

The time has come...



2025

Open Enrollment

What's new!

- Supplemental benefits are now with Guardian
- IRS mandate to increase HSA deductible to \$3,300/\$6,600
- Visit the Virtual Open Enrollment site linked to the benefits technology hub.
- Complete your elections by 11/29/2024!





Open Enrollment: 11/15 – 11/29

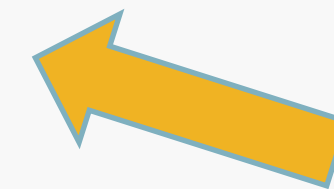
Open Enrollment happens once per year & is the only time you can make changes to your plans without some type of Qualifying Event. If you do experience a Qualifying Event during the year, be sure to notify HR within 30 days.

Choose wisely & be sure you don't miss the deadline!

2025 Medical Plans



BENEFITS	Base Option #1	Base Option #2	Base Option #3
Deductible – Single	\$750	\$1,250	\$3,300
Deductible - Family	\$1,500	\$2,500	\$6,600
Coinsurance	20% after Deductible	20% after Deductible	0% after Deductible
Out-of-Pocket Maximum – Single	\$2,500	\$3,000	\$3,500
Out-of-Pocket Maximum - Family	\$5,000	\$6,000	\$7,000
Office Visit			
Primary Care Physician	\$20 Copay	20% after Deductible	0% after Deductible
Specialist	\$30 Copay	20% after Deductible	
Telehealth Services	\$20 Copay	20% after Deductible	
Urgent Care	\$50 Copay	\$50 copay	
Inpatient Hospital Services	20% after Deductible	20% after Deductible	0% after Deductible
Outpatient Surgical Services	20% after Deductible	20% after Deductible	0% after Deductible
Diagnostic Services	20% after Deductible	20% after Deductible	0% after Deductible
Emergency Room Services	\$250 Copay	\$250 Copay	\$250 copay after Deductible
Retail Rx (30-day)	\$10/\$30/\$60	\$10/\$40/\$60	Medical Deductible, then Copays \$10/\$40/\$60
Mail Order Rx (90-day)	\$10/\$75/\$150	\$10/\$100/\$150	\$10/\$100/\$150



New Horizons Baking Company will make a total annual contribution to the Health Savings Account for those employees who enroll in the HSA Plan & meet the eligibility requirements for an HSA. Deposits will be as follows:

Singles = \$500
Families = \$1,000

Funds are deposited twice per year (January & July).

This is an illustration of In-Network benefits, but please note that these plans also provide coverage outside of the network. Please refer to the plan documents for details & final confirmation of coverage.

Do yourself a favor, shop around

Costs can vary drastically at different providers, especially for things like radiology & prescriptions.

