



**Dallas News** CORPORATION

November 4 - 15

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**2025 Benefits Open Enrollment**

# Who is Eligible

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## Employees

- Full Time, Regular, Non-Contract

## Spouses

- Legal spouse. If Spouse has coverage through their employer, they are not eligible to be on our plan.
- Common-law spouses in the state of Texas with provided Declaration form

## Children

- Up to age 26, regardless of student status
- Natural child
- Any unmarried dependent child of any age who is medically certified as disabled and dependent upon you
- Stepchild
- Legally-adopted child
- Child for whom legal guardianship has been awarded
- Grandchild who is your dependent for income tax purposes



## Active Enrollment for 2025

- Everyone will need to go to WorkDay and review and confirm their 2025 benefit elections.
- If you do not do this, you will not have Medical, Dental, Vision or Flexible Spending coverage for 2025.
- Be sure you have your password or reset your password before Open Enrollment begins.

# What's New for 2025



## **NEW! Condition Support Programs if you enroll in a medical plan through BCBSTX**

### **Hinge Health through BCBSTX**

Join Hinge Health for exercise therapy without leaving home. No Copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Best of all, there's no additional cost to you - your Hinge Health benefit is 100% covered by Blue Cross and Blue Shield of Texas (BCBSTX).

### **Teladoc Health through BCBSTX**

Get an advanced blood glucose meter and as many strips and lancets as you need, paid for by your plan sponsor - all at no cost to you. You will also have access to get an advanced blood pressure monitor and the support you need, and your plan sponsor covers 100% of the costs.

# Hinge Health

## Musculoskeletal Health Benefit

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If you enroll in a BCBSTX medical plan, you will have access to Hinge Health's flagship Chronic Program for chronic back, knee, hip, shoulder, and neck pain, available at no cost to you. The Chronic Program delivers whole person care through customized exercise therapy, education, and behavioral support. The digitized best practice care includes:

- A dedicated Physical Therapist who will create and deliver personalized care plans
  - A board-certified health coach to provide accountability and support every step of the way
  - An all-in-one app and wearable technology that enable guided physical therapy for real-time feedback and tracking
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The complete clinical care team paired with advanced technology provides you with the care and convenience you need to tackle chronic pain from the comfort of your own homes.

Hinge Health's Fully Insured Chronic Program is available exclusively to clinically eligible members based on their history of chronic MSK pain.



Scan the QR code to learn more or visit:

[hinge.health/resources](https://hinge.health/resources)

Questions? Call (855) 902-2777

# Teladoc Health



Personalized Program at no cost!

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## Diabetes Management

A personalized way to help manage diabetes. Get tools and support to track blood sugar levels and develop healthier lifestyle habits

### Program Includes:

- A connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans and one-on-one coaching
- Real-time support for out-of-range readings

## Hypertension Management

Take control of your heart health with guidance and a personalized plan. With a smart blood pressure monitor, you can track, get support, set up reminders and message a coach, all in one place.

### Program includes:

- A connected blood pressure monitor
  - Step-by-step action plans based on your goals
  - Tips on nutrition and activity
  - One-on-one support from expert coaches
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## Get started!

Join by visiting [TeladocHealth.com/Register/WELL-BCBSTX](https://TeladocHealth.com/Register/WELL-BCBSTX)  
or call **800-835-2362** and use registration code: **WELL-BCBSTX**



# 2025 Medical Benefits



No Changes to deductibles for 2025.

