



PSL Benefits



# Benefits 2025



PRESBYTERIAN  
**SENIOR LIVING**

*Living Better, Growing Together*



# What is Open Enrollment?

- This is the period of time in which PSL team members make benefit plan selections for the next year ... 2025!
- You have many opportunities and resources to review the benefit plan options and make the best choice for your family and YOU!



CURRENTLY HAVE BENEFITS WITH PSL AND **DO NOT** WANT TO MAKE CHANGES?

No additional steps are required.



CURRENTLY HAVE BENEFITS AND **WANT** TO MAKE CHANGES FOR 2025?

Go to '[MyHR](#)' from 10/1 to 10/31.



CURRENTLY **DO NOT HAVE** BENEFITS WITH PSL AND WANT TO ENROLL FOR 2025?

Go to '[MyHR](#)' from 10/1 to 10/31.



# Open Enrollment: October

One Open Enrollment period for full-time and part-time eligible employees

## Full-time Employees

- Employees classified as full time and have established hours in 'My HR' of at least 36 hours per week or 72 hours per pay.
- **Full-time employees are eligible for health/prescription, dental, vision, voluntary short-term disability and life insurance.**
- ***ALL Employees are eligible for 403B, Pet Insurance, and EAP!***

## Part-time Employees

- Part-time employees classified as part time 60-71 hours per pay in 'My HR' hours are eligible for health/prescription coverage.
- Part-time employees who have worked an average of 30 hours per week for the time period of October 3, 2023 through October 2, 2024 (ACA guidelines followed). Notifications will be mailed to the employees who qualify and a list is with HR.



# What Do You Need to Know About Open Enrollment for 2025?

**OPEN ENROLLMENT 2025**

**NEW Updates to the EAP!**

**YOU ASKED, WE LISTENED!**  
**\*NEW FOR 2025\***  
Pet Insurance is Now Available!  
petpartners

PSL Benefits

Great Place To Work Certified

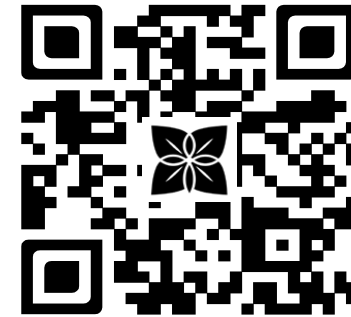
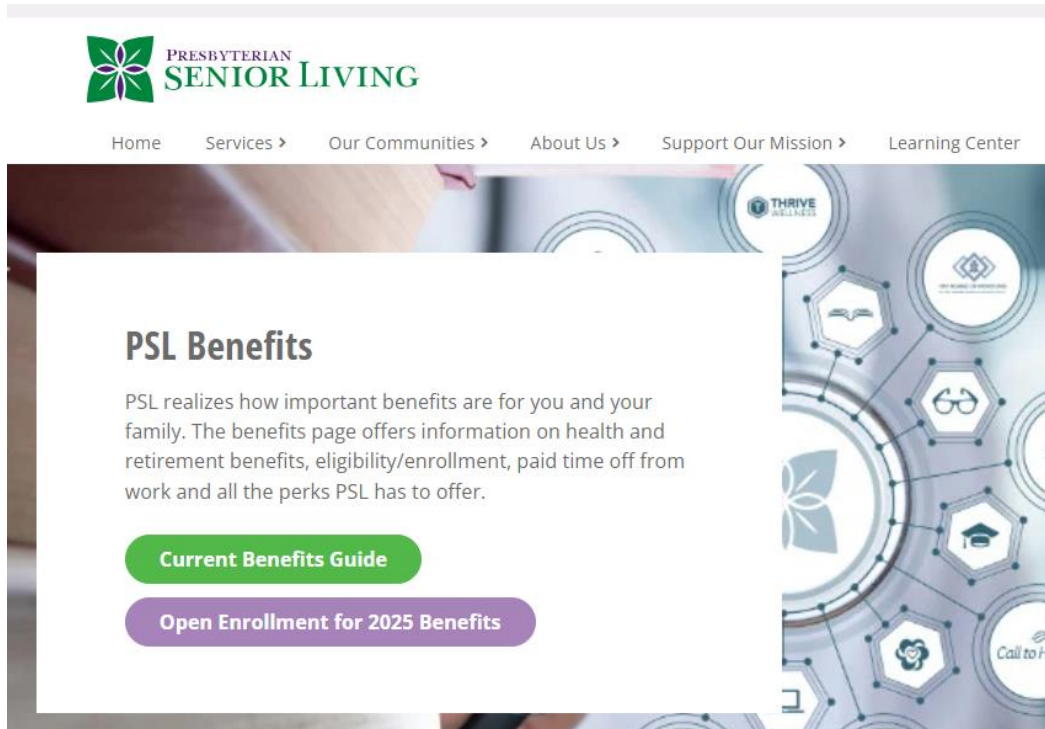
Attend a live virtual open enrollment session with PetPartners and The Board of Pensions

