

# OPEN ENROLLMENT *Highlights*

*This is the period during which you have the opportunity to enroll in or make changes to all benefits offered to you and your family.*

## IMPORTANT NOTE

Once you have submitted your final elections, you will not be able to change then until the next Open Enrollment period, unless you experience a qualifying life event.

## PASSIVE OPEN ENROLLMENT

The company is holding a **PASSIVE** Open Enrollment this year. This means you **DO NOT** have to log into the Dayforce portal to make election as your current elections will carry over into the 2025 plan year.

## EXCEPTIONS:

- **Flexible Spending Account (FSA):** If you want to enroll or continue to participate in the FSA, you **MUST** take action during the open enrollment period via Dayforce.
- **Health Savings Account (HSA):** If you want to enroll or continue to participate in the HSA, you **MUST** take action during the open enrollment period via Dayforce. [Your 2024 HSA election will NOT carry over to 2025.](#)

## NEED MORE INFORMATION?

*Please refer to the benefits guide for additional information on all our benefit offerings.*

2025 Open Enrollment is  
**NOVEMBER 6<sup>TH</sup> - 13<sup>TH</sup>**





## ONLINE ENROLLMENT

*To make elections during 2025 Open Enrollment, log into Dayforce by using your normal login credentials and follow the instructions noted below.*

To complete open enrollment, make changes to your benefits, waive coverage, contribute to the HSA, continue your FSA election, or to enroll in the FSA for the first time, you must do so through our online enrollment system, Dayforce:

[www.dayforcehcm.com/mydayforce/login.aspx](http://www.dayforcehcm.com/mydayforce/login.aspx)

Your username to login to Dayforce for open enrollment is your normal login information for company, username, and password.

### EXAMPLE:

- **Company:** Firstrust
- **Username:** 01234
- **Password:** Firstrust

Your password is your normal login password. If you forget your password, please submit a Dayforce password reset ticket within Salesforce and the TSG tab. Remember to select Human Resources as the category to ensure we receive the request.

Before you begin your enrollment, make sure you have your Social Security number, along with the birth dates and Social Security numbers of your dependents and beneficiaries.

**REMINDER:** If your spouse has access to other medical and prescription coverage through their own employer, then your spouse is **NOT ELIGIBLE** for medical and prescription coverage at the company.

## 2025 PLAN HIGHLIGHTS

- Medical and Rx premiums will be increasing for the 2025 plan year.
- **Reminder:** If you wish to contribute to your FSA or HSA for 2025, you must login and add the FSA or HSA election to your 2025 open enrollment within the Dayforce system.
- There will be no Medical, Dental, or Vision carrier changes for the 2025 plan year.
- Life and Disability coverages will now be administered by **Lincoln Financial Group**.
  - With Lincoln Financial Group Life Insurance, the guaranteed issue amount is increasing from \$150,000 to \$200,000 for employees and \$25,000 to \$30,000 for spouse coverage. For this enrollment you can increase your coverage without completing Evidence of Insurability (EOI).
  - Please Note: If you would like to take advantage of the new guaranteed amounts, you are required to complete the change during open enrollment.
- Per IRS mandate the **HDHP deductible is increasing** from \$1,600 to \$1,650 for individual coverage.
- Employees have access to additional **Voluntary Benefits** including Accident Insurance, Critical Illness, and Hospital Indemnity.

## HAVE QUESTIONS?

If you have questions about your benefits, please contact the Benefits Member Advocacy Center (MAC) at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm EDT) or go to [www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy).

For additional questions please reach out to:

- Christine Cost: **215.728.8347**
- Vicki Driggs: **215.728.8308**