

# 2025 Annual Enrollment What's New – U.S. Salaried

Enrollment Period November 7 – November 20, 2024

### Agenda

**2025 Highlights** 

Reminders

**2025 Benefits** 





## **2025 Highlights**

#### Contributions

• There will be some changes to the employee contributions for medical and dental plan contributions. If you do not make any changes during the annual enrollment period any contribution changes will automatically update in your paycheck in January 2025.

#### Aetna PPO Plan Offering

 To continue our commitment to provide meaningful choice for your healthcare coverage, all salaried employees will have access to elect the new Aetna PPO plan for 2025. This plan will be replacing the current Aetna POS plan that was available for employees hired prior to 2013.

#### Aura Protection Plus Identity

• A new voluntary benefit offering available through MetLife. Aura identity theft protection provides comprehensive coverage against identity theft, financial fraud and digital security.

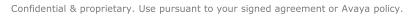
#### Hinge Health's Women's Pelvic Health

 Under all Aetna medical plans through the Hinge Health digital app, you will have access to personalized care and resources for pelvic strength, bladder control, pregnancy/postpartum and managing pelvic pain



## Reminders







### Reminders



Two ways to enroll:

- <u>https://my.adp.com</u>
  - If prompted for an enrollment code, please enter AVA-AVA
- Call the Avaya Health & Decision Benefits Center at 1-800-526-8056 (TDD 1-800-952-0450)

#### Have a benefit question? We have answers!

Annual Enrollment Dates: November 7 – 20, 2024

• Benefits Genius Bar open November 7, 13 & 19 from 2 – 3 PM EST



#### **<u>Click this link to join</u>**

By phone: +1 323-792-6237 Participant code: 639 261 005#

Or

Call the Avaya Health & Decision Benefits Center at 1-800-526-8056 (TDD 1-800-952-0450) M-F, 8 AM - 8 PM ET



# Reminders

Elections that do not rollover to 2025: FSAs (Healthcare, Limited and Dependent Care) and HSA

Review the dependents that you are covering on your benefits

Review your beneficiary information

4

Select "CONFIRM ELECTIONS" and "I AGREE AND CONFIRM ELECTIONS" on the pop up. If you do not confirm your enrollment, your changes will **not** feed over to the carriers.

Please make sure to keep a copy of your benefits confirmation statement

6

If you do not enroll during the annual enrollment period, you not will be able to change your 2025 benefits unless you have a qualified life event.

AVAVA



# **Reminders - ALEX**

ALEX - Avaya's interactive Benefits Advisor to help you compare and understand your medical plan options

(The ALEX tool helps you to compare medical plans; it is not the enrollment site)



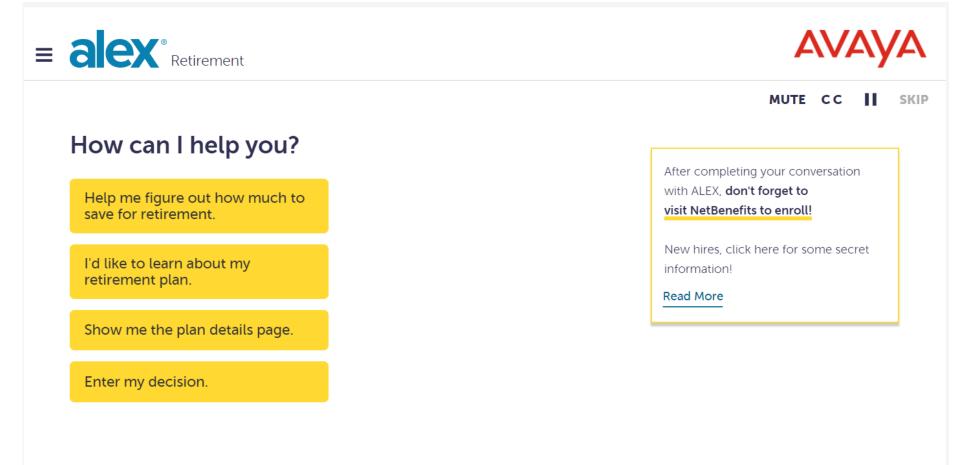
- Personalized
- Easy to Use
- Confidential

