

Get Ready to Choose Your 2025 Benefits!



OPEN ENROLLMENT IS OCTOBER 28–NOVEMBER 15, 2024

This is an active enrollment. Your current benefits elections WILL NOT carry over. In order to have benefits in 2025, please enroll through Dayforce by November 15, 2024.

UNDERSTAND WHAT'S NEW FOR 2025

Just as we are committed to providing the best eye care possible for our patients, we are committed to providing a valuable, comprehensive benefits program to our employees and their families that meets their diverse needs.

For 2025, we have made a few necessary changes in response to the ongoing increases in healthcare costs. While this decision was not taken lightly, it is essential to continue offering quality benefits. The key changes for 2025 include:

- **Medical plan adjustments:** Deductibles and out-of-pocket maximums will increase, along with slight changes to employee contributions.
- **Voluntary short-term disability enhancement:** The maximum weekly benefit will rise from \$500 to \$600 to offer improved income protection during short-term absences.

All other benefits will remain unchanged, and we are excited to introduce new voluntary benefit options to further support your unique needs. See below for more details on these additions.



If you enroll in the Standard or Premium HDHP Plans, the maximum amount you can contribute to the HSA in 2025 has increased to \$4,300 for individual coverage and \$8,550 for all other coverage levels. And, if you're age 55+ by December 31, 2025, you can contribute an additional \$1,000. Note that any amounts ECP contributes toward your HSA apply to the maximum amount you can contribute.

MEDICAL PLAN CHANGES

Deductibles are increasing:

- **Premium PPO Plan:** \$1,500 for individual coverage and \$3,000 for family coverage
- **Premium HDHP:** \$2,000 for individual coverage and \$4,000 for family coverage
- **Standard HDHP:** \$4,000 for individual coverage and \$8,000 for family coverage

Out-of-pocket maximums are increasing:

- **Premium PPO Plan:** \$4,000 for individual coverage and \$8,000 for family coverage
- **Premium HDHP:** \$5,000 for individual coverage and \$8,500 for family coverage
- **Standard HDHP:** \$7,500 for individual coverage and \$9,200 for family coverage

DISCOVER NEW VOLUNTARY BENEFITS

This year, we're excited to introduce a host of new voluntary benefits through Corestream:

- **Legal services:** Nationwide network of attorneys for family matters, estate planning, debt defense, and more.
- **Discount shopping network:** Exclusive discounts on electronics, travel, theme parks, and popular brands.
- **Identity theft protection:** Comprehensive monitoring and up to \$1 million in coverage.
- **Pet health care:** Customizable coverage for routine care, emergency treatments, and lost pet recovery.
- **Auto and home insurance:** Compare quotes from 70+ carriers for home and auto coverage.
- **Auto savings membership:** Save up to 50% on repairs, warranties, and maintenance.
- **Disaster insurance:** Get cash to cover unexpected costs in the wake of a natural disaster—without a deductible or underwriting.

These benefits are designed to help you protect what matters most and enjoy valuable savings on everyday expenses. Explore the full details by visiting eyecare.corestream.com.

BE A SMART CONSUMER OF HEALTH CARE

The Anthem/AmeriBen medical plan options that EyeCare Partners offers are “self-insured” plans. Did you know that means EyeCare Partners collects the premiums from employees and takes on the responsibility of paying employees’ and dependents’ medical claims? So, if you reach your out-of-pocket maximum in a plan year, EyeCare Partners pays any amounts that exceed your out-of-pocket maximum for the rest of the year; you are not responsible for anything that exceeds your out-of-pocket maximum, which protects you financially.

Because EyeCare Partners assumes the financial risk of providing you medical coverage, it's important to be a smart health care consumer. That means taking steps to receive health care that saves you—and ultimately, the Company—money, like receiving in-network care and researching care before receiving it.

EyeCare Partners has partnered with MyQHealth to provide you personalized support and guidance when you need help on your health care journey. They can help you be a smarter health care consumer, like finding in-network providers, checking in on medical claims and helping you understand how to get the most out of your benefits.