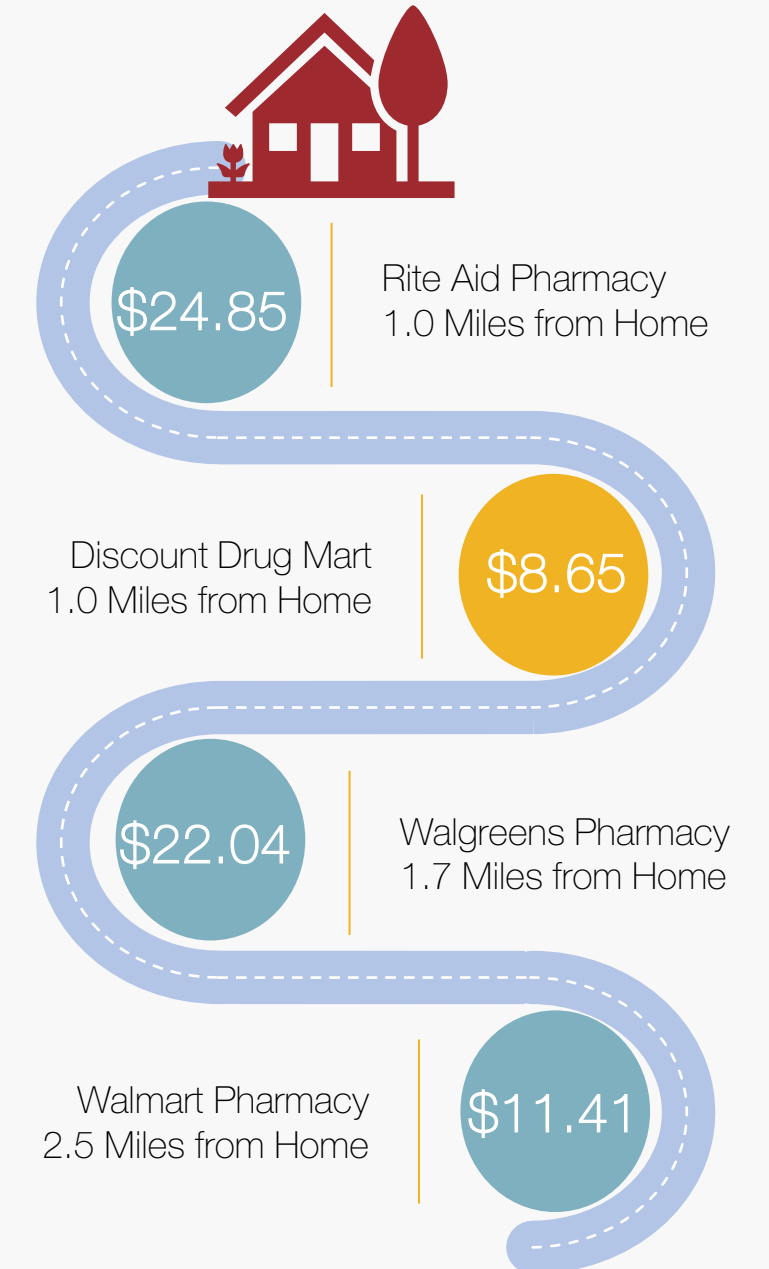
Total Savings = \$1,900

Distance 20 miles

Example: MRI on Head



Example: Celecoxib (Generic Celebrex)