### https://start.myalex.com/avaya





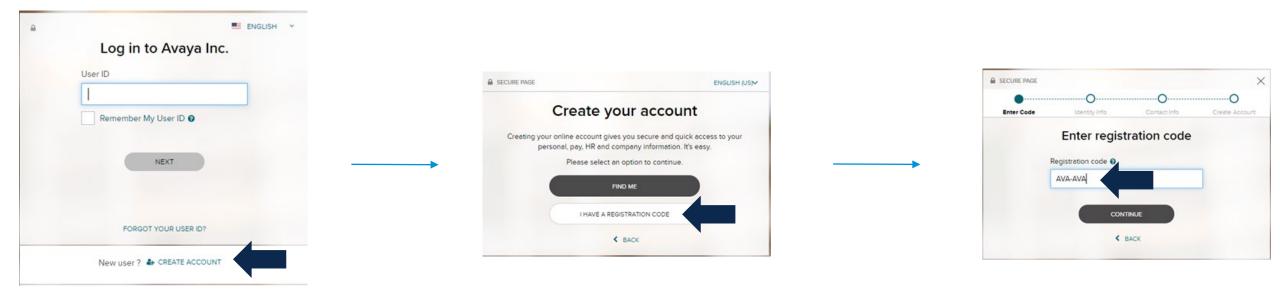
# **ALEX – Retirement Planning**







## **Registering For The First Time?**



#### coverage, supplementary life insurance and critical illness discount. Tobacco use is defined as any use of tobacco products, including the use of cigarettes, cigars, pipes, chewing tobacco and snuff, at any time, during the previous 12-month period.

If it is unreasonably difficult, due to a medical condition, for you to achieve the standards for the

10

# **Survey Questions**

#### **Survey Questions**

**Employee Tobacco Certification** 

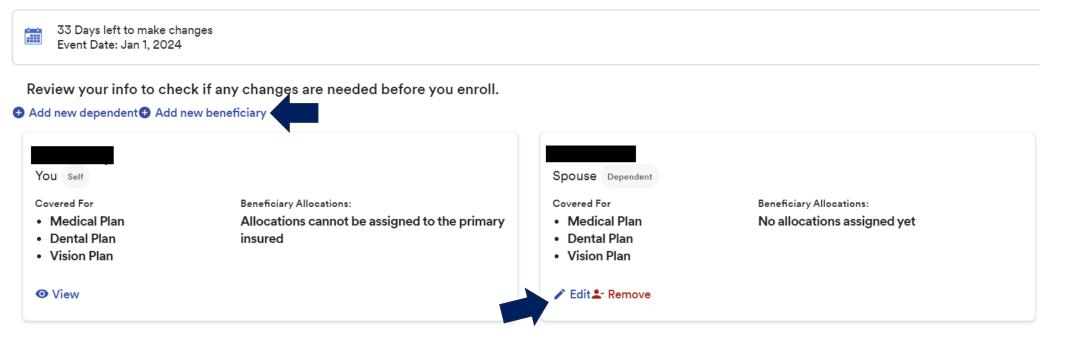
Dependent Tobacco Certification

Avaya rewards non-tobacco users with a discount on their medical coverage contributions and reduced premium rates ("the discount") for their supplementary life insurance and critical illness. The discount applies to employees and their covered dependents, separately.

If you have not used any tobacco products in the past 12 months, you qualify for the medical

# **Adding/Updating A Beneficiary**

#### **Review Your Info**



### **Enrollment Screen**

You will need to make elections for all benefit options showing 'Needs Attention'

#### A Needs Attention (1)

Health Care Flexible Spending Account Effective Date: Jan 1, 2024	A Needs Review
Current Election	
	\$0.00 → Review
Waive HCFSA Show price bre	eakdown





