



2025 Open Enrollment Presentation

Benefits for you & your family



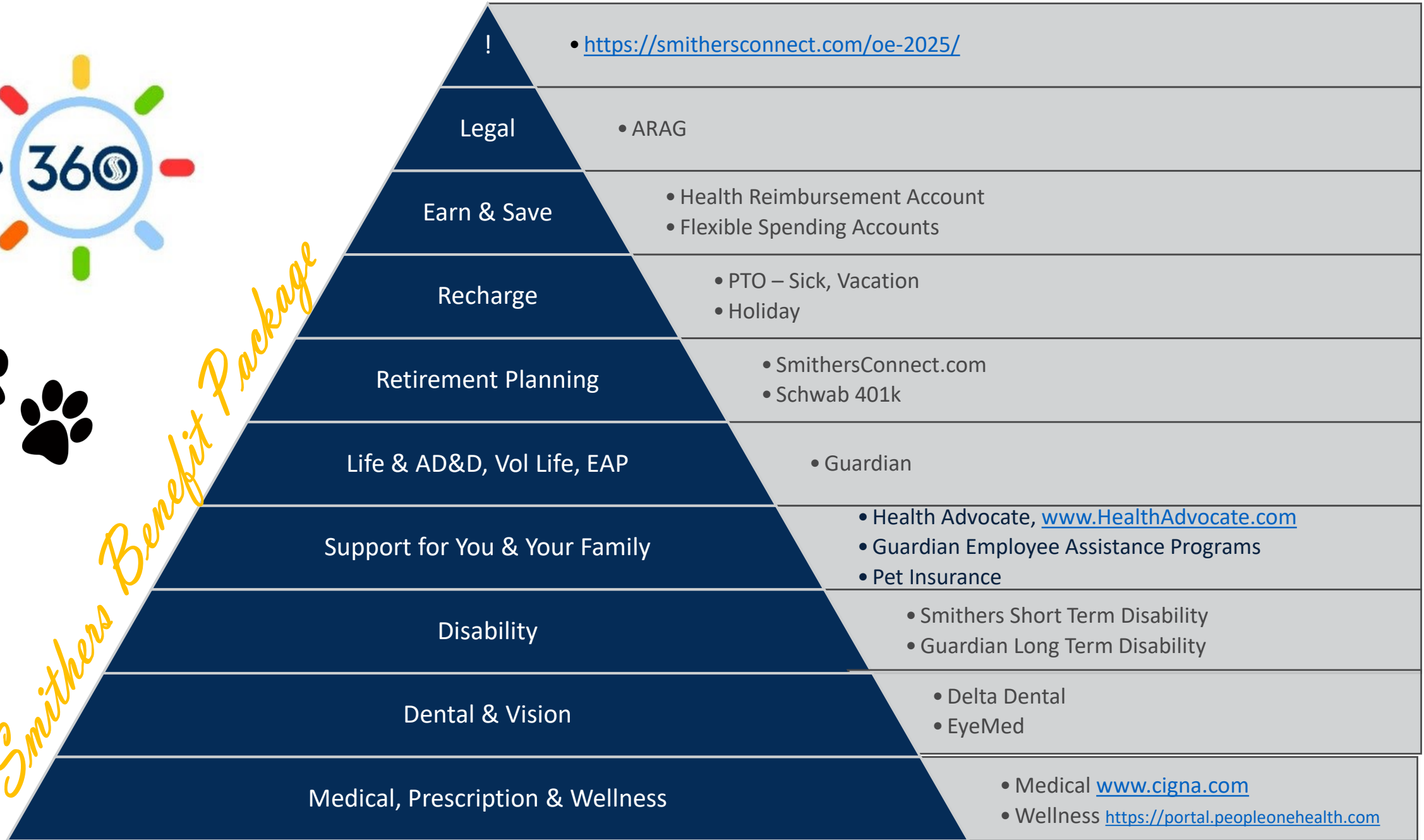
Agenda & Overview

- **2025 Open Enrollment begins November 25th and ends on December 6th**
Thank you for your patience as Open Enrollment was delayed this year due to our original medical benefits renewals being extremely high. Our insurance broker had to work through several negotiations with several carriers to obtain a more suitable medical renewal. In the end, this resulted in more moderate increases in cost for 2025 with a new carrier and plan design changes that brought us closer to market benchmarks plans.
- Review of Smithers Total Benefit Package
- UKG Information
- Increasing Healthcare Costs and Ways to Keep Costs Down
- Overview of 2025 Medical/Rx Benefits and Employee Rates
- HRA Wellness Incentives
- MDLIVE Virtual Care program through Cigna
- Overview of 2025 Dental & Vision Benefits and Employee Rates
- 2025 Saving Information – FSA, HRA and 401K
- Legal Insurance, Pet Insurance, Health Advocate, Guardian EAP





Smithers Benefit Package



Annual Benefit Open Enrollment

What is Open Enrollment?

