



**2025
Benefits
Open Enrollment**





**Open Enrollment is
January 6th to January 17th**

Open Enrollment = Your Time to Make Changes



Enroll for the
First Time



Make Plan
Changes



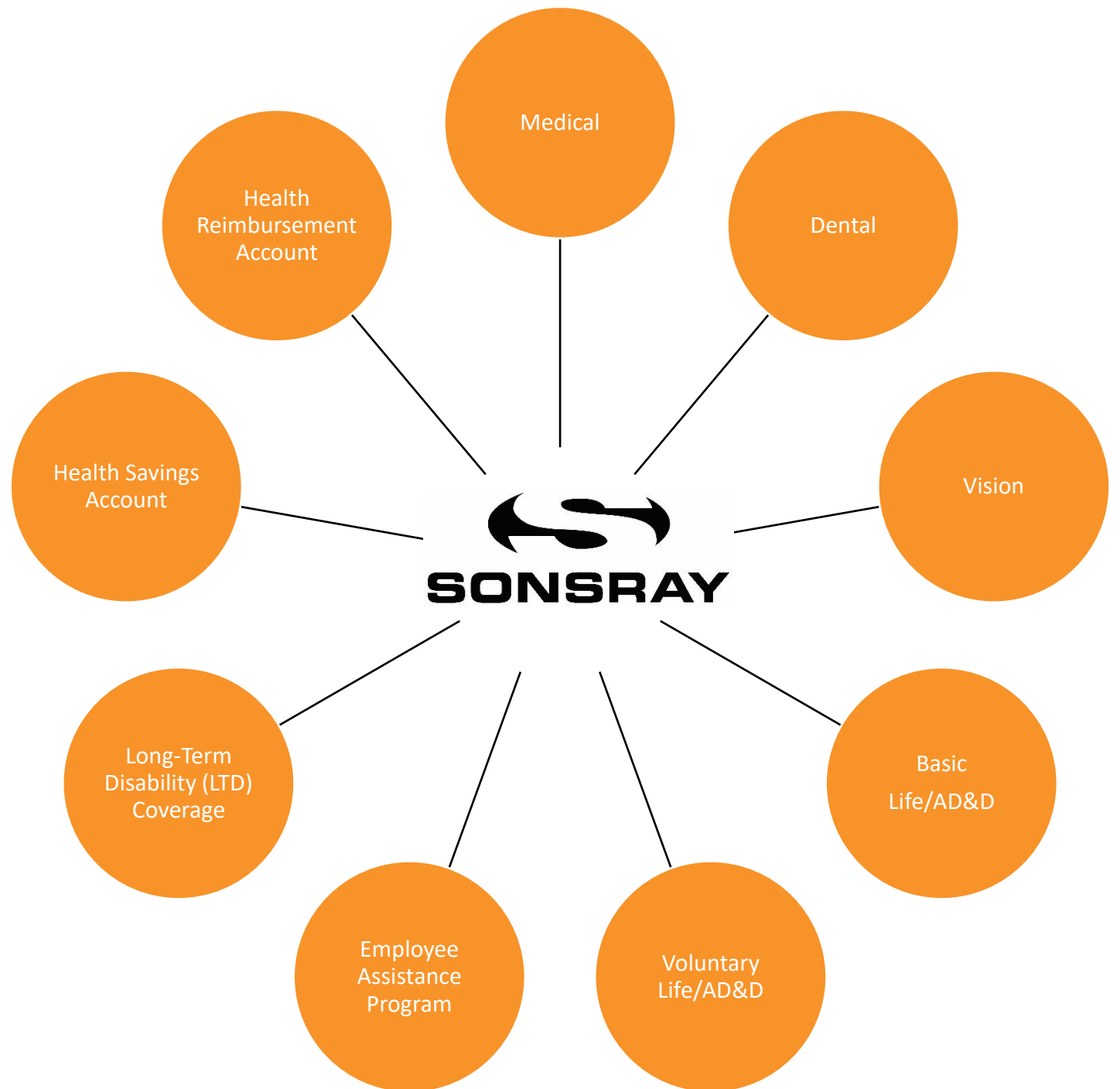
Add/Remove
Dependents

PLEASE NOTE

Changes made during Open Enrollment are effective **2/1/25** through **1/31/26**. If you have a qualifying life event during the year, you may make changes by notifying HR within 30 days of your event (marriage, birth, adoption, divorce).

Get The Total Benefits Package

For details on these benefits, please refer to your Benefits Guide.



During Open Enrollment, You Need To...

2025 Semi - Active Enrollment

Sonsray will have a semi-active enrollment this year. This means you are encouraged to review/make your benefit selections, add/remove eligible dependents or waive coverage. If you choose not to sign into the benefits portal, you will be automatically reenrolled onto your current benefits, and everything will simply carry over to the new plan year.

Who is an eligible dependent I can cover on the plan?

- Legal Spouse/Registered Domestic partner
- Dependent Children up to the age of 26, regardless of school status (Health Care Reform)
- Unmarried dependent children over the carrier age limits who are physically or mentally incapable of self-support

Note: All changes made during this enrollment period will take effect February 1, 2025, and will remain in effect through January 31, 2026, unless you have a qualifying event.



What is a Qualifying Life Event?



You are allowed to make changes during the year only if you experience a qualifying event. Examples of these are as follows:

- Marriage, Divorce, Legal Separation
- Birth, Adoption, Legal Guardianship, or child reaches maximum age of 26
- Employment change (Loss of employment or loss of coverage)
- Becoming Medicaid or Medicare eligible

Note: You have 30 days from the date of a qualifying event to notify Human Resources and make changes to your benefits.

2025 Highlights

Sonsray is pleased to announce continued partnerships with all current carrier partners, including Garner. As a reminder, Garner provides a Health Reimbursement Incentive Program that helps you find the best medical providers, then directly reimburses you for using those providers.