		CDHP/HSA Plan		PPO Plan	
Blue Cross Blue Shield of Texas					
		IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b>	Individual	\$3,000	\$6,000	\$1,500	\$3,000
	Family	\$6,000	\$12,000	\$3,000	\$6,000
	Individual in a Family	n/a		\$1,500	
<b>Out-of-Pocket Maximum</b>	Individual	\$6,000	\$12,000	\$4,500	\$9,000
	Family	\$12,000	\$24,000	\$7,300	\$14,600
	Individual in a Family	\$6,000		\$4,500	
<b>Coinsurance (Plan Pays)</b>		80%*	50%*	80%*	50%*
<b>Office Visit Copay</b>	Preventive Care	Covered in full	50%*	Covered in full	50%*
	PCP	80%*	50%*	\$20 Copay	50%*
	Specialist	80%*	50%*	\$40 Copay	50%*

\* After Deductible

# Medical Contributions - Bi-Weekly

There will be an increase of 14.9% to medical contributions in 2025.

	2024 Bi-Weekly Contributions				2025 Bi-Weekly Contributions			
	<\$55K	>\$55K UP TO \$80K	>\$80K UP TO \$105K	>\$105K	<\$55K	>\$55K UP TO \$80K	>\$80K UP TO \$105K	>\$105K
	FULL TIME				FULL TIME			
	CDHP PLAN							
Employee Only	\$40.15	\$50.05	\$59.97	\$77.67	\$46.13	\$57.50	\$68.89	\$89.23
Employee + Spouse	\$159.64	\$193.98	\$214.53	\$246.74	\$183.41	\$222.86	\$246.46	\$283.47
Employee + Child	\$118.05	\$144.87	\$160.86	\$186.20	\$135.62	\$166.44	\$184.80	\$213.91
Employee + Family	\$226.20	\$272.57	\$300.41	\$343.62	\$259.88	\$313.14	\$345.13	\$394.78
	PPO PLAN							
Employee Only	\$56.67	\$66.56	\$76.49	\$94.19	\$65.10	\$76.47	\$87.87	\$108.21
Employee + Spouse	\$199.76	\$234.11	\$254.65	\$286.86	\$229.50	\$268.95	\$292.56	\$329.57
Employee + Child	\$149.57	\$176.39	\$192.37	\$217.72	\$171.83	\$202.65	\$221.01	\$250.13
Employee + Family	\$280.09	\$326.46	\$354.30	\$397.51	\$321.78	\$375.05	\$407.04	\$456.68

- DallasNews Corporation will contribute to the HSA accounts for eligible members in 2025.
- DallasNews Corporation funds 76% of the cost of the plan, leaving 24% of cost to the employee.



# 2025 Pharmacy Benefits



No Changes. Your prescription cost is determined by the tier the medication is in.

		CDHP RX Plan		PPO RX Plan	
		IN-NETWORK	OUT-OF- NETWORK	IN-NETWORK	OUT-OF- NETWORK
<b>Retail Rx (30-Day Supply)</b>					
	<b>Tier - Generic</b>	\$5 Copay*	\$5 Copay*, plus 50%	\$15 Copay	\$15 Copay plus 50% Coinsurance
	<b>Tier - Preferred Brand</b>	25% Coinsurance (\$30 Minimum, \$100 Maximum)*	25% Coinsurance (\$30 Minimum, \$100 Maximum)*, plus 50%	\$40 Copay	\$40 Copay plus 50% Coinsurance
	<b>Tier - Non-Preferred Brand</b>	25% Coinsurance (\$60 Minimum, \$125 Maximum)*	25% Coinsurance (\$60 Minimum, \$125 Maximum)*, plus 50%	\$55 Copay	\$55 Copay plus 50% Coinsurance
	<b>Tier - Specialty</b>	\$150 Copay*	Not Covered	\$150 Copay	Not Covered
<b>Mail Order Rx (90-DAY SUPPLY)</b>					
	<b>Tier - Generic</b>	\$12.50 Copay*	Not Covered	\$30 Copay	Not Covered
	<b>Tier - Preferred Brand</b>	25% Coinsurance (\$150 Minimum, \$312.50 Maximum)*	Not Covered	\$80 Copay	Not Covered
	<b>Tier - Non-Preferred Brand</b>	25% Coinsurance (\$150 Minimum, \$312.50 Maximum)*	Not Covered	\$110 Copay	Not Covered

\*Coinsurance and/or Copay apply after deductible is met

Tip: To keep your costs down, always ask your doctor if there is a generic equivalent of your medication.