- Annual open enrollment is the one time a year employees can make changes to their benefit elections for the following plan year which begins January 1, 2025
- *What do I need to do?*



Enroll in a
New Plan



Add or Drop a
Dependent



Waive
Coverage

This is an active open enrollment, you must re-enroll in benefits, coverage will not carry over into 2025!

Annual Benefit Open Enrollment

Can I make changes to my plan decision throughout the year?

- Generally, you will not be able to enroll or make changes until the next open enrollment period.
However, if you have a qualifying life event throughout the year, you will be able to make a change.

What is a qualifying event?



Marriage



Birth



Adoption



Divorce



Loss of
Coverage



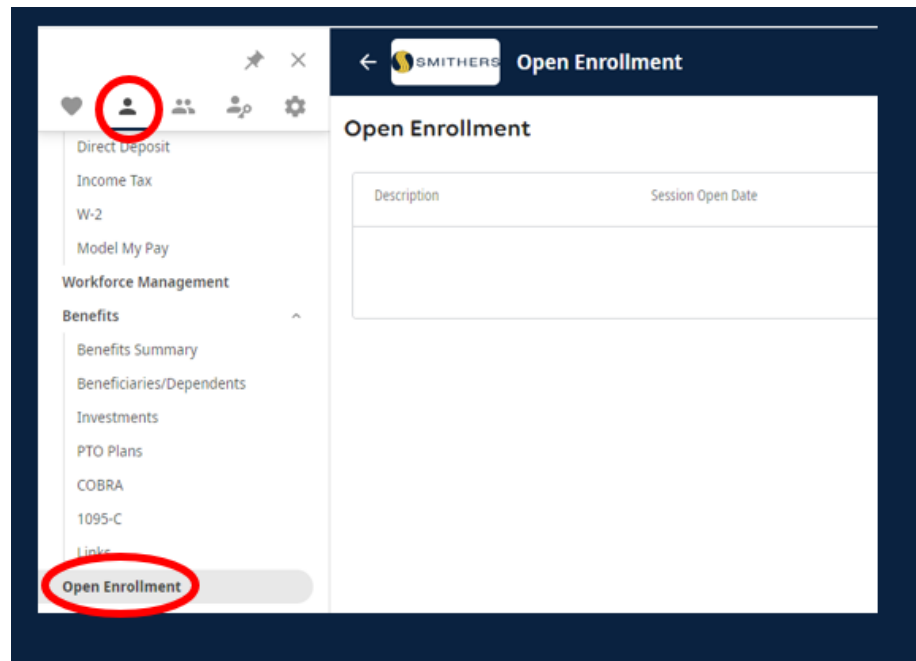
Death

You must submit this change in UKG within **30 days** of the qualifying event date to make a change.

*see [Smithersconnect.com](https://www.smithersconnect.com) “benefits information” for more detail

UKG Action Required

- All Employees **MUST** re-enroll in benefits this year, even if you are waiving coverage!
- Benefits will **NOT** carry over to next year, you will not have coverage Jan 1st, if you do not enroll!
- Per IRS guidelines, the maximum amount you can contribute to your FSA in 2025 is \$3,300!



Timing for Enrollment
Enroll between Nov 25th-Dec 6th

Resources Ready To Help

Your HR Rep is always ready to help you understand your benefit choices.