Sonsray partners with:

- United Healthcare – Medical
 - Simplified plan offerings for 2025.
 - Option to choose between 2 offered plans:
 - Select Plus PPO or Select Plus HDHP HSA plan
- Garner – Health Reimbursement Account
- United Healthcare – Dental
- United Healthcare – Vision
- Mutual of Omaha – Basic Life and AD&D
- Mutual of Omaha – Voluntary Life and AD&D
- Mutual of Omaha – Long Term Disability
- Mutual of Omaha – Employee Assistance Program



United Healthcare Medical Plans

	United Healthcare		Garner HRA
	PPO 2500		\$2,500 Individual / \$5,000 Family
Network Name	Select Plus In-Network	Select Plus Out-Of-Network	Garner Provider Incentive
Deductible – Calendar Year (Individual/ Family)	\$2,500 / \$5,000	\$7,500 / \$15,000	\$0 until HRA Exhausts
Out-of-pocket maximum (Individual/ Family)	\$5,000 / \$10,000	\$21,000 / \$42,000	\$2,500 / \$5,000
Office Visit/Specialist Visit	\$20 Copay / \$40 Copay	50% after deductible	\$0 until HRA Exhausts
Preventive Care	No Charge	Not Covered	No Charge
Urgent Care	\$50 Copay	50% after deductible	\$50 Copay
Emergency Room	\$150 Copay	\$150 Copay	\$150 Copay
Lab/X Ray (non-complex)	\$20 Copay	50% after deductible	\$0 Copay until HRA Exhausts
Advanced Imaging	\$150 Copay	50% after deductible	\$0 Copay until HRA Exhausts
Inpatient Hospitalization	20% after deductible	50% after deductible	\$0 Copay until HRA Exhausts
Outpatient Surgery	20% after deductible	50% after deductible	\$0 Copay until HRA Exhausts
Prescription Drug Coverage Deductible	No Deductible Applies	No Deductible Applies	HRA Eligible; No Deductible Applies
Tier 1: Generic Rx Tier 2: Brand Name Rx Tier 3: Non–preferred Brand Name Rx	\$10 Copay \$25 Copay \$40 Copay	\$10 Copay \$25 Copay \$40 Copay	\$0 Copay until HRA Exhausts \$0 Copay until HRA Exhausts \$0 Copay until HRA Exhausts

United Healthcare Medical Plans

	United Healthcare		Garner HRA
	HSA \$5,500		\$4,000 Individual / \$8,000 Family
Network Name	Select Plus In-Network	Select Plus Out-Of-Network	Garner Provider Incentive
Deductible – Calendar Year (Individual/ Family)	\$5,500 / \$11,000	\$11,000 / \$22,000	\$1,650 / \$3,300
Out-of-pocket maximum (Individual/ Family)	\$8,000 / \$16,000	\$13,000 / \$26,000	\$4,000 / \$8,000
Office Visit/Specialist Visit	20% after deductible	50% after deductible	\$0 Copay after deductible (until HRA Exhausts)
Preventive Care	No Charge	Not Covered	No Charge
Urgent Care	\$50 Copay after deductible	50% after deductible	\$50 Copay after deductible
Emergency Room	\$150 Copay after deductible	\$150 Copay after deductible	\$150 Copay after deductible
Lab/X Ray (non-complex)	20% after deductible	50% after deductible	\$0 Copay after deductible (until HRA Exhausts)
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Outpatient Surgery	20% after deductible	50% after deductible	\$0 Copay after deductible (until HRA Exhausts)
Prescription Drug Coverage Deductible*	Combined with Medical	Combined with Medical	HRA Eligible \$1,650 / \$3,300 (combined with Medical)
Tier 1: Generic Rx	\$10 Copay after deductible	\$10 Copay after deductible	\$0 Copay after deductible (until HRA Exhausts)
Tier 2: Brand Name Rx	\$25 Copay after deductible	\$25 Copay after deductible	\$0 Copay after deductible (until HRA Exhausts)
Tier 3: Non-preferred Brand Name Rx	\$40 Copay after deductible	\$40 Copay after deductible	\$0 Copay after deductible (until HRA Exhausts)

Health Saving Account (HSA) with Optum Bank

If you elect the qualified high deductible health plan (HDHP), the United Healthcare H.S.A \$5500 Plan, you may be eligible to contribute to a health savings account. This combination allows you to keep your premium cost low and only pay for medical expenses when you use the plan.

How the HSA works

- You may contribute pre-tax dollars out of your paycheck into the H.S.A account
- Pay for eligible expenses, such as office copays, Rx, deductibles and more, using your Optum Financial debit Mastercard
- Whatever funds you have left at the end of the year stay in your account and do not expire
- If you leave the company, your account goes with you

IRS 2025 annual contributions:

- \$4,300 for Individual coverage and \$8,550 for family coverage
- If you are turning age 55 or older in 2025, you may contribute an additional \$1,000
- For complete rules, visit: <https://www.irs.gov/publications/p969>

The tax advantages of an HSA

When you utilize an HSA, your contributions, interest and qualified purchases are all tax-free. That means not only are you responsibly saving for your medical needs in an account that never expires, but you're making your paycheck dollars stretch further.

