



October 7, 2024

Dear Benefit Eligible Employee,

Welcome to Open Enrollment 2025!

Open Enrollment is the only time during the year when you may review your benefit plan options and make desired changes for the coming year, including benefit elections and adding or removing dependents, without experiencing a qualifying event (such as the birth of a child or a marriage). It is also the time to enroll in the Health Care and/or Dependent Care Flexible Spending Accounts for next year.

**Open Enrollment starts Monday, October 14, 2024
and runs through Friday, November 1, 2024**

Plan Changes for 2025

PPO1, PPO2 and PPOHD medical plan benefits have coverage changes that may impact which plan best meets the needs of you and your family. The chart in the enclosed brochure explains differences between the medical plans and coverage updates going into effect January 1, 2025. Make sure to review this information carefully before the end of the Enrollment period.

Do I need to Enroll for 2025?

Not if you are happy with your current elections. Active enrollment is encouraged but not required for 2025. If you do not participate in Open Enrollment, your current benefit elections **except Flexible Spending Accounts** will carry over into 2025. Flexible Spending Accounts require an active enrollment every year.

Changes made during Open Enrollment go into effect January 1, 2025.

The enclosed brochure provides useful information regarding Open Enrollment and various benefit options provided by MCC. You may also visit the Open Enrollment Benefits Hub at www.micatholic.org/OE25 for more benefit information and annual notices.

There are two ways to enroll in or change your existing elections:

1. Self-enroll online through Employee Self-Serve (ESS): www.micatholic.org/ess
2. Call the MCC Benefits Team: (800) 395-5565 Phone Hours: M-F 8:15AM – 4:45PM

Benefit plan offerings vary from employer to employer. You can learn which benefit plans your employer offers when enrolling online, by calling the MCC Benefits Team, or by checking with your employer. **Be sure too to ask your employer about any cost share amounts for which you may be responsible for medical, dental and/or vision coverage for yourself and family members.**

The MCC Benefits Team is available by phone or Online Chat during business hours to answer your benefit questions and to help with Enrollment. To speak with a Benefits Coordinator call (800) 395-5565 or use the Live Chat Now feature located on the benefit pages of our website. You may also email benefits@micatholic.org at any time and we will respond as soon as possible, but no later than the end of next business day.

Sincerely,

A handwritten signature in black ink that reads "Mary Beth Morgan". The signature is written in a cursive style with a large, sweeping flourish at the end.

Mary Beth Morgan, CEBS
Director of Pension and Benefits