- Two sessions available via Open Enrollment Easy Connect Room:
  - October 2 at 12 pm
  - October 16 at 12 pm

- Post cards sent to your home address
- Email Reminders will be sent to your PSL and personal email
- OE Flyers posted at the community
- Open Enrollment Benefits Page is LIVE

# PSL Benefits Page

Direct link to the OE page: [www.psl.org/benefits-open-enrollment](http://www.psl.org/benefits-open-enrollment)





## What's staying the same?

- Benefit Offerings and Carriers: Delta Dental, Davis Vision, Prudential Voluntary Short-Term Disability, Board of Pensions (Highmark – Medical, Express Scripts – Rx, Call to Health)
- Cost of Coverage for Dental, Vision and VSTD –  
– **No employee cost increase!**



**DavisVision**™



**Prudential**



## What's staying the same?

- Health Savings Account (HSA) Employer Contribution
  - If you are currently enrolled or choose to move to the High Deductible Health Plan option for 2025 then you are eligible to enroll in the Health Savings Account.
- Regardless if you contribute to the HSA, you will receive the employer contribution for the HSA.
- **Employer contribution is up to \$600 per year (individual) and up to \$1200 per year (individual plus one).**



PSL Benefits



# What's New for 2025?

## New PSL Perk!

- PSL Pet Insurance

## New EAP Provider!

- Spring Health

## New Name to the HSA

- HealthEquity



PRESBYTERIAN  
**SENIOR LIVING**

*Living Better, Growing Together*







# What's New for 2025 ?

## You're in for a Treat

PSL's Offering – Pet  
Insurance for 2025



petpartners 



### NEW! Pet Insurance Information

- [Pet Insurance Cost](#)
- [Pet Insurance Enrollment Information](#)
- [Meet the OnePack Plan](#)
- [What is Continuity Coverage?](#)
- [Open Enrollment – Pet Insurance Presentation](#)



# What's New for 2025 ?

- Pet Insurance through
  - Pet Partners
- Enrollment is not on 'My HR'
- Enroll on Pet Partners Website
- No Max on Cats or Dogs
- New PET Deduction Code in 'My HR'

## Plan Highlights!

- Use at any vet, specialist, and emergency hospital!
- Simple pricing, no need to get a quote!
- Pre-existing conditions coverage after 12 months
- 24/7 Vet Helpline included with each policy



# Pet Insurance Plan Options

	<u>Accident &amp; Illness</u>	<u>Accident &amp; Illness w/ Wellness</u>
Annual Deductible	\$500	\$500
Coinsurance	80%	80%
Annual Limit	\$5,000	\$5,000
Age Requirements	Minimum = 8 Weeks Maximum = 13 Years No Expiration Age	Minimum = 8 Weeks Maximum = 13 Years No Expiration Age
Waiting periods	<b>Injuries:</b> Waived <b>Illnesses:</b> 14-Day <b>Cruciate Ligament (knee) Injury:</b> 6 months <b>Pre-Existing Conditions:</b> Covered after 12 months (look back period is 6 Months) <b>Prior Coverage Credit:</b> Included	<b>Injuries:</b> Waived <b>Illnesses:</b> 14-Day <b>Cruciate Ligament (knee) Injury:</b> 6 months <b>Pre-Existing Conditions:</b> Covered after 12 months (look back period is 6 Months) <b>Prior Coverage Credit:</b> Included
Additional Benefits	Rehabilitation and Physical Therapy <sup>1</sup> Inherited and Congenital Care <sup>2</sup> Alternative and Behavioral Care <sup>3</sup> Final Respects <sup>4</sup>	Rehabilitation and Physical Therapy <sup>1</sup> Inherited and Congenital Care <sup>2</sup> Alternative and Behavioral Care <sup>3</sup> Final Respects <sup>4</sup>
Bi-Weekly Cost Per pet	Dog: \$25.67 Cat: \$12.60	Dog: \$34.25 Cat: \$19.22





# What's New for 2025 ?

The Employee Assistance Plan (EAP), provided by Spring Health in partnership with Highmark Blue Cross Blue Shield, is a benefit for all employees. You do not need to be a medical plan (Highmark BCBS) member. The EAP provides easy access to high-quality mental health care and support for all of life's challenges, from personal crises to health issues to work-related problems.