- <https://smithersconnect.com/oe-2025/> Provides complete benefit information
- Share the site with your spouse or family
- Visit the 2025 Open Enrollment tab for more information specifically about what's changing for 2025 (beginning Nov 25th)
- Health Advocate www.HealthAdvocate.com
- Cigna One Guide Pre-Enrollment Line **1-888-806-5094**
- Cigna Virtual Benefits Education website
<https://www.benefitseducationcigna.com/5c971cb05471ca1fd1ca23b6ef02734e>



Medical Marketplace and Increasing Costs

- **What we see in the marketplace**
 - Healthcare costs are on the rise
 - Labor costs for health care providers are escalating
 - Increases in operating costs
 - Many major health care providers are reporting significant losses
 - High-dollar medications driving up healthcare costs
- **What we're doing to mitigate expenses**
 - Negotiating with health care carriers to drive down premiums
 - Reviewing and making moderate plan changes to reduce overall cost while providing very competitive offerings to you and your family.
 - Providing significant wellness incentives through HRA dollars
 - Focusing on Wellness for long-term healthier outcomes for you!
 - Offering personalized coaching through our Wellness plan to help you!
 - Examining all our healthcare expenses to ensure a better return for you and for Smithers.



Ways You Can Reduce Your Healthcare Costs

- *What can you do to mitigate expenses?*
 - Take full advantage of wellness incentive dollars available through HRA dollars
 - Be proactive in your healthcare – go to your preventative appointments!
 - Utilize generics first for your prescription needs!
 - Participate in the Wellness Plan – set up a coaching session!
 - Plan ahead and contribute to your FSA plan
 - Shop for lower cost testing
 - Just getting recommended annual preventative care will earn you nearly all the HRA dollars available!



What's New in 2025?

Smithers is committed to offering a quality and comprehensive benefit program for employees and your families. Like other employers, we are faced with rising costs to offer health coverage.

What's New For 2025:

- Changing carriers from Aetna to Cigna
- Change in medical plan options-three plans to choose from
- Enhancement to dental plan coverage
- Increase to FSA allowance – maximum for 2025 is \$3,300
- **Base Plan HRA program does not meet Massachusetts Minimum Creditable Coverage Requirements. Massachusetts residents without MCC may face a tax penalty.**



Cigna 2025 Medical Program

	Base Plan with HRA OAP Network*	Mid Plan with HRA OAP Network*	Buy Up Plan PPO OAP Network*
	In- Network	In-Network	In-Network
Annual Deductible (embedded)	\$5,000 Single \$10,000 Family	\$3,500 Single \$7,000 Family	\$1,500 Single \$3,000 Family
Coinsurance (after deductible)	20%	20%	20%
Out-of-Pocket Maximum (embedded)	\$8,000 Single \$16,000 Family	\$7,000 Single \$14,000 Family	\$6,000 Single \$12,000 Family
Preventive Care	\$0	\$0	\$0
Primary Care Visit	\$30 Copay	\$30 Copay	\$15 Copay
Specialist	\$60 Copay	\$60 Copay	\$45 Copay
Virtual Visit	\$30 Copay	\$30 Copay	\$15 Copay
Outpatient Therapy & Treatment	\$60 Copay	\$60 Copay	\$45 Copay
Lab X-ray Diagnostic	20% after deductible	20% after deductible	20% after deductible
Major Diagnostic	20% after deductible	20% after deductible	\$500 copay
Urgent Care	\$100 Copay	\$100 Copay	\$100 Copay
Emergency Use of ER (copay waived if admitted)	\$300 copay + 20% coinsurance	\$300 copay + 20% coinsurance	\$300 copay + 20% coinsurance

Cigna 2025 Prescription Program

	2025 Prescription Benefit All Plans
Tier 1: Retail (30 day)	\$25 Copay
Tier 1: Mail Order (90 day)	\$63 Copay
Tier 2: Retail (30 day)	\$70 Copay
Tier 2: Mail Order (90 day)	\$175 Copay
Tier 3: Non-Formulary Retail (30 day)	\$125 Copay
Tier 3: Non-Formulary Mail order (90 day)	\$313 Copay
Tier 4: Specialty (30 day supply only)	25% up to \$250 maximum

What is a specialty medication?

- Specialty medications are prescription drugs that are used to treat complex, chronic or rare conditions.
- They are usually high-cost, biologic, or injectable medications that need special handling.
- These medications are not able to be filled at regular retail pharmacies.

