



2025

OPEN ENROLLMENT

OCTOBER 28–NOVEMBER 8

As an Owens & Minor teammate, your journey to well-being begins with you. Our comprehensive benefits program offers a wide range of benefit choices for every stage of your life.

Open Enrollment for 2025 begins on October 28 and runs through November 8. This year's open enrollment is passive, but this is still a great opportunity to review your current coverage, reflect on what might have changed over the past year, and think about changes you may need to make in the year ahead.

This packet includes the 2025 Benefits Guide to help you select the plans that best fit your needs. We are pleased to share that the variety of plans introduced in 2024 will continue to be available in 2025. However, like many company-sponsored medical plans, Owens & Minor is facing double-digit price increases for 2025. While Owens & Minor will maintain employer contributions above industry standards, rising costs will impact teammate benefits.

Your well-being remains a priority, and our goal is to provide a benefits program that meets the needs of our workforce while ensuring the company remains competitive and financially strong for the long term.

Starting January 1, 2025, the following changes will take place:

- **Medical Plan Contributions:** Teammate contributions will increase per pay period in line with current industry trends, while company contributions will continue to exceed industry standards.
- **Dental Coverage:** Dental insurance will transition to a voluntary benefit and will be 100% teammate paid. Coverage is now available for spouses or domestic partners, even if accessible through their employer.
- **401(k) Match:** The company match for the 401(k) plan will be adjusted to 3% of eligible contributions.

We encourage you to take advantage of the company-provided resources available to you to proactively manage your health and financial future. Owens & Minor is committed to our teammates, and we will continue to share information throughout the year so you're aware of the variety of services available to you on your journey to well-being.



TIME TO ACT

Choose benefits to help you along your health journey in 2025. Enroll for 2025 benefits in Workday HR today!

NEED BENEFITS HELP?

Contact an O&M Benefits Solutions Counselor at **(800) 463-3819**. They'll help you understand your options and if you prefer, enroll over the phone as well (starting October 28). Interpreters are available in multiple languages.

SCAN ME



October 28–November 8

Call: Monday–Friday from 8:00 a.m.–10:00 p.m. ET
and Saturday (November 2) from 9:00 a.m.–5:00 p.m. ET

After November 8

Call: Monday–Friday from 8:00 a.m.–7:00 p.m. ET

You may also **schedule an appointment** during business hours by visiting calendly.com/owens-minor.



2025 BENEFITS HIGHLIGHTS

- **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, **with the exception of the Flexible Spending Accounts (FSA) and Commuter Benefits. These require election each year.**
- If 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:
 - 2025 FSA with a \$0 contribution, or
 - Limited Purpose FSA with a \$0 contribution, when also contributing to an HSA.
- **The IRS has increased the deductible limits for high-deductible health plans (HDHP) to \$3,300 for teammate-only and \$6,600 for family coverage,** impacting the United Healthcare HDHP plan and all Kaiser plans (except Hawaii POS 405).
- Discover the **new Calm Health app** that provides programs and tools to help support your mental health and well-being journey. If you enroll in a UnitedHealthcare or Surest medical plan, **Calm Health is available to you at no additional cost.** To learn more and get started, sign in to your myuhc.com account or the UnitedHealthcare app.
- **Stay tuned for details on our upcoming 2025 Paid Time Off program, designed to provide flexible time off opportunities to help teammates meet their personal needs.**



OPEN ENROLLMENT CHECKLIST

What you need to do:

- ☐ **Learn** about your many benefit choices in the 2025 Benefits Guide and think about your coverage needs.
- ☐ **Access** Workday HR using your network username and password. For assistance, contact the OnIT Service Desk at **(804) 533-5556**.
- ☐ **Add** dependents you wish to cover. Be prepared to provide their personal information, such as date of birth and Social Security number.
- ☐ **Elect** the benefits that best support you and your family. Don't forget to designate beneficiaries.
- ☐ **Review** and **complete your enrollment by November 8, 2024.** If you don't enroll, your current elections will rollover into the next plan year with the exception of FSA and Commuter Benefits. These must be elected each year.

COMING SOON: OWENS & MINOR BENEFITS WEBSITE

AVAILABLE STARTING OCTOBER 28
owens-minor.mybenefitport.com

Life is busy and you need to be able to find benefits information 24/7 – from any device, when you need it most. With that in mind, we created this website just for you as one access point for benefits information. You or anyone in your family can access the information you need at work, at home, or on the go. Log in with the password: **Teammatebenefits2025**.

Learn what's changing for 2025 benefits. Bookmark it to access it throughout the year.

