

# QUICK START OPEN ENROLLMENT GUIDE

The purpose of this guide is to provide you with a high-level overview of your Open Enrollment steps. For details on medical plan design, copays, deductibles and exclusions, see the 2025 Benefits Guide located at [columbuslibrary.org/employee-benefits](http://columbuslibrary.org/employee-benefits).

## Highlights of 2025 Benefit Enhancements

- **Minimum Essential Coverage Plan (MEC):** To complement our existing Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP) offerings, we have added an MEC plan that provides an affordable health care option. This lower premium cost option covers essential health benefits such as preventive services, wellness visits and basic outpatient care. In-network preventative services are at no cost; however, deductibles, copayments and out-of-pocket maximums are higher in comparison to PPO and HDHP plans. Be sure to review the Summary of Benefits & Coverage (SBC) on the Employee Benefits webpage.
- **Price Edge technology:** UHC members will have access to UHC's/Optum Rx Price Edge technology to assist in finding lowest cost available prescriptions. Price Edge scans available prices and automatically provides the lowest available pricing. The cost of the Rx will count toward the deductible and out-of-pocket maximum. This tool will be accessible via [myuhc.com](http://myuhc.com).

## Annual Open Enrollment

- You have the opportunity to change your benefits each year during open enrollment. Open Enrollment elections are effective January 1 of the new plan year.
- Failure to complete timely enrollments will result in ineligibility for benefits coverage until the next open enrollment period, unless you experience a qualifying life event.

## Employee Open Enrollment Requirements:

- Confirm current coverage and enrolled dependents, or make changes for the following year.
- If eligible, choose a Medical, Dental and/or Vision plan. **Note** this is a **passive enrollment** for all plans, which means that your 2024 enrollments roll over into 2025 unless you update them. Please note that the Flexible Spending Accounts (Health Care, Dependent Care and Limited Purpose) and the Health Savings Account require an active enrollment each year.
- Enroll in or update previous year selections for voluntary benefits (Dependent Life, Supplemental Spouse & Child Life, Legal Insurance, Pet Insurance, and Supplemental Retirement Plans).
- If eligible, enroll in Supplemental Health Plans (Accident, Critical Illness, and/or Hospital Indemnity).
- Employees and enrolled spouses who have completed an annual preventive care visit are eligible to receive a discount on their medical plan premiums. Employees with single coverage may receive up to \$300 per year (\$11.54 per pay period). Employees and spouses (or domestic partners) may receive up to \$600 per year (\$23.08 per pay period). The discount is divided on a per payroll period basis.
- If your spouse or domestic partner can obtain health insurance through their employer, and you are choosing to enroll them in CML's health plan, a \$200 per month (\$92.31 per pay period) additional health premium charge will be applied.



**ALL EMPLOYEES RECEIVE THE BENEFITS BELOW**  
(1-19 Hours; 20-39 Hours; 40+ Hours)

- Ohio Public Employees Retirement System (OPERS)<sup>4</sup>
- 403(b) Investment Program
- 457 Deferred Comp
- Employee Assistance Program<sup>1</sup>
- Cancer Bridge<sup>1</sup>
- Headspace<sup>1,5</sup>
- Pet Insurance
- ID Theft Protection
- On Our Sleeves - Bloom

**ADDITIONAL BENEFITS FOR EMPLOYEES WHO WORK 20-39 AND 40+ HOURS PER WEEK**

- Short-Term Disability<sup>1</sup>
- Medical/Choice Plus PPO<sup>2,4</sup>
- Medical/High Deductible Health Plan with Health Savings Account (HDHP/HSA)<sup>2,4</sup>
- Minimum Essential Coverage Health Plan with Health Savings Account (MEC/HSA)<sup>2,4</sup>
- Dental<sup>2,4</sup>
- Vision<sup>2,4</sup>
- Flexible Spending Account (Health, Dependent Care, Limited Purpose<sup>3</sup>)
- Legal Insurance
- Voluntary Insurance: Employee, Spouse, Dependent Life
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

**ADDITIONAL BENEFITS FOR EMPLOYEES WHO WORK 40+ HOURS PER WEEK**

- Basic Life Insurance<sup>1</sup>
- Accidental Death and Dismemberment Insurance (ADD)<sup>1</sup>
- Long-Term Disability<sup>1</sup>
- Basic Dependent Life

