



2025 Open Enrollment

October 31st – November 15th
(ends at 5pm PDT)



2025 Open Enrollment



Thursday, October 31st – Friday, November 15th

- » Begins at 12pm PDT and ends at 5pm PDT
- » Late enrollments will not be allowed
- » Coverage for January 1, 2025 – December 31, 2025
- » We are having an **ACTIVE ENROLLMENT** which means that employees **MUST** take action by logging into Workday and enrolling or waiving coverage. Failure to log in will result in no coverage in 2025 (except employer paid benefits).

How to Enroll:

- » **Online:** **Workday** is the system of record where benefit elections and changes occur
- » **Reminder:** You can update your **beneficiaries** in Workday at any time of the year.

Questions?

TouchCare is available to help!

866-486-8242

assist@touchcare.com

What Carriers are Changing?



Benefit	2024	2025
Consumer Advocacy & Open Enrollment Support	TouchCare	TouchCare
Medical	Anthem & Kaiser	Anthem & Kaiser
Dental	Cigna	Cigna
Vision	VSP	VSP
EAP	ComPsych	ComPsych
Life, AD&D, Disability	Unum	New York Life
Accident, Critical Illness, Hospital Indemnity	Unum	New York Life
FSA, HSA, Commuter, COBRA	IGOE	IGOE
Legal	MetLife	MetLife
Pet Insurance	Nationwide	Nationwide
Identity Theft	Allstate	Allstate

What's Changing in 2025?



TouchCare & ComPsych EAP

- » **Eligibility:** All employees will have access to TouchCare and EAP first of month after date of hire

Contributions

- » **Medical:** Your premiums that you pay will continue to be based on your salary.
- » **Medical Premiums:** No change to Employee Only coverage in Anthem's HDHP \$5,000 plan (\$0-75k salary tier), other plans will have a \$20 per month premium increase

Medical Plan Designs

- » **Anthem PPO \$850 (formerly PPO \$750):** Increase to specialist, urgent care, and emergency room copays, increase to coinsurance, increase to in and out-of-network deductibles and out-of-pocket maximums
- » **Anthem HSA \$2,000:** Decrease to out-of-pocket maximum from \$6,000/\$12,000 to \$5,500/\$11,000 for in-network benefits
- » **Anthem HDHP \$5,000:** Addition of \$5,000 employee only Critical Illness benefit for employees only, increase to emergency room copay to \$250

Critical Illness for Anthem HDHP \$5,000 Participants

- » **Those enrolling in Anthem's HDHP \$5,000 plan will automatically receive \$5,000 in Critical Illness (CI) Insurance at no added cost.** *Please note, this newly offered coverage is only provided to Employees only, dependents are not included in the additional coverage at no cost. Voluntary CI coverage for your dependents is available at an additional cost.*

What's Changing in 2025? Cont.



Dental and Vision Enhancements

- » **DPPO High Plan:** Ortho coverage increasing to \$1,250 lifetime maximum from \$1,000
- » **Vision Plan:** Contact lens allowance increasing to \$150 from \$130

Life & Disability Enhancements

- » **Full-time Caregivers:** now receive a new \$25,000 Basic Life Insurance benefit at **no cost**
- » **Spouse Voluntary Life Guaranteed Issue (GI) amount:** increasing from \$25,000 to \$50,000
- » **Child Life and AD&D coverage maximum:** increasing from \$10,000 to \$20,000
- » **Full-time Caregivers:** can enroll in Voluntary Long-Term Disability
- » **Part-time Corporate, Part-Time/Full-Time Caregivers:** can enroll in Voluntary Short-term disability

Voluntary Life & Disability - True Open Enrollment

- » **Employees that are not currently enrolled in voluntary life and disability insurance will be able to elect coverage up to Guarantee Issued (GI) amounts without providing Evidence of Insurability in 2025. GI for Employee is \$100k and for Spouse is \$50k.**

Critical Illness & Hospital Indemnity Contributions

- » **Critical Illness & Hospital Indemnity premiums will decrease**
- » **Critical Illness:** \$50 Wellness incentive per covered person is paid when you get preventive care
- » **Spouse Critical Illness:** benefit increases to 100% of Employee covered amount from 50%

What Benefits Are Available to You?



