



2025 Benefits Open Enrollment FAQ Guide





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2025 U.S. BENEFITS OPEN ENROLLMENT QUESTIONS AND ANSWERS

This document provides answers to some commonly asked questions of the overall open enrollment event as well as guidance as it relates to our transition from 2024 into the 2025 plan year.

GENERAL

1. What is Benefits Open Enrollment?

Open Enrollment is the time each year when all U.S. benefits eligible employees can enroll or make changes to important benefits programs.

2. When is the 2025 benefits open enrollment period?

October 28 – November 11, 2024. The elections or changes made during the enrollment period are effective January 1, 2025.

3. Where do I complete my open enrollment event?

Workday > Workday Inbox > “Open Enrollment Change” event.

4. How do I know if I am benefits-eligible?

Regular full- or part-time U.S. employees who are scheduled to work 30 hours per week or more are eligible to enroll.

You may also be able to cover dependents if they meet certain eligibility requirements. Your dependents may include:

- Your legal spouse/domestic partner
- Your children up to age 26 (children may include biological children, adopted children, stepchildren, foster children, and children for whom you have legal guardianship)
- Your children over age 26 who are unmarried and unable to support themselves due to a physical or mental disability which began prior to age 26

5. What should I be aware of if I am covering dependents on my plans?

• **New - Spousal Surcharge**

Employees who choose to enroll their spouse/domestic partner in Exact Sciences medical coverage through UHC or Kaiser (when that spouse/domestic partner is eligible for alternative group coverage through their own, separate employer) will be required to pay a spousal surcharge of \$57.69 per paycheck.

For more details, view the [Spousal Surcharge FAQ](#).

• **Ongoing - Dependent Eligibility Verification**

If you add a new dependent to our medical, dental and/or vision plans you will be required to complete the verification process.

For more information view the [Dependent Eligibility Verification Guide](#).

• **Required - Domestic Partnership Affidavit & Registration:**

If you enroll your domestic partner in any of the benefit plans, you are required to complete a “Domestic Partner Registration & Affidavit” form which is available on the open enrollment website www.benefitsgo.com/exactsciences within the “Enrollment Support” section.

6. What action should I take for Open Enrollment?

All US benefits-eligible employees should take the following actions:

- Review Open Enrollment Materials:** www.benefitsgo.com/exactsciences
- Schedule a meeting with a Benefits Counselor (Optional):** www.benefitsgo.com/exactscienceswebscheduler
- Elect or re-elect FSA/HSA:** an active election is required for these plans each year
- Elect vision coverage:** if you waived or elected EyeMed coverage for 2024, you must elect VSP to have coverage in 2025
- Verify your dependents:** ensure all your desired and eligible dependents are enrolled in the correct benefit plans
- Complete the spousal surcharge acknowledgment:** if you enroll in a medical plan, complete the spousal surcharge acknowledgment before submitting your elections
- Review beneficiaries:** check and if necessary, update your beneficiaries for your income protection benefits
- Submit your elections:** by November 11, 2024
- Save the confirmation statement:** keep proof of your elections for your records
- Complete additional Workday tasks:** Go to your Workday Inbox and ensure all additional tasks are completed

7. What if I take no action during open enrollment?

After Open Enrollment closes:

- You will not be able to update, change or elect 2025 coverage unless you have a qualifying life event
- You will not be able to save documented proof of your benefit elections for next year's coverage
- You will not have coverage for the following benefits:
 - Health Savings Account (HSAs): includes loss of the employer contribution
 - Flexible Spending Accounts (FSAs)
 - Vision: employees who waived or had EyeMed coverage will not have vision coverage in 2025.
- You lose the opportunity to discuss your benefit options with a Benefits Counselor

8. What if I have a Qualifying Life Event (QLE) (such as birth/adoption of child, marriage, divorce, etc.) after Open Enrollment but before January 1?

- Use the Job aid on [Nucleus](#) to complete your benefit change request in Workday.
- After you submit your QLE event, your 2025 elections will need to be re-elected to reflect any changes you made. To do this, you will need to re-submit your 2025 OE elections.
- Look in your Workday Inbox for the re-opened 2025 Open Enrollment event in your Workday Inbox. **You must re-submit this event.**

You MUST RESUBMIT your 2025 Open Enrollment elections for changes to carry forward into the 2025.