EAP services include the following:

- **Personalized care:** Take a quick digital self-assessment and get a personalized care plan matched to your needs.
- **Up to six no-cost clinical therapy sessions** (in-person or virtual) per year with a Spring Health provider:
  - Appointments are typically available within three days or less, plus you have a diverse provider network to choose from.
- **Mental health care navigators:** Licensed care navigators are available to assist during a crisis, help you find a provider, and provide additional support when you need it.
- **Unlimited virtual coaching sessions:** Certified coaches can help you build better habits, navigate life transitions, set and achieve goals and improve communications skills.
- **Digital library:** Spring Health offers a digital library of on-demand mental wellness exercises, so you can develop long-term skills or get immediate relief anytime, anywhere.



# What's Changing with the Board of Pensions?

## 2024

- EAP Provider – CIGNA
- 6 counseling sessions per issue
- Login for all employees found in the benefits guide

## 2025

- EAP Provider – Spring Health
- 6 counseling sessions per year
- New login experience for EAP only vs. employees enrolled in the medical / rx plan



# What's Changing for 2025?

## 2024

- Cost of Coverage Tiers for Medical / Rx
  - Tier 1 – annual salary < \$50K
  - Tier 2 annual salary \$50K to \$80K
  - Tier 3 annual salary > \$80K

## 2025

- Cost of Coverage Tiers for Medical / Rx
  - Tier 1 – annual salary < \$60K
  - Tier 2 – annual salary \$60K to \$100K
  - Tier 3 – annual salary > \$100K
  - *Possible cost per pay change depending on salary and tier*



# What's Changing with the Board of Pensions?

## 2024

- ID Cards – Currently have all ID cards or can print online

## 2025

- ID Cards – NEW Medical (Highmark) will be issued to include Spring Health information
- No other ID cards will be received including the Express Scripts prescription unless you are new to the benefit for 2025



# What's Changing with the Board of Pensions?

## 2024

- Health Savings Account (HSA) – If enrolled in the High Deductible Medical Plan (HDHP) then you currently have the HSA with **Further**

## 2025

- Health Savings Account (HSA) – If enrolled in the High Deductible Medical Plan (HDHP) then you will see the name change to **HealthEquity**





# What's Changing with the Board of Pensions?

2025

Will need to re-enroll  
in the Quantum Health  
Account / App





# Assistance Program: Continue for 2025 Employee Vocation Program

Members employed by PC(USA)-affiliated retirement communities



## Educational debt relief

- Debt from a national student loan lender



## Eligibility

- Employed at least 20 hours/week
- Medical Plan enrollment for at least six months
- Salary that does not exceed \$80,000 per year



# The Assistance Program: All Members



## Adoption Assistance

\$6,500 per child

Dependent child under  
age 21



## Emergency Assistance

Up to \$5,000

Initiated by an  
individual or employer



## Transition-to-College Assistance

\$2,000

For dependents' post-high school  
education or training; additional  
\$1,000 for a Presbyterian college  
or university

For specific information on each grant, please visit:

[www.pensions.org/your-path-to-wholeness/assistance-program](http://www.pensions.org/your-path-to-wholeness/assistance-program)