Available Benefits	Corporate Full-Time	Caregiver Full-Time	Part-Time (at least 18 hours per week)
TouchCare	✓	✓	✓
Medical – Anthem PPO \$850	✓	✓	-
Medical – Anthem HSA \$2,000	✓	✓	-
Medical – Anthem HDHP \$5,000	✓	✓	-
Medical – Kaiser HMO (CA Only)	✓	✓	-
Health Savings Account (HSA)	✓	✓	-
Healthcare Flexible Spending Account (FSA)	✓	✓	✓
Limited Purpose FSA	✓	✓	-
Dependent Care FSA	✓	✓	✓
Commuter FSA	✓	✓	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
Basic Life and AD&D	✓	✓	✓
Employee Assistance Program (EAP)	✓	✓	✓
Employer-Paid Short-Term Disability (STD)	✓	-	-
Voluntary STD	-	✓	✓
Voluntary Life and AD&D	✓	✓	✓
Voluntary Long-Term Disability (LTD)	✓	✓	-
Pet Insurance, Identity Theft Protection, Legal Plan	✓	✓	✓

Getting Support with TouchCare



If you are needing confidential assistance with how to select coverage for your specific needs, TouchCare is here to support you throughout the year!

- » Schedule a **free & confidential** session to ask questions about your benefit options. Dedicated Benefit Experts will be able to assist you and help you make the right selections for your needs.
- » You'll be able to compare TheKey's benefits and with other available options (*Spouse plan, Medicare, State assistance, etc.*) with a benefit expert.
- » TouchCare is able to answer questions about all lines of coverage options provided by TheKey, provide billing reviews for claims, help you find a provider, and even help you get scheduled for care!



**Reach Out
with Questions**

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Visit | touchcare.com

Email | assist@touchcare.com

EAP services are free, completely confidential, and available 24/7/365. ComPsych EAP is available to ALL employees and dependents, even if you do not enroll in benefits offered by TheKey!

Services include **8 face-to-face visits, per issue, per year** with a licensed professional

The EAP can be used for help with various issues:

- » Marriage, parenting, or family problems
- » Alcohol or substance abuse dependency
- » Job pressures
- » Emotional health and well-being
- » Grief counseling
- » Teen / Cyber bullying
- » Financial struggles

Medical Benefits



National – 3 Medical Plans



CA Only – 1 Medical Plan



If you would like to have medical coverage, please be sure to select one of the four plans offered in Workday. For more information, contact TouchCare with questions.

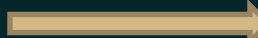
Medical Benefits – *Anthem*



★ Anthem will send new ID cards to newly enrolled employees or if you change your plan.

	HDHP \$5,000	HSA \$2,000	PPO \$850
	IN-NETWORK	IN-NETWORK	IN-NETWORK
Deductible Individual Family	\$5,000 \$10,000	\$2,000 \$4,000	\$850 \$1,700
Out-of-Pocket Maximum Individual Family	\$6,500 \$13,000	\$5,500 \$11,000	\$4,000 \$8,000
Coinsurance (Plan pays after deductible)	70%	80%	85%
Office Visit Copay PCP Specialist	\$30 \$50	80% after deductible	\$25 \$50

Less Expensive Plan



More Expensive Plan

Medical Contributions – Anthem



Plan	\$0 – \$74,999 Monthly	\$75,000 - \$124,999 Monthly	\$125,000+ Monthly
Anthem HDHP \$5,000			
Employee	\$100	\$145	\$160
Employee + Spouse	\$855	\$880	\$895
Employee + Child(ren)	\$500	\$525	\$540
Employee + Family	\$980	\$1,015	\$1,020
Anthem HSA \$2,000			
Employee	\$175	\$185	\$195
Employee + Spouse	\$980	\$990	\$1,000
Employee + Child(ren)	\$595	\$605	\$615
Employee + Family	\$1,100	\$1,110	\$1,120
Anthem PPO \$850			
Employee	\$545	\$545	\$545
Employee + Spouse	\$1,670	\$1,670	\$1,670
Employee + Child(ren)	\$1,345	\$1,345	\$1,345
Employee + Family	\$2,445	\$2,445	\$2,445

Medical Benefits –

Kaiser Permanente (California Only)



Kaiser will send new ID cards to newly enrolled employees.

	HMO Plan
	IN-NETWORK
Deductible Individual Family	\$2,000 \$4,000
Out-of-Pocket Maximum Individual Family	\$4,500 \$9,000
Office Visit Copay PCP Specialist	\$20 \$40 Deductible does not apply
Emergency Room	20% after deductible
Urgent Care	\$20 copay Deductible does not apply

	Monthly Contributions
Employee	\$294.95
Employee + Spouse	\$1,121.65
Employee + Child(ren)	\$688.01
Employee + Family	\$1,264.25

Dental Benefits



Plan Features	Cigna PPO Low	Cigna PPO High
	In-Network*	In-Network*
Network	Total Cigna DPPO	Total Cigna DPPO
Calendar Year Benefit Maximum (per person)	Plan covers up to \$1,000	Plan covers up to \$2,000
Orthodontia Lifetime Maximum	Not covered	\$1,250
	You pay:	You pay:
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (e.g., fillings, extractions, oral surgery)	20%	20%
Major Services (e.g., root canals, dentures, crowns, bridges)	50% NO implant coverage	50% Includes implant coverage
Orthodontia (adults and children)	Not covered	50%