<sup>1</sup> CML paid benefits    <sup>2</sup> FT rates apply at avg. 30 hrs/week    <sup>3</sup> If enrolled in the HDHP/HSA    <sup>4</sup> Jointly paid by CML and staff    <sup>5</sup> CML email address is required

*Your benefits eligibility is determined by the number of hours you are regularly scheduled to work each week.*

## Medical Plan Choices

You have the opportunity to choose from three health plans: The Preferred Provider Plan (PPO), the High Deductible Health Plan (HDHP) paired with a Health Savings Bank Account (HSA) or the Minimum Essential Coverage Plan (MEC) paired with a Health Savings Bank Account (HSA). Our health plans are administered by UnitedHealthcare. If eligible for an HSA, based on IRS guidelines, employees may contribute a maximum of \$4,300 (or \$8,550 family) annually to an HSA bank account. CML will contribute up to \$600 for Employee coverage (\$1,000 for Employee+1/Family) towards the HSA paired with the HDHP. CML will contribute 50% on a per payroll period basis and the remaining 50% as a 1:1 match in July. (Note that while you can contribute to the HSA bank account paired with the MEC plan, CML does not contribute.)

## Flexible Spending Plans

You may set aside a portion of your pay on a pre-tax basis in a health care and/or dependent care Flexible Spending Account (FSA). This money can then be used to reimburse yourself for eligible health care and/or dependent care expenses.

Employees enrolling in the HSA can't elect FSA Health Care but may instead enroll in the Limited Purpose FSA.

## Dental Coverage

The dental plan is administered by Delta Dental and covers diagnostic and preventive services such as exams, cleanings and other services.

## Vision Coverage

The vision plan is administered by UHC Vision Insurance and covers routine eye exams and discounts on contacts, frames and lenses.

## Dependent Life Insurance

Under the Basic Life Insurance Plan, full-time employees may elect dependent life insurance which provides financial protection by paying you a benefit in the case of a dependent's death.

## Supplemental Life Insurance for Employee

You can purchase supplemental life insurance for yourself in units of \$10,000 up to \$600,000.

Evidence of insurability is required for any amount of your life insurance over \$190,000.

## Supplemental Life Insurance for Spouse and Dependent Children

You can purchase optional life insurance for your spouse in units of \$10,000, up to the lesser of 100% of your amount of supplemental life insurance, up to \$600,000. Evidence of insurability is required for the amount of your spouse's insurance over \$50,000.

You can purchase optional life insurance for your dependent children in units of \$10,000.

## Accident Insurance

Helps to protect you financially when unexpected accidents occur. It pays the employee a cash benefit on a schedule of conditions, including injuries, medical services and treatments as well as hospitalization.

## Critical Illness Insurance

Softens the financial and emotional impact of a critical illness. It provides a lump-sum payment directly to you upon diagnosis.

## Hospital Indemnity Insurance

Helps reduce the financial impact of unexpected health-related events.

## Legal Insurance

The legal plan through LegalEase offers participants and their eligible dependents access to legal advice and services from a network of attorneys with coverage for many personal legal issues.

## Pet Insurance

This pet insurance program is available through PetsBest. The cost of pet insurance depends on the pet's age, breed and zip code. Pet insurance is a direct-bill service. This means that you will work directly with PetsBest on the pricing and payment of their services.

## Supplemental Retirement Plans

CML also offers you the opportunity to contribute to two supplemental retirement savings accounts. Both plans allow you to enhance your retirement savings through voluntary contributions. You may make changes at any time during the year.

- Newport 403(b) plan (pre-tax and post-tax options available).
- Ohio 457 Deferred Compensation (pre-tax and post-tax options available).
- Annual maximum contribution for each plan is \$23,000 and each is subject to over age 55 catch-up provision.

## Benefits Offered at No Cost to You

CML offers a robust package of benefits to support our workforce, at no cost to you. For more details about no-cost offerings such as Short-Term Disability, Long-Term Disability, Basic Life Insurance & Accidental Death & Dismemberment, Paid Time Off, Headspace, Cancer Bridge, Matrix EAP, On Our Sleeves - Bloom and Real Appeal, please see the 2025 Benefits Guide.