



2024-2025 Benefits Open Enrollment



# Cypress Benefit Solutions



The Cypress Benefit Solutions team works for you and serves as a liaison with insurance companies and other benefit providers.

As your broker, we look forward to assisting with:

- Enrollment assistance
- Insurance questions
- Claims filing
- Claims resolution
- Replacement ID cards
- Demographic updates
- Qualifying events
- Technology assistance



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# What is Open Enrollment?

Opportunity to make changes to your benefit elections and review which dependents you will cover

Elections made during this period will remain in effect for a 12-month period, unless you experience an IRS-approved “qualifying event”

Approved qualifying events include:

- Marriage or Divorce
- Death
- Birth or adoption of a dependent
- Change in employment status
- Change in dependents eligibility status
- Loss of or significant change to your current coverage
- Judgement, decree or court order

You have 30 days from the date of event to notify Human Resources

# Important Open Enrollment Details



2024 Benefits Open Enrollment Period is January 8, 2024 – January 15, 2024



All benefit elections will be effective February 1, 2024



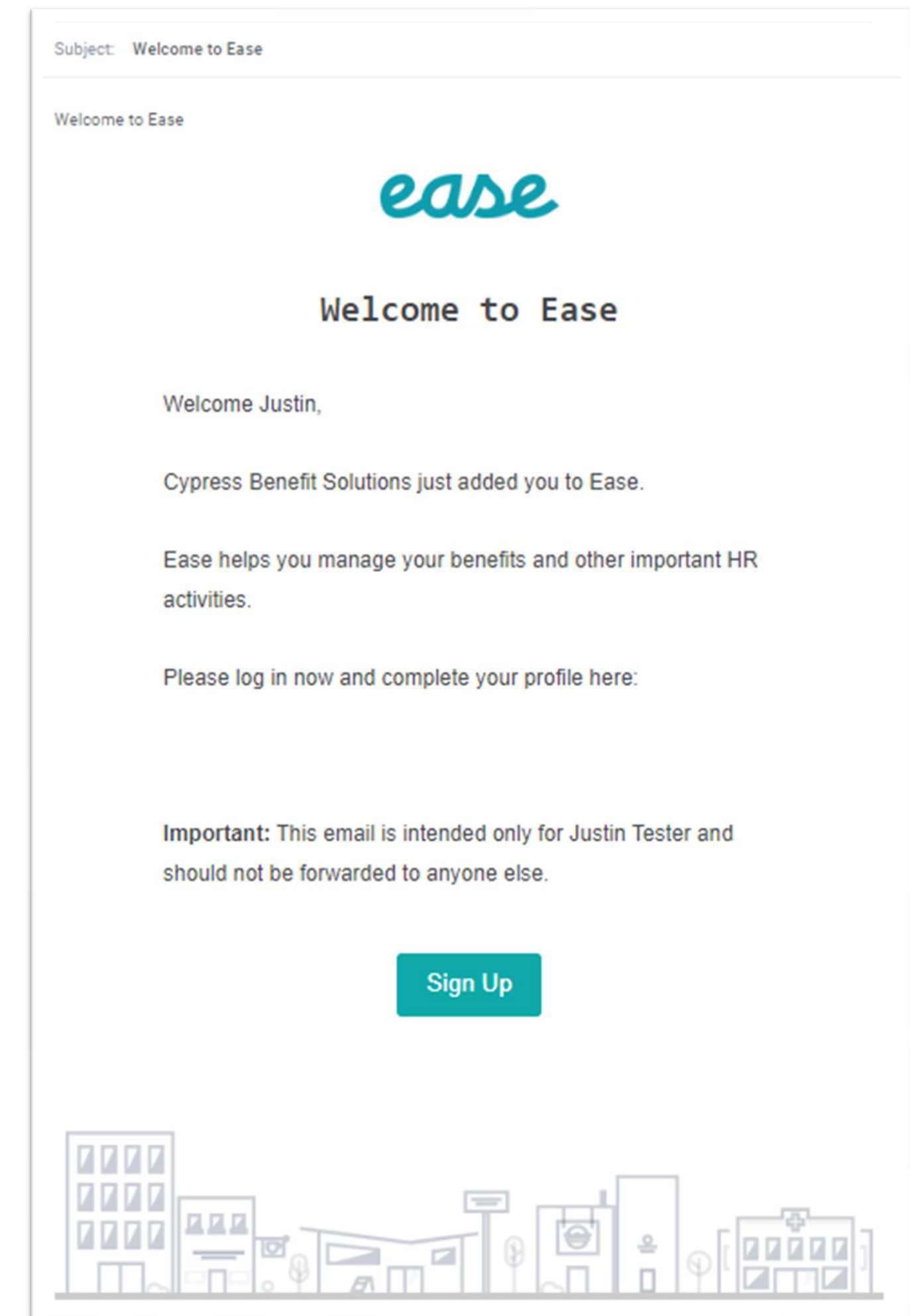
If you make changes to or add other coverage(s), you will receive new cards.