For example, if you have added a new dependent to your plans as part of a birth QLE event, and you do not also add them to your re-opened 2025 OE event, your newly added dependent will lose coverage on January 1, 2025.

9. How do my 2024 benefit plans and coverage compare to 2025?

To view key highlights of the 2025 benefits, go to www.benefitsgo.com/exactsciences where you will find helpful resources such as:

- **2025 Benefits Enrollment Guide:** provides detailed information for all benefits that are part of the Open Enrollment event
- **2025 Benefits Overview Webinar:** 20-minute video available for an overview of our 2025 benefit plans
- **Benefits Counselors:** instructions on utilizing this optional support can be found on the “Enrollment Support” section of the website
- **Workday Enrollment Guide:** for assistance completing your elections in the Workday system

10. Which plans should I enroll in?

Consider the below helpful resources when reviewing your options:

- Benefits Counselors are ready to assist you and explain your options. Schedule your optional appointment today: www.benefitsgo.com/exactscienceswebscheduler
- The open enrollment website www.benefitsgo.com/exactsciences has many resources to help you understand each benefit plan
- When reviewing your medical, dental and vision plan options, check the plan websites to confirm your providers are in-network
- View the comparison charts that are available on the [open enrollment website](#) for medical, dental and vision plan options
- Determine if there are any planned life events you may want to consider when making your decisions such as surgery, marriage, buying a home, orthodontia needs, etc

11. When will my paycheck include employee contributions for my 2025 benefit plan elections?

Any employee contributions and/or employer contributions begin on the first pay date in 2025.

12. Where do I start in Workday to complete my open enrollment event?

Workday > Workday Inbox > “Open Enrollment Change” event.

For assistance with completing your event, a **step-by-step Workday Guide** can be found in the “Enrollment Support” section on www.benefitsgo.com/exactsciences.

It is very important to save your confirmation statement after submitting your Open Enrollment event and verify your elections are as you intended on or before November 11, 2024.

13. What if I decide to make a change after I’ve submitted my enrollment?

During the enrollment period (before November 11) you will be able to access your event from:

- Workday > **Benefits** worklet > “**Change Open Enrollment**” button
- You can access your Workday event and make changes throughout the open enrollment event until the period ends on November 11, 11:59 pm (all time zones)
- Per IRS regulations, no exceptions are possible once the open enrollment period ends

14. How do I calculate my employee contribution to the medical plan?

The benefit credit incentive for Health Risk Assessment (HRA) participation is shown as a credit in the Open Enrollment Workday event.

- When you elect the medical plan, the “You Pay (Bi-weekly)” reflects the non-participant HRA rate
- The benefit credit is shown in the far-right column
- Subtract the amount that is in the “**Benefit Credit**” column from the “**You Pay**” column to calculate **your employee contribution per paycheck** for the medical plan

*Selection	You Pay (Bi-weekly)	Company Contribution (Bi-weekly)	Credits (Bi-weekly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$108.14	\$332.28	\$34.45
<input checked="" type="radio"/> Select <input type="radio"/> Waive	\$53.00	\$340.45	\$53.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$82.92	\$336.10	\$34.45

The benefit credit is the incentive offered by participating in the Health Risk Assessment (HRA) Program. See the HRA Program section within this document for more FAQs.

TRANSITION OF CARE

If you intend to change carriers, review the below important information.

TRANSITION OF CARE TO UNITEDHEALTHCARE (UHC)

15. How do I find out if my current providers are in-network?

See the How to Find a Provider sheet on the contacts tile of the www.benefitsgo.com/exactsciences.

16. What if I'm currently in the middle of care for a serious condition (for example cancer care, pregnancy, etc.) and my current medical provider is not in-network with UHC?

If you are a new participant to our UnitedHealthcare plans, you may be covered for temporary treatment from your existing provider. It is extremely important that you complete the Transition of Care form as soon as possible and mail it to UHC before January 30, 2025.

TRANSITION OF CARE TO OPTUMRX (UHC MEDICAL PLAN RX COVERAGE)

17. Will I need my Rx prescriptions pre-authorized with Optum Rx before I can get a prescription filled in 2025?

All new enrollees into UHC coverage should expect to receive their card by January 1, 2025. You may contact Optum Rx on or after December 20, 2024, to inquire if your prescription may need a pre-authorization. Provider contact information can be found in the benefits guidebook.