2025 Employee Bi-Weekly Rates

Coverage Tier	\$5,000 HRA Base Plan	\$3,500 HRA Mid Plan	\$1,500 PPO Buy Up Plan
Employee Only	\$65.36	\$81.96	\$191.04
Employee + Spouse*	\$134.47	\$165.91	\$447.58
Employee + Child(ren)	\$107.94	\$138.30	\$399.47
Family*	\$182.45	\$229.23	\$570.66

A surcharge of \$60 per pay for anyone covering a spouse/domestic partner who has coverage available through their employer or through Medicare.

Your 2025 HRA Wellness Incentives

	Non-Tobacco Incentive*			Participate in the 360-Wellness Plan to earn additional Incentives	Total Potential Wellness HRA Incentives
	Employee Attestation	Spouse Attestation	Maximum Combined		
Employee Only	\$550	--	\$550	\$1,200	\$1,750
Employee + Spouse	\$1,050	\$160	\$1,210	\$1,200	\$2,410
Employee + Child(ren)	\$1,050	--	\$1,050	\$1,200	\$2,250
Family	\$1,050	\$160	\$1,210	\$1,200	\$2,410



You must be enrolled in the CIGNA Base or Mid health plan to be eligible to participate in the Wellness Program

2025 Bi-Weekly Medical Premiums w/HRA

Coverage Tier	\$1,500 PPO	\$3,500 HRA	\$3,500 HRA earning max HRA dollars	\$5,000 HRA	\$5,000 HRA earning max HRA dollars
Employee Only	\$191.04	\$81.96	\$14.65	\$65.36	\$0
Employee + Spouse*	\$447.58	\$165.91	\$73.22	\$134.47	\$41.78
Employee + Child(ren)	\$399.47	\$138.30	\$51.76	\$107.94	\$21.40
Family*	\$570.66	\$229.23	\$136.54	\$182.45	\$89.76

This illustration is intended to illustrate the value of the wellness program. Actual payroll deductions by plan are noted with arrows.

2025 HRA Incentives

Incentives will be applied quarterly and distributed by the dates below. **The HRA Non-Tobacco attestation will open in late December to be deposited in early January.**

Points Balanced Earned	Date Deposited
Non-Tobacco Attestations	
December 27, 2024	January 8, 2025
January 22, 2025	January 29, 2025
March 31, 2025	April 15, 2025
June 30, 2025	July 15, 2025
September 30, 2025	October 15, 2025
December 10, 2025	December 15, 2025

Accumulated Points	HRA Dollars
10 Points	\$200
20 Points	\$200
35 Points	\$400
50 Points	\$400
Total if you earn all points	\$1,200 Annual Max

Why Participating in the Wellness Plan is Important

Our Wellness Plan is about the whole YOU and your...

Physical Health

Mental Health

Financial Health

Social Health



...and will meet YOU wherever you are on your wellness journey!

YOU earn **HRA dollars** to offset healthcare expenses!

YOUR overall **health care claims** may decrease overtime because you're taking care of yourself!

YOU are **creating healthy habits** for YOU and you may share them with your FAMILY!

YOU are taking steps to **preventing** long term health concerns/diseases.

YOU are **taking care of the whole YOU**....your physical, mental, financial, and social YOU!



PeopleOne Health Portal

- Non-Tobacco attestation will be done directly through the PeopleOne Health Portal (Employee & Spouse) portal.peopleonehealth.com
- Seamless device connectivity through the portal
- Ongoing ability to track your physical activity and nutrition year-round
- Private messaging with your coach via portal app
- Access to library of healthy living resources like articles, recipes and videos
- Easy-to-use, resource rich, intuitive
- Up to date program communications through portal
- Refreshed content offered to earn your Wellness Points



***Non-Tobacco attestation for employee and spouse will continue to be through the PeopleOne Health portal**

Complete your non-tobacco attestation by December 30, 2025 to receive your Non-Tobacco incentive by early January.

If you complete your attestation after January 20th your incentive will be provided in the following quarterly HRA deposit.

Did You Know...participating is EASY!

If you complete all your WELLNESS visits you receive 36 points to your TOTAL 50 points to EARN all your HRA DOLLARS!