For more information or to learn how to link your Optum Bank to your UHC HDHP, please visit www.myuhc.com

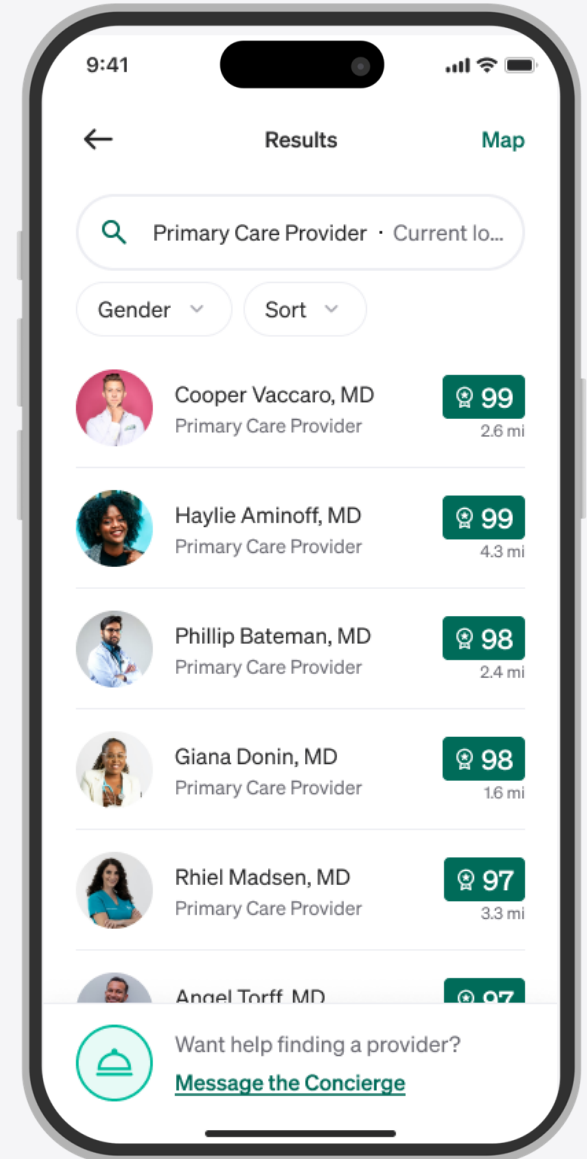
Introducing Garner

A game changing healthcare benefit for you and your family.

Garner is a benefit covered by your employer that helps you find the **best doctors** in your area and **reimburses you for your qualifying costs** when you visit them.

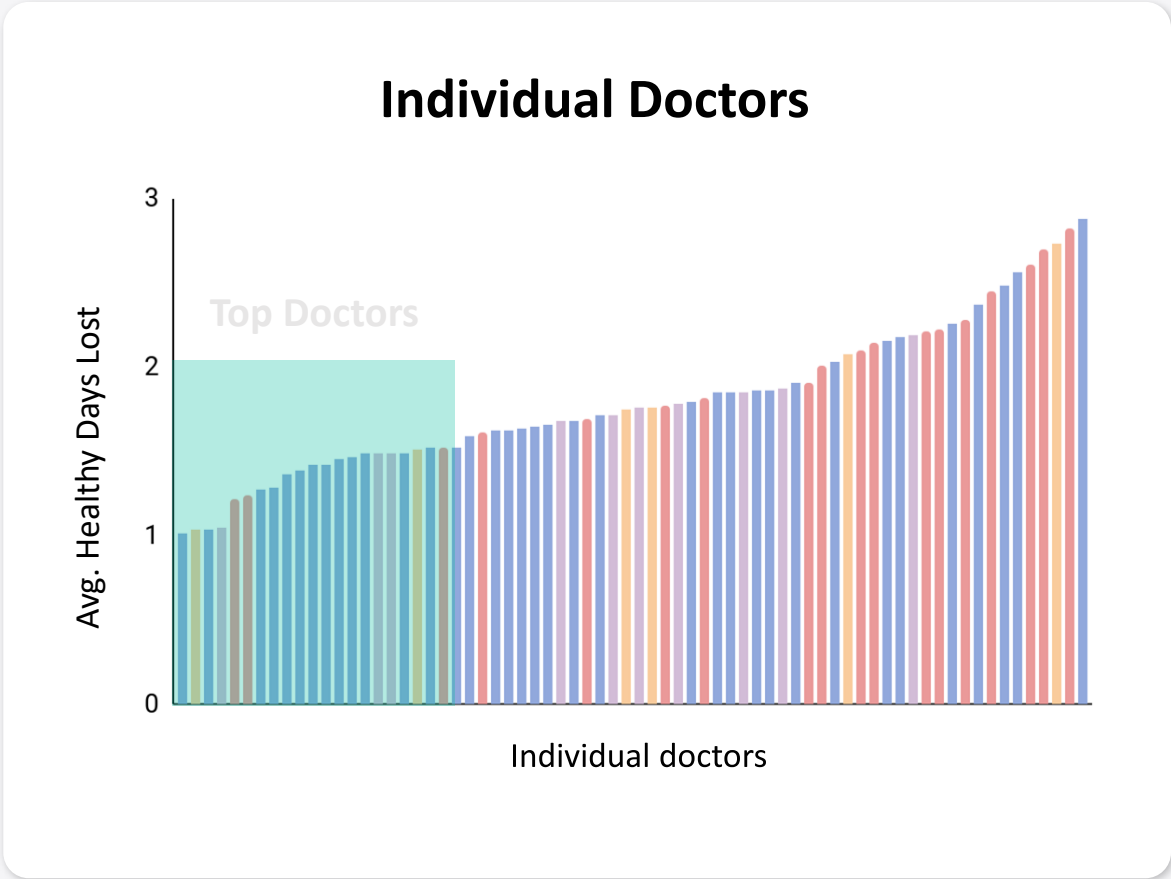
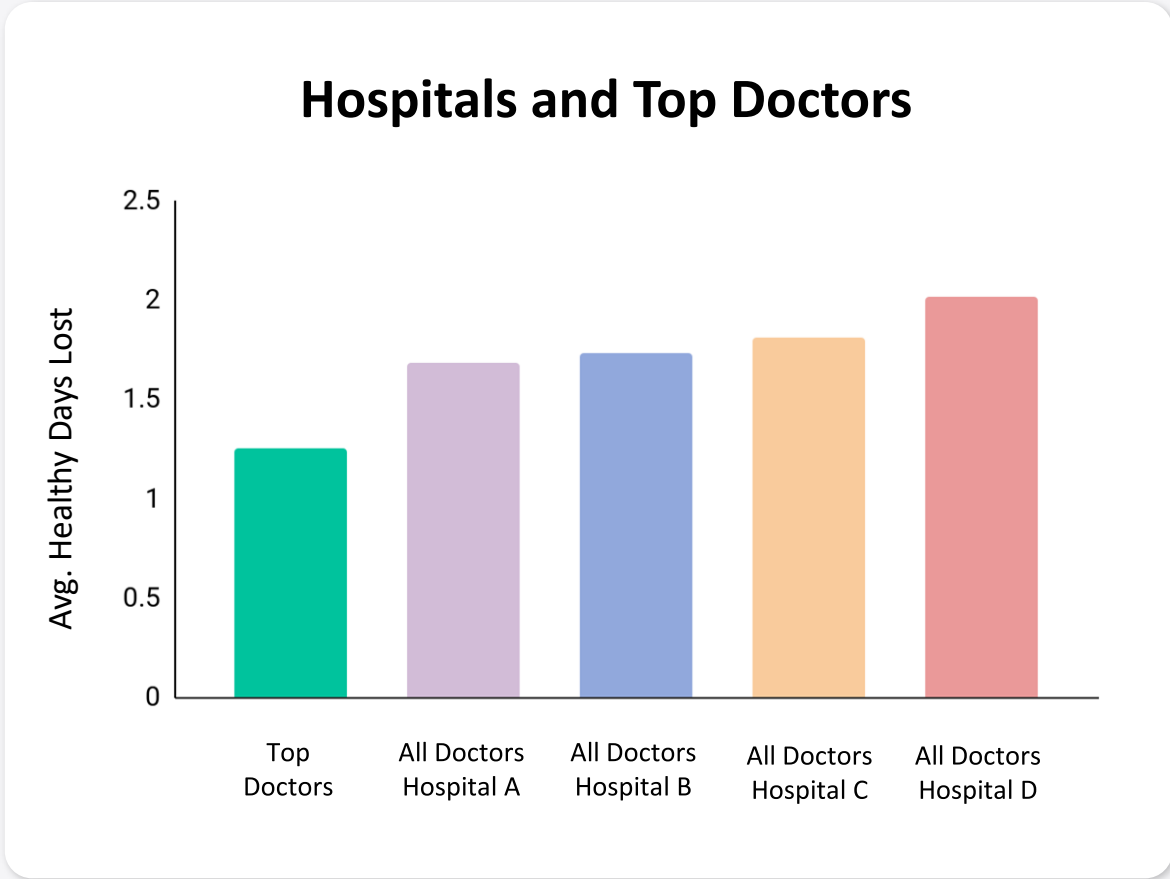
These doctors follow best practices and **keep you healthier**. We know this based on **real patient outcomes**.

