



# 2025 Sensory Benefits Open Enrollment

**November 4 – November 15, 2024**

**Natus Benefits Website**

[HOME | Natus Sensory \(www.natus-sensory-benefits.com\)](http://www.natus-sensory-benefits.com)

# Highlights for 2025

## What's Changing for 2025

### Medical - BRMS/Anthem is moving to Aetna Medical effective January 1.

- New Plan Option: The Aetna PPO plan will be available to all employees.
- HDHP Deductible Increase: As mandated by the IRS, the HDHP deductible will increase to \$3,300 for individuals and \$6,600 for families.
- Wellness Program Incentive: Employees enrolled in the Aetna plan who participate in our wellness program, Peak Health, will receive a **\$75 monthly wellness credit** towards their employee contributions. If you haven't joined the program yet, now is a great time to start!

### Health Savings Account - Employees Enrolled in the Aetna HDHP Plan

- Starting Jan. 1, 2025, Natus will be contributing annually:
  - \$900 for Employee Only and Employee + Spouse coverage
  - \$1,200 for Employee +Child(ren) and Family Coverage
- The HSA contribution is split in half and deposited on 1/1 and 7/1
- IRS HSA contribution limits are increasing to \$4,300 for single and \$8,550 for family, which includes the Natus contribution.



# Highlights for 2025

## What's Changing for 2025

### Medical – HMOs

- Dean Health - Out-of-Pocket maximum is decreasing to \$1,500 per individual/\$3,000 for family
- Kaiser California – Emergency care is increasing to \$250 copay
- Kaiser Washington – No changes

### Employee Contributions

- Employees continue to contribute a small portion towards the overall cost of healthcare. As healthcare costs continue to rise, employees will also share in a portion of these increased expenses.

### Natus Benefits Website

[HOME | Natus Sensory \(natus-sensory-benefits.com\)](https://natus-sensory-benefits.com)





# Aetna High Deductible Health Plan (HDHP)

	Aetna Medical Plan	
	In-network	Out-of-network
<b>Network</b>	<b>Aetna Standard Plans &gt; Open Choice PPO</b>	
<b>Deductible</b> -Individual/ Individual in family/ Family	\$3,300 / \$3,300 / \$6,600	\$3,425 / \$3,425 / \$6,850
<b>Out-of-Pocket Maximum</b> -Individual/ Individual in family/ Family	\$4,000 / \$4,000 / \$8,000	\$6,000 / \$6,000 / \$12,000
<b>HSA Contribution from Natus</b>	Employee Only and Employee + Spouse/ Employee:\$900 Employee + Child(ren) and Family: \$1,200	
<b>Preventive Care</b>	Covered in Full	30% after deductible
<b>Primary Care</b>	10% after deductible	30% after deductible
<b>Specialist Visit</b>	10% after deductible	30% after deductible
<b>Virtual Visit</b>	Covered in full after deductible	Not Applicable
<b>Urgent Care</b>	10% after deductible	30% after deductible
<b>Emergency Room</b>	10% after deductible	10% after deductible
<b>Inpatient Hospital Care</b>	10% after deductible	30% after deductible
<b>Outpatient Surgery</b>	10% after deductible	30% after deductible
<b>Pharmacy Retail (R)-30-day supply Mail-order (MO)-90-day supply</b>  Generic Preferred Brand Non-Pref. Brand Specialty	Preventive Medication – Deductible Does Not Apply All Other medications – Deductible Applies  10%, \$10 max (R), \$20 max (MO) 30%, \$75 max (R), \$150 max (MO) 50%, \$100 max (R), \$200 max (MO) 20%, \$200 max (R), N/A (MO)	Not Covered

All services, except preventive care, preventive medicine, and vision services, are subject to deductible.