Vision Benefits



Plan Features	VSP PPO Vision		
	Frequency	In-Network	Out-of-Network
		You pay:	Plan reimburses you:
Exam	Every 12 months	\$10 copay	Up to \$45
Frames	Every 12 months	\$150 allowance + 20% off balance	Up to \$71
Lenses	Every 12 months		
Single Vision		\$25 copay	Up to \$28
Bifocal		\$25 copay	Up to \$55
Trifocal		\$25 copay	Up to \$65
Contact Lenses (in lieu of lenses and frames)	Every 12 months		
Medically Necessary Fitting & Evaluation		Covered in full \$150 allowance + 15% off balance	Up to \$210 Up to \$105

Dental & Vision Contributions



Plan	Monthly Contributions
Low Dental PPO	
Employee	\$20
Employee + Spouse	\$70
Employee + Child(ren)	\$89
Employee + Family	\$125
High Dental PPO	
Employee	\$30
Employee + Spouse	\$85
Employee + Child(ren)	\$110
Employee + Family	\$150
VSP Vision Plan	
Employee	\$3
Employee + Spouse	\$9
Employee + Child(ren)	\$10
Employee + Family	\$16.50

Spending Account Options (FSA/HSA)



Eligibility Rules	Account Type	2025 Maximum (Jan – Dec)	Age 55+ Catch-up Contribution	TheKey Contribution	Employee Maximum Contribution	Eligibility Requirements
Health Savings Account (HSA)						
Part-time employees working 18-29 hours are not eligible to participate	Health Savings Account (HSA) Employee Only Tier	\$4,300	\$1,000	\$600 per year \$50 per month	\$3,700	Must be enrolled in the Anthem HSA \$2,000 plan
	Health Savings Account (HSA) Family Tiers	\$8,550	\$1,000	\$1,200 per year \$100 per month	\$7,350	Must be enrolled in the Anthem HSA \$2,000 plan
Flexible Spending Account (FSA)						
Employees working 18+ hours per week	Healthcare FSA Medical Dental Vision Expenses	\$3,300	None	No contribution	\$3,300	Any medical, dental or vision plan enrollment
Part-time employees working 18-29 hours are not eligible to participate	Limited Purpose FSA Dental Vision Expenses Only	\$3,300	None	No contribution	\$3,300	Must be enrolled in the Anthem HSA \$2,000 plan
Employees working 18+ hours per week	Dependent Care FSA Child & Qualified Tax Dependents / Disabled Adults Expenses Only	\$5,000 (\$2,500 if married and you file your taxes separately)	None	No contribution	\$5,000	Daycare for children under age 13, disabled children, and dependent adults

-Contribution maximums listed are subject to change based on 2025 finalized IRS decision.

-Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.

-Healthcare & Limited Purpose FSA include up to \$660 rollover when you re-enroll. Dependent FSA funds do not rollover.

-For additional information and questions, contact TouchCare for support.

Basic Life and AD&D Insurance



TheKey is proud to offer all employees Basic Life and AD&D coverage at no cost to you.

Part-Time Corporate & Caregivers working 18+ hours: \$10,000

Full-Time Caregivers: \$25,000

Full-Time Corporate & Executive K1's: 1x your annual earnings up to \$300,000

Executive Top Management: 2x your annual earnings up to \$600,000



We **STRONGLY** encourage that you designate a beneficiary within the Workday system. Beneficiaries can be any of the following: Spouse, Children, Family members, Friends, Charities, Non-profits, Trusts, Estates, etc.

For support, we encourage you to get legal assistance if you do not have a plan in place today. You may also contact TouchCare if you have any questions about this benefits provided to you by TheKey.

Refer to your Benefit Guide and benefit summaries for details about these programs.

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Voluntary Life and AD&D Insurance



Benefit Features	Voluntary Life and AD&D for Yourself	Voluntary Life and AD&D for your Spouse	Voluntary Life and AD&D for your Child(ren)
Coverage	\$10,000 increments	\$5,000 increments	\$2,000 increments up to \$20,000
Maximum	5x your annual earnings up to \$500,000	100% of employee election, up to \$250,000	
Proof of Good Health Required?	Yes, for any amount over \$100,000	Yes, for any amount over \$50,000	No

Evidence of Insurability Requirements:

- In 2025, eligible employees may enroll up to the guaranteed issue amounts without providing proof of good health or evidence of insurability (EOI)
- Enrollment elections above guaranteed issue amounts always require EOI
- After 2025, employees with existing coverage wanting to increase coverage may increase by one increment without providing EOI

Employer Paid Disability Insurance



Short-Term Disability

- » **Eligibility:** Provided to Full-Time Corporate, Executive K-1s, and Executive Top Management at no cost
- » 60% of weekly salary up to maximum of \$2,500
- » 14-day elimination period
- » 12-week maximum duration of benefits
- » STD benefits may be offset by benefits you receive by state-mandated disability plans in California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington

