

Hello Rimini Team,

US Open Enrollment is now LIVE!

Open enrollment is available from **November 1** through **November 15** (11:59 p.m. PST) in Workday.

What you need to know for 2025?

- No changes to our Benefits coverage except required mandates to the HDHP (HSA plan).
- Increase to our medical premium.
- Eligibility requirement for the 401(k)-employer match will change from 1 year of service to 6 months.
- Current elections rollover to the following year except FSA and HSA, which need to be designated each enrollment year.

Plan Changes

HDHP with HSA plan

- Individual annual deductible will increase from \$3,200 to \$3,300.
- Telemedicine Visits are no longer offered at zero cost. Please work with the provider to determine cost.

Premium Changes

While the cost of healthcare has continued to rise over the years, we have negotiated the increase for UHC down to 4% and Kaiser's increase to 5.9%. Rimini will continue paying 100% for employee only coverage and subsidizing dependent coverage. Click <u>HERE</u> to view 2025 premiums.

Tax Deferred Plans

- **FSA:** Annual limit will increase to \$3,300 and the roll over amount to \$660.
- **HSA:** Annual limits will increase to \$4,300 Individual and \$8,550 Family.
- **Commuter (Transit/Parking):** Monthly contribution will increase to \$325. Commuter benefits are not part of open enrollment. You can make changes monthly.

Benefits Guide

To review all your benefits offerings for 2025, go to Rimini's 2025 Benefit Guide.

How to Get Started?

Go to your Workday inbox to locate the "**Open Enrollment Change**" task. During enrollment you will be required to add beneficiaries to the Basic and Voluntary Life benefits. Additionally, please process the Emergency Contact To DO task after submitting your enrollment. It is critically important to complete your Emergency Contact in case something was to happen to you whereby we need to contact your designated Emergency Contact.

Selecting the Medical Opt-Out Credit?

To receive Rimini's monthly \$200 credit, you must upload a waiver by completing the Medical Waiver TO DO Task after submitting your enrollment.

Live Webinars

Please join one of our Open Enrollment Kickoff sessions and Vendor Specific Spotlight presentations while you enter to win one of our wellness prizes! Per the IRS, wellness incentives under \$100 are not subject to

taxes. If applicable, Rimini will gross up the value of the prize to account for taxes owed. Attached please find invitations to add to your calendar.

Go to our <u>Benefits Page</u> for all benefits details!

Please email <u>benefits@riministreet.com</u> if you have any questions.

Thank you, Total Rewards Team

2025 OPEN ENROLLMENT

Rimini Street