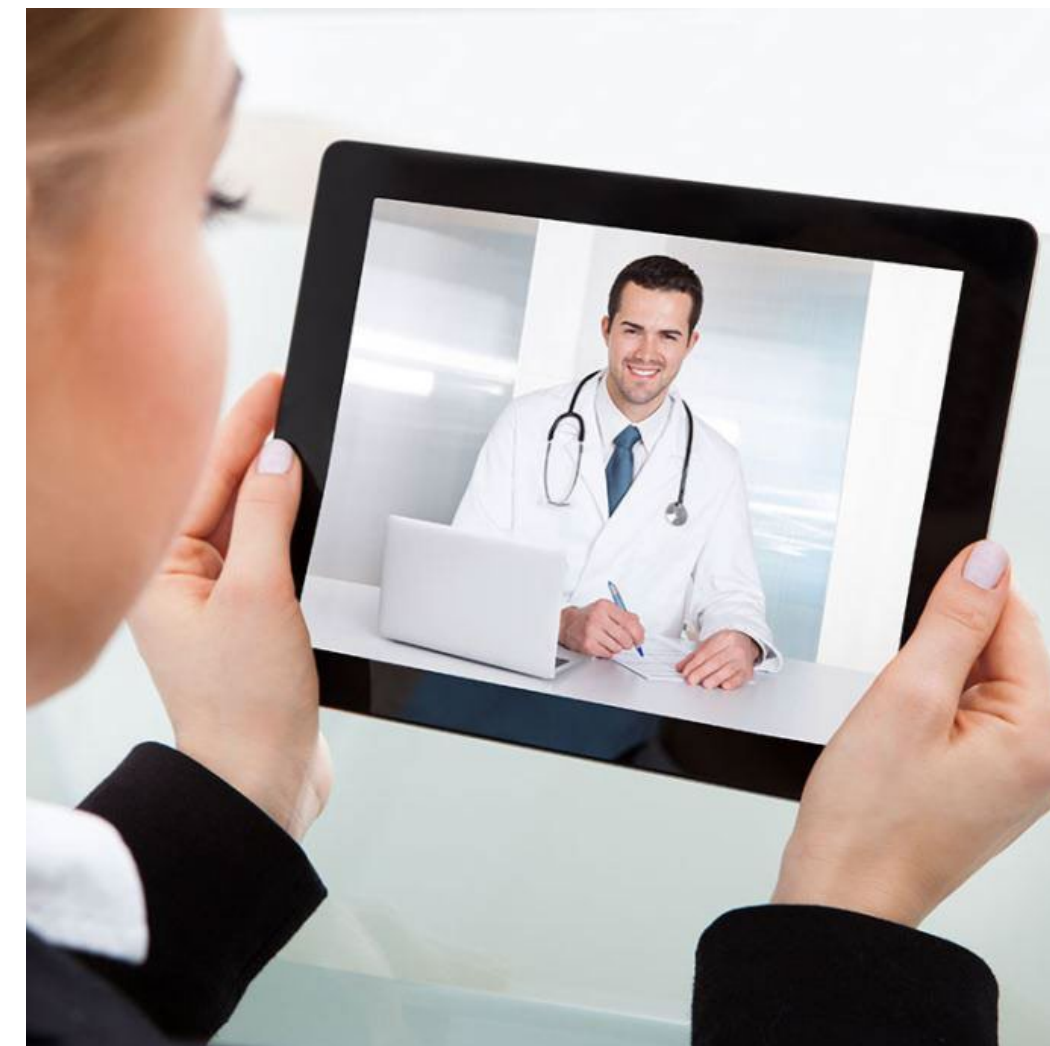
Total Annual Savings = \$194/year

Distance 4 miles

Have you used Telehealth yet?

It's not new, but COVID has created a surge in utilization with Americans going virtual for medical care & visits.

The Teladoc app is available on
both iOS and Android



Members should visit [UMR.com](https://www.UMR.com) to locate
in-network Virtual Care Providers.

How does the Consumer-Driven Plan + HSA work?

Traditional Health Plan

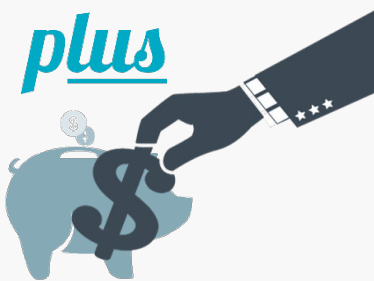


- Larger monthly premium
- Lower deductible
- Copays for Office Visits, Prescriptions & ER
- Preventive covered @ 100%

Consumer-Driven Health Plan + HSA



- Lower monthly premium
- Higher deductible
- Preventive covered @ 100%



- Money into savings account



Why choose an HSA?



USE IT OR **KEEP IT**

NO Use it or Lose it provision

- Balance rolls over
- Contribute up to the annual maximum each year



Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings/Growth are tax-free
- Withdrawals for qualified Medical Expenses are tax-free



Employee Owns the Account

- You keep the money even if you change jobs or insurance
- Comprehensive & easy investment options
- Save for retirement

Don't leave
money
on the **TABLE** for the IRS



2025 HSA Contribution Limits

Annual Contribution Rules

2025 Limit:
\$4,300 for individuals &
\$8,550 for families*

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional \$1,000/year "catch-up" contribution!

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty

In 2024, New Horizons Baking Company **will contribute \$500 to all Singles & \$1,000 for all Families** into your HSA through Key Bank (assuming you meet the eligibility requirements.)
The annual limits are inclusive of the contribution from New Horizons Baking Company.

Dental & Vision

DENTAL

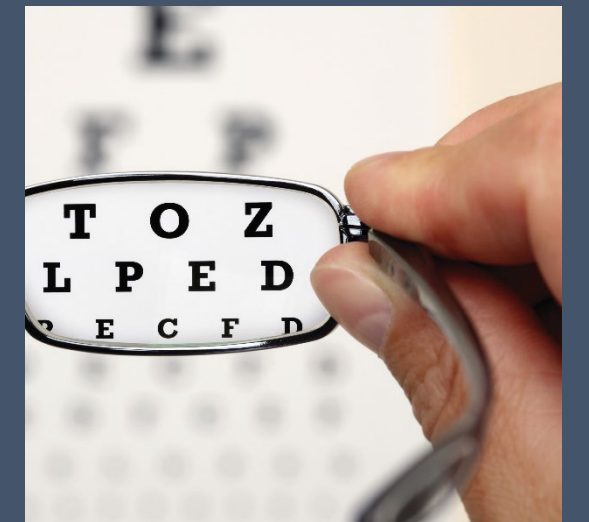
BENEFITS	Dental	
	In-Network	Out-of-Network
Deductible (Single/Family)	\$25 / \$75	\$25 / \$75
Annual Maximum	\$1,000	\$1,000
Preventive & Diagnostic	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia (dependent children)	Covered 50%	Not Covered
Orthodontia Lifetime Maximum	\$500	N/A