Long-Term Disability

- » **Eligibility:** Provided to Executive Top Management at no cost
- » 60% of monthly salary up to maximum of \$15,000
- » 90-day elimination period
- » Maximum duration is up to Social Security Normal Retirement Age (NSSRA)

Voluntary Disability Insurance



Voluntary Short-Term Disability

- » **Eligibility:** Part-Time Corporate and Full-Time & Part-Time Caregivers
- » **Employees residing in the following states are excluded:** California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington
- » 60% of weekly salary up to maximum of \$750
- » 14-day elimination period
- » 12-week maximum duration of benefits



Voluntary Long-Term Disability

- » **Eligibility:** Full-time Corporate, Executive K1's, and Full-Time Caregivers
- » 60% of monthly salary up to maximum of \$10,000
- » 90-day elimination period
- » Maximum duration is up to Social Security Normal Retirement Age (NSSRA)

Refer to your Benefit Guide and benefit summaries for details about these programs.

Voluntary Benefits



Accident Coverage

Pays you a cash benefit for accidental injuries

Critical Illness Coverage

Pays you a lump-sum benefit if diagnosed with a covered condition (cancer, heart attack, etc.). Don't forget to submit your Wellness reimbursements for each covered person when you receive preventive care!

Hospital Indemnity Coverage

Pays you a cash benefit if you have a hospital stay due to pregnancy, sickness, or injury



Reminder: These benefits are not intended to replace major medical insurance. Refer to your Benefit Guide and benefit summaries for details about these programs.

Additional Benefits



Allstate Identity Theft Protection

Sometimes in life, you need support when your identity is compromised. Allstate provides you with assistance and guidance if you experience identity theft by monitoring credit, credit card fraud assistance, lost wallet protection, and social media account correction.

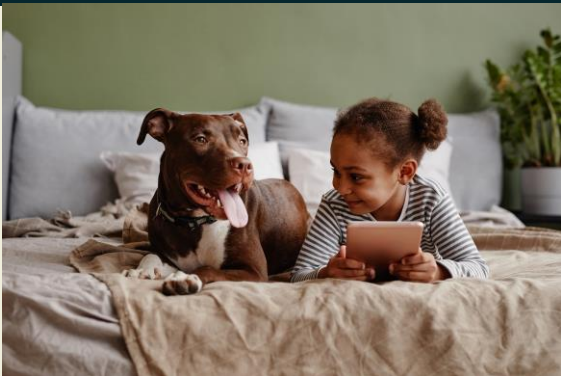
MetLife Legal Assistance

MetLife's legal assistance plan provides you access to attorneys that can help and provide advice on many legal issues. The plan provides access to free consultations, discounted attorney fees, and assistance with legal document reviews.



Refer to your Benefit Guide and benefit summaries for details about these programs.

Additional Benefits



Nationwide Pet Insurance

Each pet policy is different depending on your pet’s breed, age, gender, and whether they have any pre-existing conditions. If you would like to enroll in coverage, you **MUST** contact Nationwide directly anytime to enroll and set up direct payments for your selected coverage. The cost of this coverage will not be listed in Workday and will not be deducted from your paycheck.

Refer to your Benefit Guide and benefit summaries for details about these programs.

Ascensus 401(k) Retirement Plan

- » **Eligibility:** completing 6 months of employment and over age requirement of 21 years
- » You are immediately vested on all employee and employer contributions.
- » TheKey matches 100% of the first 3% you contribute and 50% of the next 2% for a total of 4% employer match. You **MUST** contribute 5% of your salary to receive the maximum employer contribution.
- » Contact Ascensus directly to speak with a Retirement Advisor, enroll, or make changes anytime to your account. All enrollment transactions are captured by Ascensus and not in Workday.

2025 401(k) IRS Contribution Limits	
Annual Maximum Employee Contribution	\$23,000
Age 50+ “Catch-up” Contribution	\$7,500

Workday Enrollment Reminders THEKEY

- » **Open Enrollment:** October 31st – November 15th (5pm PDT)
- » You **MUST** take action if you want coverage in 2025
- » If you do not enroll in 2025 benefits – you'll only be enrolled in the benefits provided by the company at no cost to you
- » You're **NOT allowed** to submit late enrollments!
- » Be sure to update your personal information (address) in the Workday system – the address listed is where ID cards will be sent
- » Don't forget to verify your dependent's information and update your beneficiary
- » **Enroll Online** in [Workday](#) (*click Workday to go to landing page*)
 - » If you experience issues enrolling in Workday contact TheKey HR Service Center
 - » **Phone** 888-874-8088
 - » **Email** HRServiceCenter@TheKey.com

Questions?



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