# Health Savings Account - Inspira

inspira  
FINANCIAL

## Why HSA?

### Triple Tax Benefits

- ✓ Contributions to an HSA (from both you and Natus) are tax-free\*
- ✓ Interest and investment earnings on the account are tax-free\*
- ✓ Funds withdrawn from the account for qualified expenses are tax-free\*

## How does the Health Savings Account (HSA) work?

- HSA is a tax advantaged **employee-owned** savings account that can be used to pay for qualified medical, dental or vision expenses not covered by the health plans
- An HSA account is automatically paired with enrollment in the high-deductible health plan, regardless of EE contribution
- An HSA account is easy to use – it works like a debit card that is linked to the funds in your account
- Natus makes significant contributions to employee's HSA account each January and July
- **HSA funds roll over each year**, allowing you to build a savings account for health care expenses or for retirement
  - Once your HSA balance reaches \$1,000, you are offered the opportunity to invest these funds and let them grow tax-free
  - After age 65, you can spend HSA money on unqualified expenses without paying a tax penalty, but are subject to applicable income taxes

*\* HSA funds are not taxed at a federal income tax level when used appropriately for qualified expenses. Most states recognize HSA funds as tax-free with few exceptions. Consult a tax advisor for more information.*





# Health Savings Account

- Natus makes a **contribution** to employee HSA accounts **each January and July**
- **HSA** contributions are subject to the IRS limit
- Participants cannot have disqualifying coverage such as other non-HDHP health plan, spouse's FSA plan, Medicare etc.

Annual Contribution by Tier	From Natus	From Employee	2025 IRS Limit*
Employee Only	\$900	Up to \$3,400	\$4,300
Employee + Spouse	\$900	Up to \$7,650	\$8,550
Employee + Child(ren)	\$1,200	Up to \$7,350	\$8,550
Employee + Family	\$1,200	Up to \$7,350	\$8,550

\* **Individuals aged 55 or older are allowed to make a catch-up contribution of \$1,000 over the 2025 IRS limit.** In addition, individuals enrolled in Medicare are not eligible to contribute to HSA.

## Are you eligible for an HSA?

You're eligible once you're enrolled in a qualified high-deductible health plan, with a few exceptions. You may not have:

- Medicare or TRICARE®
- Other health coverage that pays out-of-pocket health care expenses before you meet your plan deductible
- A general-purpose health care flexible spending account or health reimbursement arrangement in the same year
- Veterans Affairs medical benefits used in the last three months, unless the hospital care or medical services were for a service-connected disability
- Someone claim you as a dependent on their tax return

# Aetna PPO Plan

	Aetna Medical Plan	
	In-network	Out-of-network
Network	Aetna Standard Plans > Open Choice PPO	
Deductible -Individual / Family	\$2,000 / \$4,000	\$5,000 / \$10,000
Out-of-Pocket Maximum -Individual / Family	\$4,000 / \$8,000	\$10,000 / \$20,000
Preventive Care	Covered in Full	50% after deductible
Primary Care	\$30 copay	50% after deductible
Specialist Visit	\$50 copay	50% after deductible
Virtual Visit	\$30 copay	50% after deductible
CVS Health Virtual	Covered in Full	Not applicable
Urgent Care	\$50 copay	50% after deductible
Emergency Room	\$125 copay	\$125 copay
Inpatient Hospital Care	\$500 copay + 20% coinsurance after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Pharmacy Retail (R)-30-day supply    Mail-order (MO)-90-day supply	Deductible Does Not Apply	After out-of-network deductible
Generic	\$10 copay (R), \$20 copay (MO)	20%
Preferred Brand	\$40 copay (R), \$80 copay (MO)	20%
Non-Pref. Brand	\$60 copay (R), \$120 copay (MO)	20%
Specialty	20%, (\$20 minimum & \$200 max)	20%



# Wellness Credit

Natus employees who enroll in the Aetna medical plan are eligible to receive a \$75 monthly wellness incentive credit to lower your total medical premium.

That's up to \$900 in incentive credits – a significant savings in employee premiums!

- If you are NOT current participating in the Peak Health Program, now is the time to start.
- If you are currently participating in the Peak Health Program, it is important to stay current with your appointments and activities based on your nurses recommendations for you.
- Newly enrolled into the Aetna plan will receive the credit for the first 90 days to allow you time to complete all 4 steps by March 15.



