

**Open Enrollment Period:**

September 25 – October 13, 2024

**Plan Year:** November 1, 2024 – October 31, 2025



For full-time employees working 30+ hours per week, annual Open Enrollment is the time to make your 2024-2025 benefit elections. Below lists the 2024-2025 benefit changes and the actions needed by you to enroll.

**MEDICAL** Coverage will remain with Highmark Blue Cross Blue Shield. There will be plan design changes to all three plan options. Employee premiums will increase. Everyone will receive a new ID card, regardless of whether you change plans.

**DENTAL AND VISION** Both coverages will remain with Guardian and both plan designs will remain the same. Employee contributions will **decrease**.

**HEALTH SAVINGS ACCOUNT (HSA)** Onvo's HSA will continue to be administered through Highmark Blue Cross Blue Shield. Annual contribution limits will increase by \$200 for 2025; 2025 limits are now \$4,300 for self-only coverage and \$8,550 for family.

**VOLUNTARY BENEFITS** Voluntary benefits will now be offered through Transamerica. These benefits include TransDI Short Term Disability, Accident, Critical Illness, Hospital Indemnity and Universal Life w/ a Chronic Conditions rider. These plans are similar in plan design and cost to the previously offered Chubb plans, but there are some differences.

For those currently enrolled in a Chubb voluntary benefit(s), please note that you will receive Portability and Conversion paperwork from Chubb via mail within 30-days after the start of the new plan year (11/1/2024). This paperwork will contain instructions on how to continue your Chubb policies on a direct-bill basis if interested. Otherwise, these benefits will terminate effective 11/1/2024.

Again, even if you do not plan to enroll in any of Onvo's benefit offerings, you **must** sign in to Employee Navigator and waive coverage. This year's open enrollment is **ACTIVE**, meaning that any of your elections from the 2023 - 2024 Plan Year will not automatically be carried over to the 2024 - 2025 Plan Year. **If you wish to make changes to your previous benefits, add new ones, or waive coverage, you must sign into the Employee Navigator Portal.**



Please see below for instructions on how to sign up/log in to Employee Navigator to make your benefit elections or waive coverage by October 13, 2024.

## Employee Navigator Enrollment Instructions

1. For those that have previously enrolled in Employee Navigator, you may access Open Enrollment by logging in at:  
<https://www.employeenavigator.com/benefits/account/login>  
If it is your first time enrolling through Employee Navigator, please register using the following link: [www.employeenavigator.com/benefits/Account/Register](https://www.employeenavigator.com/benefits/Account/Register)
2. If registering for the first time, select *Register as a new user* and enter the company identifier **Onvo**. You will be directed to enter your First Name, Last Name, SSN, and Date of Birth.
3. After logging in to your existing account or registering, select *Let's Begin* to complete your required tasks. Complete any onboarding tasks before enrolling in your benefits. Once you've completed your tasks select Start Enrollment.
4. After clicking *Start Enrollment*, you'll need to complete some personal & dependent information before moving to your benefit elections.
5. To enroll dependents in a benefit, click the checkbox next to the dependent's name under *Who am I enrolling?* Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click *Select Plan* underneath the plan cost.
6. Click *Save & Continue* at the bottom of each screen to save your elections.
7. If you do not want a benefit, click *Don't want this benefit?* at the bottom of the screen and select a reason from the drop-down menu.
8. Review the benefits you selected on the enrollment summary page to make sure they are correct then click *Sign & Agree* to complete your enrollment.

If you have any questions about logging in to or registering for Employee Navigator, please reach out to Onvo HR. If you have questions about your benefits, please reach out to the Graham Company Service Line at 1(888)842-1488 or [tgcbenefits@grahamco.com](mailto:tgcbenefits@grahamco.com), staffed Monday - Friday: 9:00 AM - 5:00 PM (EST).



Please look out for separate communications regarding Open Enrollment Office Hours and a Recorded Open Enrollment Webinar.