# MDLive Telemedicine

MDLIVE gives you 24/7/365 access to board-certified doctors via computer, phone or mobile app.

Speak to a doctor quickly or schedule an appointment based on your availability. The average wait time is less than 20 minutes.

MDLIVE doctors can help treat the following conditions and more:

## General Health

- Allergies
- Asthma
- Joint aches
- Sinus infections

## Pediatric Care

- Cold/flu
- Ear infections
- Pink eye

## Behavioral Health

- Online counseling
- Child behavior/learning issues
- Stress management

Activate your account before you need it!

Call 888-680-8646 or visit [MDLIVE.com/bcbstx](https://MDLIVE.com/bcbstx)



# Benefits Value Advisor & Member Rewards

The Member Rewards Program with Benefits Value Advisor (BVA) rewards cost-effective medical choices.

A Benefits Value Advisor can:

- Help compare costs at different providers
- Help you schedule your appointment
- Help with pre-certification
- Tell you about online educational tools
- Allow 4-6 weeks for receipt of your rewards check after the claim is verified by BCBSTX

BVA Customer Service

1-888-514-5662

Example Scenario*:	Provider A - Recommended and Scheduled by BVA		Provider B - Not Recommended by BVA	
	Cost	Member Reward	Cost	Member Reward
Knee MRI	\$374	\$125	\$2,779	\$0
Hip Replacement Surgery	\$32,293	\$500	\$52,307	\$0
Maternity Delivery Services	\$10,696	\$250	\$13,677	\$50

- You are required to contact BVA prior to having an outpatient MRI or CT scan
- Failure to get preauthorization for an outpatient MRI or CT scan will result in a \$200 surcharge

\*The chart and numbers are estimates shown for illustrative, comparative purposes only. Costs are examples and may not be the same for every member's situation.

# Mental Health Support through BCBSTX

## Learn to Live - A Digital Mental Health Tool

- Available to those enrolled in a BCBSTX medical plan (all members ages 13+)
- Within the Learn to Live portal, you can take an online assessment to help pinpoint the right program for you, including stress/anxiety/worry, depression, insomnia, social anxiety, substance use, panic, and resiliency
- You also have access to a one-on-one coach within the benefit, connecting via phone, text or email to help master your new skills.

## Headway - Expanded Therapist Network

- Accessed through the BCBTX health plan, Headway offers a search engine which helps you connect to an in-network therapist, faster.
- Many Headway providers can schedule appointments within 48 hours and there are filters to help members identify a provider who aligns with your values or unique needs.

Access the programs at no added cost

1. Log in at [bcbstx.com](http://bcbstx.com).
2. Click Wellness.
3. Choose Digital Mental Health.

Or tap Digital Mental Health in the BCBSTX App.

## How Headway Works

- 1. Find the right fit in seconds on Headway.co.**  
Share your preferences and insurance details. Their personalized matching process will find the right providers for your unique needs within seconds – and calculate the exact cost for your session.
- 2. Schedule your appointment immediately in one-click.**  
Book directly on Headway, and they'll take it from there. You'll only be billed after your session.

# Blue Distinction Centers

- Through BCBSTX, you have access to high quality and cost-effective facilities that are nationally designated to demonstrate expertise in delivering patient care safely and effectively for elect specialty care procedures.
- Look for these specialists when completing a provider finder search under the *Blue Distinction Specialty Care* section.

The screenshot shows the 'Find Care' section of the BCBSTX website. The navigation bar includes 'Find Care', 'Shop Plans', 'Prescription Drugs', 'Insurance Basics', and 'Member Services'. The 'Find Care' dropdown menu is open, displaying three main categories: 'Providers in Your Network', 'Blue Distinction® Specialty Care', and 'Where You Go Matters'. The 'Blue Distinction® Specialty Care' category is highlighted with a red border and contains a list of specialty services: Blue Distinction Centers, Bariatric Surgery, Cardiac Care, Cellular Immunotherapy, Fertility Care, Gene Therapy, Knee and Hip Replacement, Maternity Care, Spine Surgery, Substance Use Treatment and Recovery, and Transplants. Below the menu, a yellow banner contains the text 'or a change in income recently.'