Activity Required	Deadlines
<b>Step 1</b> Enroll in Peak Health Platform	<b>New enrollees:</b> <b>You will receive the credit for your first 90 days. You have until March 15 to complete all steps</b>  <b>Current BRMS/Anthem Members:</b> <b>You must continue to engage to receive the \$75 in 2025</b>
<b>Step 2</b> Complete Online Annual Health Assessment	
<b>Step 3</b> Obtain free Lab-Work from Labcorp	
<b>Step 4</b> Attend your telephonic Nurse Visit(s) as advised	

\*Employees can upload qualifying lab work already completed

Participation in Peak Health is strictly voluntary. If you do not wish to participate, fail to complete the enrollment requirements by the noted deadlines, or fail to meet ongoing participation requirements, you will default to the full employee cost-share premiums. The deadline for the incentive credit is the 15<sup>th</sup> of each month.



# Peak Health Program – How to Register



## Natus Benefits Website

[HOME | Natus Sensory \(natus-sensory-benefits.com\)](https://www.natus-sensory-benefits.com)

[Wellness Connection: Peak Health | Natus Sensory \(natus-sensory-benefits.com\)](https://www.natus-sensory-benefits.com)

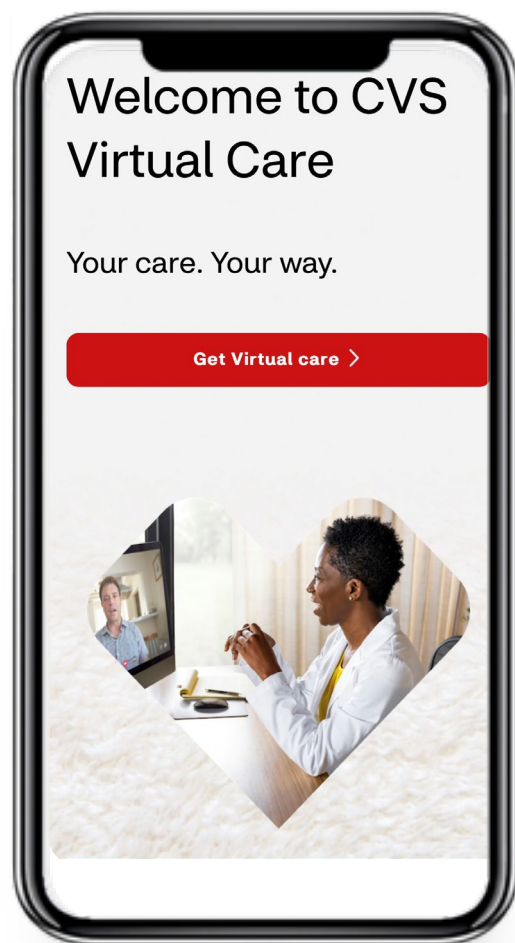
1. Go to [www.peak-health.net/wellness](https://www.peak-health.net/wellness)
2. Click **Register** under **New Users**, then read and accept the Program Acknowledgment Form
3. Enter your Peak Health Username:  
 “nm” then your **PlanSource ID** (the first letter of your first name, the first 6 letters of your last name, and the last 4 digits of your Social Security number)  
 e.g. nmsanders6789
4. Enter your **date of birth** (for verification purposes)
5. Enter your **work email address**
6. Click **Register**

If username and date of birth match what is on file, you will be accepted and asked to enter a new password.

4. Click **Sign In**



# Aetna – CVS Virtual Care



## CVS Virtual Care:

- On-demand care within 15 minutes\*\*
- Mental health access within 14 days\*\*
- Access to 24/7 quick care with licensed providers
- Care for common illnesses, infections and one-time medication refill
- **Personalized health dashboard** - provides convenient, secure access to longitudinal health data for patients and caregivers
- Appointments with therapists and certified psychiatric prescribers available during the day, nights and weekends
- Counseling for anxiety, stress, depression and grief
- Psychiatric services for diagnosis, treatment and medication management\*

\*Limitations may apply based on services and location. Controlled substances not prescribed.

\*\*Averages based on January through August 2023 CVS Virtual Care data – observed patient experience are subject to change.

Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

# Aetna – Network Providers

Locate a doctor or hospital through our **provider search tool**, which is updated six days a week. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Please keep in mind that the availability of any particular provider cannot be guaranteed.

## Steps to locating an in-network provider

1. Visit: <http://www.aetna.com> and click Find a doctor
2. Under Guests click Plan from an employer
3. Continue as a guest and enter required fields
4. Select a Plan:  
**Aetna Standard Plans > Open Choice PPO**
5. Search by name or category

The image displays three screenshots of the Aetna website illustrating the steps to find a provider.

