



# It's time for 2025 Open Enrollment!

APRIL 29 – MAY 13, 2025



## Open enrollment is being held from Tuesday, April 29, 2025 through Tuesday, May 13, 2025

All Teammates who wish to be covered under the Active Day benefits must visit our benefits portal to make their elections. **Failure to complete an election/enrollment during this open enrollment period will result in no insurance coverage.**

Benefit elections made during open enrollment will be effective for the plan year of **06/01/25 - 05/31/26** and are locked in place unless you experience an IRS Section 125 approved qualifying life event (QLE). If you waive coverage at open enrollment and want to join our plan later, the same IRS Section 125 QLE rules apply.

Should you experience a qualifying life event, such as marriage, divorce, birth, adoption, or loss of other coverage, you must notify us within 30 days of this life event.

## Enrolling in Benefits

Visit [www.thebenefitsexpert.com/activeday](http://www.thebenefitsexpert.com/activeday) to review the benefit plans and to make your elections.

**User ID:** Enter your social security number (no dashes) or use the last 4 characters of your Paycom Self Service username (E.g. Your Paycom ESS username is 0X417**AG13**; use **AG13** as your TBX user ID)

**PIN:** Enter the last 4 digits of your SS# and the last 2 digits of your birth year, no dashes required.

- Social Security Number: 12345**6789**
- Date of Birth: June 1st, 19**80**
- PIN is **678980**

**For direct enrollment support, contact TBX at 855-482-9669 between the hours of 7:00AM - 7:00PM CST, Monday-Friday.**

## Benefits Effective June 1, 2025

At Active Day, we believe the benefits we offer are an essential part of your overall rewards as a valued Teammate. After carefully reviewing the benefits package options for the upcoming plan year, we've made enhancements to the rewards available to our Active Day family. We're thrilled to announce that there will be **no increases to Teammate contributions** for any of the benefits provided by Active Day, along with several exciting benefit enhancements.

## Medical Benefits

Active Day will continue to offer three medical plan options through Independence Blue Cross, with **no increase** in Teammate contributions, for those electing the Core and/or Catastrophic plans. Furthermore, we're excited to introduce an **Active Day funded Health Savings Account (HSA)** for both the Core and Catastrophic plans, providing up to **\$400 per year**. Additionally, Teammate contributions for the Enhanced plan will be **reduced**, bringing extra savings across all medical plan options.

## **NEW!** Active Day Funded Health Savings Account (HSA)

Effective **June 1, 2025**, Active Day will contribute \$100 per quarter (up to \$400 annually) per Teammate who is enrolled in either the Core or Catastrophic HDHP plans to help offset out-of-pocket expenses. To receive the employer-funded Active Day contribution, Teammates must elect to contribute a portion of their paycheck to their HSA account.

- HSAs will now be exclusively administered through Independence Blue Cross, (IBX) and all new contributions starting June 1, 2025, will be deposited into the IBX HSA accounts.
- HSAs help you save on qualified healthcare costs by using pre-tax dollars. Contributions lower your taxable income, grow tax-free, and can be withdrawn tax-free for qualified medical expenses.
- Teammates with an existing HSA account through a provider other than IBX have the option to either roll over their current funds into the new account or continue using their existing HSA until the balance is fully depleted.



## Voluntary Life Insurance

Voluntary Life Insurance will continue to be offered through **New York Life**, with **no changes** to current rates.

## Voluntary Short-Term Disability

Short-Term Disability benefits will continue to be offered through New York Life, with a slight decrease in monthly costs for Teammates (up to 10%).

## One-Time Enrollment Opportunity

New York Life has provided us with a special one-time enrollment opportunity for both the Voluntary Life Insurance and Voluntary Short Term Disability plans.

At this open enrollment, you can elect to join either (or both) plans –even if you’ve previously waived or were denied coverage–without completing any Evidence of Insurability (EOI) or Statement of Health forms! (Guaranteed Issue provisions apply)

Make sure to take advantage of this opportunity during the open enrollment window. If you waive now and want to join either plan later, you will be required to apply through the Evidence of insurance process.

## **NEW!** Dental Benefits

Beginning June 1, 2025, dental benefits will be enhanced through Delta Dental, giving Teammates improved access to a larger network of dentists and providers through the following networks:

- **Delta Premier Network** (greatest cost savings)
- **Delta PPO Network**
- **Out-of-Network Providers**

Teammates who select providers within the **Delta Premier Network** will benefit from lower contributions and enhanced savings, making it the most cost-effective option for care.

## We’re Increasing the 401(k) Match to Invest in Your Future

As part of our continued commitment to supporting our Teammates’ financial well-being, we’re excited to announce an increase to the Active Day provided 401(k) match. This change is our way of saying thank you for your hard work and dedication—and helping you build a stronger financial future.

Starting June 1, 2025, the Active Day match will increase to \$.50 on the dollar for the first \$2,000 of Teammates contributions to the plan with a maximum annual match amount of \$1,000. We encourage everyone to review their contributions and take full advantage of this increased match benefit. Visit [www.empower.com](http://www.empower.com) to enroll or to change your per paycheck contribution.

As we kick off annual open enrollment, we encourage you to review the various plans being offered, along with beneficiaries for your life insurance and retirement plan.

For more detailed information on each of these benefit enhancements and to access the full benefits guide please refer to the BenePortal at [www.activedaybenefits.com](http://www.activedaybenefits.com).