



November 19, 2024

To: Sample Employee  
1234 Clarity Drive  
Nampa, ID 83686

From: Cindy Hodges  
Human Resources Director

## 2025 Employee Benefits Program Open Enrollment Information – Action Required

Clarity Credit Union is pleased to present the benefits program for 2025.

Benefits play an important role in your life. That's why Clarity remains committed to providing comprehensive and competitive benefit plans focused on your physical, mental and financial health.

This year Clarity is excited to announce that in addition to continuing to cover 100% of employee medical premiums, Clarity will now cover 50% of dependent medical premiums as well. This means you can expect to pay less for your dependent medical coverage in 2025.

Carefully review this personalized benefit statement and the enclosed 2025 Employee Benefits Guide to learn about program changes, employee contributions, and steps you need to take for the timely completion of your 2025 enrollments.



**No action is required unless you want to make changes to your current benefits coverage.**

### Open Enrollment Dates

**November 25, 2024 thru December 11, 2024**

Open Enrollment period via Paylocity.

**Wednesday, December 11, 2024**

This is the last day you will be able to complete Open Enrollment elections via Paylocity.

### Open Enrollment Action Items

- Carefully review this personalized enrollment package and ask yourself:
  - Do my medical, dental and vision coverage elections best suit my family's needs?
  - Are all of my dependents and their enrollments shown correctly?
  - Do I need to add any dependents or change coverage levels due to a recent marriage or birth of a child?
  - Do I have enough life and accident insurance?
  - Do I want to start contributing to an HSA?
- Action is required if you wish to:
  - Make any changes to your benefit plan enrollments.
  - Make any corrections to your dependent or beneficiary information.
  - Make any contribution changes to your HSA.
- Contact HR/Benefits if you have any questions.

If you do not take any action by Wednesday, December 11, 2024, you will be enrolled in the plans as shown on page 4 of this letter.

**HR/Benefits Website**  
[teamcreativa.com/claritycreditunion](https://teamcreativa.com/claritycreditunion)

**HR/Benefits Phone**  
Cindy Hodges: 208.318.0445

**HR/Benefits Email**  
[HR@ClarityCU.com](mailto:HR@ClarityCU.com)



## Updates for 2025

### **Good News!** Dependent Medical Premiums

Clarity will now cover 50% of dependent medical premiums. See the back page for your 2025 contribution amounts.

### **No Change** Medical Plan

Deductibles and out-of-pocket maximums for the HDHP HSA Medical Plan will remain the same and there are no benefit plan changes for 2025. Employee only coverage will continue to be available at no cost to you and the plan deductibles and out-of-pocket maximums will remain as follows:

- \$3,700 for Individual coverage
- \$7,400 for Family coverage

### **No Change** Company HSA Contribution

If you enroll in the HDHP HSA medical plan, Clarity will contribute \$3,200 toward your health savings account (HSA). You can use your HSA for medical, dental and vision expenses or save for retirement.

The best part is the HSA is yours to keep and you don't have to spend funds by the end of the year.

### **New Limits** HSA Contribution Limit

The IRS has increased the Health Savings Account contribution limit as follows:

	2024	2025
Individual Coverage	\$4,150	\$4,300
Family Coverage	\$8,300	\$8,550

Since the IRS maximums apply to the combined amount you and Clarity contribute, you may want to adjust your contributions to take full advantage of the new IRS maximums.



### **Change** Dental

Dependent dental premiums are rising slightly; however Clarity will continue to cover 100% of employee only dental premiums. See the back page for your 2025 contribution amounts.

### **No Change** Vision

There are no changes to the vision plan for 2025 and Clarity will continue to cover 100% of employee only vision premiums. See the back page for your 2025 contribution amounts.

### **Action Item** Life, AD&D and Disability Insurance

There are no plan design changes and your enrollment coverages will remain the same. However, you may enroll or make changes to your or your dependent's optional life and optional AD&D insurance.

