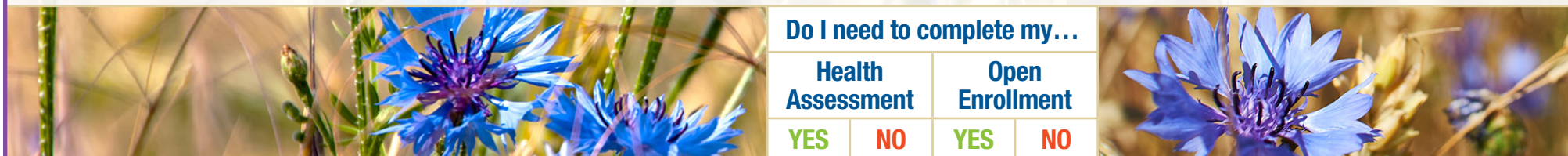


2025 Open Enrollment Decision Chart



Do I need to complete my...

Health Assessment Open Enrollment

YES NO YES NO

Health Engagement Model (HEM)

<ul style="list-style-type: none"> I am participating in HEM in 2024. I want to participate in 2025 too. I am not making any changes to my enrollments for 2025. 		✗		✗	<p>There are three easy steps to participate in HEM:</p> <ol style="list-style-type: none"> Enroll in a PEBB medical plan at pebbenroll.com between Oct. 1 and Oct. 31, 2024. (Be sure to indicate you plan to participate in HEM.) Take your Health Assessment on your current medical plan's website between Sept. 1 and Oct. 31, 2024. Health Assessments done outside of this window will not be accepted. Complete two health actions during the plan year. <p>Don't wait to complete your Health Assessment. You may need to reset your password. Kaiser Permanente may take up to 10 business days to reset your password.</p>
<ul style="list-style-type: none"> I am participating in HEM in 2024. I want to participate in 2025 too. I also need to make changes to my benefit plans and/or dependents. 		✗	✓		
<ul style="list-style-type: none"> I am not enrolled in a PEBB medical plan in 2024. I also did not participate in HEM in 2024. I want to enroll in medical and participate in HEM for 2025. I understand I will be enrolled in the lower deductible plan. I understand I will not receive the monthly incentive of \$17.50. 		✗	✓		
<ul style="list-style-type: none"> I opted out of medical for an incentive in 2024. I want to enroll in a medical plan and participate in HEM for 2025. I understand I will be enrolled in the lower deductible plan. I understand I will not receive the monthly incentive of \$17.50. 		✗	✓		
<ul style="list-style-type: none"> I was not able to participate in HEM in 2024 because I was a new hire and my coverage started on or after Nov. 1, 2023. I want to participate in HEM in 2025 and receive a monthly incentive of \$17.50. I know I must complete the HEM enrollment process to keep my deductible low and receive the monthly incentive. 	✓		✓		
<ul style="list-style-type: none"> I was a new hire with my coverage starting on or after Nov. 1, 2023. I want to keep my same plan selections. I don't care if I receive the monthly incentive of \$17.50. 		✗		✗	



Health Engagement Model (HEM) Continued

<ul style="list-style-type: none"> I am enrolled in a PEBB medical plan in 2024. I don't currently participate in HEM. I want to participate in 2025. 					
<ul style="list-style-type: none"> I don't currently participate in HEM and I don't plan to participate in 2025. I want to make plan or dependent changes for 2025. 					

Flexible Spending Accounts (FSAs)

<ul style="list-style-type: none"> I am participating in HEM in 2024. I want to participate in 2025 too. I want to enroll in a health care or dependent care FSA. I want to keep my other plan selections the same. 					<ul style="list-style-type: none"> You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for an FSA. Even if you have an FSA now, you must re-enroll each year during Open Enrollment to renew this plan. If you don't re-enroll, your FSA will end Dec. 31, 2024.
<ul style="list-style-type: none"> I am enrolled in a PEBB medical plan in 2024. I don't currently participate in HEM. I want to participate in 2025. I also want to enroll in a health care or dependent care FSA. 					
<ul style="list-style-type: none"> I don't currently participate in HEM and I don't plan to participate in 2025. I want to enroll in a health care or dependent care FSA in 2025. 					

Surcharges

<ul style="list-style-type: none"> I am participating in HEM in 2024. I want to participate in 2025. I am not changing my answers to surcharge questions in 2025 (including tobacco use, double coverage, spouse/dependent group coverage). 					<p>Note: If you choose not to participate in the passive Open Enrollment, you won't be able to make corrections during the correction period. You'll need a qualifying life event to make any changes.</p>
<ul style="list-style-type: none"> I am participating in HEM in 2024. I want to participate in 2025. I have updated one of my surcharge answers (including tobacco use, double coverage, spouse/dependent group coverage). 					



Medical Opt Out

<ul style="list-style-type: none"> I opted out of medical for an incentive in 2024. I want to continue to opt out in 2025 and keep everything else the same. 		✘		✘
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Decline Benefits

<ul style="list-style-type: none"> I declined all benefits in 2024. I want to continue with no benefits in 2025. <p>Note: If you decide later that you want to enroll in core benefits, you will have to appeal.</p>		✘		✘
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New Hires with Benefit Coverage Effective Oct. 1, 2024

<ul style="list-style-type: none"> I am a new hire with benefit coverage effective Oct. 1, 2024. I plan to participate in HEM for 2025. 	✔		✔	<ul style="list-style-type: none"> You must enroll in benefits now to be covered Oct. 1, 2024 – Dec. 31, 2024. You must also complete Open Enrollment between Oct. 1 and Oct. 31, 2024, to have coverage in 2025. If you want to participate in HEM, be sure to indicate it when you complete Open Enrollment. If you want to enroll in an FSA for 2025, make your election during Open Enrollment. <p>Note: New hires with benefit coverage effective Nov. 1, 2024, or later are not eligible for HEM for 2025.</p>
<ul style="list-style-type: none"> I am a new hire with benefit coverage effective Oct. 1, 2024. I plan to participate in the HEM in 2025. I also want to enroll in an FSA for 2025. 	✔		✔	
<ul style="list-style-type: none"> I am a new hire with benefit coverage effective Oct. 1, 2024. I don't plan to participate in HEM for 2025. I want to enroll in an FSA for 2025. 		✘	✔	