Providers in Your Network	Blue Distinction® Specialty Care	Where You Go Matters
Find a Doctor or Hospital	Blue Distinction Centers	Know Your Network
Find a Dentist	Bariatric Surgery	Choosing Health Care Options
Find a Pharmacy	Cardiac Care	Tips to Find a Doctor or Hospital
Find a Vision Provider	Cellular Immunotherapy	Utilization Management
Telemedicine and Telehealth Services	Fertility Care	What Is An Emergency
Virtual Visit	Gene Therapy	Understanding Health Care Costs and Quality
Hospital-Based Physicians	Knee and Hip Replacement	Provider Network Selection Criteria
Surgery Center Based Physicians	Maternity Care	Provider Information Validation
Breastfeeding Counseling	Spine Surgery	In-Network Provider Options
Teledentistry	Substance Use Treatment and Recovery	HMO Provider Network Important Information
Behavioral Health	Transplants	

# Which Plan Fits My Needs? Scenario 1

Juan has employee only coverage. His annual salary range is \$55,000 - \$80,000. He is in good health but with seasonal allergies. He goes to his doctor for upper respiratory infection and is referred to an allergist. Since his costs are predictable, he may consider the CDHP over the PPO.

Medical Services Received	CDHP + HSA	PPO
Ded=Deductible OOP=Out of Pocket	Ded. Single/Family \$3,000/\$6,000 OOP Single/Family \$6,000/\$12,000	Ded. Single/Family \$1,500/\$3,000 OOP Single/Family \$4,500/\$7,300
	Expenses paid by Juan	Expenses paid by Juan
Annual Preventive Exam	\$0	\$0
Two PCP visits & 1 specialist visit for allergies	\$490	\$80 (copays for PCP/Specialist)
Pharmacy - 3 generics; 2 brand formulary prescriptions	\$130	\$125 (Rx copays)
<b>Annual Employee Contributions</b>	<b>\$1,495</b>	<b>\$1,988</b>
<b>Medical expenses + contributions</b>	<b>\$2,115</b>	<b>\$2,193</b>
<b>Employer HSA Funding</b>	<b>-\$575</b>	<b>\$0</b>
<b>Jason's Net Cost for the year</b>	<b>\$1,540</b>	<b>\$2,193</b>

Juan saved \$653 by enrolling in the **CDHP + HSA**

# Which Plan Fits My Needs? Scenario 2

Emily has family coverage. Her annual salary range is \$55,000 - \$80,000. Emily has a spouse and a new baby due in the upcoming plan year. When a big medical event is expected (new baby, hip replacement or back surgery), the PPO may offer the convenience of lower deductibles and predictable copays to help budget costs.

Medical Services Received	CDHP + HSA	PPO
Ded=Deductible OOP=Out of Pocket	Ded. Single/Family \$3,000/\$6,000 OOP Single/Family \$6,000/\$12,000 20% coinsurance after deductible	Ded. Single/Family \$1,500/\$3,000 OOP Single/Family \$4,500/\$7,300 20% coinsurance after deductible
	Expenses paid by Emily	Expenses paid by Emily
Annual Preventive Exams	\$0	\$0
Maternity & Delivery charges, 2 spouse visits to PCP & 1 specialist visit	\$6,338 (ded & coins)	\$2,640 (ded & coins)
Pharmacy - 3 generics; 2 brand formulary prescriptions	\$26	\$125 (Rx copays)
<b>Annual Employee Contributions</b>	<b>\$8,142</b>	<b>\$9,751</b>
<b>Medical expenses + contributions</b>	<b>\$14,506</b>	<b>\$12,516</b>
<b>Employer HSA Funding</b>	<b>-\$1,150</b>	<b>\$0</b>
<b>Jason's Net Cost for the year</b>	<b>\$13,356</b>	<b>\$12,516</b>

Emily's costs are \$839 less in the **PPO**

# Which Plan Fits My Needs? Scenario 3

Jason has employee & spouse coverage. His annual salary is \$45,000. Both are healthy and just get their annual exams each year and occasional doctor visit and prescriptions for cold and flu. The CDHP plan (with HSA) can provide real savings opportunities for them.

