



2025 Benefit Open Enrollment Announcements

Open Enrollment: November 4 – 8, 2024

Open enrollment is your opportunity to review your health benefit options and select the benefits that will meet your needs in 2025. This is the only time that you can make enrollment changes unless you have a life change event. Please read this newsletter carefully – there is a lot of important information about the changes and what you need to do during open enrollment.

Our Human Resources team reviews Lakeside’s health benefits annually to make sure they are grounded in our values and aligned with our company philosophy. We recognize that benefits are an important part of Lakeside’s investment in you – our employees. Although we face rising costs each year, we remain committed to offering valuable programs so you can be well physically, financially and in life. We are very happy to be able to continue offering robust health benefits to our employees and their families at no cost.

What’s Changing?

The following changes will take effect on January 1, 2025.

Medical & Pharmacy Plan Changes

Medical travel benefit

The plan will cover medical travel when higher quality and more cost-effective care is available outside of your home area. Coverage for medical travel can reduce barriers to obtain the highest value care available to improve health outcomes. Medical travel costs will be reviewed on a case-by-case basis by HMA and will only be approved if the care is determined to be of higher quality and there are savings for traveling out of area. Allowable expenses will include lodging, mileage, and food – up to the IRS reimbursement limits.

Express Scripts drug formulary changes

The Express Scripts drug formulary (list of covered medications) will change on Jan. 1, 2025 – like it does each year. There will be changes to certain medications’ tier classification (for example, moving from preferred to non-preferred) and new exclusions. A very small number of employees and family members will be impacted. Express Scripts will notify you by mail if you will be impacted by the changes.

Express Scripts and GoodRx

Express Scripts is partnering with GoodRx to provide additional savings on your generic medications. When you fill your prescription at an in-network pharmacy using your HMA/Express Scripts ID card, savings available through GoodRx will be automatically applied at the point-of-sale.

Did You Know?

You can purchase qualified HSA items directly from HSA Bank’s [HSA store front on Amazon and HSAstore.com](https://www.HSAstore.com). All products are HSA eligible.

Epinephrine autoinjectors (EpiPen)

After deductible, you will not pay more than \$35 for one 2-pack of EpiPen.

Health Savings Account (HSA) Changes

The maximum HSA contribution limits set by the IRS will increase in 2025. Remember that Lakeside's contribution to your HSA counts towards these limits.

	2024		2025
Annual HSA maximum contribution*	\$4,150 for self-only coverage \$8,300 for employee + one or more dependents coverage	→	\$4,300 for self-only coverage \$8,550 for employee + one or more dependents coverage

* Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year.

Flexible Spending Account (FSA) changes

The maximum health care FSA contribution limits set by the IRS will increase in 2025. No change to the dependent care FSA limit.

	2024		2025
Health care FSA	\$3,200 maximum contribution	→	\$3,300 maximum contribution
General purpose & limited purpose	\$640 maximum carryover	→	\$660 maximum carryover
Dependent care FSA	\$5,000 maximum contribution No carryover allowed	→	\$5,000 maximum contribution No carryover allowed

What you need to do

All admin employees, including those that do not wish to enroll, must log in to UKG and complete open enrollment by Friday, November 8.

Click [here](#) to log in and start open enrollment.

Online enrollment through UKG!

All admin employees will complete enrollment online.

ID cards and HSA & FSA Debit Cards

HMA / ESI – Medical/Rx ID card	Delta Dental – ID card	HSA Bank - HSA & FSA debit card
You will not get a new ID card for 2025 – unless you are enrolling in the medical plan for the first time.	You will not get a new ID card for 2025 – unless you are enrolling in the dental plan for the first time.	If you open an HSA or Health Care FSA for the first time you will receive a debit card from HSA Bank. If you currently have an HSA Bank debit card you can continue to use it until it expires.

If you are eligible for new ID card(s), they will be mailed to your home address in late December. Please begin using your new cards on January 1, 2025.

Did You Know?

Print a MEDICAL ID card at any time by logging into your HMA portal: memportal.accesshma.com/login.

Print a DENTAL ID card at any time by logging into your Delta Dental portal: deltadentalwa.com.

What is HealthAdvocate?

HealthAdvocate is your one-stop access point to get the health benefit information you need quickly and easily. Simply call HealthAdvocate – you don't need to remember any other benefit contact information! A Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate place.

HealthAdvocate can:

- Help you understand your benefits
- Explain your share of the costs
- Confirm your doctor's network status
- Clarify health conditions
- Coordinate care and services
- Arrange second opinions
- Resolve claim and billing issues



HealthAdvocate also provides the following programs:

Wellness

24/7 Telemedicine (MeMD)

Employee Assistance Program (EAP)

Digital Cognitive Behavioral Therapy (dCBT)

Have Questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or Rhianna.Argudo@LakesideIndustries.com.

You can also contact Health Advocate at 1-866-799-2691 – a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Please also refer to our benefit website for the 2025 Benefit Guide, benefit summaries, informational flyers, and more: www.lakesidebenefits.com

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2025. You should read this SMM very carefully and retain this document with your copy of the SPD.

Tips & Reminders

Manage your benefits with these handy mobile apps:

HMA

Use the app to view detailed claims information from anywhere, show your HMA ID card, find nearby care options, access virtual care, check if you've met your deductible.



Express Scripts

Order refills, track orders, check the list of covered drugs, compare the price of medications at different pharmacies.



HSA Bank

View HSA and FSA balances and transactions, file a claim, submit receipts for FSA reimbursements.



Delta Dental of WA

View claims, check benefit balances, show your DDWA ID card, find a dentist.



Update Your Beneficiaries

Please make sure your beneficiaries are up to date for your Lakeside Industries provided benefits:

- 401k retirement plan – Empower Retirement
- Life insurance – The Hartford
- Health Savings Account – HSA Bank



Married, separated, or divorced recently? Just had a baby? Make sure to update your beneficiary information.

Take advantage of our preventive care coverage!

Getting regular preventive care reduces the risk for diseases and disabilities – it can help you stay healthier. Our health plans cover preventive care at 100% when you see an in-network provider.

Annual checkup

Preventive care is covered at 100%, deductible waived – including a preventive colonoscopy, mammogram, and gynecological exam.

Immunizations and flu shots

Immunizations for children, teens, and adults are covered at 100%, deductible waived.

Dental cleaning

Exams, cleanings, x-rays, fluoride, and sealants are covered at 100% twice a year.

Preventive prescription drugs

Our pharmacy/prescription drug plan with Express Scripts covers many preventive medications at 100%, deductible waived – including medications for conditions like asthma, diabetes, high cholesterol, high blood pressure, and more.