



Get ready for
Open Enrollment 2025

November
6 - 15

See what's new on
the benefits menu
and what's
in it for you!



ZOLL®

Our 2025 Benefit Menu Offers You More ...

More value

Get more
affordable
health care

More choices

Choose from three
medical plan options

More control

Meet Pasito, your new
personalized decision
support tool

More Choices, More Value, More Control

At ZOLL, we partner with you and your family by providing tools and resources to encourage you to lead healthy and rewarding lives.

- Respond to your needs
- Keep health care and benefits affordable
- Stay competitive in the market
- Encourage active and informed decision making

Recipe for Success

Stay up to date with [ZOLLbenefits.com](https://www.zollbenefits.com):

- Alyson's Spotlight
- The Beat Monthly Benefits Newsletter
- What's Trending
- Financial Wellness Education Series

And so much more!

What's New for 2025



Three medical plan options:

- **NEW! Surest Plan**
A low-cost plan option with no deductibles or coinsurance, transparent pricing, and savings tied to quality care
- **Saver Plan with HSA**
Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)
- **PPO Plan**
Traditional medical coverage with deductible, coinsurance, copays

ZOLL medical plans include:

- FREE in-network preventive care
- Prescription drug coverage from OptumRx
- Broad national provider network
- Quality medical coverage

Your dental and vision benefits will remain the same.

Meet the Surest Plan

A more affordable option from UnitedHealthcare

- No deductible, no coinsurance, no surprises
- Upfront price transparency, see your costs before you make an appointment
- Decide what works best for you and your family
- Lowest cost per paycheck of all plan options
- You can contribute to a Health Care Flexible Spending Account (FSA)
- Available to all ZOLL benefits-eligible employees



Your 2025 Medical Plans at a Glance

	Surest Plan	Saver Plan with HSA	PPO Plan
Your Contribution	Lowest cost per paycheck \$	Higher cost per paycheck \$\$	Highest cost per paycheck \$\$\$
Deductible	No deductible	\$1,800 Individual \$3,600 Family	\$2,000 Individual \$4,000 Family
Coinsurance	No coinsurance	10% after your deductible	20% after your deductible
Out-of-Pocket Maximum	\$5,000 individual \$10,000 family	\$3,600 individual \$7,200 family	\$4,500 Individual \$9,000 Family
Tax Advantaged Accounts	Health Care Flexible Spending Account (FSA)	Health Savings Account (HSA) Limited Purpose Flexible Spending Account (FSA)	Health Care Flexible Spending Account (FSA)
Annual ZOLL Tax-Free HSA Contribution	None	Employee: \$650 Employee +1 or Family: \$1,300	None

Costs shown for in-network care only.

Equitable Salary-Based Contributions

Employee Pays Bi-Weekly	Employee	Employee + 1	Family
Surest Plan			
Salary < \$50,000	\$64.15	\$115.38	\$147.23
Salary = \$50,000-\$99,999	\$66.08	\$122.31	\$159.01
Salary ≥ \$100,000	\$76.57	\$148.15	\$196.70
Saver Plan with HSA			
ZOLL contributes to your HSA too! \$650 employee / \$1,300 family			
Salary < \$50,000	\$67.36	\$121.15	\$160.48
Salary = \$50,000-\$99,999	\$69.38	\$128.42	\$173.32
Salary ≥ \$100,000	\$80.40	\$155.56	\$214.41
PPO Plan			
Salary < \$50,000	\$100.84	\$186.20	\$250.18
Salary = \$50,000-\$99,999	\$102.78	\$193.36	\$259.71
Salary ≥ \$100,000	\$118.55	\$235.87	\$322.74



**HEALTHY HEARTS!
HEALTHY YOU!**

Save \$500 annually on medical plan premiums by earning your Healthy Hearts! Healthy You! Reward! Your spouse can earn too!

You may receive the \$1,200 opt-out incentive if you choose not to enroll in ZOLL's medical, dental, and vision plans.