- Annual well visit (15), Dental visit 2x/year (10), Flu Shot (3), Eye Exam (5), Covid Shot (3)
- Each Active Minutes or Wellness Challenge (10)





YOUR MEDICAL PLAN OPTIONS



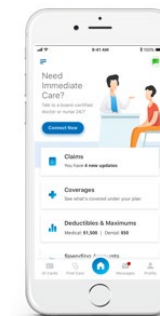
Register on myCigna.com

Your online home for assessment tools,
plan management, medical updates and much more

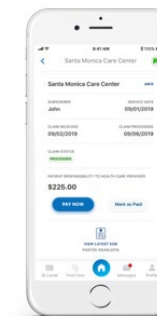
- Find in-network doctors, dentists and medical services
- View ID card information
- Review your coverage
- Manage and track claims
- Order refills or speak with a Home Delivery pharmacist
- Use our Price a Medication Tool to compare real-time drug pricing specific to your plan¹
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Sign up to receive alerts when new plan documents are available
- Track your account balances and deductibles



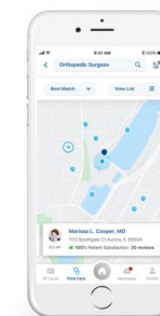
Download the myCigna® App and access your account with just a fingerprint on any compatible device.²



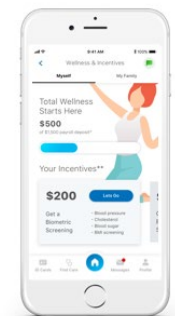
Dashboard



Claims Details



Search

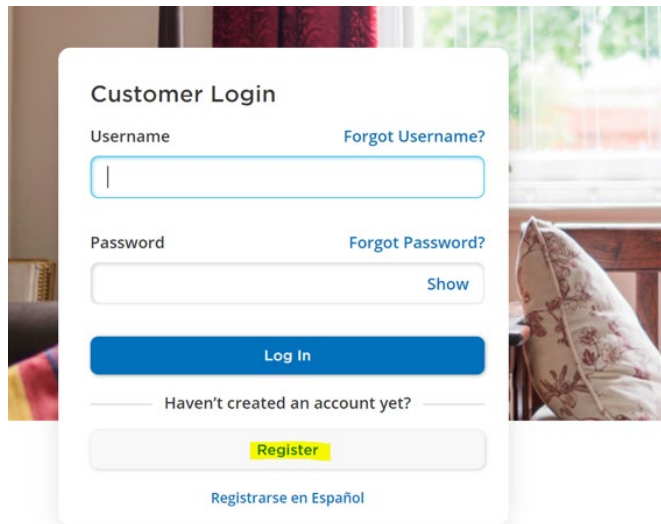


Wellness

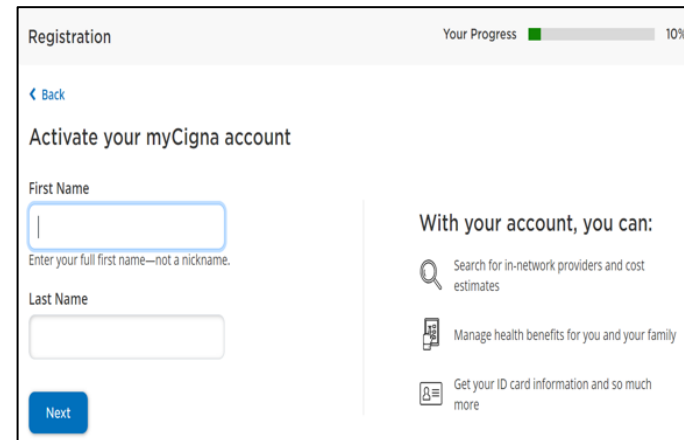
1. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. 2. Please refer to your phone's manufacturer for your phone's specific capabilities. The downloading and use of the myCigna app is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual myCigna features may vary depending on your plan and individual security profile.

Steps to Register on myCigna*

- Access: myCigna.com, and Click “Register”

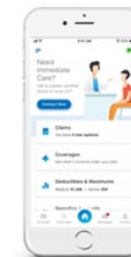


- Activate account by following prompted steps

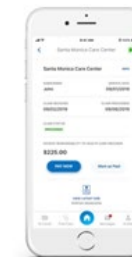


For illustrative purposes only.

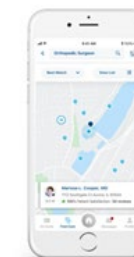
- myCigna_App:
- Download myCigna app from Apple store or Google play store



Dashboard



Claims Details



Search



Wellness

*Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

How to Find a Provider

OAP

Open Access Plus, OA plus, Choice Fund OA Plus

Is your doctor or hospital in your plan's Cigna network? Cigna's online directory makes it easy to find who (or what) you're looking for.

