



Open Enrollment for Benefits 2025 is Coming!

October 9, 2024 - October 30, 2024



At Crestwood, we know how important it is to have comprehensive, affordable health benefits. That's why we offer competitive plans that can provide protection, peace of mind and savings.

What's new this year?

Benefit eligible employees will be offered the following enhancements for the 2025 plan year:

- ▶ **Vol LTD (Long Term Disability) now available**
- ▶ **Pet Insurance now available directly with MetLife**
- ▶ **Vol Life open enrollment; *Limited opportunity, not able to enroll at a later date.***
- ▶ **New coverage tiers for Vol AD&D (Employee, Spouse, Dependent(s)); *If you are currently enrolled in the Vol AD&D family plan, you must re-enroll, otherwise the coverage (including yours) under the family plan will be cancelled.***
- ▶ **Vol Life & Vol AD&D dependent children now eligible regardless of F/T student status, up to age 26**
- ▶ **New discount program through Benefit Hub**

All benefits will be effective **January 1, 2025 through December 31, 2025** unless you experience a qualifying life event (e.g., marriage, divorce, birth of a new child, etc.) and request a change consistent with our policies.

Your **Business Office staff** are available for support throughout the Open Enrollment process should you have any questions, concerns, or need assistance.

Your Responsibilities During Open Enrollment

It's important to take time to review your current benefits and determine whether they still meet the needs of you and your family, and to evaluate new options.

Please be aware of premium increases for some plans and carefully review your options.

If you take no action, your current elections will carry over into 2025 (unless otherwise noted) regardless of cost change impacts or any desired changes that have not been completely submitted through ADP Workforce Now.

Any existing salary deduction authorizations will apply to future years unless a change is made.

Commuter benefit enrollees are required to re-enroll for the 2025 plan year, otherwise the current elections will be cancelled.

On **Wednesday, October 9** you will receive a **Benefits Open Enrollment Email** from Crestwood. Once you receive the email, please take the action steps below:

- ▶ **Log into the Crestwood ADP Workforce Now** website at: workforcenow.adp.com and you will see an open enrollment screen.
- ▶ **Click on "start this enrollment" and then "enroll now"**. Follow the prompts throughout the portal until you have submitted all elections and/or waivers and receive a confirmation page.
- ▶ **Open enrollment activity in ADP must be completed no later than October 30 at 8 pm PST.** Please save a copy of your submission and 2025 benefits summary for your records.

Benefits Resource Center - EPIC Help Desk

We encourage you to contact the Benefits Specialists at the **EPIC Benefits Help Desk** who can answer many of the benefit questions you may have, assist with finding a provider, help resolve claim issues and much more!

Call: 877-373-6535

Email: BenefitsHelpDesk@epicbrokers.com