

ZOLL Open Enrollment 2025 - FAQs

- **When is Open Enrollment?**
 - Open Enrollment 2025 runs from November 6 to November 15, 2024.
 - Benefits will be effective on January 1, 2025.

- **Do you have to enroll?**
 - You should review and confirm your benefit elections in [Workday](#) during Open Enrollment, November 6 - 15.
 - **Flexible Spending Account(s) (FSAs) and Health Savings Account (HSA)**
To participate in an FSA or HSA, you must actively enroll and elect your contribution amount each year. Please note that your FSA and HSA elections will not automatically carry over from year to year.
 - **Basic and Supplemental Life and AD&D**
Employee Basic Life and AD&D Insurance is provided by ZOLL at no cost to you. For 2025, coverage will be provided by New York Life. You must actively enroll during Open Enrollment to purchase Employee Supplemental Life and AD&D, or Spouse or Child(ren) Supplemental Life. All current coverages, and EOI approved under Reliance Standard will be preapproved under New York Life.

- **Where do you go to review your current benefit elections and enroll?**
 - A personalized mailer was sent to your home in mid-October that included your current benefit elections.
 - You can visit [Workday](#) to review your current elections and confirm your 2025 elections
 - Click the [Workday](#) link from the homepage on [ZOLLbenefits.com](#), or from the Open Enrollment page.

- **Why is ZOLL adding a new medical plan option?**
 - At ZOLL, we're focused on a future where our employees and their families can access and achieve their best health. The Surest plan, through its no-deductible, copay-only plan design, was designed to be accessible, inclusive, and affordable.
 - With our updated 2025 menu of ZOLL benefits, you will have more choice, more value, and more control of your health care costs.

- **What is changing in 2025?**
 - Three medical plan options to choose from:
 - **NEW! Surest Plan** from UnitedHealthcare, available to all employees
 - **Saver Plan with HSA:** Changes will include:
 - **Deductible:** Increase to \$1,800/\$3,600 in-network and \$3,600/\$7,200 out-of-network
 - **Out-of-Pocket (OOP) maximums:** Increase to \$3,600/\$7,200 in-network and \$7,200/\$14,400 out-of-network
 - **PPO Plan:** (Formerly PPO90 Plan) Changes will include:
 - **Deductible:** Increase to \$2,000/\$4,000 in-network and \$4,000/\$8,000 out-of-network
 - **Out-of-Pocket (OOP) maximums:** Increase to \$4,500/\$9,000 in-network and \$9,000/\$18,000 out-of-network
 - **Coinsurance:** Increase to 20% in-network and 40% out-of-network
 - **Copays:** Increase PCP and Urgent care copay to \$30 and Specialist to \$45
 - You will receive new ID cards in 2025 when you enroll in one of the three medical plan options.
 - [Pasito](#), (replacing ALEX) a new personalized decision support tool to help you make your best choices.

- Family benefits will move from WINFertility to Maven (as part of UnitedHealthcare and Aetna).
 - Employer paid Basic Life and AD&D, Employee purchased Supplemental Life and Long-Term Disability (LTD) will move to New York Life.
 - All Leave of Absence management, to include Short-term Disability, FMLA and Paid Parental Leave, will be administrated by Broadspire in 2025. Reliance Matrix will no longer be working with ZOLL.
 - Those currently enrolled in Accident Insurance or Critical Illness Insurance through Trustmark will remain. There will be no new enrollments for 2025.
 - Care.com and LifeMart will not renew.
- **How does the [Surest Plan](#) work, and why should you consider choosing Surest?**
 - Surest provides upfront price transparency so you can compare high-quality care options and decide what works best for you before making an appointment.
 - The plan has no deductible, no coinsurance, no surprises.
 - Surest has the lowest plan contribution of all medical plan options.
 - You will have access to UnitedHealthcare’s broad national provider network.
 - You can contribute to a Health Care Flexible Spending Account (FSA).
 - **Surest sounds too good to be true, what’s the catch?**
 - At ZOLL, we’re focused on a future where our employees and their families can access and achieve their best health. The Surest plan, through its no-deductible, copay-only plan design, was designed to be accessible, inclusive, and affordable.
 - The plan works best when you engage with it. Copays are generally lower for providers or locations based on quality, efficiency, and effectiveness measures. By searching for providers to see what they will cost and by staying in-network, you get the full value of what Surest offers.

You can learn more at the pre-member website: [JOIN.SUREST/ZOLL](https://join.surest/zoll) (use access code ZOLL2025) or scan the QR code in your Open Enrollment guide.

- **Which tax-advantaged accounts will you be able to participate in?**
 - Surest Plan: Health Care FSA, Dependent Care FSA
 - Saver Plan with HSA: Health Savings Account (ZOLL contributes too!), Limited Purpose FSA, and Dependent Care FSA
 - PPO Plan: Health Care FSA, Dependent Care FSA
- **What is Pasito and how does it work?**
 - [Pasito](#) is our new personalized decision support tool that will replace ALEX.
 - You should have received an email with Pasito instructions and a link to access your initial personalized benefit recommendation, based on your zip code, gender, date of birth, income, and current enrollment.
 - You have the option to refine your information and connect to your current plan to further customize Pasito’s recommendation.

You can access Pasito via the email described above, or:

- By scanning the QR code in your Open Enrollment guide and following the prompts to access your personalized recommendation, and
 - By visiting [ZOLLbenefits.com](https://zollbenefits.com) and clicking the [Pasito](#) link on the Open Enrollment page.
- **Why should I attend a virtual Open Enrollment meeting?**

- During the virtual Open Enrollment meetings, you can learn what’s new for 2025, get a better understanding of the changes and how they will benefit you, and get your questions answered confidentially.
- Registration will be built into the Workday learning module and linked on ZOLLbenefits.com.
- Click below to register:
 - [11/6/24 @ 2:00 PM EST](#)
 - [11/13/24 @ 4:00 PM EST](#)

▪ **Where can you get help and find more information about your benefits and enrollment?**

Please use the resources below:

Resource	Where to find
Benefits overviews and plan documents	ZOLLbenefits.com > Employee Communications and Resources Library
Enrollment and eligibility information	ZOLLbenefits.com > Eligibility and Enrollment
Pasito decision support tool	app.joinpasito.com
Health Advocate Help with plan selection, medical questions, claims and personal benefit information	ZOLLbenefits.com/physical/health-care-advocate
Benefits contacts To contact providers with individual benefit questions	ZOLLbenefits.com > Contacts
Surest Plan	Join.Surest.com/ZOLL Use access code: ZOLL2025