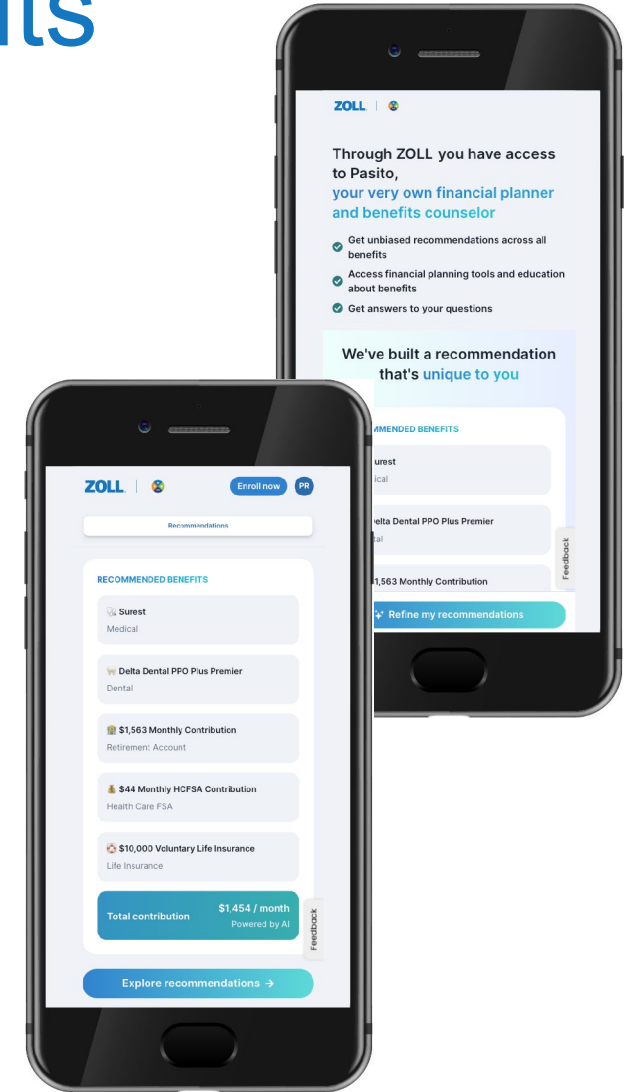
Get the Most Out of Your Benefits

Introducing Pasito, your NEW personalized decision support tool

How does Pasito work?

- Pasito will email you a link to access your personalized **initial recommendation**
- Answer a few questions and connect your health plan (optional) to **refine your recommendation**
- Project health expenses, try different benefit scenarios, and **feel confident** you are making the right elections for you and your family

Pasito can help with ALL of your benefit decisions, not just medical.



Dental and Vision Plans

Dental

- Fully covered in-network preventive care
- \$1,500 annual maximum per year
- Orthodontic coverage for adults and children, with a separate \$1,500 lifetime maximum

Vision

- Fully covered annual eye exam
- Benefits for prescription glasses and lens enhancements
- \$150 frame allowance every other calendar year (\$170 for featured frames)