You can find Garner's recommended providers through our app or on our website.



The doctor you choose has a big impact on your health

Your individual doctor, not the place they work, has the biggest influence on your quality of care.

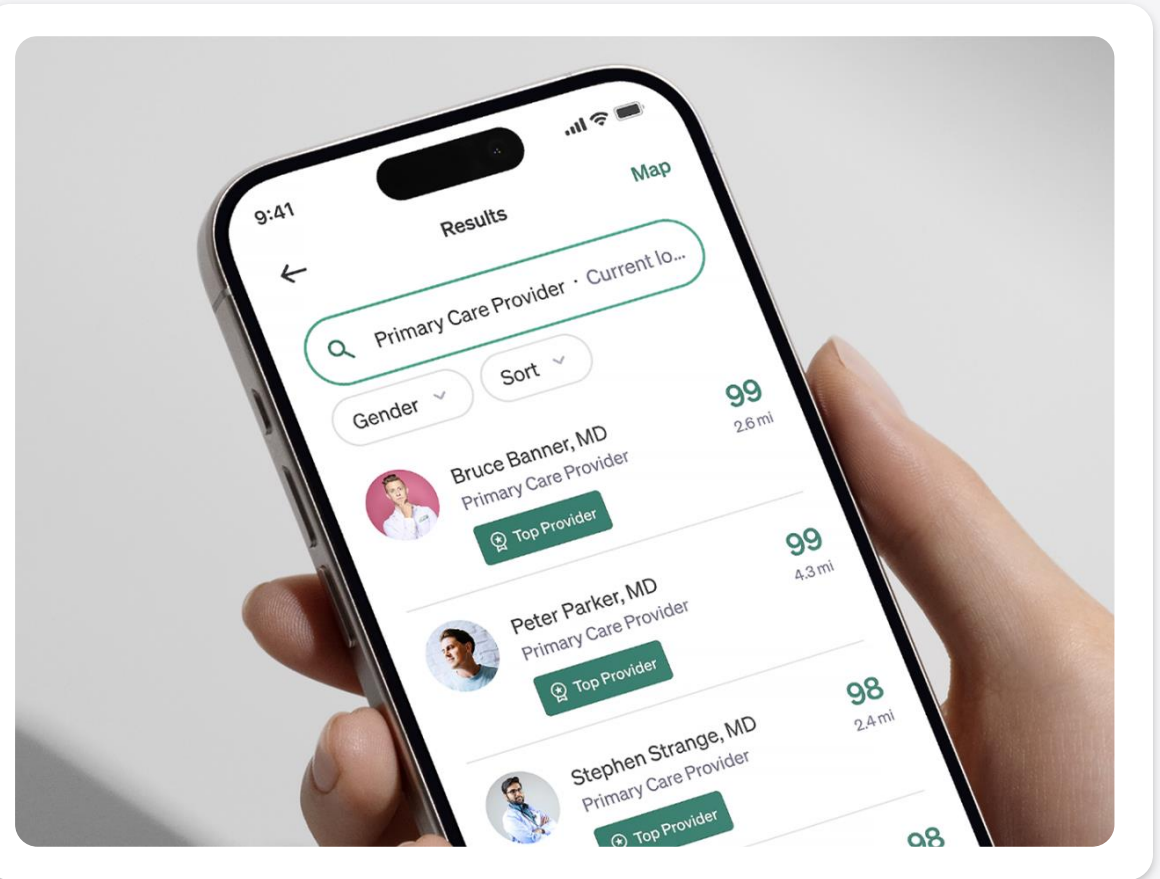


How Garner identifies Top Providers

Doctors can't pay to influence Garner. We use the nation's largest healthcare database and revolutionary analytics to find the highest performing providers for you.