If you are a new hire, you will need to complete two enrollments, your initial onboarding enrollment and an open enrollment

# Benefits Enrollment

- **Existing users** will log in using credentials from onboarding or last year's enrollment
  - If you forgot your password, please click "Forgot?" password button or reach out to the CBS team
- **First time users** received an email with the subject "Welcome to Ease"
  - Click the blue "Sign Up" button to get started with your open enrollment benefits election



# Benefits Enrollment

- First Time Users will:
  - Create a password
  - Click the radio button next to “I agree to the Terms of Service”
  - Click blue “Sign Up” button

## Welcome, Justin Tester.

You have been invited to Ease. Please choose a password and click 'Sign Up' to continue.

Password \*

Password

Confirm \*

Confirm

☐

I agree to the [Terms of Service](#)

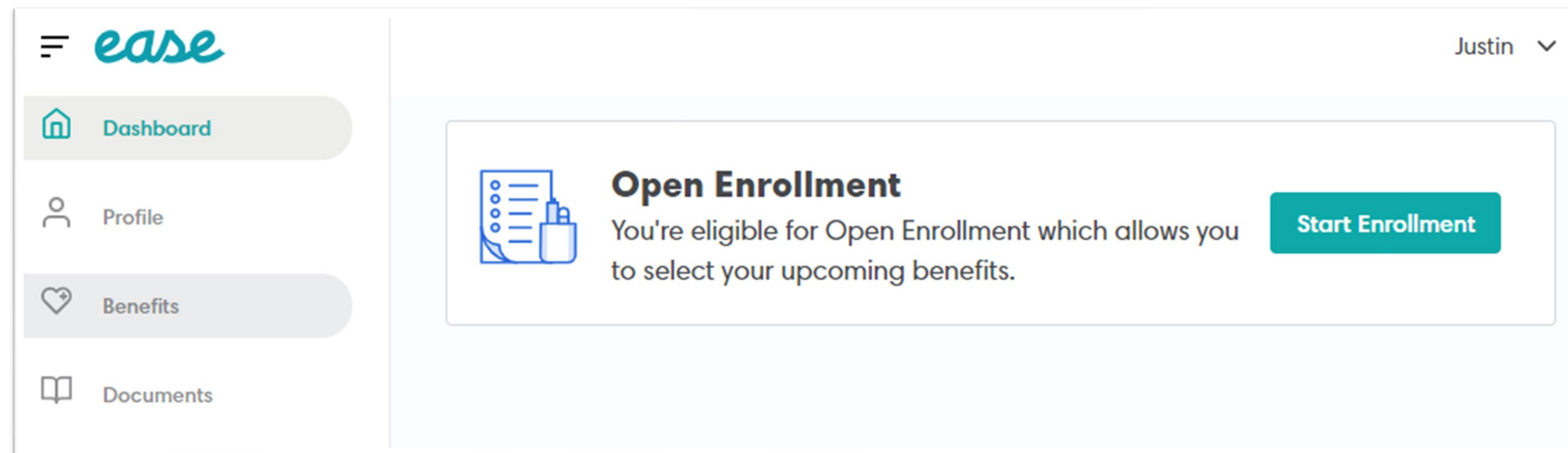
Your password must contain a minimum of 8 characters, with at least 1 lowercase, 1 uppercase, and 1 numeric or special character.

**Sign Up**

[Sign In](#)

# Benefits Enrollment

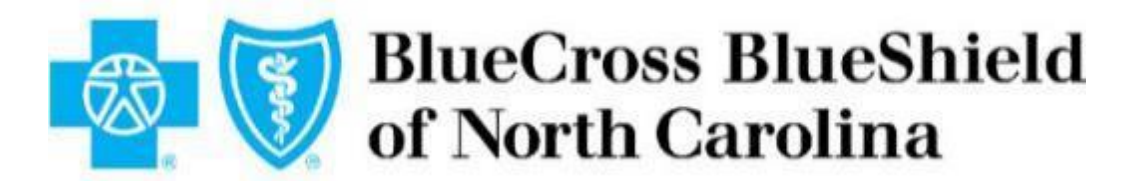
- Click blue “Start Enrollment” button
- Ease will guide you step-by-step through the enrollment process and signing your benefit elections summary



