



## 2025 SCA Benefits Open Enrollment details

Every year, we evaluate our employee value proposition, incorporate employee feedback from the Global Employee Engagement Survey, and apply our values to improve the benefits we offer our employees. This year is no exception.

Starting Monday, October 21, you can explore and learn about our great benefits improvements during the Benefits Open Enrollment period, which runs through Friday, November 1. This is your time to make changes to benefit elections, including coverage for qualified dependents.

You can find helpful information below to assist you with your enrollment.

*Some links in this document require access to the Maximus network.*

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## Required actions

You must take the following action during the Open Enrollment period for benefits starting January 1, 2025:

- Choose your contribution amount(s) for your health savings account (HSA), healthcare flexible spending account (FSA), and dependent care reimbursement account. Visit the [Spending Accounts Education Center](#) to learn more.
  - Note: SCA employees in the PPO plan or who waive coverage are eligible to participate in the FSA.
- Submit proof of qualifying coverage annually if you want to waive Maximus coverage. Medicare and Medicaid are not considered qualifying coverage for this purpose.
- (Optional) Purchase up to 40 hours (20 hours for part-time employees) of Purchased Paid Time (PPT) for use in 2025 as long as you've been with Maximus for at least one year as of January 1, 2025.

**All other benefit elections will roll over to 2025 if you do not make any changes.**

Note: Once the 2025 Benefits Open Enrollment period ends on November 1, 2024, your elections cannot be changed unless you experience an IRS-qualifying life event (QLE).

## Investing in you today, tomorrow, together

With the best interests of our employees in mind, we're continuing to invest in you today, tomorrow, and together. Here are our improved benefit options for 2025:

Area	2025 enhancement
Dental	<ul style="list-style-type: none"> <li>• Delta Dental has deeper discounts, which means additional savings for you.</li> <li>• Maximus will start covering half the cost of dental insurance. The employee cost share of payroll deduction will decrease from 100% to 50%.</li> <li>• Increase the annual plan maximum (excluding orthodontia) from \$1,500 to \$2,000.</li> <li>• Basic services are now covered at 100% after the deductible (up from 80% in 2024).</li> <li>• Major services are paid at 70% after deductible (up from 50% in 2024).</li> <li>• The annual lifetime maximum coverage for orthodontia is increasing from \$1,500 to \$2,000. This includes orthodontia for both adults and children.</li> <li>• Increasing the deductible from \$50/\$100 to \$100/\$200.</li> <li>• New! Oral dental surgery for impacted teeth will be covered under <b>medical insurance</b> plans. Paid like any other outpatient procedure, subject to deductible and the appropriate coinsurance, if applicable.</li> </ul>

Area	2025 enhancement
Health Savings Account (HSA)	<ul style="list-style-type: none"> <li>Maximus will automatically contribute \$500/year (\$19.23 per paycheck) to health savings accounts (HSA) for employees with one or more dependents covered under the HSA Core Plan.</li> </ul>
Tuition reimbursement	<ul style="list-style-type: none"> <li>The annual tuition reimbursement amount will increase from \$2,500 to <b>\$5,250</b> (the maximum the IRS allows without being classified as taxable income) for eligible courses completed on or after January 1 and their associated materials.</li> </ul>
Hearing aids (new!)	<ul style="list-style-type: none"> <li>Hearing aids will be covered under medical insurance plans and subject to deductible if applicable for durable medical equipment (DME).</li> <li>Hearing aids are covered as one per ear/every two years.</li> <li>Applies to both prescribed and over-the-counter (OTC) aids.</li> </ul>
Virtual Dermatology (new!)	<ul style="list-style-type: none"> <li>We know how hard it is to get an appointment with a dermatologist.</li> <li>If you have a skin concern, you can consult a dermatologist for free with LiveHealth Online through our new virtual dermatology benefit.</li> </ul>
Enhanced Substance abuse management (new!)	<ul style="list-style-type: none"> <li>Through the Maximus medical plan, employees and their dependents can receive services from the Pelago substance use management program (alcohol, tobacco, or opioids).</li> <li>It includes free, real-time counseling and medications, so there are no barriers to getting the help you or your eligible dependents need.</li> </ul>
Premiums	<ul style="list-style-type: none"> <li>Medical and Vision premiums will stay the same as 2024.</li> <li>Note: Most companies experience a premium increase each year. Our Benefits team worked with our vendors to add benefits in 2025 while keeping costs the same as in 2024.</li> </ul>
Basic Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> <li>Maximus will automatically provide all SCA employees \$20,000 in basic Accidental Death &amp; Dismemberment (AD&amp;D) coverage at no cost.</li> <li>Employees can elect to purchase additional AD&amp;D coverage for themselves and their families.</li> </ul>
Spending Accounts Education Center	<ul style="list-style-type: none"> <li>A <a href="#">Spending Accounts Education Center</a> is available for you to learn more about health savings accounts (HSA), flexible spending accounts (FSA), and health reimbursement accounts (HRA).</li> </ul>
MetLife Hospital Indemnity	<ul style="list-style-type: none"> <li>MetLife Hospital Indemnity is increasing the hospital inpatient rehabilitation benefit from 15 to 30 days, and the premiums will not rise from 2024.</li> </ul>
MetLife Critical Illness	<ul style="list-style-type: none"> <li>MetLife Critical Illness is eliminating pre-existing conditions effective January 1, 2025.</li> </ul>