Medical Services Received	CDHP/HSA	PPO
Ded=Deductible OOP=Out of Pocket	Ded. Single/Family \$3,000/\$6,000 OOP Single/Family \$6,000/\$12,000 20% coinsurance after deductible	Ded. Single/Family \$1,500/\$3,000 OOP Single/Family \$4,500/\$7,300 20% coinsurance after deductible
	Expenses paid by Jason	Expenses paid by Jason
Annual Preventive Exams	\$0	\$0
2 doctor visits	\$240	\$40 (copays)
Pharmacy - 3 generics; 2 brand formulary prescriptions	\$130	\$125 (Rx copays)
<b>Annual Employee Contributions</b>	<b>\$4,769</b>	<b>\$5,967</b>
<b>Medical expenses + contributions</b>	<b>\$5,139</b>	<b>\$6,132</b>
<b>Employer HSA Funding</b>	<b>\$1,300</b>	<b>\$0</b>
<b>Jason's Net Cost for the year</b>	<b>\$3,839</b>	<b>\$6,132</b>

**Jason saves \$2,293 with the CDHP + HSA**




# Health Savings Account Eligibility

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You are eligible for HSA if you are,

- Enrolled in an HSA-eligible Consumer-Driven Health Plan, cannot enroll if you are enrolled in a PPO plan
- Not covered by your spouse's non-HDHP Plan
- Not eligible to be claimed as a dependent on someone else's tax return
- Spouse does not have health care Flexible Spending Account (FSA) or Health Reimbursement Account (HRA)
- Not enrolled in Medicare, Medicaid, or TRICARE
- You have not received Veterans Administration benefits during the last three months



**You must verify that you are eligible and re-enroll in the HSA annually.**

# Health Savings Account

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## HSA

- Go to [www.401k.com](http://www.401k.com) to open your account
- Contributions are made pre-tax
- Use your account to pay for eligible expenses
- Money rolls over each year
- Money is portable
- You cannot elect the HSA if you are enrolled in the PPO, or are enrolled in Medicare Part A, B, D
- See IRS publication 969 for more details

## Qualified Expenses

- Medical and pharmacy deductibles and coinsurance
- Medical, pharmacy, dental and vision care services and products
- Medical expenses for your spouse and dependents
- See IRS publication 502 for list of qualified expenses

# Company Contributions to HSA

- Funded quarterly
- Prorated based on hire date
- Enrolled in the CDHP Plan
- Eligible based on income

Salary Band	< \$55K	\$55K - \$80K	\$80K - \$105K	\$105K +
Employee Only	\$650	\$575	\$500	\$0
Employee + Spouse Employee + Child(ren) Employee + Family	\$1,300	\$1,150	\$1,000	\$0

- You can make pre-tax contributions to your HSA up to a maximum of:
  - Employee only: \$4,300 (includes company contribution)
  - Family: \$8,550 (includes company contribution)
- If at least 55 years-old in upcoming plan year, you can contribute an additional \$1,000 catch-up contribution to your HSA

# Flexible Spending Accounts (FSAs)

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## FSA Benefits

- Set aside pre-tax payroll deductions
- Pay for out-of-pocket health care expenses
- Three FSAs offered - two health-related FSAs and one for Dependent Care