### **2025 Benefits**





### Medical, Dental, & Vision Rates for 2025

Benefit Plan	Status	EE Only	EE + Spouse	EE + Child(ren)	Family	
Medical Plans						
Aetna CDHP Alternative	Salaried Non-Smoker	\$91	\$258	\$207	\$381	
Aetna CDHP Alternative	Salaried Smoker	\$121	\$344	\$276	\$508	
Aetna CDHP w/ HSA	Salaried Non-Smoker	\$146	\$403	\$325	\$592	
Aetna CDHP w/ HSA	Salaried Smoker	\$195	\$537	\$433	\$789	
Aetna PPO	Salaried Non-Smoker	\$205	\$596	\$466	\$868	
Aetna PPO	Salaried Smoker	\$273	\$795	\$621	\$1,157	
Kaiser (CA, CO, MAS and NW only)	Salaried Non-Smoker	\$203	\$541	\$465	\$814	
Kaiser (CA, CO, MAS and NW only)	Salaried Smoker	\$271	\$721	\$620	\$1,085	
Dental Plans						
Aetna DMO		\$11	\$20	\$29	\$45	
Aetna PPO		\$25	\$64	\$59	\$100	
Vision Plan						
		EE Only	Two-Person	Family		
EyeMed		\$8.12	\$15.42	\$22.64		

110



## **Health Savings Account Reminders**

If you are enrolled in either the Consumer Directed Health Plan (CDHP) or the CDHP Alt plan, you are eligible to enroll and contribute to a Health Savings Account (HSA). The HSA is administered through Fidelity.



Your HSA election **does not** roll over from year to year. You **must** make an election in order to receive the company contribution. You can elect to participate and contribute \$0 if you do not want to contribute but want to receive the company contribution.

If you enroll in the CDHP with HSA plan, you may be eligible to receive an employer contribution.

2025 Employer Contribution (if HSA opened before 1/9/2025)

-\$500 single tier

-\$1000 all other tiers

If your HSA is opened at a later date, the company contribution will be prorated.

There is no employer contribution into the HSA if you enroll in the CDHP Alt medical plan.

If this is the first time you enrolled in the HSA plan, Employees that enroll need certify and accept Fidelity's terms & conditions. The terms & conditions will be sent to you via consil within the days following the submission of your ADP enrollment. You will receive an email from <u>dse@docusign.net</u>, on behalf of Fidelity, which must be signed before your account can be created with Fidelity.



## **Health Savings Account Limits**

2025 IRS contribution limits for Health Savings Accounts*:				
Employee Only	All Other Tiers			
\$4,300	\$8,550			
(was \$4,150 in 2024)	(was \$8,300 in 2024)			
If you are turning age 55 in 2025 or are already over 5 contributions in 2025. Importar				
These limits include: the contributions you make via payroll deductions				
deductions, and the HSA dollars Avaya contributes to your HSA.	, , , , , , , , , , , , , , , , , , , ,			
If you are enrolled in Medicare (Part A or B) or enroll for social s need to prorate your HSA contribution, the year that you enroll in Medic Security, they provide six months "back pay" in retirement benefits. Th applying for Social Security or will receive tax penalties on your HSA.	care. If you are six months beyond age 65 and apply for Social is means you should stop contributing to the HSA six months prior to			

\*Only for those who are enrolled in the either Healthy Direction CDHP w/HSA medical plan or the CDHP Alternative medical plan

#### Health Savings Account vs. Limited Flexible Spending Account

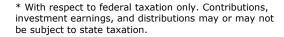
Contribute to both accounts to maximize your savings.

#### Health Savings Account (HSA)

- For employees enrolled in Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Triple tax savings for contributing to the HSA:
- Contributions are pre-tax\*
- HSA fund earnings are not taxed\*
- The money withdrawn to pay for qualified medical expenses is tax-free for federal tax purposes.
- Can be used for qualified medical, dental and vision expenses

#### Limited Flexible Spending Account (LFSA)

- For employees enrolled in Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Contributions are pre-tax and the money withdrawn to pay for qualified dental and vision expenses are taxfree for federal tax purposes
- The account is use-it or lose-it with the exception of \$640 per year that you can rollover into the next year if you continue to participate in the Aetna Healthy Direction CDHP with HSA Medical Plan or the CDHP Alternative Medical Plan
- Can be used for dental and vision expenses only



# Health Care Flexible Spending Account (FSA)

2025 Flexible Spending Account				
2025 Contribution Maximum	\$3,200			
Filing Deadline	April 15 <sup>th</sup> of the following calendar year			
Rollover \$ into the following year	\$640			