SEARCH YOUR PLAN'S NETWORK IN FOUR SIMPLE STEPS



Step 1

Go to **Cigna.com**, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."

(If you're already a Cigna customer, log in to **myCigna.com** or the myCigna® app to search your current plan's network. To search other networks, use the **Cigna.com** directory.)



Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.



Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).



Step 4

Optional: Select one of the plans offered by your employer during open enrollment.

Choose Open Access Plus for Network

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

Search first. Then choose Cigna.

There are so many things to love about Cigna. Our directory search is just the beginning.

After you enroll, you'll have access to **myCigna.com** - your one-stop source for managing your health plan, anytime, just about anyplace. On **myCigna.com**, you can estimate your health care costs, manage and track claims, learn how to live a healthier life and more.

Questions? Call the number on the back of your ID card.



Cigna One Guide®

Cigna One Guide service helps you make smarter, informed choices and get health-related recommendations based on what matters most to you. It's our highest level of support that combines the ease of a powerful app, the web, and live service via phone or online chat.



- Know your coverage and how it works
- Get answers to your health care or plan questions



- Find an in-network doctor, lab or urgent care center
- Connect with health coaches and more
- Stay on track with appointments and preventive care
- Take advantage of dedicated one-on-one support for complex health situations



- Maximize your benefits and earn incentives (if provided by your employer)
- Get cost estimates¹ and service comparisons to avoid surprises.
- Check account balances and claim activity to manage expenses

Once you have enrolled, start using the Cigna One Guide service by downloading the enhanced myCigna® app, click to chat, by phone or by registering² on **myCigna.com**.³

1. You will need to have the procedure codes before you call One Guide. 2. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. 3. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.



YOUR PHARMACY PLAN



Get the most from your pharmacy benefit

Use the myCigna® App or website – 24/7

Find out how much your medication costs²

See which medications your plan covers

Easily manage all of your prescriptions on the My Medications page

Find an in-network pharmacy

Ask a pharmacist a question

See your pharmacy claims and coverage details

Use the Price a Medication tool²

Compare the price of your medication at in-network retail pharmacies and through our home delivery pharmacy¹

View lower-cost alternatives, if available²

See which medications your plan covers

View your costs for a 30-day and 90-day supply, depending on what your plan allows

Find out if your medication needs approval before your plan will cover it

Use Express Scripts® Pharmacy¹

From your phone, tablet, or computer, you can easily:

- Order, manage, track and pay for your medications
- Fill up to a 90-day supply at one time, delivered with standard shipping at no extra cost to you³
- Sign up for automatic refills or refill reminders so you don't miss a dose
- Get 24/7 access to pharmacists who can answer your questions
- Choose flexible payment options

Use Accredo¹

Accredo®, a Cigna specialty pharmacy, can provide you with the personalized care and support you need to manage your therapy – at no extra cost

- Fast shipping at no extra cost
- Easy refills and free reminders to help make sure you don't miss a dose
- 24/7 access to specialty-trained pharmacists and nurses experienced in complex conditions
- Access to personalized care services
- Help applying for third-party copay assistance programs and other options

1. Not all plans offer home delivery and Accredo as covered pharmacy options. Log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network. 2. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information. 3. Standard shipping costs are included as part of your prescription plan.

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2022 Cigna



Delta Dental Program

Benefits	PPO	Premier	Out-Of-Network
Diagnostic & Preventive (exams covered twice per year, x-rays etc.)	100%	100%	100%
Basic Services (fillings, crown repair, root canals etc.)	80%	80%	60%
Major Services (crowns, bridges, implants & dentures)	60%	60%	50%
Orthodontic Care		50% up to age 19	
Deductible (S F)		\$50 Single \$150 Family	
Waived against		Preventive	
Annual Maximum		\$1,250/ Person	
Orthodontic Maximum		\$1,000 Lifetime	
Carryover Benefit*	Up to \$450 per year to a max of \$1,250		



2025 Enhancements

Coverage for white porcelain crowns and bridges on back teeth

Additional benefits for those with special needs

*Applicable if at least one covered service is paid, and total benefit paid does not exceed \$600

