

BENEFITS OPEN ENROLLMENT MEMO

To: Hudson Lock Employees
From: Human Resources
Date: December 4, 2024
Subject: Benefits Open Enrollment

OVERVIEW OF BENEFITS

Each year we renew our employee benefits program, effective January 1st. This year, we have decided to remain with Blue Cross Blue Shield of Massachusetts for our Medical coverage and will be introducing a new Health Reimbursement Arrangement that Hudson Lock funds to offset a portion of In Network Deductible expenses on the Medical Plans. Dental and Vision coverage will remain with Blue Cross. We will remain with Principal for our Life and Disability Plans. We have decided to discontinue offering AFLAC products deductions, but will be introducing Voluntary Accident, Critical Illness, and Hospital Indemnity plans through Principal. Please review the attached Benefit Guide document for plan details and per pay period costs for the new plan year.

This year we are pleased to announce that Open Enrollment will take place ONLINE through the ADP Workforce Now Platform at <https://workforcenow.adp.com>

Ken Bettenhauser from The Hilb Group will be onsite **Wednesday, December 4th at 10:00 and at 11:00 a.m.** to present the new plan year benefit offerings. Prior to the onsite meetings, you can view a recording of the Open Enrollment Presentation and Your HRA Explained. Below are the links:

Open Enrollment Presentation: <https://www.brainshark.com/hilbgroup/vu?pi=zJ3zSrMSIzjgtsz0>

Value Added Benefits: <https://www.brainshark.com/hilbgroup/vu?pi=zHozFM9b5zjgtsz0>

Your HRA Explained: <https://www.brainshark.com/hilbgroup/vu?pi=zJezfwNWQzjgtsz0>

WHAT YOU NEED TO DO – All benefit eligible employees need to act:

During this time, we recommend that you review the benefits being offered and the plans you are enrolled in to determine if you would like to make any changes.

1. If you are currently enrolled in benefits, please confirm your current benefits elections or make changes to your current elections.
2. If you are not currently enrolled in benefits and want to enroll for the first time, please make your elections.
3. If you are currently waiving benefits, please go through the open enrollment and “Skip” the benefits offered and identify a Waiver Reason.

Our company portal provides you with easy and convenient access to your personal and payroll information, as well as up-to-date company and benefit plan information.

1. Please go to <https://workforcenow.adp.com> and log in. Please contact our HR team at hrkassist@hilbgroup.com with login issues.
2. Once logged in, a pop-up window will display for your Open Enrollment. Please note: You will need your dependent’s Birth Date, Social Security Number and Primary Care Physician information to enroll in benefits. Please have this information handy BEFORE you proceed to Step 3.
3. Click on Start This Enrollment and follow the instructions in the benefits enrollment wizard to proceed; please click “Submit to Administrator” at the end.
4. If you are waiving any benefits, please select a waiver reason.
5. You are required to complete your open enrollment elections by 11:59 p.m. on **Monday, December 16th.**

WHAT WILL HAPPEN IF I DON'T MAKE ANY CHANGES?

If you are currently enrolled in a company sponsored Medical, Dental and/or Vision plan, you and your covered dependents will automatically remain enrolled for the 2025 plan year at the same level of coverage. You must make an active election in the new Voluntary products.

Please keep in mind, this is your once-a-year opportunity to enroll in or make changes to the benefits being offered unless you experience a qualified life event during the plan year.

WHO DO I CONTACT WITH QUESTIONS?

Please direct all questions to the HRKAssist team at 508-339-1300 or hrkassist@hilbgroup.com.

We encourage you to navigate the portal and become familiar with its many features. This document is designed to serve as a resource to help get you started. If you have any questions, please don't hesitate to ask.