



## B and B Maintenance 2025 Open Enrollment Overview

Our new health insurance policy is **effective August 1<sup>st</sup>, 2025**, and we will remain with United Healthcare. Effective 8/1/2025 we will continue to offer 2 plan options: an HMO plan option and a Nexus HSA PPO option.

As a reminder, the HMO option will continue to only be available to those residing in Illinois. Additionally, anyone that elects this plan will need to name yourself a Primary Care Physician (PCP) and follow their referral system.

All non-medical coverages will continue to be offered through Mutual of Omaha.

Below is a summary of any items to be aware of when going through this year's open enrollment:

- **All medical employee contributions will be changing slightly for the 2025-2026 plan year**
- The medical plans have not changed in benefit offering from last year
- The non-medical coverages have not changed from last year
- We are excited to announce that benefit elections will continue to be done electronically through our eligibility portal **Employee Navigator!**
  - **We are requiring each employee to log in and select your coverage. If you do not make any changes to your elections prior to the end of day, July 23rd your existing benefits will end, and coverage will not roll over to the following plan year.**

### **IMPORTANT NOTE REGARDING CHANGING YOUR MEDICAL ELECTIONS:**

Open Enrollment is the only time of the year when you can make changes to your benefits. However, you will be allowed to make changes during the year if you experience a Qualified Event (change in family status) such as:

- Loss or gain of other coverage
- Loss or gain of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Switch from part-time to full-time employment

You have **30** days from a qualified event to make changes to your current coverage

**Open Enrollment Period: July 9<sup>th</sup> – July 23<sup>rd</sup>**

**Please submit your election on Employee Navigator no later than Wednesday, July 23<sup>rd</sup>.**