

barrywehmiller

BUILDING A BETTER WORLD

8020 Forsyth Blvd. | St. Louis, MO 63105

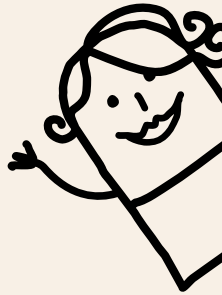
ACTION REQUIRED BETWEEN
NOVEMBER 11-22, 2024!

2025 YOUutilities Handbook

YOUR COMPREHENSIVE GUIDE TO
BW'S FREE & ELECTED BENEFITS

OPEN RIGHT AWAY FOR ANNUAL ENROLLMENT
INSTRUCTIONS & BENEFITS DETAILS!

- Learn about how to access more **FREE counseling sessions** through SupportLinc!
- Find out about **orthodontia coverage for adults** who enroll in our dental plan!
- And, much more!



ENVELOPE IS
RECYCLABLE



NEWS FOR YOU IN 2025!

No one knows what you need better than you do, so be sure to check out the important updates to BW's **FREE** and **ELECTED** benefits below. Then, explore ALL of your options for 2025 in the enclosed **YOUilities Handbook**, and make a plan to chart your own path to becoming your best **YOU** next year!

- **ICYMI—ADDITIONAL BENEFITS SUPPORT:**

BW Wellbeing team members are ready to answer your benefits questions, and they are just a phone call or an e-mail away! Please see the back of this mailer for contact information and more details!

- **ENHANCED COUNSELING SERVICES:** For 2025, our counseling resources partner is changing to SupportLinc, which will offer *double* the number of FREE counseling sessions available to team members, spouses and their children (see p. 6). If you need support before January 1, be sure to reach out to our current provider, Guidance Resources, at 800.272.7255 or www.guidanceresources.com (organization web ID: BWC4U).

- **NEED BRACES?:** The age limit for our orthodontia coverage has been removed! Now, ALL dental enrollees—team members and spouses, too—can take part in this benefit (see p. 20).

- **ADJUSTED COMPENSATION BANDS FOR BW MEDICAL PREMIUMS:** For BW medical participants, we have increased the compensation bands for BW medical premiums by 6 percent this year (see p. 18). These will be increased 3 percent each year to align with annual raises and combat inflation.

- **CHANGE TO THE COMPANY HSA CONTRIBUTION TO THE CHOICE FUND HSA BASIC PLAN:** For those who choose to enroll in the Choice Fund HSA BASIC plan for 2025, the company contribution (\$250 for individuals and \$500 for all other coverage tiers: individual + spouse, individual + child(ren) and family) will be shifting to a quarterly matching formula based on a year-to-date look-back at health savings account contributions made. These match funds will be deposited to the team member's OptumBank HSA at the beginning of the following quarter (fourth quarter matching will be deposited mid-December), and can vary based upon how much was contributed in the prior quarter and how much was contributed for the full year (see p. 17 and p. 24-25).

- **BETTER YOU INCENTIVE UPDATES:** For BW medical enrollees wishing to earn the Better You Incentive (see p. 19) and significant savings on 2026 BW medical premiums, there are TWO important updates:

- **Breast cancer screening (mammogram):**
Due to a change in the US Preventive Services Task Force Guidelines, we have lowered the age for women to begin breast cancer screenings to 40 years old. To review all required preventive screenings, see p. 35.
- **Quantum Health Track to link to Vitality:**
Right now, you earn 400 Vitality Points for any completed preventive screenings listed on your Quantum Health Track *after* you submit proof to Vitality. Beginning February 2, 2025, Quantum Health will share any screenings completed after October 1, 2024, with Vitality (whether via claims or self-attestation). This means you *automatically* will earn Vitality Points (awarded on the second day of each month) for completing your preventive screenings—without taking any additional action! Check your Quantum Health Track anytime at www.mybwbenefits.com and view your progress toward earning GOLD status in Vitality at www.powerofvitality.com.



Complete the checklist below between **NOVEMBER 11-22, 2024!**

- Review the enclosed **2025 YOUilities Handbook** to understand all of your benefits options (*many available to all US-based team members **AND** spouses, even if you do not elect BW medical!*)
- Complete the Quantum Health Get Connected process**, if you have not already done so. (Step-by-step instructions below.)
- For help selecting the best BW medical plan for YOU**, contact Quantum Health at 855.576.9816 or www.mybwbenefits.com for plan decision support.
- Complete the Annual Enrollment process.** (Step-by-step instructions below.)
- Update your existing dependent/beneficiary and personal information.** (Step-by-step instructions below.)
- If you would like to elect pet insurance (see p. 27), **visit www.metlife.com/getpetquote** to enroll and pay your premium (you may enroll in this benefit at any time).

How do I complete the Quantum Health Get Connected process?