### **New Limit** 401(k) Contribution Limit

The IRS has increased the amount you can contribute toward your 401(k) to \$23,500. In addition to the annual pretax contribution limits, you will be able to make "catch-up" contributions in the amount of \$7,500 per year starting in the year you attain age 50.

Voya Mutual Group is the Plan administrator and recordkeeper, and the new Plan number is 664F9R. Refer to your employee benefits guide and the 401(k) plan materials for additional information.

**Be sure to go online and make your Open Enrollment elections. The last day you will be able to complete your elections via our online benefits system Paylocity is Wednesday, December 11, 2024.**

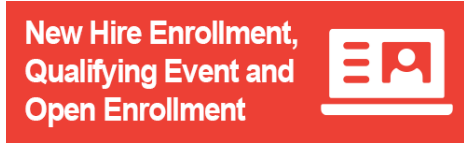


# Instructions for Making Open Enrollment Elections

1. Open your internet browser and in the navigation bar, type in:

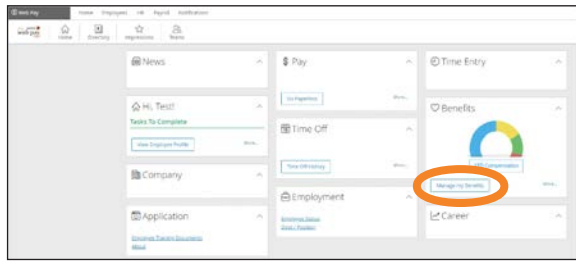
[teamcreativa.com/claritycreditunion](http://teamcreativa.com/claritycreditunion)

2. Click on the box/image that will take you to our online benefit system.

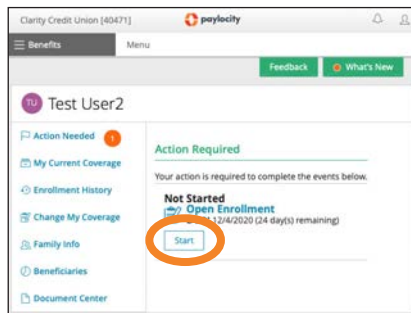


3. Login to the Paylocity portal using the Company Code (40471) followed by your Username and Password.

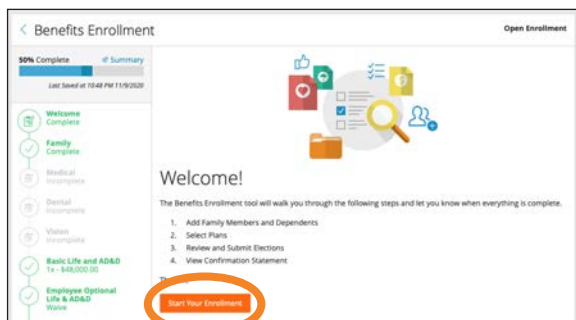
4. Go to the **Self-Service Portal**. Then click on **Manage my Benefits**.



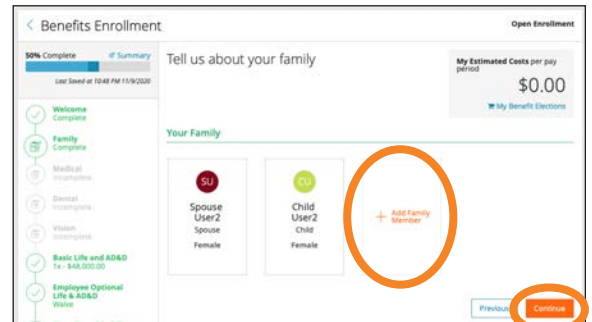
5. Click **Start** to begin your Open Enrollment elections.