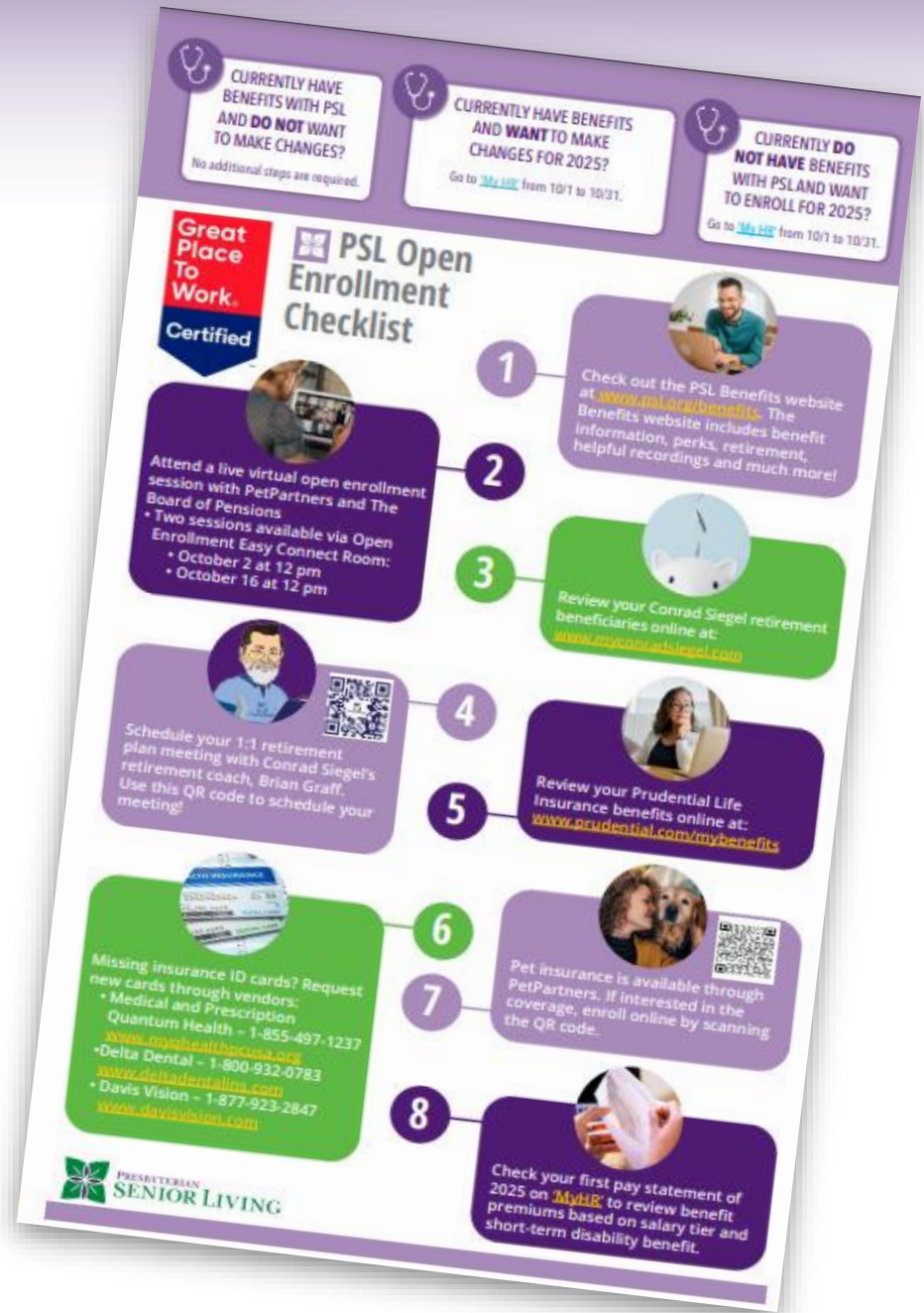


# Next Steps



NEW Open Enrollment Checklist  
2025 – Share with Team Members

Check out the PSL Benefits  
Page/Open Enrollment 2025  
[www.psl.org/benefits](http://www.psl.org/benefits)



**Great Place To Work Certified**

**PSL Open Enrollment Checklist**

**CURRENTLY HAVE BENEFITS WITH PSL AND DO NOT WANT TO MAKE CHANGES?**  
No additional steps are required.

**CURRENTLY HAVE BENEFITS AND WANT TO MAKE CHANGES FOR 2025?**  
Go to [My HR](#) from 10/1 to 10/31.

**CURRENTLY DO NOT HAVE BENEFITS WITH PSL AND WANT TO ENROLL FOR 2025?**  
Go to [My HR](#) from 10/1 to 10/31.

1. Check out the PSL Benefits website at [www.psl.org/benefits](http://www.psl.org/benefits). The Benefits website includes benefit information, perks, retirement, helpful recordings and much more!
2. Attend a live virtual open enrollment session with PetPartners and The Board of Pensions  
• Two sessions available via Open Enrollment Easy Connect Room:  
• October 2 at 12 pm  
• October 16 at 12 pm
3. Review your Conrad Siegel retirement beneficiaries online at: [www.conradandsiegel.com](http://www.conradandsiegel.com)
4. Schedule your 1:1 retirement plan meeting with Conrad Siegel's retirement coach, Brian Graff. Use this QR code to schedule your meeting!
5. Review your Prudential Life Insurance benefits online at: [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits)
6. Missing insurance ID cards? Request new cards through vendors:  
• Medical and Prescription Quantum Health - 1-855-497-1237 [www.myqhealthusa.org](http://www.myqhealthusa.org)  
• Delta Dental - 1-800-932-0783 [www.dentalins.com](http://www.dentalins.com)  
• Davis Vision - 1-877-923-2847 [www.davisvision.com](http://www.davisvision.com)
7. Pet insurance is available through PetPartners. If interested in the coverage, enroll online by scanning the QR code.
8. Check your first pay statement of 2025 on [MyHR](#) to review benefit premiums based on salary tier and short-term disability benefit.

**PRESBYTERIAN SENIOR LIVING**



# Next Steps and Thank You

English (USA) ▾



Welcome,  
come on in!

Sign in

[Forgot your password?](#)



Powered by UKG

