



Open Enrollment 2025

November 11th – 22nd

This is your annual opportunity to freely make plan changes. Please take this time and opportunity to thoroughly review and understand your benefit options and determine the best coverage for you and your family.

To learn more, please attend a live webinar or view a recorded session which will be available on November 11th on www.jfwbenefits.com

Here's what you need to know:

- Employee contribution increase for the medical plans will vary depending on your election. Look for your updated contribution in the 2025 Benefits Guide scheduled to be released November 11th.
- Due to IRS requirements, the CDHP deductible is increasing to \$1,650 employee and \$3,300 family (from \$1,600 employee and \$3,200 family)
- If you do not actively make election changes, your current elections will rollover – **with the exception of the Flexible Spending Account.**
- If you wish to participate in the Health or Dependent Care Flexible Spending Account(s) (FSA), you must elect new coverage during open enrollment for the 2025 plan year.
- Accessing your benefits is simple with our single sign on (SSO) experience using your JFWNow credentials.

Visit www.jfwbenefits.com for more information.
The benefit choices you make now will be effective:
January 1, 2025, through December 31, 2025



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Save this memo in your Outlook calendar for the time and date you would like to attend, then simply click on the link to join the session at your preferred time. If you are unable to attend a live session, please visit www.jfwbenefits.com beginning November 11th to access the recorded session to view at your convenience.

Date	Time	Language	Meeting Link
November 11, 2024	10:00 AM PT	English	Click Here
November 11, 2024	11:00 AM PT	Spanish	Click Here
November 12, 2024	9:00 AM PT	Spanish	Click Here
November 12, 2024	11:00 AM PT	English	Click Here
November 13, 2024	2:00 PM PT	English	Click Here
November 13, 2024	3:00 PM PT	Spanish	Click Here
November 15, 2024	10:30 AM PT	English	Click Here
November 15, 2024	11:30 AM PT	Spanish	Click Here

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