

2025 OPEN ENROLLMENT PERIOD

Oct. 21–Nov. 8

2025 Open Enrollment for most of our benefits is **PASSIVE**. In most cases, employees who do not want to make any changes do not need to complete open enrollment.

IMPORTANT: ACTION REQUIRED!

Please take note of the following important actions you may need to complete:

- **Benefit Changes:** If you need to change your benefits, Open Enrollment is the time to do so.
- **Spousal Premium Credit:** If your spouse or domestic partner is covered under our plan and you are eligible for the Spousal Premium Credit, you must submit an affidavit in MyTillamook/Life Events confirming that your spouse does not have access to coverage through their employer or is enrolled in the TCCA plan as secondary coverage.
- **Flexible Spending Account (FSA) and Dependent Care Reimbursement Account (DCRA) Participation:** Your election does not carry over, to participate in 2025, you must re-enroll.
- **Dependent Care Subsidy:** To receive the Dependent Care subsidy for 2025, TCCA will contribute up to \$2,500 for dependent care expenses if employees contribute \$1,000 or more.
- **HSA Contributions:** If you are enrolled in the HDHP plan and currently contribute to your HSA account, your election will automatically carry over.
- **Pet Insurance Enrollment:** If Trupanion covers your pets, you will need to enroll in Nationwide for coverage after 1/1/2025.

- **Adding Dependents:** If you add a dependent or domestic partner to your coverage, please upload proof of relationship documents to MyTillamook or submit them to People and Culture by November 8, 2024. Refer to the Dependent Eligibility: List of Acceptable Documents on the Well-being page for details.
- **Keep an eye on your mailbox!** In December, Regence & Moda will mail new insurance cards to members. Delta Dental and Moda Vision will share the same card (no cards are needed for Willamette Dental).

Current 2024 FSA & DCRA Participants:

- Re-enrollment isn't automatic. To participate in 2025, you must re-enroll.
- Our plan offers a grace period. If you have unused 2024 funds in your FSA medical or dependent care accounts, you have until March 15 of 2025 to spend them or they will be forfeited.
- If you are enrolling in the HDHP with an HSA, you must spend all FSA dollars by 12/31/2024. This is an IRS rule.

You MUST re-enroll in this benefit to participate in 2025!



GROW WELL

OVERVIEW

2025 Monthly Benefit Plan Costs

Each year at renewal time, Tillamook reviews our health and wellness programs to identify where possible enhancements can be made while keeping employee cost shares as low as possible. Due to medical plan cost increases, there is a 5% increase to health insurance premiums for the 2025 plan year.

In 2025 we will introduce a \$120 monthly surcharge on coverage for spouses and domestic partners who choose not to enroll in available coverage through their own employer. This surcharge is in addition to the monthly premium. The monthly surcharge will not apply to TCCA employees who elect to cover their spouse/domestic partner on our TCCA plan and sign a legal affidavit confirming that their spouse/domestic partner either:

- Does not have access to employer-provided insurance; or
- Enrolls in their own employer’s insurance as their primary coverage and elects TCCA coverage as their secondary insurance.

Compared to other plans in our industry, our employee only rate is 62% lower and our family rate is 150% lower.* Our commitment to providing exceptional benefits while maintaining fiscal responsibility reflects grounding in our core values of Genuine Care and Good Stewards.

Please see the chart below for employee pre-tax contributions effective 1/1/2025–12/31/2025.

MEDICAL, PRESCRIPTION, VISION & DENTAL		
	2024 Monthly Premiums	2025 Monthly Premiums
Employee Only:	\$95	\$100
Full premium:	\$735	\$785
Employee + Spouse:	\$200	\$210
w/ \$120 Surcharge:	- \$1,544	\$330 \$1,649
Employee + Child(ren):	\$132 \$1,323	\$139 \$1,413
Employee + Family:	\$242	\$254
w/ \$120 Surcharge:	- \$2,133	\$374 \$2,277
The full premium (in green) is the total cost of your coverage. Tillamook pays the difference between the employee contribution and the full premium. The employer rates shown are for the Regence Blue Plan/Delta Dental, rounded to the nearest dollar.		

*2023 Mercer Survey Report / PPO plans, Mfg. West Employers.

