you will have to fill out a Direct Transfer Request Form from PNC to request your previous trustee/custodian to transfer all assets from another HSA into your PNC BeneFit Plus Account.



## Direct Transfer Request Form

Use this form to request your previous trustee/custodian to transfer all or a portion of assets from another HSA, Archer MSA, or IRA into your PNC BeneFit Plus HSA.

Mail the original completed form to your current HSA Custodian for processing.

**HSA Transfer Process:**

1. Complete each section
2. Sign the completed form
3. Send the completed form to your previous HSA Custodian for processing

**Note:** Transfers may take 3 to 6 weeks depending on your previous trustee/custodian's processing time.

**HSA Rollover:** If you have already received a distribution from your HSA, Archer MSA, or IRA, you may be eligible to make a rollover into a PNC BeneFit Plus HSA (instead of a transfer). Complete the HSA Contribution form and follow the instructions.

If you have any questions about HSAs or completing this form, please contact Consumer Services at (844) 356-9993 (M-F, 8:00 a.m. to 8:00 p.m. ET).

**1. Accountholder Information**



# Flexible Spending Account



# Flexible Spending Accounts



- Flexible Spending Accounts (FSA) are a great way for you to **SAVE MONEY** on pre-planned health and day care expenses!
  - Participation is 100% voluntary
  - Savings are **TAX FREE**, not Tax Deferred
  - Supported by Section 125 and 129 of the IRS Code
- 2025 Contribution Maximum: \$3,300
- Decision is **IRREVOCABLE** for the entire plan year!
  - Adjustments can be made if a “permitted election change events” (marriage, divorce, death, birth, adoption) occurs
  - Watch out for the “Use it or Lose it” rule



# Dependent Care FSA Plan



Dependent care FSA annual max is \$5,000. Plan features include:

- Payment for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- Rollover provision does not apply. Use it or lose it rule applies.
- Eligible for care while parents are at work or school.
- ONLY amount payroll deducted to date is available for distribution.
- Some examples include:
  - Daycare/Preschool for dependent children
  - Adult daycare
  - Before and after school programs
  - Camps



Dental





# Dental - Highlights



Dental PPO	
Annual Deductible	\$50 per individual \$150 per family
Benefit Maximum	\$1,500
Deductible Waived for Preventive Care	Yes
Preventive Care	100%
Basic Services*	80% after deductible
Major Services*	50% after deductible
Orthodontia Services	50% with a lifetime max of \$1,500

Weekly Contributions	
Employee	\$3.19
Family	\$7.83

Employee Contributions shown, Vinylmax is covering 50% of the cost.

# Vision

eye<sup>®</sup>  
Meed



# Vision – Highlights



Vision Plan	
Exam Copay	\$10 copay
Material Copay	\$25 copay
Benefits & Frequency	
Exam	Covered every 12 months
Lenses	\$25 copay every 12 months
Frames	\$130 allowance, 20% of balance, every 24 months
Elective Contacts (in lieu of lenses)	\$130 allowance, 15% of balance, every 12 months

Weekly Contributions	
Employee	\$1.49
Employee & Spouse	\$2.83
Employee & Child(ren)	\$2.98
Family	\$4.38

# Ancillary Coverages



**Lincoln**  

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**Financial Group®**

# Basic Life/AD&D



Vinylmax Windows is pleased to provide an employer paid life and accidental death & dismemberment (AD&D) benefit to all eligible employees:

## Employee Benefit

- \$25,000 Life Insurance
- \$25,000 Guarantee Issue Amount
- \$25,000 is the Maximum Benefit Amount



**Please be sure to review and update your beneficiary information as needed; does not have to be done during Open Enrollment.**

# Voluntary Life AD&D Insurance



Lincoln Financial Group Group Voluntary Life & ADD	
<b>Employee</b>	
Benefit amount	Increments of \$10,000
Benefit Maximum	\$500,000
Guaranteed Issue	\$200,000
<b>Spouse</b>	
Benefit amount	Increments of \$5,000
Benefit Maximum	\$100,000
Guaranteed Issue	\$30,000
<b>Child(ren)</b>	
Option 1	\$100- 14 days to 6 months \$10,000- age 6 months to 26 years
Option 2	\$100- age 14 days to 6 months \$20,000- age 6 months to 26 years



- EOI (Evidence of Insurability) form is required if:
  - You and/or spouse is requesting an amount more than the Guarantee Issue maximum at initial enrollment
  - You and/or spouse is increasing the current level of coverage by more than 2 increments
  - You and/or spouse previously declined coverage and are electing coverage this year

# Disability Insurance

Disability insurance protects your paycheck if you are unable to work due to a qualifying disability (accident or sickness).

- Simply put, a short-term disability is an instance that puts you out of work temporarily, such as an injury, illness or procedure. When one of these incidents happens and you cannot earn an income, you may be able to qualify for benefits if you are enrolled in a short-term disability insurance plan of time.
- Long-term disability insurance provides income to those whose earnings are interrupted by lengthy periods of disability





## Core Short Term Disability



The following highlights details regarding our employer paid short-term disability plan.