Garner identifies Top Providers who:

1. Follow current medical research
2. Successfully diagnose problems
3. Achieve the best patient outcomes
4. Receive favorable patient satisfaction rates



Garner puts money back in your pocket

Find and visit a Top Provider through Garner and we will reimburse you for qualifying:

- Office Visits
- Physical Therapy
- Imaging
- Lab Work
- Procedures
- Prescriptions (Rx)

HSA 5500 Plan:

- **\$4,000** for Individuals
- **\$8,000** for Families

PPO 2500 Plan:

- **\$2,500** for Individuals
- **\$5,000** for Families

Why our members love Garner



Martin

Father of 4

Garner member since August 2021

“I’m no longer intimidated to go to the doctor. You’ve done the legwork for us by evaluating these professionals. When I go see a doctor, I see a Garner doctor. It’s too easy not to.”



Becky

Fibromyalgia patient

Garner member since January 2023

“Before Garner, I couldn't find a doctor willing to figure out what was wrong with me. I just suffered for years until I found my Top Provider through Garner.”



Gina

Speech pathologist

Garner member since January 2023

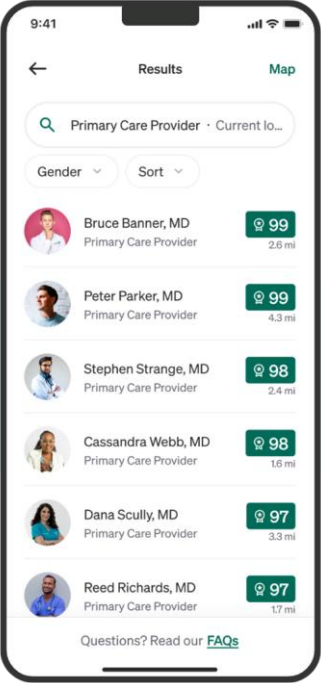
“Offsetting costs is huge as a single income household. And as a healthcare provider myself, I like Garner because you can be confident you’re seeing good, top-rated providers based on unbiased data.”



Getting started with Garner

How to use Garner

Costs from Top Providers qualify for reimbursement.



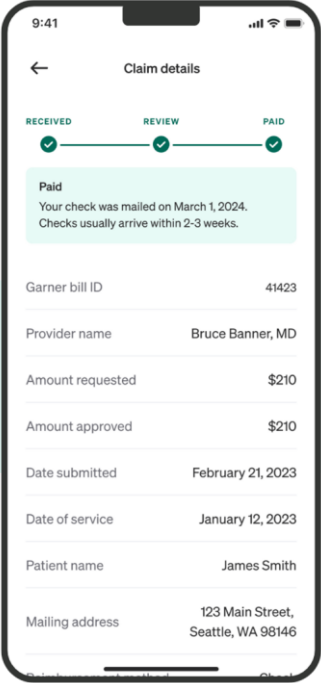
1.

Find a Top Provider



2.

Visit a Top Provider



3.

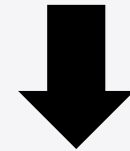
Get reimbursed

Step 1: Create your Garner account

REMEMBER: Create your Garner account and find a Top Provider *before your appointment* to get reimbursed.

1. When prompted, search for **Sonsray**
2. Enter your full legal first & last name

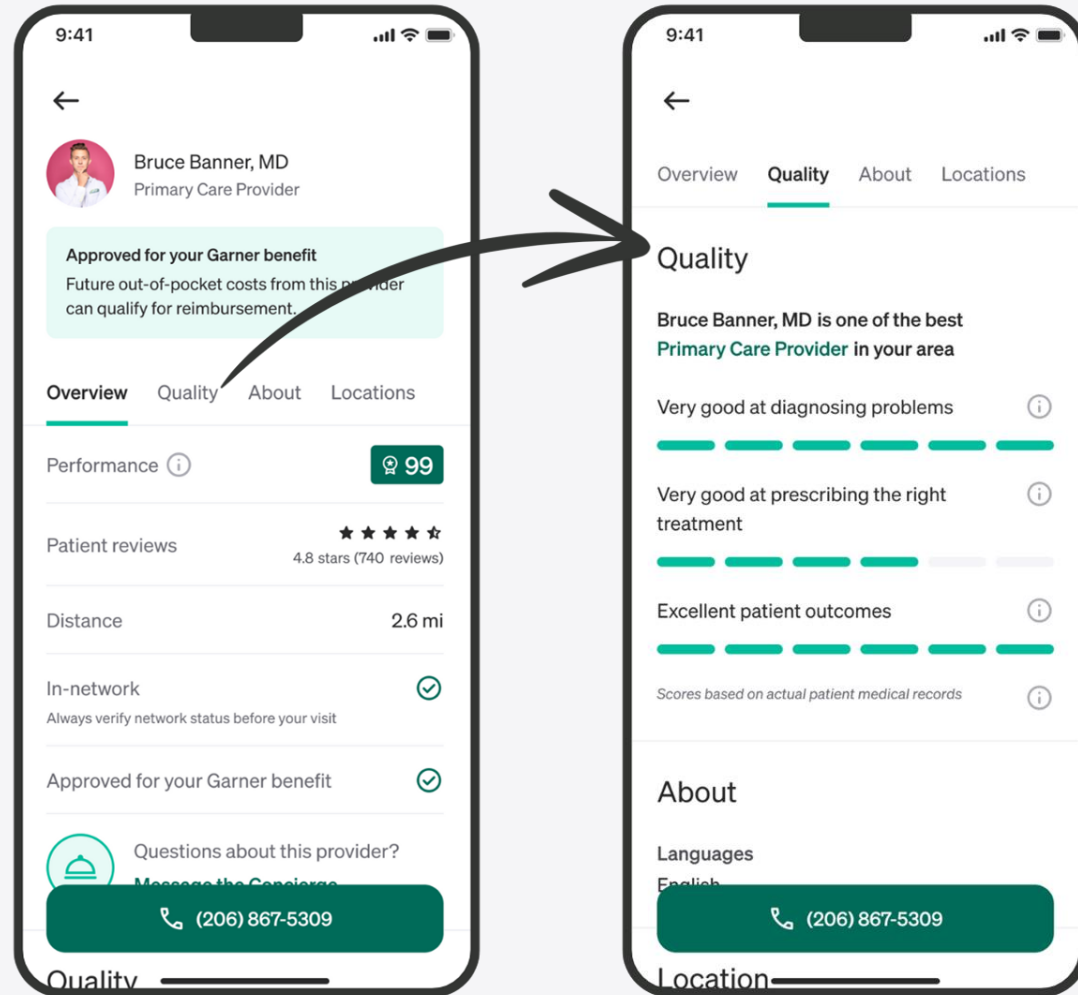
Scan this QR code
with your mobile
phone to get started