Plan Enhancements & Additions For 2025

Effective January 1, 2025, the following changes will be made to our benefits:

CHANGES	2024	2025
Vision - Network Change	Regence: 100% exam Hardware Benefit \$450	Moda: 100% exam Hardware Benefit \$450
Dental - Network Change	Regence: Maximum Benefit \$3,000	Delta Dental: Maximum Benefit \$3,000
(no change to Willamette Dental)	Out of network coverage <u>matches</u> in-network benefits	Out of network coverage <u>matches</u> in-network benefits
Regence Blue Plan: Out of Pocket Limit (Blue Plan)	Employee Only \$2,500	Employee Only \$3,500
	Family Plans \$7,500	Family Plans \$10,500
Regence Prescription Copays: (Blue Plan)	Tier 1: \$10 Tier 2: \$30 Tier 3: \$50 Tier 4: \$75	Tier 1: \$10 Tier 2: \$40 Tier 3: \$60 Tier 4: \$100
Diabetes and Weightloss Support	Livongo (Regence)	Omada (Regence)
Pet Insurance	Trupanion: Flat Rates for pets	Nationwide: Individualized Rates
Medical FSA Plan Limit Increase	\$3,200	\$3,300
Regence HDHP: IRS Increased Minimum Deductibles	Employee Only \$1,600	Employee Only \$1,650
	Family Plans \$3,000	Family Plans \$3,300
Regence HDHP: Out of Pocket Limit	Employee Only \$3,600	Employee Only \$4,000
	Family Plans \$7,200	Family Plans \$8,000
IRS Increased Annual Contribution Limits to HSA Accounts	Employee Only \$4,150	Employee Only \$4,300
	Family Plans \$8,300	Family Plans \$8,550
Basic Life Insurance Limit	\$200,000	\$300,000

MONTHLY BENEFIT EMPLOYEE CONTRIBUTIONS (SECTION 125)

Your share of medical, prescription, vision and dental premiums will be automatically deducted pre-tax only, unless requested otherwise.

2025 OPEN ENROLLMENT CHECKLIST

Important Things to do by 11/08/2024

OPEN ENROLLMENT DECISIONS

- ☐ You are encouraged to visit the Open Enrollment Site to review your benefits and plan options.
- ☐ If you cover a spouse on your plan and are eligible for the Spousal Premium Credit, access your Open Enrollment session to complete the affidavit.
- ☐ If you choose to make a change to your coverage, you will need to access your Online Open Enrollment session on MyTillamook.
- ☐ If you are adding dependents to your coverage, you'll need to provide proof of dependent eligibility. This can be done electronically on MyTillamook in the Employee Documents tab.
- ☐ If you are removing dependents during the regular Open Enrollment period, no documentation is required.

- ☐ To participate in the Flexible Spending Account (FSA) for 2025 for either medical and/or Dependent Care Reimbursement Account (DCRA) expenses, you must enroll. As a reminder, you must make an election each year; your election does not carry over.
- ☐ If you are enrolling in an HDHP for the first time, you will need to enroll in an HSA account. You may also enroll in a limited purpose FSA if desired, for dental and vision expenses. Unlike an FSA, your HSA election will automatically carry over.

IMPORTANT DATES

10/14/2024	Open Enrollment Instructions and 2025 Benefit Guides will be distributed
10/21/2024	OPEN ENROLLMENT BEGINS First day to access your Open Enrollment session on MyTillamook
11/8/2024	OPEN ENROLLMENT ENDS Last day to access your Open Enrollment session All Open Enrollment elections are final at 5PM PST
1/1/2025	Effective date of Open Enrollment changes

WE'RE HERE FOR YOU!

Open Enrollment Assistance

Benefit team members will be onsite to provide 1:1 support throughout the Open Enrollment period.

Please plan on attending a Well-being Fair!

The benefit team will be available for 1:1 support

Representatives from our benefit providers will be available to answer specific benefit questions.

Sam Rader with Proactive Injury Prevention will be onsite for Body Comp Screenings.

Human Investing will be onsite for 1:1 sessions.

Family is welcome.



LOCATION	ROOM	DATE	TIME
Boardman*	Plant Breakroom	Thurs. 10/24	9am - 7pm
Outpost	The Commons	Wed. 10/30	11am - 4pm
Tillamook*	Wilson/Trask	Wed. 11/6	9am - 7pm

*Spanish translator onsite