**Top Screenshot:** The Aetna homepage with the "Find a doctor" link in the navigation bar circled in yellow. A sidebar on the right asks "Don't have a member account?" and lists plan types, with "Plan from an employer" circled in yellow.

**Middle Screenshot:** The "Directory of Health Care Professionals" page. The "Continue as a guest" link is circled in yellow. Below it, there are fields for "Enter location here" and a "Look within" distance slider.

**Bottom Screenshot:** A dropdown menu for "Aetna Standard Plans" with a minus sign icon. The options are:
 

- ☐ Open Choice® PPO
- ☐ Open Choice PPO Gold
- ☐ Managed Choice® POS

 A large grey arrow points to the "Open Choice® PPO" option.

# Kaiser - California

	Kaiser HMO in California
	In-network only
Network	Kaiser California
Deductible -Individual/ Individual in family/ Family	\$0 / \$0 / \$0
Out-of-Pocket Maximum -Individual/ Individual in family/ Family	\$3,500 / \$3,500 / \$7,000
Preventive Care	Covered in Full
Primary Care Visit	\$30 copay
Specialist Visit	\$50 copay
Virtual Visit	Covered in Full
Urgent Care	\$30 copay
Emergency Room	\$250 copay
Inpatient Hospital Care	\$500 copay / day
Outpatient Surgery	\$250 copay / procedure
Retail Pharmacy (30 days) Generic Preferred Brand Non-Pref. Brand Specialty	Deductible does not apply \$15 copay   \$30 copay \$35 copay   \$70 copay \$35 copay   \$70 copay 30%, up to \$250





# Kaiser - Washington

	Kaiser HMO in Washington
Network	In-network only Kaiser Washington
Deductible -Individual/ Individual in family/ Family	\$0 / \$0 / \$0
Out-of-Pocket Maximum -Individual/ Individual in family/ Family	\$3,500 / \$3,500 / \$7,000
Preventive Care	Covered in Full
Primary Care Visit	\$25 copay
Specialist Visit	\$50 copay
Virtual Visit	Covered in Full
Urgent Care	\$25 copay
Emergency Room	\$150 copay
Inpatient Hospital Care	\$500 copay/day up to \$2,500/admission
Outpatient Surgery	\$250 copay
Retail Pharmacy (30 days) Generic Preferred Brand Non-Pref. Brand Specialty	Deductible does not apply \$10 copay   \$20 copay \$35 copay   \$70 copay \$70 copay   \$140 copay Copays above apply



# Dean Health Plan – Wisconsin Only

	Dean Health Plan
	<b>In-network only</b>
<b>Network</b>	Dean Health Plan
<b>Deductible</b> -Individual / Family	\$1,500 / \$3,000
<b>Out-of-Pocket Maximum</b> -Individual / Family	\$1,500 / \$3,000
<b>Preventive Care</b>	Covered in full
<b>Primary Care Visit</b>	\$30 copay
<b>Specialist Visit</b>	\$50 copay
<b>Virtual Visit</b>	Covered in full
<b>Urgent Care</b>	\$30 copay
<b>Emergency Room</b>	\$125 copay
<b>Inpatient Hospital Care</b>	\$500 copay/admission
<b>Outpatient Surgery</b>	\$500 copay/admission
<b>Retail Pharmacy (30 days)</b>	Deductible does not apply
Tier 1	\$10 copay   \$20 copay
Tier 2	\$30 copay   \$60 copay
Tier 3	\$50 copay   \$150 copay
Tier 4	30% coinsurance



# Enhanced EAP services through Resources for Living

Free, confidential 24/7 support for all Natus employees at [www.resourcesforliving.com](http://www.resourcesforliving.com) or 1-800-342-8111.

- Confidential counseling and referral services for up to **10 visits per issue with unlimited issues**
- Available at **no cost to you and all members of your household**. Includes dependent children up to age 26, whether or not they live at home.