Step 2: Find Garner Top Providers

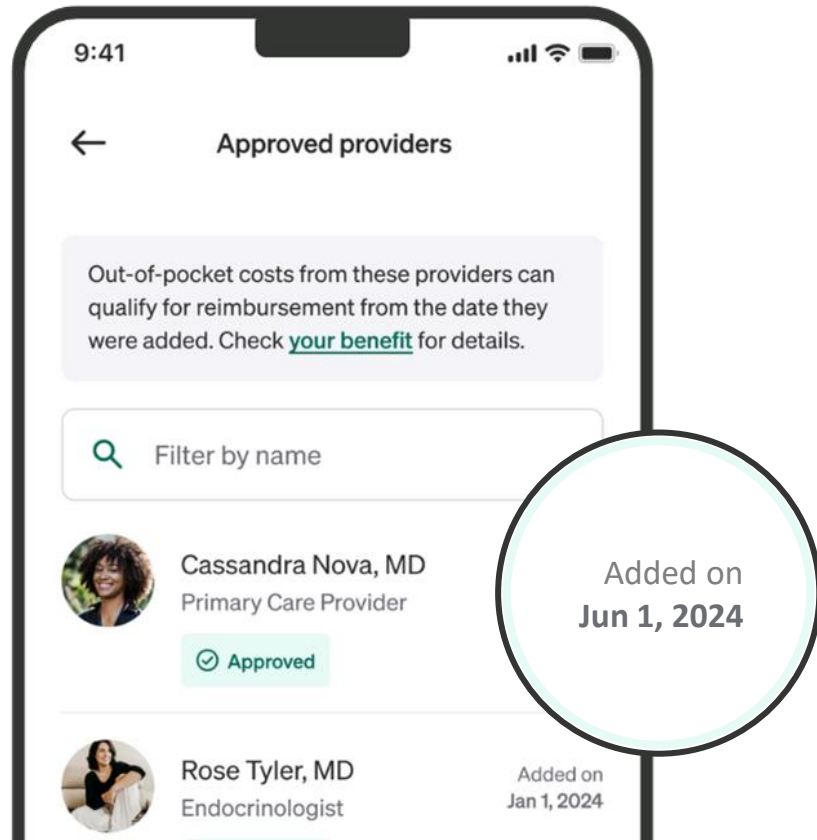
Search for doctors near you by symptom, their name, or the type of care you're looking for.

Doctors with a Top Provider Badge are eligible for reimbursement. **Viewing a Top Provider badge** will automatically add them to your Approved Providers list.