## Two Health-Related FSAs Available:

- **General Purpose or Health Care Flexible Spending Account**
  - Contribute up to **\$3,300** with pre-tax dollars
  - Pay for eligible Medical, Pharmacy, Dental, and Vision expenses with FSA debit card (avoid waiting for reimbursement)
  - Cannot elect General Purpose FSA if you are actively contributing to an HSA (or if anyone else is actively contributing to an HSA on your behalf)
- **Limited Use Flexible Spending Account (LUFSA)**
  - Contribute up to **\$3,300** with pre-tax dollars
  - Pay for eligible Dental and Vision expenses with LUFSA debit card (avoid waiting for reimbursement), but cannot use for any Medical or Pharmacy Expenses
  - Can elect a Limited Use FSA even if enrolled in a CDHP and can actively contribute to an HSA alongside the LUFSA

# Flexible Spending Accounts (FSAs)

## Dependent Care Flexible Spending Account

- Set aside up to \$5,000 pre-tax (\$3,960 employee maximum including DallasNews Corporation matching contribution)
- DallasNews Corporation will contribute up to \$1,040 annually (\$40 biweekly) on a dollar-for-dollar match
- Use It or Lose It; doesn't roll over
- Eligible dependents include children younger than 13 and dependents who are incapable of caring for themselves
- Reimbursable expenses include day camp, after-school care, and preschool

	Biweekly	Annual
Employee Contribution	\$152.30	\$3,960
DallasNews Corporation	\$40.00	\$1,040
<b>TOTAL CONTRIBUTION</b>	<b>\$192.30</b>	<b>\$5,000</b>

# 2025 Dental Benefits



There will be an increase of 5% to contributions. 2025 plan offerings will remain the same through MetLife.

	Met Life High Plan		MetLife Low Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>ANNUAL DEDUCTIBLE</b>				
Individual	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75
<b>ANNUAL MAXIMUM</b>				
Per Person				
*Preventative does not count towards deductible	\$2,000	\$2,000	\$750	\$750
<b>COVERED SERVICES</b>				
Preventive Services	100%	100%	100%	100%
Basic Services	80%*	80%*	80%*	80%*
Major Services	50%*	50%*	Not Covered	Not Covered
Orthodontics	50% - Children and Adult	50% - Children and Adult	Not Covered	Not Covered
Orthodontic Lifetime Maximum	\$1,500		Not Covered	

	High Plan	Low Plan
	<b>Contributions (Bi-weekly)</b>	
	<b>FULL TIME</b>	<b>FULL TIME</b>
Employee Only	\$8.60	\$5.92
Employee + Spouse	\$17.70	\$12.19
Employee + Child(ren)	\$17.00	\$12.05
Employee + Family	\$26.42	\$18.60

\*After deductible

# 2025 Vision Benefits



No Changes. 2025 plan offerings and contributions will remain the same through VSP.

	In-Network	Out-of-Network
<b>Covered Materials</b>		
<b>Lenses</b>		
Single vision lenses	Included in materials copay	Up to \$50
Bifocal lenses		Up to \$75
Trifocal lenses		Up to \$100
<b>Frames*</b>		
Retail frame equivalent	\$130 allowance for a wide selection of frames, \$150 allowance for featured frame brands, 20% off amount over your allowance	Up to \$70
<b>Contact lenses*</b>		
Necessary	\$0	Up to \$210
Elective	\$150 allowance for contacts and exam	Up to \$105
<b>Copays</b>		
Examination	\$15 copay	Up to \$50
Materials	\$25 copay	Up to \$150
<b>Benefit Frequency</b>		
Examination, Lenses, Frames	Every calendar year	
Contacts (In lieu of lenses and frames)	*Plan provides a second pair of glasses (frame & lenses) or contacts every calendar year at the same benefit level/copay as first pair.	