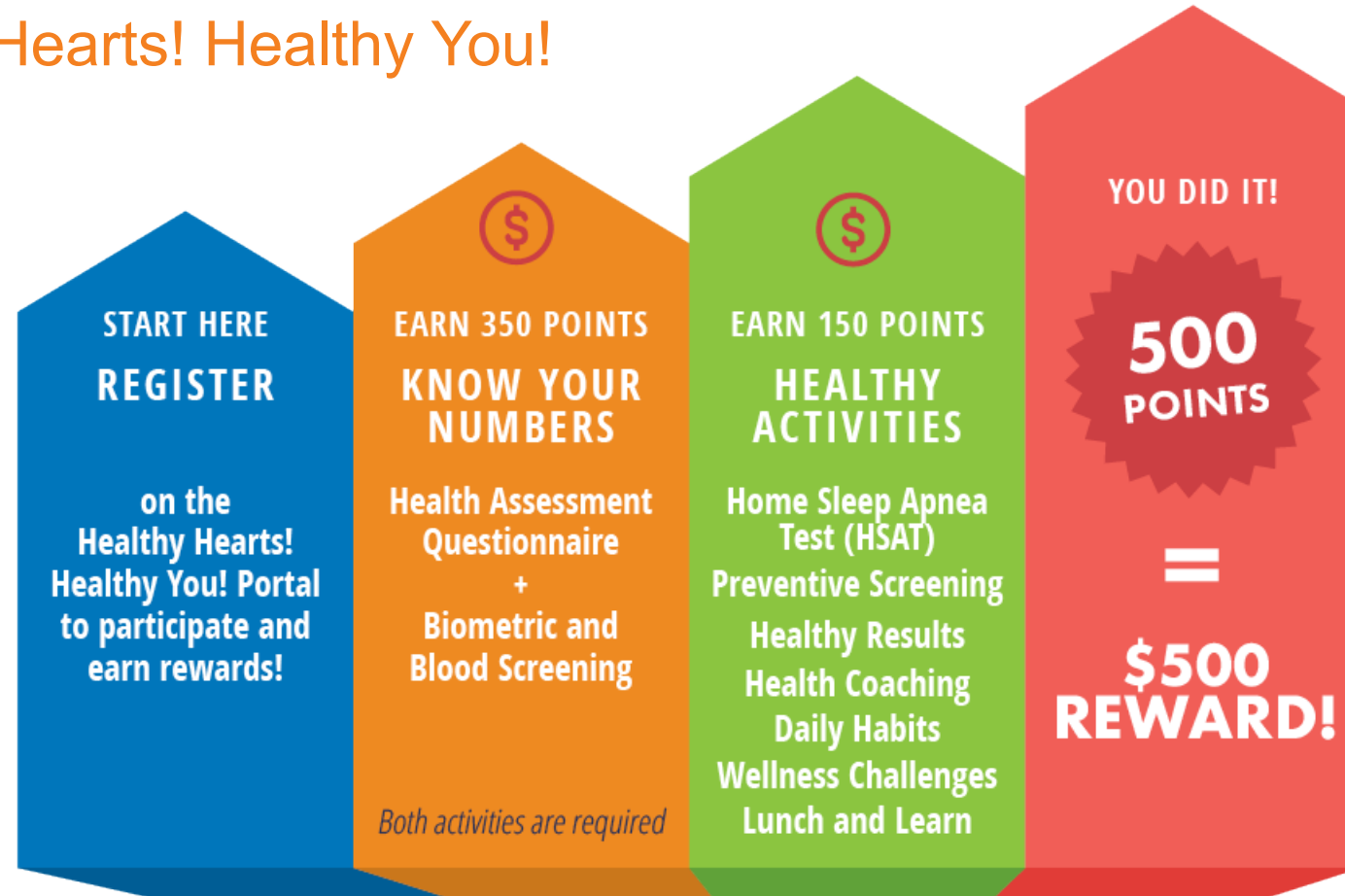
Rollover Max increases your dental benefit value. Learn more at [ZOLLbenefits.com!](https://www.zollbenefits.com)

	Employee	Employee + 1	Family
Dental	\$3.35	\$8.62	\$10.05
Vision	\$2.15	\$4.30	\$6.93

Build Your Best Self



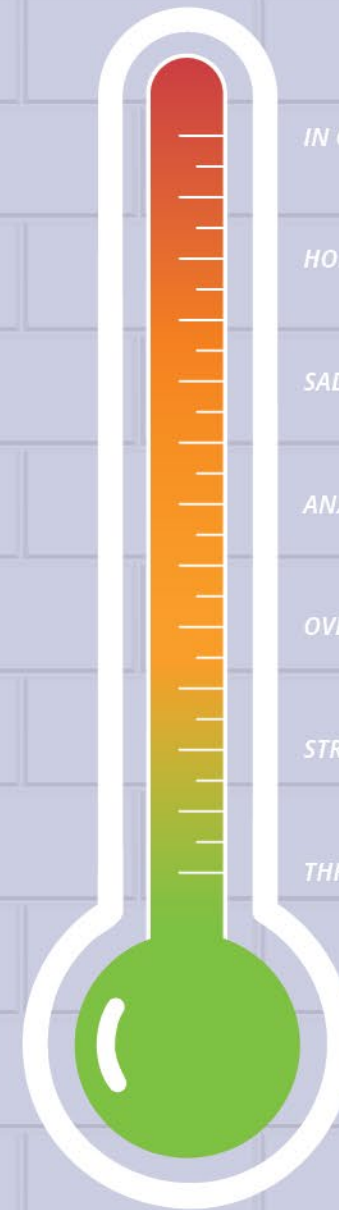
Become the architect of your well-being with Healthy Hearts! Healthy You!



Make Self-care a Priority

Access 24/7 confidential support and counseling

- Employee Assistance Program (EAP)
- Virtual Behavioral Health
- WebMD Health Coach and Stress Specialist



*How are you
... really?*



Save with Tax-savings Accounts

No matter your medical plan, there is a tax-savings account for you

Your Plan Enrollment	Health Care FSA	Limited Purpose FSA	Dependent Care FSA	Health Savings Account (HSA)
Surest Plan	●		●	
Saver Plan With HSA		●	●	●
PPO Plan	●		●	
No Medical Plan Enrollment	●		●	



ZOLL contributes to your HSA too!
\$650 employee / \$1,300 family

Start saving today. Visit netbenefits.com to learn more.