If you have trouble signing up or accessing Ease, please contact Megan Coker ([megan@cypressbs.com](mailto:megan@cypressbs.com))



# Health Insurance



In-network Benefits	
Deductible: Individual / Family	\$4,000 / \$8,000
Coinsurance	Insurance Pays 70%
Out-of-Pocket-Max: Individual / Family	\$9,450 / \$18,900
Inpatient / Outpatient Services	30% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$50 Copay
Specialist Office Visit	\$100 Copay
Urgent Care	\$100 Copay
Emergency Room	\$1,000 Copay
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$15 / \$40 / \$80 / \$120

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
52 Annual Pay Periods	\$54.43	\$163.28	\$146.95	\$283.02



# Pharmacy Benefits



## Accessing your pharmacy benefits:

Register for your online account where you can view the formulary, check medication costs, and manage your prescriptions.

## Prior Authorization:

Some medications require Prior Authorization or additional information from your provider. This is to ensure the medication is being prescribed appropriately and patients receive the most cost-effective treatment first.

If you are currently on any medications, please check with your doctor about prior authorizations and refills on your new plan year.

Medications requiring Prior Authorization are listed on the Prior Authorization List.

# Manage Your Healthcare

BlueConnect™

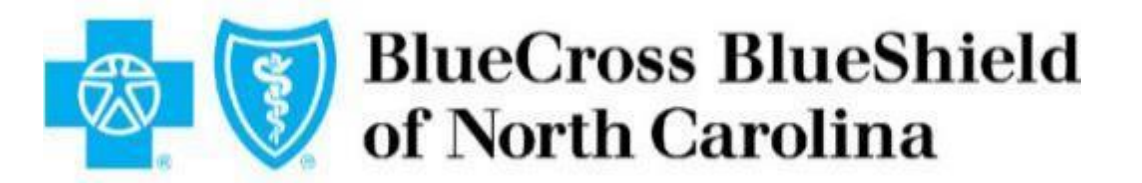
Blue Connect is designed to make health care easier, with the tools and information you need on the internet and with an app.

Register today to:

- Find a provider, read patient reviews, and estimate the cost of procedures
- View your benefits, claims and expenses applied toward your deductible and out-of-pocket limit in an instant so you know exactly where you stand
- View and share your digital member ID card
- Download claims forms
- Get health tips, articles and videos on everything from weight loss to prescription costs to dental health

Register at [BlueConnectNC.com](https://BlueConnectNC.com) or Download the free app from the App Store (iOS) and Google Play (Android).

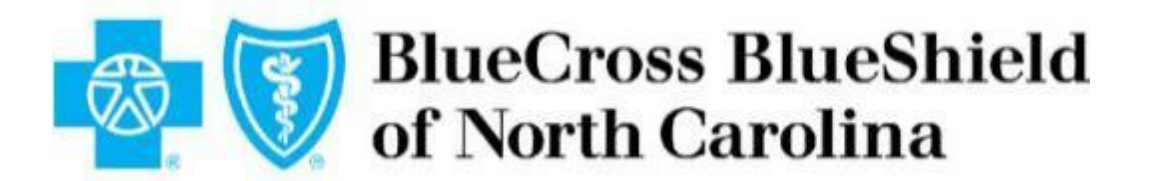
# Dental



In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,000
Preventative Care	Covered at 100%
Basic Care	Covered at 80%
Major Care	Covered at 50%

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
52 Annual Pay Periods	\$9.03	\$18.06	\$21.13	\$31.23

# Vision



In-network Benefits	
Routine Eye Exam	\$10 Copay
Materials Copay	\$10 Copay
Hardware Allowance	\$130 Allowance
Exams	Every 12 Months
Lenses	Every 12 Months
Frames	Every 12 Months
Contacts	Every 12 Months

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
52 Annual Pay Periods	\$2.23	\$4.24	\$4.47	\$6.57



# Worksite Benefits



Additional benefits are available through Colonial Life:

- Short Term Disability
- Accident
- Term Life Insurance
- Whole Life Insurance

If you are currently enrolled, you will not need to take any action to remain enrolled.

If you would like to enroll, please contact Shelley Hartsell at ([shelley.hartsell@coloniallifesales.com](mailto:shelley.hartsell@coloniallifesales.com)) or 704-883-4838.

You cannot enroll for Colonial Life benefits in Ease.