## VSP VISION PLAN

### Contributions (Biweekly) - FULL TIME

Employee Only	\$5.70
Employee + Spouse	\$11.99
Employee+ Child(ren)	\$11.99
Employee + Family	\$11.99

# Life Insurance

## Basic Life Insurance

- 2x basic annual earnings (rounded up to the next \$1,000) up to \$1,000,000
- Paid by DallasNews Corporation
- Complete the beneficiary designation in Workday
- Evidence of Insurability (EOI) required if over guaranteed issue of \$750,000

## Supplemental Life

- 1x-5x basic annual earnings
- Maximum allowed: lesser of 5x annual salary or \$1,000,000
- EOI required if over guaranteed issue of \$750,000 or increase the amount for future election
- Voluntary Benefit (You pay all of it via payroll deduction)
- Example: 33 years old, salary 50K, elect 2x, then pay  $(100K/1,000) \times .0122 = \$1.22$  monthly

Supplemental Employee Life	
Age	Rate per \$1,000
Under 30	\$0.116
30 - 34	\$0.175
35 - 39	\$0.194
40 - 44	\$0.370
45 - 49	\$0.467
50 - 54	\$1.031
55 - 59	\$1.283
60 - 64	\$1.944
65 - 69	\$2.782
70 +	\$4.297



# Dependent Life & AD&D

## Supplemental Dependent Life

- Voluntary Benefit (You pay all of it via payroll deduction)
- EOI required if increase the amount for future election more than 31 days after initial eligibility date or date a new dependent is acquired

Coverage Amount Family Member	Option 1	Option 2	Option 3
Spouse	\$10,000	\$5,000	\$20,000
Each unmarried child 14 days to age 26	\$5,000	\$2,500	\$10,000
Each child from 24 hours to 13 days old	\$1,000	\$500	\$3,000

Premium Rates (Monthly)	
Option 1	\$2.40
Option 2	\$1.20
Option 3	\$4.80

## Supplemental Accidental Death and Dismemberment (AD&D)

- Voluntary Benefit (You pay all of it via payroll deduction)
- 1x-6x salary, Maximum allowed: \$500,000 (rounded to the next \$1,000)
- No EOI required
- Family
  - Spouse: 60% of Principal covered
  - Children Only: 20% of Principal covered
  - Spouse & Children: 50% & 15%, respectively

Premium Rates - \$1,000 (Monthly)	
Employee Only	\$0.027
Employee + Spouse; Employee + Child(ren); Employee + Family	\$0.045

# Income Protection



## Disability Insurance

Disability insurance can replace a portion of your income if you are unable to work.

- **Short Term Disability**
  - No cost to employees
  - Based on Tenure
  - 26 Total Weeks Maximum
  - 1<sup>st</sup> week uses PTO
- **Long Term Disability**
  - No cost to employees
  - Eligible when employed for 12 continuous months
  - 26-Week Elimination Period
  - Pay for Employee portion of benefits

Length of Service	1 <sup>st</sup> Week Paid under PTO	Number of Days/Hours Paid at 100%	Number of Days/Hours Paid at 60%
1 <sup>st</sup> Calendar Year	5 days (as available)	10 days (80 hours)	20 days (160 hours)
1 <sup>st</sup> January 1	5 days (40 hours)	15 days (120 hours)	110 days (880 hours)
3 <sup>rd</sup> January 1	5 days (40 hours)	25 days (200 hours)	100 days (800 hours)
5 <sup>th</sup> January 1	5 days (40 hours)	45 days (360 hours)	80 days (640 hours)
10 <sup>th</sup> January 1	5 days (40 hours)	75 days (600 hours)	50 days (400 hours)
15 <sup>th</sup> January 1	5 days (40 hours)	125 days (1000 hours)	0

# Employee Assistance Program (EAP)

## Magellan EAP Services

- Free to all employees and to covered or non-covered dependents
- 5 free counseling sessions, then insurance kicks in
- 1 free initial 30-minute Financial/Legal consultation, then 25% discount on hourly rate

## Areas Covered

- Emotional Health and Well-Being
- Alcohol or Drug Dependency
- Marriage or Family Relationship Problems
- Job Pressures
- Stress, Anxiety, Depression
- Grief and Loss
- Financial or Legal Advice

