Sample Letter from Employer to Employee; items noted in red require employer decisions.

For the 2025 plan year, [insert ORGANIZATION NAME here] is offering you a choice of benefits based on your eligibility status.

2025 open enrollment begins, [insert date, CANNOT BEGIN BEFORE SEPTEMBER 23, 2024] and ends [insert date, MUST BE AT LEAST TWO WEEKS AND MUST NOT END LATER THAN OCTOBER 15, 2024]. Open enrollment is your annual opportunity to:

* Select benefits based on your status (full-time, part-time, eligible for the Accelerate option, etc.)
* Change your dependent coverage
* [IF YOUR ORGANIZATION OFFERS VOLUNTARY BENEFITS, THIS APPLIES] Elect or change elections for voluntary (employee paid) benefits such as Flexible Spending Account (FSA), Accidental Injury, and Hospital Cash benefits

The 2025 open enrollment will be a passive enrollment. This means that if you do NOT want to make any changes to your 2024 benefit elections, including heath plan, you can skip this year’s open enrollment. Reminder, if you are eligible for the Accelerate option and were on the Access option in 2024, you will need to log in and elect Accelerate to change plan options. For **FSA benefits**,you are legally required to enroll annually and make your elections. You may complete open enrollment online at [www.AscendtoWholeness.org](http://www.ascendtowholeness.org/).

[INSERT if your organization uses an enrollment system other than bswift, enter those directions here and edit above box as needed]

The following documents will be helpful for you as you complete open enrollment. These documents are available on the Ascend to Wholeness website on the Plan Documents page.

* **ATW Healthcare Plan Highlights** – contains what’s new for 2025, outlines the Accelerate and Access options, the wellness platform (Virgin Pulse), and provides important details about your health plan service providers.
* **Benefits Guide** – overview of the primary (employer paid) and voluntary (employee paid) benefits such as Supplemental Life insurance, Flexible Spending Account, or Pet insurance
* **Schedule of Benefits** – benefit summary for the Accelerate and Access options
* **Omnibus Notice** – consolidated document including several legal annual notices, such as
  + Healthcare Exchange Notice
  + Notice Regarding Wellness Program
  + Medicare Part D Notice
* **Summary of Benefits and Coverages** (SBC) – Affordable Care Act (ACA)-required summary of health plan costs, benefits, and covered health care services

If you have questions, please email us at [insert email address here] or call [insert phone#].