Area	2025 enhancement
	<ul style="list-style-type: none"><li>• This includes removing the age reduction schedule, changing the illness recurrence separation period from 365 days to 180 days, and reducing the treatment-free period from 365 days to 180 days.</li></ul>

## How to complete your enrollment

To complete your enrollment, visit [benefits.maximus.com](https://benefits.maximus.com) before **11:59 p.m. ET on Friday, November 1**. For details on how to complete your enrollment, review the [Step-by-Step Instructions to Complete Enrollment](#). The first time you log in, you will be required to create a new username and password.

The save-as-you-go feature on the benefits platform saves your selections automatically. There's no need to worry about formally submitting your changes before the enrollment period is over because the system does it for you. For instance, if you choose a medical plan, your selection stays and auto-completes unless you log back in and change it before November 1.

After enrolling, we recommend saving a copy of the enrollment confirmation page for your records.

## Connect with benefits information outside of work

We want you to be able to connect with benefits information outside the workplace.

On [benefits.maximus.com](https://benefits.maximus.com), find access to important benefits materials outside of work. Bookmark this site and check back often for additional information.

## Helpful resources

We know that there's a lot to take in. Use these great resources available on [benefits.maximus.com](https://benefits.maximus.com):

- Contact Information
- Rate Sheets
- Plan Comparisons
- Virtual Benefits Fair Event Guide
- Step-by-Step Instructions to Complete Enrollment
- Express Scripts Pharmacy Benefits

Watch the following educational videos. As a reminder, some links in this document require access to the Maximus network.

- [Recap of common health insurance and benefits key terms](#) (2:34 duration)
- [Closer look at various types of health plans that are available](#) (3:47 duration)
- [What is an HSA?](#) (3:34 duration)
- [Spending Accounts Education Center](#) has a library of videos on HSA, FSA, and HRA
- [Basics of Prescription Drugs](#) (1:51 duration)
- [How to Use the Prescription Plan](#) (2:52 duration)

## Who to contact with questions

If you have questions about your enrollment, including enrolling in or updating spending accounts or Purchased Paid Time (PPT), contact GSA National:

- **Web portal:** [benefits.maximus.com](https://benefits.maximus.com)
- **Email:** [customersupport@gsanational.com](mailto:customersupport@gsanational.com)
- **Phone number:** 800.250.2741
- **Support hours:** Monday through Friday, 8:30 a.m. to 7 p.m. ET

Review [this list](#) for a complete list of benefit contacts.

## Visit our Virtual Benefits Fair

Visit our Virtual Benefits Fair now through the end of the enrollment period (November 1). Explore vendor booths, watch pre-recorded webinars, chat with a Benefits representative during designated hours, and complete a scavenger hunt for exciting prizes. Log in from the comfort of your home or personal device to find out more!

Visit the fair during the enrollment period at [maximus.com/sca-benefits](https://maximus.com/sca-benefits).

To help you explore, refer to the [Virtual Benefits Fair Event Guide](#).

1. Be sure to read the Welcome message and Terms and Conditions
2. Select **Click Here to Register** (if you haven't registered in previous years)
3. Enter your Maximus email address
4. Fill in other fields as prompted
5. Under **Terms and Conditions**, select **Yes** (this allows others to see you and communicate with you within the Fair site only)
6. Click on **Submit**, and you are ready to explore
7. Note: Chrome, Edge, Firefox, and Safari are the most stable and consistent browsers.

## Submit required documentation within 30 days of election

To waive Maximus medical coverage, **you must provide proof of alternate coverage within 30 days of waiving coverage.** If no action is taken, you will automatically be enrolled in the Core Plan with Employee Only medical coverage.

If you are **enrolling your spouse or dependent(s) for the first time** in your medical, dental, vision, or life insurance plans, you must submit supporting documents to validate the relationships within 30 days of the election.

- If you fail to meet this deadline, any elections you make during Benefits Open Enrollment will be dropped.
- You must complete a spousal attestation during medical enrollment to determine whether your spouse has access to coverage from another source.
- Spouses who have access to coverage from another source are not eligible for the Maximus medical plan.
- It is recommended that you have the social security numbers of your spouse/dependent(s) ready when you are completing your enrollment.
- Refer to [benefits.maximus.com](https://benefits.maximus.com) for more information on the documents to provide.

If you **elect voluntary life insurance**, you may be required to provide Evidence of Insurability (EOI) within 30 days of election (MetLife will not send reminders). Refer to the [Benefits Guide](#) for more information.