



2025

Open Enrollment Dates
October 28th - November 15th, 2024

Dear Eskaton Team,

Re: Letter from the President and CEO regarding important changes to your benefits – Starting January 1, 2025

As we get ready for our annual open enrollment period, I want to let you know about some important changes to Eskaton's benefits that will start next year. We're always working to give you the best options to help with your health and financial needs. This year, we've made some necessary changes and improvements to your benefit options.

Changes to Health Plan, Vision, and Dental Costs

First, I want to talk about the costs of our health plan, vision, and dental plans. We know that any cost increase can be a lot, but these changes are needed because healthcare costs are rising across the country.

Health Plan Coverage Update

Eskaton is committed to providing full and part-time employees with the option for healthcare coverage; plus preventative health services. With this, we continue to evaluate the options and this year, found it necessary to increase the benefit costs ranging between 7-11% depending on the coverage plan you choose. In comparison, Eskaton's health plan is still competitive in the marketplace and we will continue to evaluate our options in the years to come.

We've done our best to keep these costs as low as possible while still giving you the care you need.

New Dental Provider: Delta Dental

We are happy to share that we're switching our dental provider to Delta Dental. This is a big win because Delta Dental has more dentists in their network than our previous provider. This will give you more choices and help lower your costs for dental care.

Vision Care Reimbursement—More Timely Claim Reimbursement

Vision coverage will stay the same, and we are working closely with Personify Health formally known as Health Comp to provide a more timely reimbursement of vision claims submitted. This means once you pay out of pocket initially, you will complete the online Claim Form, attach your receipt and receive reimbursement within 4-6 weeks.

Improvements to Our 401(k) Retirement Plan

We care about your future, so we're making it easier to save for retirement. Starting January 1, 2025:

If you're at least 18 years of age, have worked here for at least 90 days, and aren't in the 401(k) plan yet, you'll be automatically enrolled. Your contribution will be 3% of your pre-tax pay, and we'll match it up to 4%.

If you're already in the plan, your contribution will automatically go up by 1% each year until it reaches 6%. This is an easy way to grow your savings for the future. You can opt-out at any time by changing your settings in Empower.

Final Thoughts

We encourage you to look over these updates and think about how they fit with your personal and family needs, as well as your financial goals.

Your Business Service Manager will host several enrollment sessions during the open enrollment period. These sessions are a great opportunity to ask questions and get more detailed information about your benefits and the changes coming in 2025.

Thank you for your continued dedication and hard work. We are committed to supporting your health and prosperity as valued members of our team.

Warm regards,

Sheri Peifer
President and CEO

Want more information?

Visit: <https://eskatonbenefits.libertyeb.org>

OPEN ENROLLMENT

October 28th - November 15th, 2024

Open Enrollment is your annual opportunity to make changes to your benefit elections.

As a valuable addition to your overall compensation, please take this time to understand the benefits available and determine the best coverage for you and your family.

If you have reviewed your plan options and have determined that you would like to make a change to your benefits, you can do so by following the online enrollment instructions included in this packet.

Any changes made to your benefits will be effective January 1, 2025.

Still have questions? Visit <https://eskatonbenefits.libertyeb.org> and consider attending an Open Enrollment meeting - for a full schedule of meetings, please check with your Community Business Office.

2025 MONTHLY PAYROLL DEDUCTIONS			
MEDICAL	EMPLOYEE ONLY	EMPLOYEE + 1 DEPENDENT	FAMILY
Full-Time	\$145.00	\$515.00	\$810.00
Part-Time	\$153.00	\$540.00	\$850.00
DENTAL & VISION PACKAGE	EMPLOYEE ONLY	EMPLOYEE + 1 DEPENDENT	FAMILY
Full-Time & Part-Time	\$27.50	\$60.00	\$105.00

Have Questions?

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Want more information?

Visit:

<https://eskatonbenefits.libertyeb.org>