Contact your Care Coordinator three ways:

- **By phone:** 855-497-1222, Monday through Friday between 8:30 a.m. and 10 p.m. ET
- **Online:** eyecarepartnershealthcare.com
- **Through the app:** MyQHealth—Care Coordinators

INTRODUCING LANTERN: THE NEW NAME FOR SURGERYPLUS

SurgeryPlus is now Lantern! While the name and branding are changing, you'll still receive the same great service and support for your planned surgical procedures. You can continue to reach Lantern at the same phone number: 833-469-2021. Or visit my.lanternhealthcare.com. If you use any old SurgeryPlus links, you'll be automatically redirected to Lantern's website through 2025. Existing user accounts will remain active, so there's no need to create a new login.

Remember, Lantern is already part of your medical benefits and offers access to top-quality care for many planned surgical procedures—at no additional cost to you. When planning a surgery, make Lantern your first call to explore affordable options and expert care.

New for 2025! EyeCare Partners is expanding incentives for Lantern by waiving deductibles on the PPO plan and reducing deductibles on the HDHP plans down to the IRS required limit (\$1,650 for 2025).

STEPS TO ENROLL

Take these steps to enroll for your 2025 benefits:

1. Understand what's new, as well as your other 2025 benefits. Review the 2025 Benefits Guide and narrated benefits presentation on the new Benefits Resource Page at myecpbenefits.com/ecp.
2. Attend a webinar to learn about your 2025 benefits and ask questions.

Date	Time	Teams Meeting Link	Meeting ID	Meeting Password
Monday, October 28	9 a.m. CST (ECP)	ECP Join Here	ECP: 296 433 230 141	ECP: DPJUJo
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 254 144 070 58	Michigan: v7yyhr
Wednesday, October 30	9 a.m. CST (ECP)	ECP Join Here	ECP: 282 927 228 758	ECP: autEdu
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 256 655 565 216	Michigan: 7oGEQA
Friday, November 1	9 a.m. CST (ECP)	ECP Join Here	ECP: 253 940 608 820	ECP: VCGajQ
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 292 344 326 968	Michigan: c7YDso
Tuesday, November 5	9 a.m. CST (ECP)	ECP Join Here	ECP: 224 007 203 83	ECP: tXfeD3
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 279 265 850 931	Michigan: 48NKZS
Thursday, November 7	9 a.m. CST (ECP)	ECP Join Here	ECP: 215 693 463 279	ECP: iKAcjD
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 245 387 002 389	Michigan: aySxZC
Monday, November 11	9 a.m. CST (ECP)	ECP Join Here	ECP: 269 268 526 102	ECP: TqRJkF
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 213 635 060 719	Michigan: C4GNjr
Friday, November 15	9 a.m. CST (ECP)	ECP Join Here	ECP: 226 160 516 832	ECP: QV6LLN
	12 p.m. EST (Michigan)	Michigan Join Here	Michigan: 299 036 969 93	Michigan: zYPXVA

3. Review your current benefits options on Dayforce at dayforcehcm.com to be sure they continue to meet your needs. Enter your company ID: Eyecare, then click on the menu icon (three horizontal lines) at the upper left-hand corner and select **Benefits**. Then click **Current Elections** on the top banner.
4. Beginning Monday, October 28, log into Dayforce at dayforcehcm.com to enroll. After you log in, from the menu icon at the upper left-hand corner, select **Benefits**, then **Overview**, then **Start Enrollment**. You have until November 15 to enroll.

QUESTIONS?

If you have questions about your 2025 benefits, connect with a MyQHealth Care Coordinator these three ways:

- **By phone:** 855-497-1222 Monday through Friday between 8:30 a.m. and 10 p.m. ET
- **Online:** eyecarepartnershealthcare.com
- **Through the app:** MyQHealth—Care Coordinators

This is an active enrollment. Your current benefits elections **WILL NOT** carry over. In order to have benefits in 2025, please enroll through Dayforce by November 15, 2024. Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.