(required for ALL team members to access Quantum Health's services and support, and required for BW medical enrollees once per lifetime to earn the Better You Incentive)

1. Visit www.mybwbenefits.com and click Register.
2. Enter your personal information and click Next.
3. Enter your preferred e-mail address (required) and mobile phone number (optional) and click Next.
4. Create your password and click Next.
5. Enter the verification code e-mailed/texted to you and click Verify, then click Log in to access your account.
6. Click Care > Designate Your PCP.
7. Enter your primary care provider's information and click Search.
8. Once you have found the provider you wish to designate as your primary care provider, click Designate Provider.
 - a. If you can't find your primary care provider in the list, click Add Your PCP.
 - b. Enter the provider information and click Submit.

How do I complete the Annual Enrollment process?

1. Go to the Barry-Wehmiller intranet at www.bwcorp.net.
2. Click on the Workday "W" icon at the top-right of your screen.
3. Login to Workday.
4. Click Inbox.
5. Click Open Enrollment Change and click Let's Get Started.
6. Click Manage or Enroll on each benefit card for the benefit options and enrollment details, and make all desired changes, including adding or removing any dependents/beneficiaries. Set Health Savings Account (HSA) and/or Flexible Spending Account (FSA) contribution amounts (if applicable), and review the "Important Notes" on each page.

7. Click Confirm and Continue, and then Save after each benefit election is entered or reviewed. Once you have finished making or reviewing all elections, click Review and Sign.

Note: If you click your internet browser's back arrow or the Cancel button while in a benefit card making changes, all unsaved changes to that benefit will be lost.

8. Check the I Accept check box, and click Submit to finalize your elections.
9. Print your benefit confirmation statement before closing out.

How do I update existing dependent/beneficiary and personal information?

1. Return to your Workday session, and click on the menu at the top-left of your screen.
2. Click Benefits and Pay, click Benefits, and then click Dependents and/or Beneficiaries to review and make changes.
 - **Dependents:** Click Edit next to each name listed to verify that all fields are complete and accurate, and make changes as needed.
 - **Beneficiaries:** Verify that your beneficiary allocations are accurate, and click Add or Edit to review and change any information as needed.

Note: Beneficiary information for your 401(k) Retirement Savings Plan and FSAs are separate designations. To change 401(k) beneficiaries, go to www.principal.com/welcome. To change FSA beneficiaries, go to www.naviabenefits.com.

3. Click on the menu at the top-left of your screen, then click Personal Information. Under the left Change column, review all of your information, and make any updates needed.

Note: All step-by-step Annual Enrollment instructions are designed to be followed on a desktop computer. You may receive e-mail messages from Workday regarding your outstanding Annual Enrollment tasks, but STAY ALERT! Scammers may text or e-mail fraudulent Annual Enrollment links—be sure to follow these instructions to complete your benefits enrollment.

HAVE BENEFITS QUESTIONS?

NOTE WHERE TO GO FOR ANSWERS!

When you need additional benefits support, we are here for YOU!

YOUR BW WELLBEING TEAM CAN OFFER FREE & ELECTED BENEFITS EXPERTISE, INCLUDING HELP WITH:


- MEDICAL/DENTAL/ VISION PLANS
- BETTER YOU INCENTIVE
- LIFE EVENTS
- COBRA COVERAGE
- MEDICARE
- FORM 1095 REQUESTS
- VITALITY (INCLUDING MOVEMENT CHALLENGES & BIOMETRIC SCREENINGS)
- COUNSELING RESOURCES
- WEIGHT LOSS + PREDIABETES/DIABETES MANAGEMENT
- QUANTUM HEALTH
- 401(K) RETIREMENT SAVINGS PLAN

...AND, SO MUCH MORE!

YOUR PEOPLE TEAM REPRESENTATIVE CAN PROVIDE ASSISTANCE WITH:

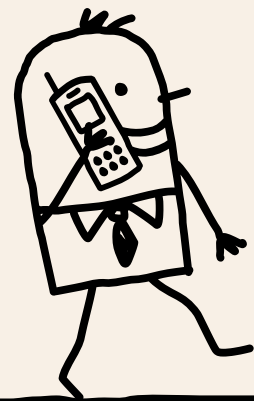
- GENERAL (NON-BENEFITS) PEOPLE SUPPORT
- ONBOARDING
- DISABILITY/LEAVES OF ABSENCE
- AFFORDABLE CARE ACT ELIGIBILITY (FIXED-TERM TEAM MEMBERS)

BW Wellbeing Team Contact Details

 314.230.7355

 bw.care/people > **Benefits Help** (network login required)

 bwwellbeing@barry-wehmiller.com



Team members and spouses can reach out anytime! If you need help outside of working hours, please leave a message with a good time to call you back.

And, note: Anyone can view our **ANNUAL ENROLLMENT OVERVIEW PRESENTATION** in November by visiting www.bwwellbeing.com—no login required!