Step 3: Check your Approved Providers list

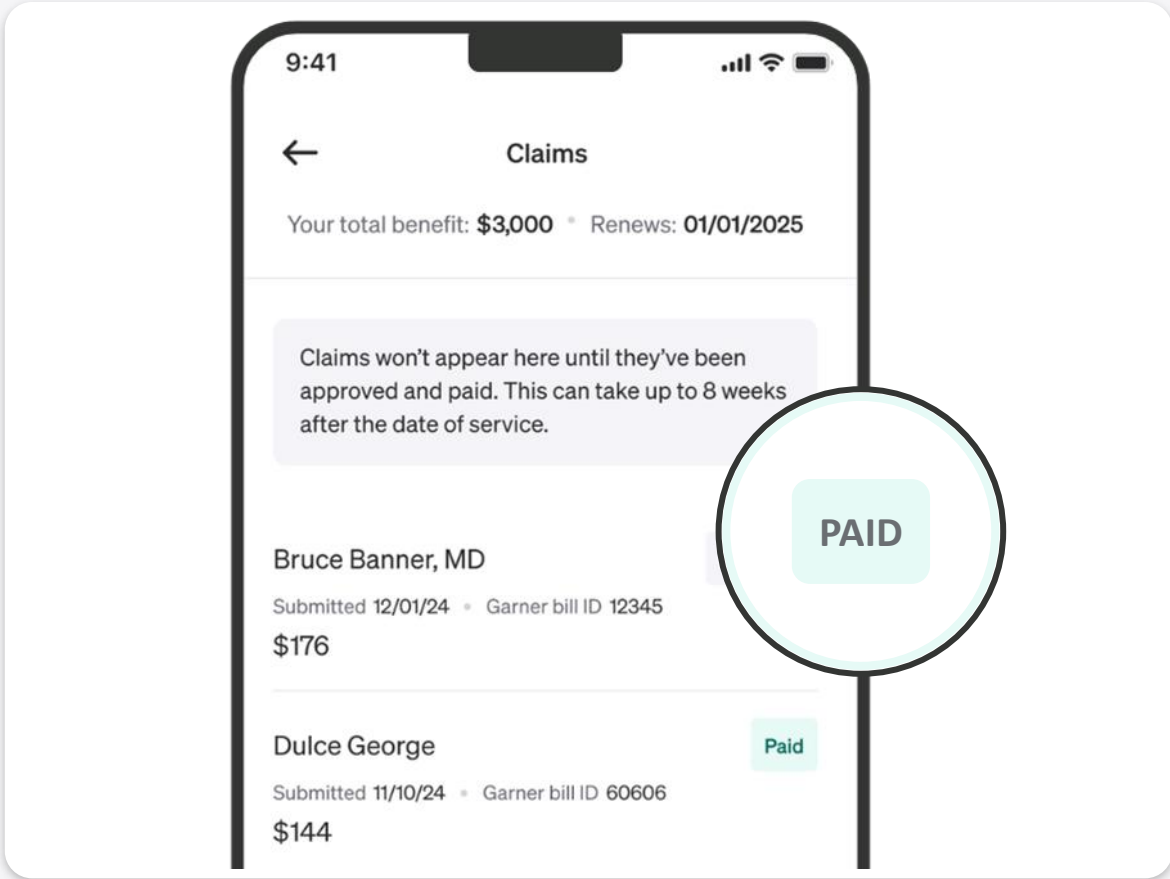
Make sure your doctor is added **before your appointment.**



To make sure you are eligible for reimbursement, double check that your doctor is added to your list of Approved Providers.

Your Approved Providers list is under **“Settings”** in your Garner account.

Step 4: Pay your upfront costs, then get reimbursed



When you receive care from a Garner Top Provider, pay your upfront costs as usual.

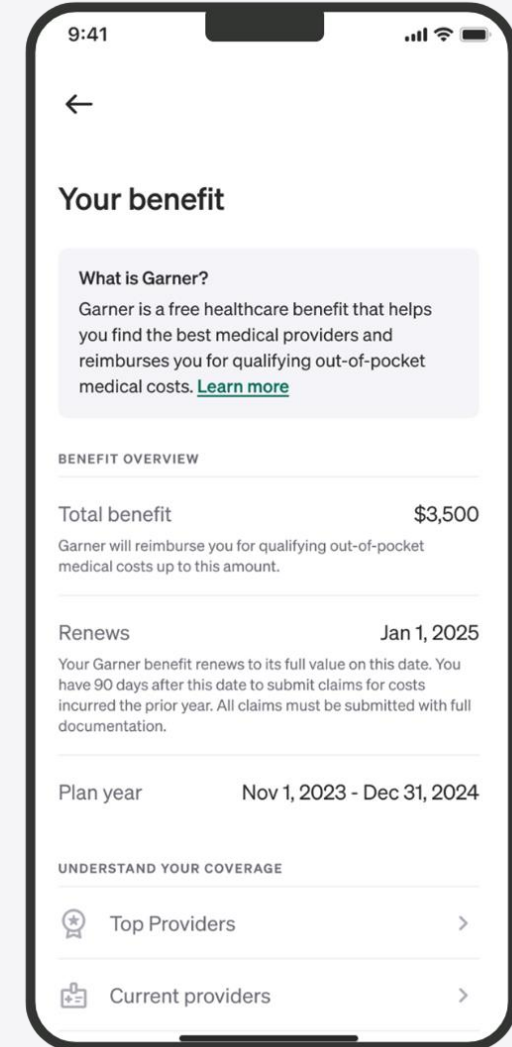
After your health insurance processes the claim, **Garner will reimburse you** for qualifying medical costs through your preferred payment method.

You can track your paid claims in the app.

To qualify for reimbursement:

1. Create a Garner Account.
1. Search for a Top Provider **before seeing them** to add them to your list of Approved Providers.
1. Verify which costs are covered under your Garner plan.

If you have an HSA, your costs **for 2025** must exceed the minimum deductible of *\$1650 for individuals* and *\$3300 for families*.



How to Use Garner with a Health Savings Account (HSA)

Key points to remember:

If you have a high-deductible health insurance plan (HDHP) that is paired with an HSA, **you are required to spend a minimum amount toward your health insurance deductible** before you can be reimbursed by Garner.

This amount changes annually and depends on whether you have a family or individual plan.

Due to IRS regulations, **you may not use HSA dollars to pay for services that will be reimbursed** by Garner.

Since they are both tax advantaged benefits, the IRS considers this “double dipping”.



How can we help?

Your Garner Guide: garnerguideline.com/sonsray

Find answers to the most commonly asked questions and learn more about your Garner benefit.



Expert Help When You Need It

Garner's Concierge team is committed to answering your questions and helping you find the best care in your area.

Our Concierge can help you:

1. Understand your benefit
1. Explain the reimbursement process
1. Find Top Providers

*“Amazing support. Didn’t have to jump through hoops. Honestly **some of the best support I’ve had** dealing with healthcare matters.”*

— Sean, CO

Get Garner.

Enter to win a gift card.

Create a free Garner account* by **02/28**, and you'll be entered to win a **\$25** gift card.



Scan the QR code or visit garner.guide/enter to create your account.



*If you have already created your account, you will be automatically entered into the giveaway.

Thank you!