Plan for a More Secure Future

The ZOLL Medical 401(k) Savings Plan through Fidelity helps you plan for the retirement you want

- ZOLL matches 100% of the first 4%, and 50% of the next 3% you contribute
- Traditional Pre-tax and Roth After-tax options available
- Access tools for college planning, debt tracking, and student loan refinancing

CHEF'S TIPS

Schedule your
FREE CAPTRUST
one-on-one
consultation to review
your finances and
establish goals.

Protect What is Most Important

Peace of mind for you and your family

- Basic Life and AD&D are provided by ZOLL at no cost to you
- New York Life will provide coverage for 2025
- You must actively enroll during Open Enrollment if you want to purchase Employee Supplemental Life and AD&D, or Spouse or Child(ren) Supplemental Life
- All current coverages and Evidence of Insurance (EOI) approved under Reliance Standard will be grandfathered under New York Life

Recipe for Success

Choose Your Beneficiary!

Make sure to update your beneficiaries in Workday during Open Enrollment.

Focus on Your Family

ZOLL supports your unique journey to parenthood

- **Fertility, adoption, and surrogacy solutions**
 - \$15,000 maximum reimbursement of eligible adoption or surrogacy expenses
- **Paid Parental Leave**
- **FMLA**
 - Up to 12 work weeks of unpaid leave time during any 12-month period



**Family benefits will
move to Maven
in 2025!**

With Maven, you will have access to the world's largest virtual clinic, providing 24/7 support for pregnancy and menopause.

Added Benefits to Make Life Easier

Enjoy life, find guidance, and save money

- Paid time off
- Health Advocate
- Doctor's Choice
- Tuition reimbursement

Keep your animals safe
with Pet Insurance.



CHEF'S TIPS

Reach out to your health care concierge!

Health Advocate can provide personalized guidance to help you make the best medical decisions and get your questions answered.

Review Your Open Enrollment Materials

See what's in for you: review your current benefit elections and explore your 2025 menu options to find your perfect plan.

Open Enrollment 2025
November 6 – 15

ZOLL Provides Benefits for Every Taste!

Learn what's new, what's next, and what's in it for you!

Explore Your 2025 Benefit Options!

You will have more choices, more value, and more affordable health care with three medical plan options in 2025.

- **NEW! The Surest Plan** provides affordable, quality care with upfront price transparency, and no deductible or coinsurance. Check out the pre-member website for yourself. Scan the QR code and use access code: ZOLL2025.
- **The Saver Plan with HSA** is a Consumer Driven Health Plan paired with a Health Savings Account. You and ZOLL contribute to the account.
- **The PPO Plan** offers traditional medical coverage with copays, a deductible, and coinsurance.

Need more help? Health Advocate provides personalized guidance to help you make the best medical decisions, confirm your providers are in the network, and get your questions answered.

Get Ready to Place Your Order!

ENROLL BY NOVEMBER 15

Visit ZOLLbenefits.com for the latest benefit updates:

- Review your 2025 plan options, contributions, and more!
- Register to attend a virtual Open Enrollment meeting.
 - Learn what's new in 2025.
 - Get your questions answered.

Explore the Surest personalized benefits

Review and confirm in Workday from 10/23-11/13

- Remember, to must actively e

Recipe for Success

ATTEND A VIRTUAL MEETING

- October 23 @ 11:00 AM
- October 28 @ 2:00 PM
- November 5 @ 11:00 AM
- November 6 @ 2:00 PM
- November 13 @ 11:00 AM

Can't Decide What to Order?

Pasito, your new decision support tool, can help you choose the perfect plan. Scan the QR code and follow the prompts to access personalized benefit recommendations customized for you, and by you.

Protect Yourself and the Family

Basic Life and AD&D Insurance at no cost to you. For 2025, you must enroll by New York Life. You must enroll if you want to protect your family and AD&D, or Spouse or Child.

Explore Our Updated Menu of Benefit Options!

Learn what's new, what's next, and what's in it for you!