**Resources for Living (RFL) clinicians provide support for:**

- Work/life balance challenges
- Parenting issues
- Child and elder care referrals (Daycare, special needs, assisted living)
- Disaster support (i.e., COVID-19, wildfires, hurricanes)
- Dealing with depression
- Drug & substance abuse
- Legal counseling + referrals (**free 30-minute consultation per issue**)
- Financial counseling + referrals (**free 30-minute consultation per issue**)
- Self-improvement
- Convenience Services (Realtors, plumbers, etc.)

## Connect with a Counselor

### Counseling Services

- Unlimited telephone support
- 10 free therapy sessions (per issue) with unlimited issues. Sessions can be in-person or televideo

### TalkSpace (Chat Therapy)

- Send text, audio, or video messages directly to your therapist. One week of therapy is equal to one counseling session
- No need to set up an appointment, your counselor will respond daily (HIPPA-compliant)

**Username:** Natus  
**Password:** EAP



# Aetna Dental - DMO and PPO Dental Plans

	DMO	PPO
Annual Deductible (Waived for preventive)	N/A	Yes
Individual	None	\$50
Family	None	\$150
Annual Maximum (for Preventive, Basic, and Major)	None	\$1,500
Preventive (Exams, Cleanings, Fluoride, X-Rays)	100%	100%
Basic (Fillings, Extractions)	100%	DED then you pay 20%
Major (Inlays, Crowns, Dentures)	50%	DED then you pay 50%
Orthodontia (Adult and Child)	50%	50%
Orthodontic Lifetime Maximum	See plan schedule	\$1,500

Aetna offers two dental plans administered by Aetna (Aetna DMO and PPO).

**Note that dental benefits are bundled with vision and may not be elected separately.**

## Learn More & Find a Provider:

- Visit [www.aetna.com](http://www.aetna.com) for a more detailed description of how to use the dental plans and locate DMO and PPO providers.
- **DMO:** DMO/DNO/Managed Dental > DMO/DNO
- **PPO:** Dental PPO/PDN with PPOII Network > Dental PPO/PDN with PPO II



# Vision - VSP

	VSP Provider	Non-VSP Provider
Annual Eye Exam (every 12 months)	\$20 copay	Covered up to \$50
Materials Copay (lenses & frames)	\$20 copay	NA
Lenses (every 12 months)	Included in materials copay	Single: Covered up to \$50 Bifocal: Covered up to \$75 Trifocal: Covered up to \$100 Lenticular: Covered up to \$125
Frames (every 24 months)	\$150 allowance, 20% discount	Covered up to \$70
Contact Lenses (every 12 months)	Elective: \$150 allowance	Elective: Covered up to \$105

## Additional Benefits with VSP

- **Affiliate Providers:** VSP has contracts with **affiliate providers such as Costco**. Check with Costco for member pricing on frame and lens options.
- **Discounted Frames:** VSP offers a \$20 discount on featured frame brands like Calvin Klein, Diane von Furstenberg, Valentino, Sean John, and many more. To find a doctor who carries the discounted brands, visit [www.vsp.com](http://www.vsp.com).



# Bi-Weekly Contributions for Health Plans

2025 Health Plans	Bi-weekly Contributions for Health Plans							
	Employee Only		Employee + Spouse		Employee + Child(ren)		Employee + Family	
	Employee Contribution	Natus Contribution	Employee Contribution	Natus Contribution	Employee Contribution	Natus Contribution	Employee Contribution	Natus Contribution
Aetna HDHP with HSA <i>WELLNESS</i>	\$92.26	\$336.36	\$274.11	\$731.83	\$184.56	\$474.83	\$376.37	\$1,066.94
Aetna HDHP with HSA <i>NO CREDIT</i>	\$126.87	\$301.75	\$308.73	\$697.22	\$219.18	\$440.22	\$410.99	\$1,032.33
Aetna PPO <i>WELLNESS</i>	\$171.60	\$370.98	\$518.44	\$766.45	\$316.98	\$520.98	\$730.44	\$1,113.10
Aetna PPO <i>NO CREDIT</i>	\$206.22	\$336.36	\$553.05	\$731.83	\$351.60	\$486.37	\$765.06	\$1,078.48
Kaiser CA HMO (CA Only)	\$72.34	\$353.17	\$189.56	\$640.17	\$148.29	\$724.00	\$291.26	\$1,027.81
Kaiser WA HMO (WA Only)	\$71.21	\$324.41	\$163.29	\$608.17	\$131.45	\$679.58	\$262.30	\$964.13
Dean Care HMO (WI Only)	\$44.82	\$235.27	\$117.99	\$428.19	\$91.87	\$482.31	\$188.92	\$679.36
Aetna Dental HMO + Vision	\$5.22	\$9.05	\$11.58	\$22.73	\$13.25	\$25.38	\$18.19	\$36.99
Aetna Dental PPO + Vision	\$9.27	\$11.73	\$21.37	\$30.35	\$24.21	\$34.39	\$33.73	\$49.38

