

DEADLINE = DECEMBER 18, 2024

OPEN ENROLLMENT!

IMPORTANT INFORMATION ABOUT YOUR BENEFITS.

FAILURE TO COMPLETE APPROPRIATE FORMS MAY CAUSE LOSS OF BENEFITS!

Please understand that open enrollment is your only opportunity to make changes to some of your benefits, subject to certain limited situations. **You must make any benefit changes by December 18, 2024. If you do not reply to make a change to your health insurance plan, it will remain the same (this does not apply to FSA Accounts and Tobacco Wellness. You must respond).**

If you have any questions, please contact the Human Resources Manager, Stacey McAfee, at 330-343-1226, ext. 2261, or smcafee@kimblecompanies.com

DOCUMENTS TO SIGN AND RETURN

You (and your spouse, if applicable) are required to **complete, sign and return the below documents before 12/18/2024:**

- 1) Consent to receive 401k notices electronically;
- 2) Consent to receive Health Insurance notices electronically;
- 3) Cafeteria Election Agreement;
- 4) FSA Enrollment Form (2025 Max contribution = **\$3,300**). You must submit this form, if you want to have an FSA for 2025. If you do not submit the form, you cannot participate;
- 5) 2025 Nicotine Affidavit (**Employee and Spouse must sign, if Spouse is on or will be on the health insurance plan. Both the employee and spouse must be nicotine free to get the nicotine discount.**);
- 6) Notice Regarding 2026 Wellness Program (**Employee and Spouse must sign, if Spouse is on or will be on the health insurance plan. The employee and the spouse must complete the Wellness Program to get the wellness discount.**); and
- 7) Employee Access Portal.

You are also receiving the below documents to review and keep:

- 1) Health Insurance Rate Letter;
- 2) Disclosure regarding Electronic Notices for 401k Plan;
- 3) Disclosure regarding Electronic Notices for Health Insurance Plan;
- 4) 2026 Wellness Program Overview Flyer; and
- 5) Benefit Summary.

You will also have access to various notices on our benefits website. The documents available include Group Health Plan and 401k Retirement Plan SPDs, SARs, Plan Documents, and various annual notices (including Women's Health & Cancer Rights Act, Newborns and Mothers' Health Protection Act, Mental Health Parity, Premium Assistance Under Medicaid and The Children's Health Program, HIPAA Privacy Notice, HIPAA Special Enrollment Rights Notice of Creditable Coverage, Notice of Creditable Coverage, Wellness Program Disclosures, COBRA General Notice and Marketplace Notice).

To access these documents, please visit our website at <https://www.kimblecompanies.com/benefits>.

Sincerely, Human Resources