ZOLL

Benefits Open Enrollment: November 6 – 15, 2024
Visit ZOLLbenefits.com

Get ready for Open Enrollment 2025

Get Ready to Enroll



Open Enrollment is November 6 – 15, 2024

Explore ZOLLbenefits.com

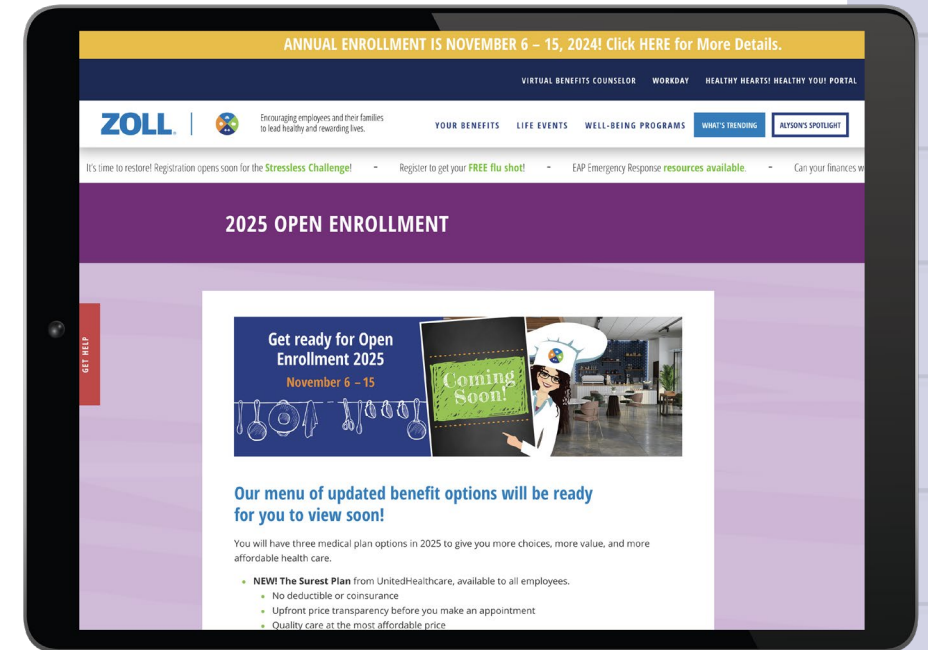
- Learn more about your benefit options, plan contributions, and what's new for 2025
- Register to attend a virtual Open Enrollment meeting

Visit the Surest pre-member site

- Join.Surest.com/ZOLL, use access code ZOLL2025
- Search for your doctor, compare high quality care options and costs

Let Pasito help you choose the perfect plan

- Review your personalized recommendations
- Try alternate benefit scenarios before choosing a plan

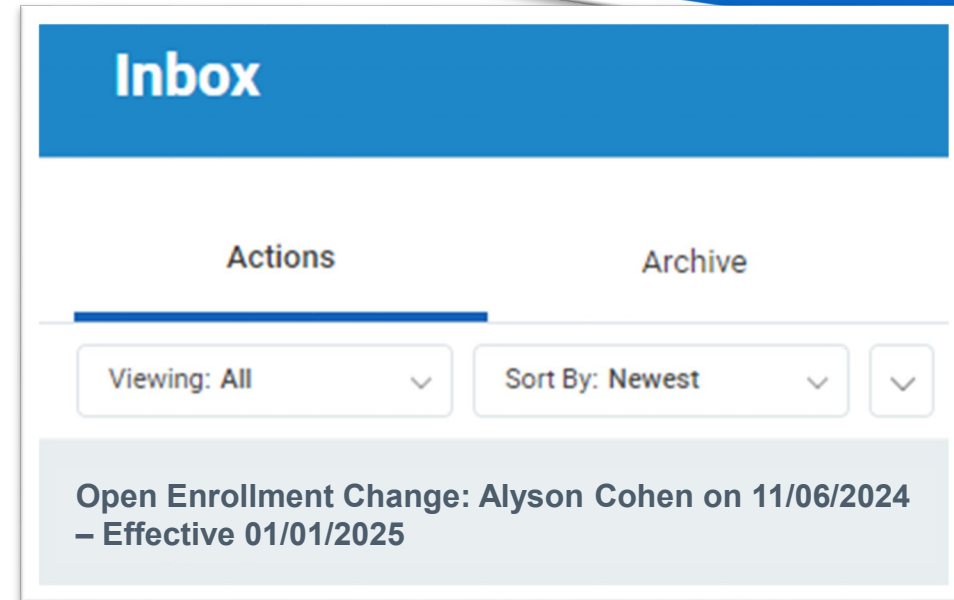


Take Action in Workday

Review and confirm your elections from
November 6 – 15

You can add or remove dependents
from coverage during open enrollment.

- If enrolling new dependents, provide:
 - Legal name
 - Date of birth
 - Social Security number



Click  on [ZOLLbenefits.com](https://www.zollbenefits.com) to get started.

Visit ZOLLbenefits.com

Your 24/7 benefits resource.

