



## 2025 Benefits Open Enrollment: Frequently Asked Questions

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### Enrollment

#### Q. When Is Open Enrollment?

A. Open enrollment is October 28 through November 8. This is your only opportunity to enroll in 2025 benefits unless you experience a qualifying life event like marriage or having a baby.

#### Q. Do I need to enroll?

A. This year's open enrollment is passive. This means that if you do not participate in 2025 enrollment, your current elections will roll over into the next plan year except for Flexible Spending Accounts (FSA) and Commuter Benefits. These must be elected each year.

#### Q. What platform should I use to enroll?

A. You'll enroll in 2025 benefits through Workday HR.

#### Q. How do I enroll?

A. You have two enrollment options.

- Call the **O&M Benefits Solutions Counselor at (800) 463-3819**, and they can help you enroll over the phone. They can also help you understand your options and make the right choices for your needs and budget.
- Access Workday HR through the Workday HR link in the intranet hOMepage under the "Need Assistance?" section. Once you are signed in, you will need to add your dependents first and then initiate your enrollment.
- Refer to [www.owens-minor.mybenefitport.com](http://www.owens-minor.mybenefitport.com) > Resources > Document Library for the **Workday HR Enrollment Quick Reference Guide (QRG)**. It will provide step-by-step instructions on how to enroll. The password to access the website is **TeammateBenefits2025**.
- You may also schedule an appointment during business hours by visiting [calendly.com/owens-minor](http://calendly.com/owens-minor). This is highly recommended if you are requesting a language other than English or Spanish.

#### Q. Who should I contact if I can't access Workday HR?

A. If you need assistance signing in, contact the **OneIT Service Desk at (804)533-5556**. They are available 7 days a week, 24 hours a day.

#### Q. Will my current beneficiary information need to be updated in Workday HR?

A. If you did not designate beneficiaries during the 2024 Open Enrollment, you will need to do so. If you've already designated beneficiaries, we encourage you to review your designations and make updates if needed.

#### Q. Workday HR is requiring me to enter my beneficiary's address. Do I need to provide this information?

A. We recommend entering your beneficiary's address. If you don't know it, you can enter your own address for now and update it later. We encourage you to provide a contact phone number at a minimum.

**Q. I was hired on or after October 28. How much time do I have to enroll in benefits?**

A. You will have two enrollment events in your Workday HR inbox, one for 2024 benefits and a second for 2025 benefits. You must complete both enrollments within 31 days of your hire. You will need to complete your 2024 enrollment first, then proceed to complete your 2025 enrollment.

## Dependents

**Q. Do I need to submit documentation showing that my spouse or domestic partner is ineligible for group insurance with another employer?**

A. No, during enrollment, you'll be asked a question about your spouse/domestic partner's accessibility to benefits through another employer.

**Q. Will my current dependent information need to be reentered into Workday HR?**

A. No, your dependent information will remain in Workday HR.

**Q. What documents are required if I want to add a new dependent during Open Enrollment?**

A. The type of documentation required will depend on what type of dependent you add:

- **Domestic partners:** Owens & Minor provides certain benefits to your domestic partner and their eligible children under the Owens & Minor Welfare Benefits Plan, provided you and your domestic partner complete and sign the Declaration of Domestic Partnership (the "Declaration").

You must sign the Declaration and upload it along with appropriate documentation to Workday HR before you can enroll your dependents in benefits. Please allow 24 hours for documents to be reviewed. For a list of acceptable documentation, refer to the Declaration of Domestic Partnership on our benefits website under Resources > Document Library.

- **All other dependents:** Owens & Minor reserves the right to audit dependent eligibility. Be sure to keep proof of your dependents' eligibility in case you are audited by Owens & Minor. For a list of acceptable supporting documentation, refer to our benefits website under Resources > Document Library.

## 2025 Benefits Changes

**Q. Will my benefits be different in 2025?**

A. Here's what's new for 2025:

- Medical contributions are increasing, reflecting industry trends
- New deductible limits for the UnitedHealthcare HDHP plan and Kaiser plans (except Hawaii POS 405): \$3,300 for teammate-only/\$6,600 for family
- UPMC will not be offered in 2025
- Dental is now 100% teammate-paid and available to spouses/domestic partners, regardless of whether other employer coverage is available

- 401(k) company match will be adjusted to 3% of eligible contributions
- The new Paid Time Off will be harmonized for 2025, you'll receive additional details soon
- New Calm Health app: programs and tools to help support your mental health (UnitedHealthcare and Surest members only). This resource is in addition to the Teammate Assistance Program (TAP), through Optum. TAP includes three counseling sessions free of charge, and other mental health resources.