- Platinum plan includes coverage for Ortho (child to age 26)
- Guardian Network
- www.guardianAnytime.com

VISION

BENEFITS	Guardian VSP	
	In-Network	Out-of-Network
Eye Exam	\$0 Copay	N/A
Lenses	\$20 Copay	Allowance
Frames	\$20 copay, \$150 Allowance, 20% over \$150	Allowance
Contacts – Medically Necessary	\$0	Allowance
Contacts – Elective	\$150 allowance	Allowance
Exam Frequency	Calendar Year	
Lens Frequency	Calendar Year	
Frame Frequency	Every Other Calendar Year	

- Coverage for exams & materials
- Guardian VSP Network
- www.GuardianAnytime.com



Additional protection for what matters most.

100% Company-paid

SHORT-TERM DISABILITY

Pays once you've been disabled & unable to work on the 1st day due to an accident or injury and on the 8th day due to illness. Benefit pays a percentage (%) of your salary up to a specified amount per week, up to 26 weeks.

LIFE/AD&D INSURANCE

New Horizons Baking Company provides a life insurance benefit of \$50,000 Includes AD&D coverage.

Supplemental Term Life

- Provides a large, lump sum of money to help replace your income for your family if you pass away during your **breadwinner years**
- An **easy & inexpensive** way to get a lot a life insurance
- Policies for spouse & child(ren) are also available
- Elect Increments of \$10,000 for employees, \$5,000 for spouse, flat \$10,000 for child
- Overall Maximum election amount \$300,000 for employees, \$150,000 for spouse and \$10,000 for child

NOTE: Currently enrolled employees may increase coverage by an electable amount up to \$50,000, not to exceed guarantee issue (\$105K if under age 65).



Critical Illness

- **Provides a large, lump sum benefit** to help you bounce back when you suffer a major health event
- Choose a benefit amount up to \$30,000, in \$5,000 increments.
- Benefits paid on top of any other medical, disability, or supplemental coverage
- \$50 annual Wellness Benefit
- No pre-existing condition limitation
- **Fully portable at the same rate**
- Paid upon being diagnosed with any of the following:
 - Heart Attack
 - Stroke
 - Kidney Failure
 - Major Organ Transplant
 - Alzheimer's/Parkinson's
 - Invasive Cancer
 - Benign Brain or Spinal Cord Tumor
 - Coma
 - Complete Loss of Hearing, Sight or Speech
 - Permanent Paralysis



EASY. AFFORDABLE. GUARANTEED CASH BENEFITS.

Accident Insurance

- Pays you when someone in your family suffers from an unexpected injury
- 24/7 coverage
- Protects your savings
 - Can help cover your deductible, copays, coinsurance – spend the money however you want
- \$100 annual Wellness Benefit
- Fully portable at the same rate



\$7,500

The average cost of a broken leg today.



2 OUT OF 5 PEOPLE VISIT THE ER ANNUALLY



For less than the cost of a Latte 1x/week, purchase Accident coverage that pays **CASH** benefits

EASY. AFFORDABLE. GUARANTEED CASH BENEFITS.

Hospital Indemnity

- Pays you for admission and time spent in the hospital
- Fully portable
- Example: Normal Delivery of a Baby



First Day Hospital Admission (day 1) = \$1,000
Daily Hospital Confinement (day 2 and on) = + \$100
Total Payment for a two-day stay: \$1100



Flexible Spending Account



Health Care FSA

Allows you to fund your out-of-pocket medical, dental and vision expenses (such as copays and deductibles) with pre-tax dollars. You may contribute up to \$3,300 per plan year (January 1st – December 31st). Participants may carry over \$660 of unused Health Care funds remaining to the following plan year.

NOTE: Participants enrolled in the Health Saving Account are not eligible for the Health Care FSA.

Dependent Care FSA

Account allows you to fund the cost of dependent care on a pre-tax basis. You may contribute up to \$240 minimum and a maximum of \$5,000 each plan year (January 1st – December 31st) per household.



EASY. AFFORDABLE. GUARANTEED CASH BENEFITS.

We are here for YOU.

Need someone to talk to?

