

Hi Everyone,

It is time for open enrollment – the one time of year when team members can change benefits elections without a qualifying event (ie birth, marriage, divorce, etc).

While most of what you see will look very similar and the process will be nearly identical to the past, you will also note some changes. The past several years have been a challenge – and the cost of health insurance continues to rise. We have been proud to make no plan changes or to increase costs for the past several years. Confronted this year with large increases, we looked at the best possible solution for all team members and the Agency.

We will be moving to two (2) medical plan options, one PPO (\$2,500 deductible) and one HMO within the CleCare network (\$6500 deductible). Your deductibles are increasing however your payroll deductions WILL NOT change. The Agency will bear a significant rate increase as we have in the past.

This year's **Open Enrollment will be from April 11<sup>th</sup> through April 23<sup>rd</sup>**. ALL eligible employees are **REQUIRED** to complete the open enrollment process, even if you decline benefits. Timely completion of this process will ensure that there will be no lapse in benefits.

Please note the following:

- The enrollment process will be completed through Paycom. When enrollment opens on April 11th, you will see a notice in Paycom Employee Self-Service that will take you to the enrollment page. It is a short and simple process, but I realize it may be the first time for many of you. Please contact Ali if you have any questions.
- Benefits elected during Open Enrollment will run from **May 1, 2025, through April 30, 2026**.
- Attached is this year's insurance benefit guide. This includes rates – as noted above, you will see no increase in your personal contribution/payroll deduction for medical care; other services also remain similarly priced, in many cases having gone down.
- To stay competitive in the marketplace and enhance your customer service, we are switching carriers for all the other plans (Dental, Vision, Basic Life & AD&D, Supplemental Life, Short Term Disability, Long Term Disability, Voluntary Accident, and Voluntary Critical Illness) to **Mutual of Omaha**.
- Open Enrollment is also a good opportunity to update your dependents and beneficiaries.
- Please thoroughly read through the enrollment information to educate yourself on the available benefits. The process should only take a few minutes if you are prepared with the options you want.
- There will be two meetings held with our representatives from Gallagher to help explain some of the changes and plan nuances. If you cannot make either of the meetings, a link is forthcoming with information.
  - Thursday April 10<sup>th</sup> at 8:00 am (virtual – calendar invitation from Ali to follow)
  - Monday April 14<sup>th</sup> at 2:30 pm (client lunchroom at the Wolstein Center)

Please know that we value the health of our team members and their families and are proud to provide high quality options at the most reasonable cost possible. If you have any questions or concerns, please do not hesitate to contact me.

Ali Weissert is available to help with logistics and questions about enrollment – she is at extension 1450 or you can email her at [aweissert@ucpcleveland.org](mailto:aweissert@ucpcleveland.org) – or feel free to stop up!

Thank you for your attention to this very important matter.

As always, my door is open.

Beth

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