STD Core Plan	
Elimination Period	
• Accident	7 days
• Sickness	7 days
Benefit Percentage	50%
Weekly Benefit Maximum	\$170
Maximum Benefit Period	13 weeks
Pre-Existing Condition Limitations	None

This plan is 100% covered by Vinlymax for Full-Time eligible employees. If you would like to purchase additional short-term disability coverage, there is a buy-up option on the next slide.



## Voluntary Buy-Up Short Term Disability



The following highlights details regarding our employee paid short-term disability plan.

STD Buy-up Plan	
Elimination Period	
• Accident	7 days
• Sickness	7 days
Benefit Percentage	60%
Weekly Benefit Maximum	\$500
Maximum Benefit Period	13 weeks
Pre-Existing Condition Limitations	None

This plan is 100% paid for by the employee, if you would like to purchase additional short-term disability coverage.



# Long-Term Disability



The following highlights details regarding our long-term disability plan.

Long-Term Disability	
Elimination Period	90 days
LTD Benefit	60% up to a monthly maximum of \$5,000
Definition of Disability	2-year own occupation
Maximum Disability Period	Social Security Normal Retirement Age
Pre-Existing Condition Limitations	12 months for conditions treated within the 3 months prior to effective date of coverage

100% paid by employees if you wish to purchase long-term disability coverage

Offered to salaried employees at no cost

# Voluntary Accident Insurance



- Accident insurance is a form of insurance policy that offers a payout if you experience an injury outside of work.
- You have a choice of two plans: Low Plan and High Plan.
- Coverage is guaranteed for you and your family.
- Payments are made directly to you to spend as you choose.



100% paid by employees, if you want to purchase voluntary accident insurance.

# Voluntary Critical Illness



- Critical Illness Insurance provides benefits when a covered person is diagnosed with an eligible condition or illness. It helps offset expenses not reimbursed by other types of insurance.
- It is not a replacement for traditional medical or disability income insurance. Rather it is a compliment to these other coverages.
- Your critical illness insurance **enrollment is guaranteed** provided you are actively at work.

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

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

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

100% paid by employees, if you want to purchase voluntary critical illness insurance



# Employee Assistance Program – EAP



EmployeeConnect offers professional, confidential services to help you, and your loved ones improve your quality of life.

The resources you need to meet life's challenges



Receive confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

## Take advantage of *EmployeeConnect*

For more information about the program, visit [GuidanceResources.com](https://www.guidanceresources.com), download the **GuidanceNow** mobile app, or call **888-628-4824**.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

## *EmployeeConnect*<sup>SM</sup>

### EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit [GuidanceResources.com](https://www.guidanceresources.com)  
username: LFGSupport password: LFGSupport1
- Download the GuidanceNow<sup>SM</sup> mobile app
- Call 888-628-4824



# 2025 Enrollment Process



# 2025 Enrollment Process

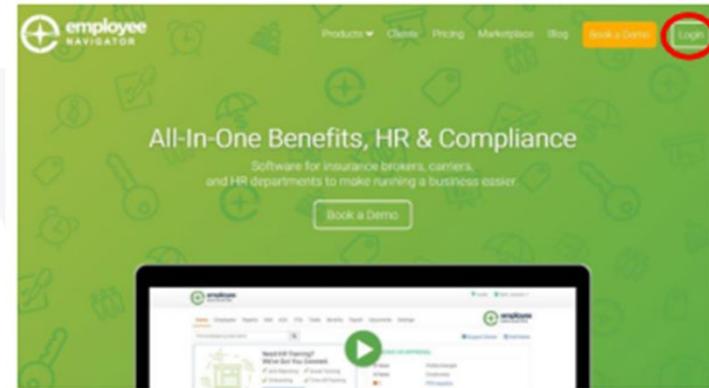
- This open enrollment is passive meaning your current enrollment selections will roll over to 2025. If you'd like to make any changes, you need to go online through Employee Navigator to make those selections/changes.
- New ID cards will be sent home only if you are a new enrollee.
- No benefit enrollments or changes are accepted after the open enrollment period unless due to a family status change (qualifying event).



# 2025 Enrollment Process

For anyone new or making changes  
Log at [www.employeenavigator.com](http://www.employeenavigator.com)

- Click on the “Login” button to get started.
- If you have already registered & have your username & password, enter them to log in.
- If you forgot your password, you could request to reset it.
- If this is your first time, you can find an invite email sent for new hires or select “Register as a New User”
  - Your first name and last name must match your employee file.
  - The company identifier is Vinylmax
  - PIN is the last 4 digits of your social security number
  - Enter your birth date in mm/dd/yyyy format
  - Click Next to register



# Mid-Year Plan Changes

- You are **only** able to add or drop coverage during the plan year if you have a federal qualified event such as:
  - Change in marital status
  - Change in number of dependents
  - Change in employment status
  - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.
- If you are making a mid-year plan change you must notify HR within 30 days of the qualifying event.



# Benefit Resource Center



Contact the USI Benefit Resource Center for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

Phone: 855-874-0829

Email: [BRCMidwest@usi.com](mailto:BRCMidwest@usi.com)

Hours: Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time

# Thank You!



All open enrollment election changes are due by: Nov 1<sup>st</sup>, 2024

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