There are FREE resources available to you that are
completely CONFIDENTIAL

Employee Assistance Program (EAP)

- 24-hour crisis help available
- Confidential Emotional Support
- Finding Child & Elder Care
- Hiring Movers or Contractors
- Legal Guidance
- Retirement Planning, Taxes
- Budgeting, Debt, Bankruptcy
- WillPrep



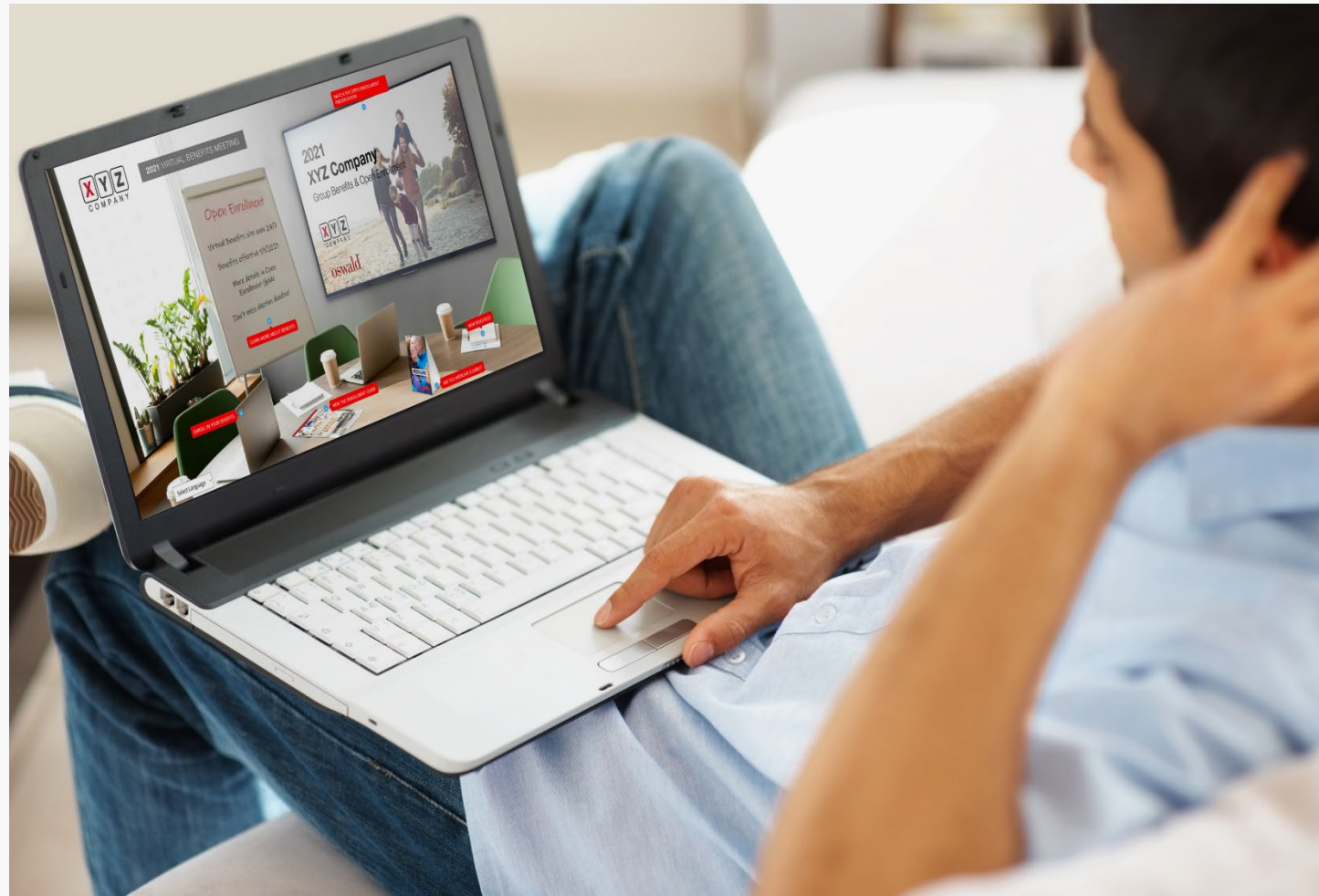
1.800.386.7055

www.worklife.uprisehealth.com

Access code: worklife

Regular office hours: Monday – Friday 6am – 5pm PST

What do I need to do now?



1. For additional information on your benefits, visit the [Virtual Open Enrollment Meeting](https://oswald-connect.com/new-horizons) site at: <https://oswald-connect.com/new-horizons>
2. Complete your internal election form and return to Human Resources.
3. Don't miss out – the Open Enrollment window closes on November 29th.