

OPEN ENROLLMENT IS NOW AVAILABLE FOR THE 2025-2026 PLAN YEAR! TO ACCESS, VISIT MYFRANKCRUM.COM.

Open Enrollment Process:

1. From the Employee Dashboard, select Benefits from the left navigation menu.
2. This will open the Benefits portal in a new browser tab. From the main screen, you can view your current elections and a list of available actions.
3. To review benefit information for a specific plan, simply click on the magnifying glass icon in the plan description area.
4. A dialogue box will appear where you can view your benefits cost-share and your plan documents.

Enroll, Change, or Decline

Open enrollment provides eligible employees (employed longer than two months and working 30 hours or more per week) an annual opportunity to enroll, change, or decline certain benefits, effective November 1, 2025 (January 1, 2026 for FSA).

Outside of the annual open enrollment period, employees are only permitted to make a change if they experience an IRS qualifying event including but not limited to marriage, birth, adoption, divorce, etc. The employee must notify FrankCrum in writing within 60 days of such event.

Benefits Planning

Everyone's health needs can change over time and open enrollment is a short window of time each year when you can re-evaluate benefit options and elect coverage levels that fit best for you.

For example, if you know you will have prescription costs next year, you may want to have pre-tax dollars going into your Flexible Spending Account to cover those costs on a pre-tax basis. The annual tax savings can be significant. If you've started wearing glasses or contacts, the Vision Services Plan may be a helpful benefit to add.

Benefits Offered Include:

Major Medical Health Insurance

- Available to employees working 30 hours or more per week
- Multiple ACA compliant plans to choose from
- Online access to health information, claims, and resources
- Employees enrolled in medical receive \$10,000- term life and AD&D insurance
- Includes iTriage, 24-hour nurse line, health assessments, health programs, health decision support, TelaDoc telephone consult, mail, order refills
- Minute Clinic services at CVS pharmacies
- Health Advocate
- EAP

Flexible Spending Accounts

This benefit increases your take-home net pay by allowing you to set aside money from your paycheck without paying Federal and FICA taxes for qualifying medical and/or dependent care expenses. To participate each calendar year, you must actively enroll/re-enroll.

MetLife Plans

- **Dental** - HMO and PPO options (where available)
- **Employer-Paid Life/AD&D** - Applicable only if employer offers paid Life/AD&D.
- **Voluntary Life/AD&D** - Competitive rates and guaranteed issue* of up to 3x annual pay or 100K, whichever is less.
- **Employer-Paid STD/LTD** - Applicable only if employer offers paid STD/LTD.
- **Voluntary STD/LTD** - Short-term and long-term disability are available to employees working 30 hours or more per week. Competitive rates per product.
- **Critical Illness** - Cash to participant in the event of cancer or other illness.
- **Accident** - Cash to participant in the event of fracture, dismemberment, dislocation, or burn.
- **Hospital Indemnity** - Cash to participant in the event of hospital admission and confinement.
- **Prepaid Legal**
- **TicketsAtWork**

The deadline for enrollment, change or declination is fast approaching.

Please reach out to the FrankCrum benefits dept. for additional information.

Please contact the FrankCrum Benefits Department at 1-800-393-0815, opt 10 with any questions or if you do not have internet access. Packets can be mailed to the address on your paycheck upon request.