Any Provider prescribing new medications for employees in 2025 that require pre-authorization will need to submit the pre-authorization with OptumRx.

18. What if there is a change in the new Optum Rx formulary that impacts my prescription?

Formularies are updated January 1 and July 1. All participants will need to contact Optum Rx after December 20, 2024, to inquire about any prescriptions and formulary changes or pre-authorization requirements.

TRANSITION OF CARE TO KAISER

19. Who is eligible for Kaiser coverage?

Employees who live in California are eligible to enroll in Kaiser if they live in the required proximity of a Kaiser facility/clinic. If you have a California address in Workday, you will see the option to elect Kaiser within the Workday Open Enrollment event.

20. How do I find out if my current providers are in-network?

Go to www.kp.org > Doctors & Locations > California – Northern to view providers within the Kaiser Permanente network.

Treatment from non-Kaiser medical providers is not covered except for emergency situations.

21. What if I'm currently in the middle of care for a serious condition (for example cancer care, pregnancy, etc.) and my current medical provider is not in-network with Kaiser?

In most instances, you will need to select a new medical provider within the Kaiser network. However, members can submit a request for Continuity of Care. Please call Member Services at 1-800-464-4000 to submit a Continuity of Care request.

22. Will I need my Rx prescriptions pre-authorized with Kaiser before I can get a prescription filled in 2025?

Prescriptions can be transferred from a non-Kaiser Permanente pharmacy to a Kaiser Pharmacy. Please call the Kaiser Permanente pharmacy you would like to use and provide them with the Rx prescription number and your current Pharmacy's phone number, and Kaiser Permanente will handle the rest.

Allow two (2) business days for Kaiser Permanente to transfer eligible prescriptions. Please call Member Services at 1-800-464-4000 if you need the number to a Kaiser Permanente pharmacy near you. You can also submit a request to transfer prescriptions online at kp.org/newmember.

For new members with non-formulary medication, Kaiser Permanente will generally cover a temporary supply of non-formulary medication until you can transfer your care to a Kaiser Permanente doctor.

HEALTH SAVINGS ACCOUNT (HSA)

23. I had a Healthcare FSA in 2024, can I choose to elect the HSA option in 2025 instead?

Yes, you can. If you elected either the UHC or Kaiser HDHP in 2025, you may elect the HSA.

Any Health Care FSA balance from 2024 (up to the IRS limit) will be converted to a Limited Purpose FSA after the reconciliation of the 2024 claims are completed (tentatively April timeframe).

24. If I elect the HDHP medical plan and also elect to participate in the HSA, am I able to elect the Healthcare FSA?

If you have an HSA, you are not eligible to elect a Healthcare FSA, but you would be able to enroll in the [Limited Purpose Healthcare FSA](#).

The Limited Purpose Healthcare FSA is for HSA participants and can be used for eligible dental (including orthodontia) and vision expenses only.

25. When do my Employee and Employer contributions begin for the HSA?

Employees need to elect or re-elect the HSA every year to contribute and receive the employer contribution.

You do not need to contribute to receive the employer contribution, but rather just elect the HSA.

Once you are an HSA participant, the employer contribution is automatically applied on a per paycheck basis and deposited over the course of the year. 2025 employer HSA contributions are noted in the Open Enrollment Guide.

26. Why are the HSA company contributions less in 2025?

The company contributions to the HSA account were meant to introduce employees to the HDHP medical plan option and guide them on how to set aside pre-tax dollars to save for future healthcare expenses. Now, with the HDHP option being offered for over 10 years and well-established, the contribution level is being reduced slightly.

Employees can still make or continue their own pre-tax contributions to their HSA up to the annual IRS limits. The Health Savings Account continues to be a powerful tool for an employee's long-term financial goals. It can potentially offer triple tax savings – no income tax on contributions, growth, or qualified distributions – and also provides another way to prepare for retirement by allowing employees to invest their HSA savings and grow their balance to use in later years.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

27. I had an FSA with Exact Sciences in 2024, what is my claim deadline for 2024 services?

The deadline to file claims for services that were incurred in 2024 is March 31, 2025.

