

**Subject:** Compass Christian Church-Open Enrollment 2024-2025  
**Date:** Thursday, April 11, 2024 at 9:39:22 AM Mountain Standard Time  
**From:** MaKayla Nunlee  
**Attachments:** Outlook-A blue and.png, Outlook-A close-up.png, Compass Christian Church - 2024-2025 - Employee Benefit Guide - Rev04092024.pdf

**Enrollment-** To complete your enrollment, please log in to your Employee Portal:  
<https://cbr.prismhr.com/cbr/auth/#/login?lang=en>

**Welcome to Open Enrollment 2024-2025!** Your open enrollment starts now and will end April 15 for the new plan year, which begins June 1, 2024, and ends May 31, 2025. Please begin getting ready for this important event.

CBR is pleased to begin the 2024-2025 passive open enrollment process for **ALL** benefits. Passive open enrollment means that eligible employees working 30 or more hours per week have the opportunity to **ADD, CANCEL, OR CHANGE** their desired coverage.

If you are satisfied with the recommended plan changes, no further action is required, but you may log in to your employee portal to review the new deduction amounts for all benefits which start June 1, 2024.

**Attached, please find more details for the following plans:**

**MEDICAL RENEWAL**

The attached BENEFITS GUIDE provides a snapshot of all of your benefits together with all state and federally mandated notices. The attached MEDICAL SUMMARY BENEFIT OF COVERAGE provides information on the coverage, exclusions, and limitations for all four available medical plans. Your employee portal will show the new medical deductions effective May 1, 2024.

**New! MetLife Dental and Vision Coverages**

**New Carrier!** Dental and vision coverage will be changing to MetLife effective June 1, 2024. Employees who are currently participating can make changes to their plans, however it is not necessary to re-enroll, we will move your coverage to a similar plan. Employees currently enrolled in the Delta Dental Base Plan or the Delta Care DHMO will be moved to the MetLife PPO Silver Plan providing similar rates, but a larger network of dentists. All employees currently enrolled in any of the Delta Dental Buy-Up plans will move to MetLife Gold Plan. All employees currently enrolled in the EyeMed plan will move to the MetLife Silver plan and employees currently enrolled in the VSP plan will move to the MetLife Gold plan.

MetLife Dental has agreed to take over any existing Orthodontics treatments. Employees who are undergoing other dental treatment are encouraged to complete all work on or before the end of the current coverage, May 31, 2024.

**The NEW plans and rates are illustrated below:**

**New Monthly 2024-2025 Rates**

Plan	Employee Only	EE plus Spouse	EE plus Child(ren)	EE plus Family
Dental MetLife Silver Plan \$1,500 annual max	\$26.81	\$52.34	\$67.59	\$93.12
Dental MetLife Gold Plan - \$3,000 annual max	\$41.56	\$81.59	\$111.24	\$153.31
Dental DHMO Plan	Ending 5/31/2024			

Vision MetLife Silver Plan	\$5.72	\$10.39	\$10.90	\$16.82
Vision MetLife Gold Plan	\$8.80	\$15.97	\$16.76	\$25.87

### New! MetLife LIFE AND DISABILITY COVERAGES

We are happy to announce that we will continue our partnership with MetLife for life and disability insurance. If you are currently enrolled in Life Insurance or Disability, your coverage will continue as is. Re-Enrollment is NOT required. However, if you would like to enroll during the passive open enrollment period, please review the Special Open Enrollment Rules below.

#### Life Insurance Special Open Enrollment:

- Employees, Actively at Work that work 30+ hours, who are not currently enrolled in life insurance, or those who are currently enrolled in the plan for **less than \$50,000**, may request **up to \$100,000** without providing evidence of insurability. A statement of health will need to be submitted for any request for an amount that **exceeds \$100,000**.
- Employees, Actively at Work that work 30+ hours, who are currently enrolled in the plan for **\$50,000** or greater may request an **increase of up to \$50,000** (not to exceed **\$100,000**) of additional coverage without providing evidence of insurability. As an example, if you currently have **\$80,000** in coverage, you may increase your coverage by **\$20,000**, without providing evidence of insurability. However, if you increase by **\$50,000**, you will have to submit evidence of insurability for **\$30,000**.

#### Short-term and Long-term Special Open Enrollment:

- Employees, Actively at Work that work 30+ hours, who are not currently enrolled in Short-term or Long-term disability, may enroll during this Special Open Enrollment period without providing evidence of insurability. New enhancements to the Short-term disability coverage now waives pre-existing conditions. Pre-existing conditions still apply for Long-term disability.
- Employees, Actively at Work that work 30+ hours, who are currently enrolled in Short-term or Long-term disability, your coverage will be changed to the most comparable plan. No further action will be required.

### PET HEALTHCARE

We are pleased to continue our partnership with Pet Benefits Solutions. Employees electing this coverage have the opportunity to save on veterinary care for their pets. Employees receive immediate savings of 20-50% off every veterinary visit. Pet Benefits Solutions requires NO claims forms and features NO deductibles, NO waiting period, NO age exclusions, and NO exclusions due to pre-existing or breed-specific conditions. The rate for one pet is \$11.75 and \$18.50 for 2 or more.

### New! MetLife SUPPLEMENTAL COVERAGES

**New Carrier!** We are pleased to share that Accident, Critical Illness and Hospital Indemnity, will change to MetLife. Your current Aflac coverage will be changed to the most comparable MetLife plan.

### New! MetLife SUPPLEMENTAL COVERAGES

We are excited to offer enhanced Identity theft protection and Legal Plan through MetLife. If you are currently enrolled in the Legal Shield/ID Shield your coverage will be moved to the most comparable MetLife plan. We encourage you to log on to your employee portal to review all options and the new deductions.

**Flexible Spending Account (F S A)** Open enrollment for Flexible Spending Accounts for medical and dependent care will be in Fall of 2024.

**Health Spending Account (H S A)** Open enrollment for H S A Accounts will be in the Fall of 2024. However, if you wish to enroll in an H S A qualified medical plan and open an H S A, you will have to contact our HR team for assistance.

### ENHANCED BENEFITS ENROLLMENT

This will be a **passive** enrollment, which means employees' current benefit elections will automatically roll over for the upcoming plan year. Employees who wish to make changes may log on to their Employee Portal to select new benefits.

*Please click on the link below for a detailed explanation of the voluntary plans.*

<https://youtu.be/GZsER0-Nbh8>

We are also excited to announce that during the open enrollment period, you will have access to a Health Advocate/counselor. [CLICK HERE](#) TO schedule a one-on-one meeting with a health advocate/counselor. You will receive email communications from [rei.benefits@onedigital.com](mailto:rei.benefits@onedigital.com).

Here is how it works:

- Support of a Benefits Advocate/Counselor
  - Professional healthcare advocates will be available to employees navigate the enrollment system, answer their questions, and assist with their benefits selections. Advocates are available by phone. Bilingual support is also available.
  - During their individual appointment, the healthcare advocate will:
    - Review all benefit options
    - Answer questions and provide additional information about benefits
    - Assist with enrolling employees in their benefit selections

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<https://cbr.primshr.com/cbr/auth/#/login?lang=en>

*Regards,*



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