# Health Care Flexible Spending Account

- Allows you to set aside a portion of your income on a pre-tax basis to pay for qualified health expenses
- You must use your elected Health Care FSA dollars during the year, or you will lose them
- **Must pro-actively enroll in the plan each year; your election from the prior year does not automatically rollover**
- There are two types of Health Care FSA

	General Purpose Health FSA	Limited Purpose Health FSA
Purposes	To pay for qualified medical, dental, vision expenses	To pay for qualified dental and vision expenses
HSA Restriction	Not allowed if enrolled in HSA	Allowed if enrolled in HSA
Rollover Maximum	\$660	\$660
Maximum Election*	\$3,300 in 2025	\$3,300 in 2025
Eligible Expenses	Medical, dental and vision Deductibles, copays, co-insurance Over the counter medications	Dental and vision only
You can search for eligible expenses at : <a href="#">Explore Your Health Care FSA &amp; Eligible Items   Inspira Financial</a>		





# Dependent Care Flexible Spending Account

- Used to pay for qualified dependent care expenses, such as preschool, summer day camp, before / after school programs and child or adult daycare
- You must use your elected Dependent Care FSA dollars during the year, or you will lose them
- **Must pro-actively enroll in the plan each year**; your election from the prior year does not automatically rollover

	Dependent Care FSA
<b>Purposes</b>	To pay for qualified child and elder care expenses
<b>Maximum Election**</b>	\$2,500 if you file taxes as married and filing separately* \$5,000 if you file as married and filing on a joint tax return*

*\*\* Limit is required by the IRS. In addition, if you make more than \$130,000/year, you may be subject to a lower annual limit on the Dependent Care FSA election according to IRS rules.*





# Natus Provided Income Protection Plans

	Benefits
Life Insurance	Two times your annual salary to \$500,000
Accidental Death & Dismemberment Benefit	Two times your annual salary to \$500,000
Short-Term Disability	60% of total weekly earnings to a maximum of \$3,000, beginning the 8th day of illness or injury and payable for up to 12 weeks
Long-Term Disability	50% of total monthly earnings to a maximum of \$8,500, beginning 90 days from the date of disability



Life, AD&D, and Disability Benefits  
Natus covers 100% of premium cost for employees

# Voluntary Life Insurance



Buying life insurance is an important element of sound financial planning. Open Enrollment is an opportunity to assess if you have sufficient life insurance to take care of your loved ones and pay for expenses should you become disabled or pass away.

## Voluntary Life Benefits

- **Employee Benefit:**
  - Increments of \$10,000 up to \$500,000.
- **Spouse Life:**
  - Any multiple of \$5,000 to a maximum of \$250,000, but not to exceed 100% of the employee's approved election. You may not elect coverage for your spouse if you do not elect coverage for yourself. You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
- **Child Life:**
  - Coverage of \$10,000 is available for your child(ren) to age 26 as long as you elect supplemental life coverage for yourself.

Evidence of Insurability is required for any new or increased coverage during open enrollment.