28. Can I carryover my 2024 FSA balances into 2025?

Carryover is permitted from your 2024 Healthcare and Limited Purpose FSA to 2025 (up to the IRS limit of \$640). Carryover is not permitted for the Dependent Care FSA.

INCOME PROTECTION (BASIC & VOLUNTARY TERM LIFE/AD&D, STD & LTD)

29. Do I need to go through the Evidence of Insurability (EOI) process to elect/increase Voluntary Term Life Insurance for 2025?

Evidence of Insurability (EOI) Requirement:

- **Employee Coverage:** any increases above \$20K from your current election or that exceed the Guaranteed Issue Amount (\$250,000) are subject to EOI
- **Spouse Coverage:** any increases above \$10K from your current election or that exceed the Guaranteed Issue Amount (\$50,000) are subject to EOI

TAKE ACTION: You will receive a “to-do” task in your Workday Inbox after submitting your 2025 OE event if EOI is required with a link to Prudential’s website where you can complete the EOI form. **You have 60 days to complete the form.**

Amounts requiring EOI will not go into effect until EOI is approved by Prudential.

30. What will happen if I do not complete the required EOI form within 60 days?

If no EOI is submitted within 60 days your EOI event will be closed, and you will not be able to submit EOI with Prudential for your Open Enrollment election going forward. Your election amount will remain defaulted to your 2024 elected amounts.

31. I only have company-paid Basic Term Life and AD&D coverage; do I still need to designate a beneficiary?

Yes. The Workday Open Enrollment event will not allow you to proceed to the next step and submit your benefit elections until you assign your beneficiaries.

- The same beneficiaries need to be used for both Basic Term Life and Basic AD&D
- Whomever you elect as your beneficiaries for your Basic Term Life and AD&D insurance will also be your beneficiaries for your Accident and Business Travel Accident coverage

32. Do I need to select beneficiaries for separately elected Voluntary Term Life, AD&D and Whole Life with Long-term Care coverage?

Yes. You can choose the same beneficiary or assign different ones for each line of voluntary coverage.

IDENTITY THEFT PROTECTION

33. What if I already have a plan with Norton LifeLock?

If you enroll in Exact Sciences ID Theft program with Norton LifeLock and you already have an individual plan with Norton, you may contact Norton LifeLock at 800-607-9174 (Mon-Fri between 9am-7pm ET) and they will cancel your individual plan so you can take advantage of your plan with Exact Sciences.

HEALTH RISK ASSESSMENT (HRA) PROGRAM

34. What is the Health Risk Assessment (HRA) Program?

The HRA Program is a tool to educate individuals on personal health risks through encouraging completion of a health assessment questionnaire and biometric screening, plus one of the following: annual preventative medical care provider visit, cancer screening, or two 1:1 wellbeing coaching sessions. For additional information on the HRA Program, refer to the [Wellness Guide](#).

35. How does participation in the HRA Program impact employee contributions to the medical plan options?

A benefit credit (on a per pay period basis) will be given to all employees and spouses/domestic partners who fully completed the requirements of the 2024 HRA Program and are enrolled in Exact Sciences medical coverage in 2025.

Here is how the HRA incentive works:

- **Full incentive:** The full benefit credit incentive is offered to employees and spouses/domestic partners who fully completed the requirements of the HRA Program and enroll in Exact Sciences medical coverage the following year.
- **Partial incentive:** Fifty percent of the benefit credit incentive is offered to employees if either the employee or the employee's spouse/domestic partner, but not both, fully completed the requirements of the HRA Program and enroll in Exact Sciences medical coverage in the Employee + Spouse or Family tier the following year.
- **No incentive:** No benefit credit incentive is offered to employees if they and their spouse/domestic partner did not fully meet the requirements of the HRA Program and enroll in Exact Sciences medical coverage the following year.

36. Who was eligible to participate in the 2024 HRA Program?

All U.S. based regular full-time and part-time employees of Exact Sciences hired or rehired before April 30, 2024, and their spouses/domestic partners are eligible to participate. Contract workers, independent contractors, temporary employees, seasonal employees and interns are not eligible. Participation in Exact Sciences medical coverage is not required.

