



2025 Benefits Open Enrollment FAQs

Frequently Asked Questions (FAQs) are available to all to address common questions about the 2025 Benefits Open Enrollment period.

General Questions

1. When is Benefits Open Enrollment?

This year, Benefits Open Enrollment will run from October 21 to November 1, 2024, with benefit elections effective January 1, 2025. This is the only time of year an employee can change their core benefit elections (medical, dental, vision, flexible spending account [FSA], etc.) without a qualifying life event.

2. How do I access benefits information?

Benefits information is available in one centralized location (benefits.maximus.com) and can be accessed from personal devices outside the workplace. You will find a lot of great information, including:

- Benefits Open Enrollment Details
- Benefits Guide
- Benefits Contact Information
- Rate Sheets
- Plan Comparisons
- Virtual Benefits Fair Event Guide
- Step-by-Step Enrollment Instructions
- Spending Accounts Education Center
- List of 2025 Benefit Enhancements

Employees can also view information at the Virtual Benefits Fair, the benefits section of [MyMaximus](#), and the [Benefits Enrollment Portal](#). Important information will also be announced in the Corporate Update.

3. How do I visit the Virtual Benefits Fair?

To access the fair, select the relevant link below. This is a great place to explore all the great benefits available. For example, visit the Auditorium and watch our on-demand videos about your benefits plan options. Doing so will help you make the best decisions for your wellbeing.

- [Non-SCA Virtual Benefits Fair](#) and [guide to help you explore](#)
- [SCA Virtual Benefits Fair](#) and [guide to help you explore](#)

4. Is this an active or passive Open Enrollment?

This Open Enrollment is passive for most employees, meaning if you do not make elections in the enrollment portal, your 2024 elections will “roll” into 2025. Spending accounts must actively be selected each year (i.e., the passive enrollment does not apply).

Service Contract Act (SCA) employees who currently have waived (opted out) of Maximus coverage will need to actively waive their coverage every year and show proof of other qualifying coverage by the deadline to continue to waive it.



5. Will employees currently covering dependents be required to upload supporting dependent verification documents if they change plans during Open Enrollment?

No. Employees who currently cover verified dependents will not need to re-certify those dependents or provide documentation for coverage to carry over to 2025. If you add new dependents, you will need to verify them.

Benefit Plan Questions

6. Is there a document where I can get more details about all the available benefits?

Yes. The Benefits Guide, available at benefits.maximus.com, is a great resource for learning more about your benefit options.

7. Where can I see the payroll deductions for the various benefits?

The SCA and Non-SCA benefits guides and rate sheets, available at benefits.maximus.com, provide more information on payroll deductions.

8. Where can I see in-network and out-of-network costs for various services?

Refer to the plan comparison guides available at benefits.maximus.com.

9. What are Wellbeing Rewards?

Wellbeing Rewards pay you to take healthy actions. In 2025, employees can earn up to \$500 in wellbeing rewards in their health reimbursement account (HRA) or health savings account (HSA) to use toward qualified medical expenses.

To see a list of eligible activities, visit [Engage-Wellbeing.com](https://engage-wellbeing.com) or download the Engage mobile app. On the **Home Page**, you will see a section titled **Your Rewards**. Click in the **Progress** box to see the **Ways to Earn** page. Learn more about [Engage](https://engage-wellbeing.com) by visiting [MyWellness- Maximus.com](https://mywellness-maximus.com).

10. Will employees who elect the PPO plan have the option to elect the healthcare flexible spending account (FSA) plan for out-of-pocket expenses?

Yes, employees enrolled in the PPO will be eligible to contribute to the healthcare FSA up to the 2024 IRS limit of \$3,200 annually. The 2025 IRS limit will be announced in November 2024.

11. What is the difference between the HSA's aggregate deductible and the PPO's embedded deductible?

An aggregate deductible applies to the entire family. This means that the only time an individual deductible is applicable is on Employee-Only coverage. Therefore, if an employee has dependents under their HSA medical plan, they would be subject to the family deductible.

An embedded deductible applies to each individual on the PPO plan. This means each plan member is subject to their deductible. If two or more individuals meet their individual deductible, then the family deductible is considered to be met.

12. Will free generic maintenance medications continue?

Yes, certain generic maintenance medications that are considered preventive are free of charge. To check if your prescription is eligible, contact Express Scripts at 800.224.5513 or visit them online at express-scripts.com.



13. How much is the administrative fee for the HSA account if we are no longer enrolled in the HSA plan?

If you leave the HSA plan and enroll in the PPO plan (or do not elect any Maximus coverage), you will no longer be eligible to contribute funds to the HSA account. Your account will be moved to “retail” (you can still use the remaining funds, but the account will be considered inactive). Once your HSA becomes a retail account, a monthly administrative fee will be \$3.95. You can also move your account to a different HSA provider of your choice since it will be a private account and no longer associated with Maximus.

14. Can an employee’s parent enroll in a benefit plan?

No. The benefit plan offerings can only cover dependents identified in Section 125 of the IRS code.

15. If I have a qualifying life event (QLE) like marriage or birth of a child between now and December 31, 2024, do I need to elect a current plan, or do I still need to complete Open Enrollment for the new plans, effective next year?

Suppose you have a QLE between now and December 31, 2024, and want to change your coverage for the remainder of 2024. In that case, you must report the event, make any desired changes, and provide supporting documentation within 31 days.

- **Non-SCA Employees:** If you complete your QLE enrollment after October 21, 2024, and you want these changes to carry forward into 2025, you will need to contact the Maximus Benefits Center at 877.385.0710 for those changes to carry forward into 2025.
- **SCA Employees:** If you complete your QLE enrollment after October 21, 2024, and want these changes to carry forward into 2025, you will need to reach out to the GSA Call Center at 800.250.2741 for those changes to carry forward to 2025.