



Choose benefits THAT ARE RIGHT FOR YOU

**MAKE it
YOURS**
CHOOSE BENEFITS
THAT ARE RIGHT
FOR YOU
OCT 28
- NOV 8

At Rich's, **we treat each other like family**. It's important to us that you feel **healthy, supported and secure**, both at work and at home. We offer a **wide range of benefits** that you can customize to suit your family's unique priorities, giving you the freedom to **live your life, your way, every day**. It's **almost time to choose your benefits for 2025**.

Own it!

You need to act if you want Rich's benefits for 2025. Start learning more today, so that you're ready to make confident choices between **Monday, October 28 and Friday, November 8**.

WHAT'S NEW FOR 2025

We're committed to providing a great range of benefits for you and your family. **Must-know changes for this year are:**

- **Healthcare costs are going up**
Health insurance rates have gone up significantly across the country. Although Rich's will absorb most of the cost increase, you may see that paycheck contributions will go up for most plans next year.
- **The Bronze Plus Plan and Gold Plan have small changes, but all other details are the same:**
Bronze Plus Plan: The plan deductible has increased from \$2,450/\$4,900 to \$2,500/\$5,000, and the out-of-pocket maximum has changed from \$3,900/\$7,800 to \$4,500/\$9,000.
Gold Plan: The coinsurance has decreased from 25% to 20%, and the Emergency Room cost has decreased from \$150 copay + 25% to \$150 copay + 20% coinsurance.
- **We have a new spending account vendor**
We're moving from YSA to **SmartChoice** on January. **Look out for communication directly from SmartChoice about your HSA and FSA.**

- **Care for your family**

If you enroll or participate in our Care@Work program, you can get up to 10 days of **caregiving or backup care** for your family members, including pets. **Learn more at rich.care.com**

- **Putting People First**

We're committed to providing an exceptional experience for you by **removing barriers and nurturing an inclusive culture**. Coming soon: valuable information about **gender-affirming care, family-friendly programs, mental health support**, and more on Enrich Café. **We'll share details as soon as it's live.**

- **Live Well. Be Well.**

Your benefits are a reassuring safety net. But it's more than that. It's about **making positive changes** too. By sticking to healthy habits, we can **boost our own wellbeing** and help **create healthier workplaces**.

There's a financial plus too. If you sign up for Rich's Wellbeing program through Virgin Pulse, you can **save up to \$900 per year** off the cost of your healthcare.

Join before Saturday, November 30, 2024, at join.virginpulse.com/RichProducts. Look out for more information about wellbeing coming soon.



Important resources AND LINKS

ENRICH CAFÉ

Available Wednesday, September 18

Find more helpful links and tips in a new, dedicated spot on **Enrich Café**, accessible through your work device or at kiosks in plant facilities. Look for it in the “**Grab & Go**” section.

COMPARE PLANS AND COSTS

Available Monday, October 14

For help to choose the right plans and learn more about your benefits, the **Make it Yours** website has an easy-to-use interactive cost comparison tool for medical, dental and vision, as well as details about our other plan offerings.



For more info
on your
options

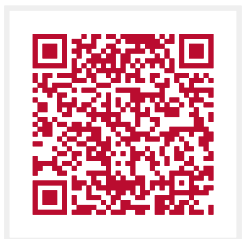
WHEN YOU'RE READY TO ENROLL

Monday, October 28 – Friday, November 8

You can enroll using a computer or mobile device via the Alight portal. Scan these code(s) for a quick link to the webpage or to download the App.



Desktop



Apple App



Android App



Want to speak
to someone? 

Available during enrollment.

You can also speak to an **Alight Customer Care Representative**. They can help with translation, enroll you into benefits over the phone and answer any other questions you have.

Call : 1 (800) 455-2587

Option #1

**Available Monday – Friday,
8am-9pm ET**

Schedule an appointment: Call to schedule a convenient time for an Alight representative to help you enroll.

WORK AT A PRODUCTION FACILITY?

Use the **on-site kiosks** to complete your enrollment and access additional information.