### **MetLife Legal Plans**

Money Matters	<ul> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Identity Management Services<sup>5</sup></li> </ul>	<ul> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> </ul>	<ul> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> </ul>
Home & Real Estate	<ul> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul> <li>Home Equity Loans</li> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing of Home</li> </ul>	<ul> <li>Sale or Purchase of Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
Estate Planning	<ul> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> <li>Living Wills</li> </ul>	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	<ul> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
Family & Personal	<ul> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce, Dissolution and Annulment</li> <li>Garnishment Defense</li> <li>Guardianship</li> </ul>	<ul> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Protection</li> </ul>	<ul> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
Civil Lawsuits	<ul> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	Disputes Over Consumer Goods & Services     Incompetency Defense	<ul> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	<ul> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul><li> Powers of Attorney</li><li> Prescription Plans</li><li> Wills</li></ul>
Vehicle & Driving	<ul> <li>Defense of Traffic Tickets<sup>6</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul> <li>License Suspension Due to DUI</li> </ul>	Repossession

Services highlighted in blue are available to parents and parents-in-law through Plus Parents.

To learn more about your coverages, create an account at **legalplans.com** or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET)

## **Voluntary Benefits**

Avaya offers voluntary benefits through MetLife. See <u>www.metlife.com/avaya</u> for details on these benefits.



\*Reminder: If you and your dependents are enrolled in Critical Illness or Accident Insurance, you can claim your Health Screening Benefit of \$50 per Employee/Dependent.
•Call 1-800-GET-MET8. (800-438-6388) M-F 8am-8pm (EST)
•MetLife MyBenefits portal at <u>www.metlife.com/mybenefits</u>



## Avaya Well-Being

All Avaya employees have access to a complete well-being platform through Aetna.

Go to <u>Aetna.com</u> to track your activity, get wellness advice, find healthy recipes, and much more.

- If you are an Aetna member that has not previously registered with the site, use your Aetna member ID or your SSN to create a user name and password.
- For non-members, create a user name and password using your SSN.
- Once registered, click "Avaya Well-Being Program"
- Employees<sup>\*</sup> are also eligible to participate in the well-being rewards program by participating in activities through the Aetna website.

If your spouse or domestic partner is enrolled in the Avaya Medical Plan, they can create an account and use the platform too.



\*The rewards program is for employees only. Spouse/domestic partners can use the Aetna platform but do not earn rewards.

## 2025 Avaya Well-Being Rewards

Take charge of your health and earn incentives for healthy activities.

- **Don't Forget:** Rewards that have been earned in 2024 must be redeemed by December 31, 2024. **Rewards do not carry over to 2025**.
- View the 2025 Avaya Well-Being Incentive Flyer:
  - <u>https://my.adp.com</u> Forms & Plan *Documents-Avaya Well-Being Incentive Flyer*
- For further assistance contact Aetna at 877-508-6927.

Incentives will be subject to taxation, per applicable law.



### Magellan

Magellan provides:

- □ 5 free, confidential counseling sessions on various topics
- □ Coaching
- □ Self-guided online programs around topics like depression and anxiety
- □ Guidance and referrals for childcare and adult care
- $\hfill\square$  Apps such as BetterHelp, myStrength and Clickotine

To contact Magellan for their Employee Assistance and/or Family Resources Program:

**1-877-804-9753** or **Member.MagellanHealthcare.com** 

Be on the look out for an email on the next Magellan webinar: December 2024: Overcoming Stress and Burnout





## Wrapping Up

#### **Annual Enrollment Highlights**

□ The last day to enroll is November 20. Deadline is 11:59 PM EST via my.adp.com and 8:00 PM EST by phone (1-800-526-8056).

All benefits except HSA and FSA elections will rollover
 You will need to re-elect these benefits if you would like them for 2025.

#### □ HSA

□ If you are enrolling in the HSA for the first time, please make sure to activate your account at www.401k.com

□ If you add/remove dependents, you will need to submit documents to Dependent Verification Services (DVS).

Please make sure you have confirmed your benefits and print/save a copy of your elections.





# THANK YOU