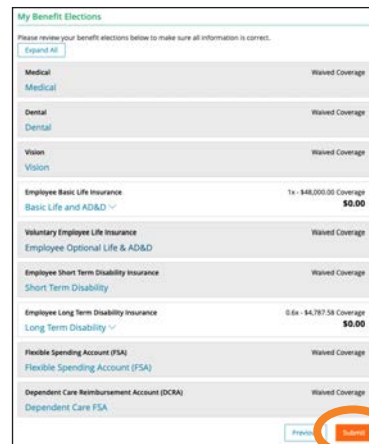
6. Select **Start Your Enrollment** to begin selecting your benefits.



7. The first step in the enrollment process is adding demographic information for eligible dependents that will be covered under your plan. Click **Add Family Member** to add a new dependent to the system. Once all dependents have been added or if you do not have any dependents, click **Continue**.



8. Please review all elections on the Enrollment Summary page prior to submitting for administrative review and approval. If all information is accurate, select **Submit** to complete your enrollment.



9. Once you submit your enrollment, the confirmation page shows that your enrollment is complete and is now pending approval by an administrator. Click **View PDF** to save or print a copy of your benefit elections for your records.

10. Click on **Logout** and then close your internet browser.

11. Congratulations, you have now completed the Open Enrollment process.

Visit the HR/Benefits Website at [teamcreativa.com/claritycreditunion](http://teamcreativa.com/claritycreditunion)

# Employee Benefit Plans 2025 Personalized Benefits Statement

## Sample Employee

Health Care	Enrollment as of January 1, 2025 If you do not make any Open Enrollment elections	Per Pay Period Cost*	
		Company	Employee
Medical	HDHP Gold 3000; Employee + Family	\$633.75	\$308.75
Dental	Dental PPO Plan; Employee + Family	\$21.73	\$49.24
Vision	Vision Plan; Employee + Family	\$4.24	\$7.62
Health Savings Account (HSA)	Employee + Family	\$133.33	\$0.00
<b>Disability</b>			
Short Term Disability	Enrolled	\$0.00	\$13.99
Long Term Disability	Enrolled	\$5.05	\$0.00
<b>Life and Accident</b>			
Basic Life and AD&D	\$43,000	\$1.95	\$0.00
Optional Life and AD&D – Employee	Not Enrolled	\$0.00	\$0.00
Dependent Life and AD&D – Spouse/DP	Not Enrolled	\$0.00	\$0.00
Dependent Life and AD&D – Child(ren)	Not Enrolled	\$0.00	\$0.00
<b>Other Plans</b>			
Employee Assistance Program	Enrolled	\$0.00	\$0.00
Accident Indemnity – Aflac	Not Enrolled	\$0.00	\$0.00
Cancer Indemnity – Aflac	Not Enrolled	\$0.00	\$0.00
Hospital Indemnity – Aflac	Not Enrolled	\$0.00	\$0.00
Specified Disease Event Protection – Aflac	Not Enrolled	\$0.00	\$0.00
STD – Aflac	Not Enrolled	\$0.00	\$0.00
Life – Aflac	Not Enrolled	\$0.00	\$0.00
<b>Total Per Pay Period Cost*:</b>		<b>\$800.05</b>	<b>\$379.60</b>

\* Employee contributions are deducted from your first two paychecks of each month.

## Dependent Information

Name	Relationship	Medical	Dental	Vision	Life/AD&D
Sample Dependent 1	Spouse	Enrolled	Enrolled	Enrolled	Not Enrolled
Sample Dependent 2	Child	Enrolled	Enrolled	Enrolled	Not Enrolled
Sample Dependent 3	Child	Enrolled	Enrolled	Enrolled	Not Enrolled

The enrollment and dependent information shown on this statement reflects information on file with our benefits system as of November 6, 2024. It does not guarantee coverage since your enrollment is subject to continued compliance with any eligibility criteria, including the payment of any required contributions. Clarity reserves the right to verify eligibility status and terminate coverage as deemed appropriate. If you believe any information shown above is incorrect, please contact HR/Benefits.