

2024-2025 Benefits Open Enrollment

CBS CYPRESS
BENEFIT SOLUTIONS

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 October 28, 2024 – November 4, 2024



All benefit elections will be effective **December 1, 2024**



You will receive new health insurance cards in the mail. If you make changes to or add other coverage(s), you will receive new cards in the mail or digitally.



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

Benefits Enrollment

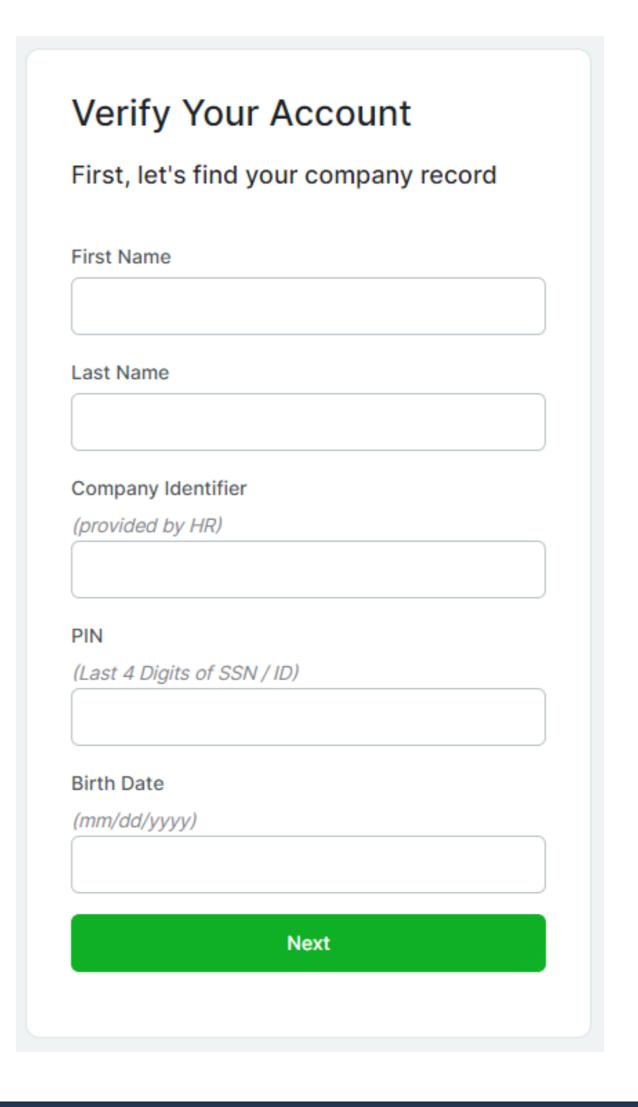


Visit www.employeenavigator.com and click "Login"

Existing users will log in using credentials from onboarding or last year's enrollment.

First time users click "Register as a new user"

- Fill in the below information:
 - First Name
 - Last Name
 - Company Identifier HawthornesPizza
 - Last 4 Digits of SSN
 - Birth Date





Health Insurance



In-network Benefits	
Deductible: Individual / Family	\$5,000 / \$10,000
Coinsurance	Insurance Pays 50%
Out-of-Pocket-Max: Individual / Family	\$9,450 / \$18,900
Inpatient / Outpatient Services	50% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$50 Copay
Specialist Office Visit	\$100 Copay
Urgent Care	\$100 Copay
Emergency Room	\$500 Copay
RX: Tier 1 / Tier 2 / Tier 3 / Tier 4	\$15 / \$25 / \$50 / \$90

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$142.01	\$461.30	\$429.43	\$706.66



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



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 or Download the free app from the App Store (iOS) and Google Play (Android).



Dental Insurance



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
26 Annual Pay Periods	\$15.04	\$41.20	\$45.65	\$69.69



Vision Insurance



In-network Benefits	
Routine Eye Exam	\$15 Copay
Materials Copay	\$15 Copay
Hardware Allowance	\$150 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
26 Annual Pay Periods	\$5.36	\$10.72	\$10.72	\$16.72