2025 Bi-Weekly Dental Premiums

Coverage Tier	DPPO
Employee Only	\$0 (FREE)
Employee + Spouse	\$14.74
Employee + Child(ren)	\$21.44
Family	\$41.35

**No Change in
Dental Premium**

EyeMed Vision Program

Benefits	In-Network	Out-Of-Network Reimbursement
Frequency		
Examination	Once every 12 months	Once every 12 months
Lenses or Contact Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months
Routine Eye Exam	\$10 Copay	Up to \$35
Eyeglass Frames	\$100 allowance + 20% off balance	Up to \$45
Standard Lenses	\$25 Copay	Up to \$25
Trifocal Lenses	\$25 Copay	Up to \$55
Contact Lenses		
Conventional Contact Lenses	\$115 allowance + 15% off balance	Up to \$92
Disposable Contact Lenses	\$115 allowance (no additional discount)	Up to \$92
Non-elective (medically necessary)	Covered in full	Up to \$200
Laser Vision Correction	15% off retail or 5% off promotional price	Not covered



No Plan Changes

2025 Bi-Weekly Vision Premiums

Coverage Tier	EyeMed Plan
Employee Only	\$0 (FREE)
Employee + Spouse	\$3.23
Employee + Child(ren)	\$3.59
Family	\$6.97

**No Change in
Vision Premium**

2025 Savings – FSA, HRA, and 401k

What can you use HRA \$\$\$ for?



What can you use for FSA \$\$\$\$ for?

- Go to www.inspirafinancial.com
- Click “Log in”
- Then choose the log in option under “Manage your HSA, FSA, or other benefits.”
- If you’re a new user, click “Set up account” to get started.

View eligible expense items

- You can search a list of FSA-eligible expenses at <https://inspirafinancial.com/individual/health-benefits/health-care-fsa#eligible-expenses>

New Contribution Limits

Contribution Limits	
FSA Dependent Care	\$5,000
FSA Healthcare	\$3,300
401k	\$23,500 50 and over +\$7,500 catch up

- **You must re-elect your FSA contributions for 2025, benefits will not carry over!**
- **401k catch up is available to anyone that turns 50 during that calendar year**

ARAG Legal Insurance

Identity theft protection/monitoring is in the Ultimate Advisor (Plus)



What does legal insurance cover?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Trusts
- ✓ Wills

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Divorce
- ✓ General in-office hours
- ✓ Identity Theft Protection
- ✓ And more

Coverage Level	Per Pay Amount
Ultimate Advisor	\$9.58
Ultimate Advisor (Plus)	\$11.19

No Change

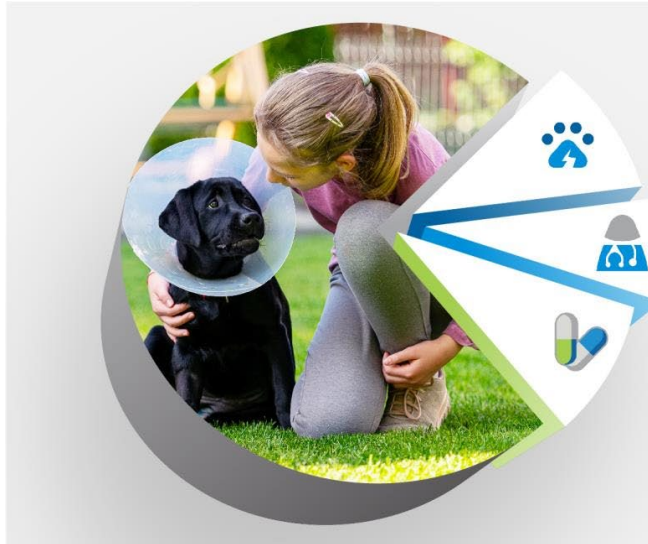
Pet Insurance for Your Furry Family

Flexibility

- Enroll up to 3 pets under one policy
- Customizable plan option
- Policies can be a mix of cats and dogs
- Optional wellness coverage (preventive care) for all pets

Coverage

- One annual limit that can be shared across all pets in the family plan
- One annual deductible per policy
- No per-pet coverage limits
- Up to 100% back on vet bills



**Pets make your family whole.
Cover them with Pet Insurance.**

Help cover the costs of vet visits,
accidents, illness and more.