For employees experiencing a qualified life event which adds a non-employee spouse/domestic partner to medical coverage after April 30, 2024, the spouse/domestic partner will receive the same benefit credit as the employee for 2024 and 2025. As an example, an employee gets married on August 5, 2024. The spouse is not eligible to participate in the HRA program in 2024. The spouse's benefit credit will be the same as the employee's benefit credit for 2024 and 2025.

37. I was hired after April 30, 2024, am I eligible to receive a benefit credit?

Yes, anyone hired after April 30, 2024, will default to the full benefit credit incentive for the 2025 plan year.

38. My spouse/domestic partner and/or I were eligible for the HRA Program but chose not to participate in 2024. If we elect medical coverage for 2025 - will we receive the benefit credit toward our 2025 medical plan payroll contributions?

Employees hired or rehired before April 30, 2024, must fully complete the HRA Program to receive the benefit credit incentive toward our 2025 medical plan employee contributions. Employees hired April 30, 2024, or later will be grandfathered and will receive the 2024 and 2025 benefit credit.

Spouses/domestic partners on our medical plan before April 30, 2024, are eligible to participate. Only those who fully complete the HRA Program will receive the benefit credit incentive toward their employee's 2025 medical plan contributions. Spouses/domestic partners who join our medical plan after April 30 will receive the same benefit credit percentage as the employee for 2025. For example, if the employee fully completed the HRA Program, their spouse will be marked as fully completing the HRA Program for 2025.

39. I was a new hire and received the full benefit credit for my 2024 new hire event. Why am I not receiving the full benefit credit for this 2025 Open Enrollment event?

Only employees hired on or after April 30, 2024, will default to the full benefit credit incentive for 2025. If you were hired before April 30, 2024, and were eligible to participate in the HRA Program but did not, you will not receive the benefit credit for 2025.

40. I didn't participate in the HRA Program, can I participate now so I can receive the incentive?

No, the 2024 HRA Program has ended. You will have the opportunity to participate in 2025. Medical plan benefit credits will vary from year to year and are not guaranteed.

41. I am only receiving the partial benefit credit; can you tell me why?

If you enroll yourself and spouse/domestic partner on the medical plan, both of you must fully complete the requirements of the 2024 HRA Program to receive the full benefit credit. If one of you did not complete all requirements for the full benefit credit, you will receive a partial participation credit.

42. I know my spouse/domestic partner did not complete the HRA Program, but I elected employee only coverage and fully completed the HRA Program, why is Workday showing only the partial benefit credit?

If you fully completed the HRA Program but your spouse/domestic partner did not, the Workday system would initially show as a partial benefit credit.

Once the open enrollment event has closed, if you elected "employee only" coverage, your benefit credit will change to reflect the full benefit credit.

This full benefit credit will be viewable in Workday on January 1, 2025.

ID CARDS

43. Will I receive new ID cards?

Benefit	Vendor	New ID Cards?
Medical/Rx	UnitedHealthcare/ OptumRx	Only if newly elected or if changes are made to existing elections
Medical/Rx	Kaiser	Yes, if you newly elect, make changes to existing elections OR are enrolled in the Kaiser HDHP plan
Dental	Delta Dental	Only if newly elected or if changes are made to existing elections
Vision	VSP	No, review the carrier contact sheet for the group policy number ID cards are accessible via the VSP site, but are not mailed to participants
Health Savings Account	OptumBank	Only if newly elected
Flexible Spending Accounts	WEX	Only if newly elected One card that can be used for all FSA accounts
Whole Life w/ LTC	Allstate	No, review the carrier contact sheet for the group policy number Enrolled participants will receive an individual policy
Critical Illness	Voya	No, review the carrier contact sheet for the group policy number
Accident	Voya	No, review the carrier contact sheet for the group policy number
Hospital Indemnity	Voya	No, review the carrier contact sheet for the group policy number
Legal	LegaleASE	No, review the carrier contact sheet for the group policy number
ID Theft Protection	Norton LifeLock	No, review the carrier contact sheet for the group policy number
Family Formation	Carrot	No, new participants will receive a welcome email
Auto/Home	Farmers	No, review the carrier contact sheet for the group policy number
Pet	Nationwide	No, review the carrier contact sheet for the group policy number