Contact Number

1-800-523-5668



**All services are confidential and will not be shared with the company.**

# Additional Benefits

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## Legal Assistance

- Hyatt Legal Plan through MetLife
- Covered services include:
  - Real estate
  - Debt and credit concerns (including identity theft)
  - Document preparation and review
  - Wills and estate planning
  - Certain family law issues
  - LifeStages Identify Restoration Services
  - Guardianship and Conservatorship (contested)
  - 4 hours of attorney services for non-covered matters

## ASPCA Pet Insurance

- Discounted Pet Insurance is available through ASPCA.
- Choose the care you want when your pet is hurt or sick
- Just pay your vet bill, submit claims, and get reimbursed for covered expenses, including exam fees, diagnostics, and treatments.

# Additional Benefits (continued)

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## **Employee Discounts through BenefitHub, including More Home & Auto Insurer Options**

- A Benefit That Will Save You Money! You have exclusive access to amazing discounts and Cash Back on thousands of brands you love. Take advantage of savings on in a variety of categories, including:
  - Travel
  - Auto
  - Electronics
  - Apparel
  - Entertainment
  - Restaurants
  - Health & Wellness
  - Beauty & Spa
- Be sure to check out the Auto and Home Insurance quoting tool for additional options to compare quotes across insurers!

# DallasNews Mobile Benefits App

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Be sure to check out the DallasNews Mobile Benefit App year-round to review your benefit offerings.

You can access the app by visiting <https://bycell.co/cyvdd> or scanning the QR code below.



# How to Enroll

## Open Enrollment will be November 4<sup>th</sup> - 15<sup>th</sup>

To Enroll Login to WorkDay with your Employee ID and password at:

<https://www.myworkday.com/ahbelo/d/home.html>

- Once you're logged in, click on the cloud in the upper right corner, then click your inbox
- In your inbox, you should have a Open Enrollment notification
- Click on the event and follow the steps to elect your benefits
- ***Review*** and submit your benefits

**If you don't enroll in benefits during Open Enrollment, your current benefits will not roll over to 2025**

- You are required to do the following:
  - State you are eligible for the 2025 HSA
  - Log in to make any other changes you wish to make
  - Confirm eligibility for your spouse
- Review dependents to assure correct coverage in place
- Print confirmation and keep
- After 11/15/24, only qualifying life events are allowed for changes to your benefits



# Qualifying Life Events

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**Act now!** You will not be able to make changes to your plan until next year unless one of the following things happens:

- Change in marital status (marriage, divorce or legal separation)
- Change in the number of dependents (for example, through birth or adoption, or if a child is no longer an eligible dependent)
- Change in your spouse's employment status, resulting in a loss or gain of coverage
- Change in your employment status from full time to part time, or part time to full time, resulting in a loss or gain of coverage
- Entitlement to Medicare or Medicaid
- Change in your address or location that may affect the coverage for which you are eligible
- Eligibility for coverage through the Marketplace






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# Q & A



**Remember! If you don't enroll in benefits during Open Enrollment, your current elected benefits will not roll over to 2025.**



# Medical Glossary

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Don't let insurance jargon get you down. Here's a cheat sheet!

## Coinsurance

Your share of the cost of a covered healthcare service, calculated as a percent of the allowed amount for the service, typically after you meet your deductible

## Copay

The fixed amount, as determined by your insurance plan, you pay for health care services received

## Deductible

The amount you owe for health care services before your health insurance or plan sponsor (employer) begins to pay its portion

## Out-of-Network

Out-of-network providers are doctors, hospitals, and other providers that are not contracted with your insurance company. If you choose an out-of-network doctor, services will not be provided at a discounted rate

## Out-of-Pocket Maximum

The most you pay during a policy period before your health insurance plan begins to pay 100% of the allowed amount. This limit does not include your premium, charges beyond the Reasonable & Customary, or health care your plan doesn't cover