## Health Insurance

### **Q. I made no changes to my current medical plan enrollment, will I receive a new ID card?**

A. Teammates enrolled in the UHC HDHP plan or the Kaiser plan (excluding Kaiser Hawaii POS 405 and Kaiser Northwest) will receive a new ID card.

### **Q. I elected medical insurance. Will I receive a medical and prescription ID card?**

A. It depends. If you are enrolled in any of the mentioned plans above, you will receive one new ID card for medical and prescription purposes. Additionally, you will receive an ID card if you are newly electing medical insurance or changing plans.

### **Q. I elected dental insurance. Will I receive a dental ID card?**

A. Yes, all teammates enrolled in dental insurance will receive a new ID card.

### **Q. I elected vision insurance. Will I receive a vision ID card?**

A. Physical ID cards are not required and will not be issued. You can provide your Social Security number and date of birth at the time of service to confirm coverage with the provider. If you'd like a copy of your ID card, you can sign in to [myuhcvision.com](https://myuhcvision.com) to view a digital copy.

### **Q. How do I check whether my doctor is in-network?**

A. To see if your provider is in-network, visit the applicable website.

- UnitedHealthcare (UHC): [whyuhc.com/owensminor](https://whyuhc.com/owensminor)
- Surest: [join.surest.com/owensminor](https://join.surest.com/owensminor) (Access Code: OwensMinor2025)
- Kaiser: [select.kaiserpermanente.org/owens-and-minor](https://select.kaiserpermanente.org/owens-and-minor)

### **Q. Does the tobacco surcharge apply to medical benefits only?**

A. Yes, the tobacco surcharge only applies to medical benefits.

### **Q. How will Owens & Minor know if I am a tobacco user?**

A. This information is self-reported in Workday HR during enrollment. There will be a question asking you to indicate if you are a tobacco user.

### **Q. Where can I view tobacco premium rates?**

A. Tobacco premium rates are available in Workday HR. If you indicate you are a tobacco user, your weekly or bi-weekly premium rate will be automatically adjusted to include the \$100 monthly surcharge.

**Q. Will I be given the opportunity to earn reduced (non-tobacco) premiums?**

A. Yes, you may complete a tobacco cessation program or approved reasonable alternative within six months of the 2025 benefit effective date associated with the first time you or your spouse/domestic partner first identified as a tobacco user. For a list of tobacco cessation programs and tobacco surcharge removal and refund information, refer to the 2025 Benefits Guide (pages 6-7).

## **Life & Disability Insurance**

**Q. How will I receive Evidence of Insurability (EOI) paperwork?**

A. EOI paperwork will be mailed to your home if required.

**Q. I want to elect Long-Term Disability (LTD) coverage, but Workday HR does not display the benefit as an option.**

A. Teammates are eligible to enroll in LTD benefits after 180 days of employment. If you will not have completed this requirement as of 1/1/25, Workday HR will not allow you to enroll during Open Enrollment. Instead, you will receive a task in Workday HR to enroll in 2025 once you have completed 180 days of employment.

**Q. Will Evidence of Insurability be required if I enroll in Supplemental Life Insurance and Long-Term Disability?**

A. Supplemental Life Insurance requires EOI if you are newly enrolling or increasing your coverage. Long-Term Disability requires EOI if you are newly enrolling. This means you'll be asked to answer medical-related questions. After electing coverage, you will receive more information if EOI is required.

## **Financial Benefits**

**Q. I elected the Health Savings Account, Healthcare Flexible Spending Account, or Limited Purpose Flexible Spending Account. Will I receive a debit card?**

A. It depends. If you elect any of these accounts for the first time, you will receive a debit card in the mail. If you are currently enrolled in and continuing to participate in any of these accounts, you will not receive a new debit card.

**Q. What happens to unused 2024 funds in my Flexible Spending Account?**

A. If you're currently enrolled in an FSA and not planning to contribute to an FSA in 2025, you may carry over up to \$640 in unused funds into 2025 by electing the:

- FSA with a \$0 contribution, or
- Limited Purpose FSA with a \$0 contribution, when also contributing to an HSA.

**Q. Will there be changes to our current 401(k) plan?**

A. Yes, effective 1/1/25, the company will match you 100% on your deferral contributions up to 3% of your eligible compensation. There is no action needed.

## Voluntary Benefits

### **Q. I want to enroll in Pet Insurance and Auto & Home. What steps should I take?**

A. Enrollment for these benefits is off platform. To enroll, call the applicable phone number:

- Pet Insurance: Call Metlife at **800-GET-MET8**. You can enroll at any time during the year.
- Auto & Home: Call Farmers GroupSelect at **(800) 438-6381**. The company code is **BVP**.

### **Q. How will premiums for Pet Insurance and Auto & Home be collected?**

A. Premiums for these benefits will not be collected through payroll deductions. You will need to set up payment directly with the carrier.