# Voluntary Benefits that Provide Financial Protection

## Travel Assistance Services

- Provided by **The Hartford**
- **Multilingual assistance, 24/7**, in US or 200 other countries **at no cost**
- Provides emergency and non-emergency services when **traveling >100 miles from home for <90 days**
- Services include pre-trip information, emergency medical assistance or personal assistance  
[Travel Assistance](#)

## Buy-up Short-Term Disability, Accident, Critical Illness, Hospital Indemnity

- Provided by **The Hartford**
- Insurance to protect you financial if you are unable to work, or when you experience unexpected illness or medical emergencies  
[HOME | Natus Sensory \(natus-sensory-benefits.com\)](#)

## Long-Term Care

- Provided by **Chubb**
- Coverage to help plan for the high cost of long-term care.  
[Home | Natus Medical Inc. \(myltcguide.com\)](#)

## Identity Theft Protection, Legal Advice

- **IdentityForce/Sontiq** (ID Theft) provides cyber internet surveillance & child social network monitoring [IdentityForce](#)
- **ARAG** (Legal Advice) provides access to network of qualified attorneys via phone or office consultation.  
[ARAGlegal.com/myinfo](#)  
Access Code: 18659nm.

# Retirement Savings Plan

Set your future self up for financial stability with a 401(k) through Fidelity 401(k) Plan.

## The Basics

- Choose from pre-tax (traditional) or after-tax (Roth) contributions, depending on your need. You can change your contribution amount or pre- or after-tax election at any time.
- The employer matching contributions are subject to a two-year vesting schedule, as noted below.

Natus matches  
\$0.75 per dollar  
to a maximum of  
\$2,500 annually

Vesting Schedule	
Less than 1	0%
1	50%
2	100%

## Contributions

- The IRS maximum 401(k) contribution for 2025 is \$23,500. If you're over age 50, or will be turning 50 during 2025, you can contribute a catch-up contribution of \$7,500 in addition to the maximum limit.\*
- Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:
  - Pre-tax: your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
  - Roth (after-tax): your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.





# Medicare Plans – OneDigital is here to help

- If you or a spouse are age 65 and/or eligible for Medicare, you may want to explore individual Medicare plans to compare pricing and plan benefits.
- Even if you are actively working, you can still enroll in a Medicare plan.
- For more information you can go to [onedigital.com/solutions/medicare/](https://onedigital.com/solutions/medicare/)

Scan the QR code to book an appointment with a trusted licensed agent today

Hours of Operation (M-F 8am – 5pm CST)

**Scan Code to Book an Appointment**



# How to Enroll for Benefits

## EVERYONE MUST LOG-IN!

- Make Open Enrollment elections through the PlanSource enrollment platform
- Log in: [Log into PlanSource](#) between November 4 and November 15, 2024
- Locate **your username**:
  - Your username will be the **first initial of your first name**, followed by **first six letters of your last name** (or less for last names with fewer than six letters) and the **last four digits of your SSN**
- Use **your unique password**:
  - Your password is your birthdate in the format YYYYMMDD

Do I need to login?

**Yes!**

Participants will need to make a new medical plan election for 2025. FSA/HSA elections do not rollover. If you'd like to enroll in the FSA, you must re-enroll each year.

Complete your enrollment by **November 15, 2024**

# Resources



## Carrier Customer Service

Aetna: 1-877-204-9186

Kaiser CA: 1-800-464-4000

Kaiser WA: 1-888-901-4636

Dean Care: 1-800-279-1301

Aetna Dental: 1-877-238-6200

Vision Service Plan (VSP): 1-800-877-7195



## OneDigital Advocate

Mercedes Urbina

Monday – Friday

8:00 am – 5:00 pm PT

Phone: 1-650-410-5374

[Mercedes.Urbina@onedigital.com](mailto:Mercedes.Urbina@onedigital.com)

[Book Time With Me](#)



## Natus Benefits Website

[HOME | Natus Sensory \(natus-sensory-benefits.com\)](https://natus-sensory-benefits.com)

# Questions?





# Additional Mental Health Support

If you exhaust the 10 virtual or in-person visits (per issue) with Resources for Living, you may **obtain additional care from your medical plan providers**. In some cases, your counselor will help you transition care with your medical provider

- In-network providers charge lower, in-network fees
- Out-of-network providers charge higher fees, and they may bill you for the amounts not covered by your medical carrier.

## Mental health resources through your medical provider:



- Virtual care through CVS Virtual Care
- Behavioral health programs to fit your specific needs
- Condition management
- Personalized health dashboard



- Virtual care
- Behavioral health with case management
- WebMD wellness portal
- Living Healthy wellness program



- Virtual care
- Behavioral health coaching
- Healthy Lifestyle and wellness coaching
- Member discounts
- Robust online portal