To enroll:

Visit www.metlife.com/getpetquote

or call **1 800 GET-MET8. (1 800 438-6388)**

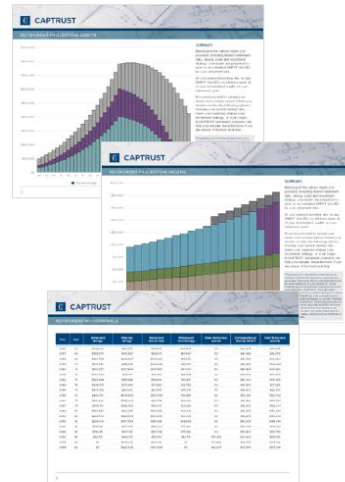
- **Employer Sponsored Discounts**
- **No Payroll Deduction (Billing is direct with MetLife)**
- **Covers Dogs & Cats**

401(k) Retirement

Access. Advice. Accountability

The CAPTRUST Retirement Blueprint™ process includes:

- Personalized, confidential retirement planning sessions, where advice is delivered in person or over the phone regarding
 - Deferral rates
 - Retirement plan assets
 - Non-retirement assets
 - Desired retirement age
 - Retirement income goals
 - Individual risk profile
- Utilize screen-sharing technology for phone advice sessions
- Utilize tablet technology for in-person advice sessions
- Ability to take immediate action based on advice given during the session
- Following the advice session, a Retirement Blueprint is delivered electronically to the participant as a PDF
- Participants are encouraged to review their Retirement Blueprint and take action on the advice given in the session
 - Within 48 hours of receipt
 - One year after the last change



CAPTRUST Is Here To Assist You



Getting help with your retirement investments just got easier.

You have access to retirement advice provided by CAPTRUST — in addition to education around how to take advantage of your retirement plan. Professional retirement advice from CAPTRUST includes finding the right deferral rate, investments, and retirement age to get to your ultimate retirement income goal.

SCHEDULE AN APPOINTMENT OR CALL DIRECTLY

Schedule an appointment
via the CAPTRUST website:
www.captrustadvice.com

Call the CAPTRUST Advice Desk, at 800.967.9948
Monday–Thursday, 8:30AM–5:30PM ET, and
Friday, from 8:30AM–4:00PM ET

Also visit www.captrustadvice.com for tools and resources, including webinar access, retirement calculators, newsletters, articles, and more.



- **Update your Beneficiary/Contribution on SCHWAB**
- [Schwab Employee Site Link](#)

Health Advocate

Health Advocate gives you one-on-one support to take control of your healthcare and your healthcare spending. Offers help to **you and your family, including parents, children, etc.**

Health Advocate's experts can help with a wide range of healthcare and insurance-related issues:

- Research and identify the most advanced approaches to care
- Find and arrange appointments with the right doctors and specialists
- Locate and evaluate leading physicians and medical centers for second opinions
- Help with transferring medical records, lab results and x-rays
- Resolve insurance claims and billing issues
- Helps 64+ employees with Medicare Questions

Questions?

Call 1-866-799-2728

www.HealthAdvocate.com/members

No Cost to you

Guardian EAP

Help for What Matters Most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at ibhworklife.com and by phone at 1-800-386-7055.



Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness



Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



Financial

- Legal Issues
- Will Preparation
- Taxes and Debt
- ID Theft Services
- Financial Planning Tools and Assistance



Questions?

- Call **1-800-386-7055**
- Web <https://worklife.uprisehealth.com>
- Password: **worklife**

Summary: What Can You Do To Help Reduce Costs?

- Participate in the Wellness Plan – YOU can earn your wellness HRA \$\$\$ if you're in the \$3,500 or \$5,000 HRA Plans and free coaching is available
- Prevention – go to your annual checkups – get your age-appropriate testing – and earn wellness \$\$\$
- Plan ahead for medical expenses and contribute to your FSA plan
- Use generic drugs
- Shop for lower cost testing





- Review your Benefit Guide and Open Enrollment Tab on <https://smithersconnect.com/oe-2025/>
- Make your selections in UKG
<https://ew46.ultipro.com/login.aspx>
 - Myself>Open Enrollment
- **Make sure to update all your beneficiary information for both your Life insurance in UKG, and your 401k with Schwab!**
- **DEADLINE: December 6th!**
- Your HR Partner is ready to help!

Questions?

Thank you!