**Scan the QR code below now
on your phone to create your
Garner account**



United Healthcare Dental Coverage

	Dental PPO Plan	
	In-Network	Out-of-Network
Deductible (Individual / Family)	\$50 / \$150 (Waived for preventive)	
Annual Maximum (Calendar year)	\$2,000 per member	\$2,000 per member
Preventive Care / Diagnostic • Periodic Oral Evaluation, X-Rays	Plan pays: 100%; You pay: 0%	Plan pays: 100%; You pay: 0%*
Basic Services • Fillings, Simple Extractions, Endodontic/Periodontic	Plan pays: 80%; You pay: 20%	Plan pays: 80%; You pay: 20%*
Major Services • Crowns & Bridges	Plan pays: 50%; You pay: 50%	Plan pays: 50%; You pay: 50%*
Orthodontics (Child / Adult)	Plan pays: 50%; You pay: 50%	Plan pays: 50%; You pay: 50%*
Orthodontics Lifetime Maximum	\$1,500 per member	\$1,500 per member

*Member is responsible for charges in excess of the maximum allowable charge.

United Healthcare Vision Coverage

	Vision Plan	
	In-Network	Out-of-Network
Exam Copay/Allowance (Once every 12 months)	\$25 copay	Plan pays \$40
Frames Allowance (Once every 24 months)	\$130 Allowance	Plan pays \$45
Medically Necessary Contacts	100% Covered	Plan pays \$210
Lenses (Once every 12 months) <ul style="list-style-type: none"> • Single • Bifocal • Trifocal 	\$0 Copay \$0 Copay \$0 Copay	Plan pays \$40 Plan pays \$60 Plan pays \$80
Contact Lenses in lieu of Glasses (Once every 12 months) Elective Conventional	\$130 Allowance	Plan pays \$130



IMPORTANT!

Make sure to name a beneficiary for your Life and AD&D coverage

BASIC LIFE & AD&D:

- Sonsray provides all eligible, active full-time employees with a group life insurance through Mutual of Omaha.
- **The coverage is paid for 100% by Sonsray**
- Benefit Amount: \$50,000
- Reduction Schedule:
 - Benefits reduce to 65% at age 65 and 50% at age 70.
 - Coverage terminates at retirement or termination of employment
- **Conversion:** If you leave your job, you may convert this group coverage into an individual policy

VOLUNTARY LIFE & AD&D

- Eligible employees also have the option to purchase additional Life & AD&D coverage at low group rates through Mutual of Omaha.
- Up to \$500,000 in \$10,000 increments for employees
- If you enroll in Voluntary Life/AD&D coverage you can also purchase coverage for your dependents as well
- EOI may be requested for late entrants or increases at OE
- Please review your plan documents and your benefit guide for more details & rate information

VOLUNTARY LONG-TERM DISABILITY:

- Eligible employees also have the option to purchase LTD coverage at low group rates through Mutual of Omaha.
- The coverage is paid for 100% by the employee.
- Coverage that pays a percentage of your salary when you are unable to work for an extended period, due to a chronic illness or debilitating injury.
- Plan Highlights:
 - 60% of weekly earnings
 - 180 Day Elimination Period
 - \$15,000 Monthly Maximum Benefit
 - 3 Month look back; 12-month exclusion of pre-existing condition
 - Maximum Benefit Duration: If you become disabled prior to age 62, benefits are payable to age 65, your SSN normal retirement age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.



Employee Assistance Program (EAP)

Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Mutual of Omaha's Employee Assistance Program (EAP) can be the answer for you and your family.

An EAP professional can be trusted to assess your needs and handle your concerns in a confidential, respectful manner. The goal is to collaborate with you and find solutions that are responsive to your needs. Access three face-to-face sessions with a counselor (per household per calendar year)! **Your EAP assists all eligible employees and eligible dependents with personal or job-related concerns, including:**

- Legal Consultation
- Parenting
- Senior Care
- Child Care
- Pet Care
- Substance Abuse
- Relationships
- And more!

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

- Call: 1-800-316-2793
- Visit: <https://www.mutualofomaha.com/eap/>



Decision Support Tool

Ask Emma

- Ask Emma is an interactive tool that you can use online to help you decide what plan works best for you.
- First you answer a few (*anonymous*) questions about your personal situation
- With this information, Ask Emma can understand your needs & make plan recommendations based on that information you provided
- The system will compare benefit options based on individual member responses
- Available to all employees
- You can access Ask Emma through your Paylocity portal!

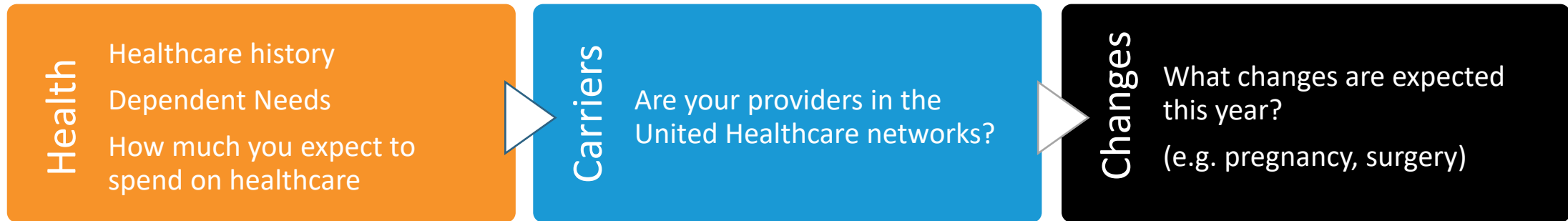


Enrollment Checklist



Sonsray will have a semi-active enrollment this year. This means you are encouraged to review/make your benefit selections, add/remove eligible dependents or waive coverage. If you choose not to sign into the benefits portal, please note you will be automatically reenrolled, and all your current benefits will over to the new plan year.

Before making your benefit selections please be sure you consider:



Important Reminders:

- Add/update life insurance beneficiaries.
- Please be sure to check emails and communication from Human Resources for important updates
- Please complete your enrollment by Friday, January 17th