

**Open Enrollment Period:**

October 19 – October 26

Plan Year:

November 1, 2025 – October 31, 2026

Open Enrollment Highlights 2025 - 2026

For full-time employees working 30+ hours per week, annual Open Enrollment is the time to make your 2025-2026 benefit elections. Below lists the 2025-2026 benefit changes and the actions needed by you to enroll. You can also find more detailed information on this year's benefit offerings through our new [Online Benefits Guide](#).

Please note that this year's open enrollment is **PASSIVE**, meaning that all current benefit elections other than Health Savings Account (HSA) contributions will automatically carry over into the 2025-2026 plan year. **If you wish to make changes to your previous benefits, add new ones, waive coverage, or make contributions to your HSA for 2025-2026, you must sign into our new benefits platform, [Workday](#).**

MEDICAL Coverage will remain with Highmark Blue Cross Blue Shield. There will be no plan design changes. Employee premiums will increase slightly.

Only those enrolling for the first time or changing plans will receive new ID cards. Please note that physical ID cards will NOT be received in the mail until after November 1st. If you need to seek care before your physical ID card arrives, you can:

1. Register for the [MyHighmark](#) portal to view your digital ID. Please note that this option will only be available beginning 11/1.
2. Contact the Graham Company Concierge at 1-888-842-1488 or Graham-Benefits@MarshMMA.com
3. Contact Onvo HR

If you or a dependent are Medicare eligible or will become Medicare eligible in the next 12-months, please refer to page 3 of this document for important Medicare info.

NEW! RX 'N GO Effective November 1, Onvo will be offering certain maintenance medications on the Rx 'N Go drug list at a **\$0 copay**! If your prescription falls under the Rx 'N Go covered drug list, you can sign up to receive it via mail order in 90-day supplies at no cost. Please refer to the [Online Benefits Guide](#) to learn more about this new opportunity meant to help save Onvo members on their prescription drug expenses!

PATIENT ASSISTANCE PROGRAMS (PAP) Did you know that some pharmaceutical manufacturers may sponsor programs to help individuals under certain income thresholds to receive their specialty medications at no cost? This includes expensive drugs like Tremfya, Dupixent, Skyrizi, and more.

If you are using a high-cost specialty medication, a quick online search of the drug name along with "Patient Assistance Program" or "Manufacturer's Assistance Program" can help you find eligible support programs. Please be aware that participating in these programs (or any program outside of the Highmark medical/rx plan or Rx 'N Go) may mean your prescription drug expenses won't count toward your Highmark medical/rx plan deductible and out-of-pocket maximum. These programs operate independently from Onvo-sponsored plans, but we want to ensure you know these options exist to help reduce your prescription drug costs.



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

HEALTH SAVINGS ACCOUNT (HSA) Onvo's HSA will continue to be administered through Highmark Blue Cross Blue Shield. Annual contribution limits will increase to IRS maximums: \$4,400 for self-only coverage and \$8,750 for family.

VOLUNTARY BENEFITS Voluntary benefits will continue to be offered through Transamerica. These benefits include TransDI Short Term Disability, Accident, Critical Illness, Hospital Indemnity and Universal Life w/ a Chronic Conditions rider.

As a reminder, this year you will utilize **Workday** to make your benefit elections or waive coverage by **October 26, 2025**.

Workday Enrollment Instructions

1. Log in to Workday
2. Navigate to *Menu > Benefits > Benefit Pay Hub*
3. You will see that there is an item listed as *Benefits Event: Open Enrollment* that needs attention. Click **Enroll**.
4. Under *Change Benefits for Open Enrollment*, click *Let's Get Started*
5. Update your personal information if needed. You will be shown a confirmation page titled *Information Updated* once complete. Navigate to the next page.
6. You will see tiles representative of the available benefit options. If a tile shows the option to *Manage* in the bottom left corner, you can make changes to your current election. If the tile lists *Enroll*, you can elect in a plan that you previously waived. If the tile lists *View*, you are only able to view your election. No changes will be allowed.
7. When you select *Manage* or *Enroll* on a tile, you will be given the option to view the plan options available. Elect your preferred plan (if any) and select *Confirm and Continue*.
8. Enroll dependents in your chosen coverage if applicable. You can elect coverage for an existing dependent or add a new dependent in the system.
9. Click **Save** to save your election.
10. Repeat steps 6-9 for each benefit as needed. Once you have completed all enrollments, click *Review and Sign*.
11. Review your summary, read the legal notice, click the *I Accept* checkbox, and click *Submit*. You must complete this step to submit your benefit elections or changes.
12. Click *View Benefit Statement* if you would like to print a summary of your elections. You may also view your elections at any time within the Workday platform. Click *Done* to close out of the Open Enrollment window.

If you have any questions about logging in to or registering for Workday, please reach out to Onvo HR. If you have questions about your benefits, please reach out to the Graham Company Concierge at 1(888)842-1488 or Graham-Benefits@MarshMMA.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.



Important Medicare Notice

Onvo has determined that the prescription drug coverage offered by the Highmark HDHP \$4000 and HDHP \$6000 plans is, on average for all plan participants, **NOT** expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, this coverage is considered Non-Creditable Coverage.

You can anticipate a formal notice on this Medicare Credibility status change in the coming days. In the meantime, **we encourage Medicare-eligible individuals to contact our Medicare Support partner, HTA Financial, with any questions.** HTA's services are at **no cost** to you and include:

- A fact finder to collect details on your specific situation and needs.
- Guidance and support for choosing appropriate coverages to meet your needs.
- Enrollment assistance.
- Assistance with the transition from the Group Health Plan to Original Medicare and Medicare Supplemental Insurance.
- A helpful timeline for contacting Social Security regarding coverage and benefits under Medicare, Medicare Supplemental Insurance, Prescription Drug Plans, and Medicare Advantage.

Schedule a zero-cost 1-on-1 consultation with an HTA Medicare Advisor online at <https://www.hta-insurance.com/medicare-appointment/>

Please have your current prescription medications handy when contacting HTA, as this will help them determine your needs/what plan might work best for you. For current Onvo coverage details, you can refer to the Online Benefit Guide:

<https://grahamcompany.foleon.com/2025-guidebook/onvo-open-enrollment-guide-2025/>