



cis benefits
cisbenefits.org



Open Enrollment Highlights

Open Enrollment is Sept. 30 – Oct. 25

Open enrollment is the time to review your plan options. Your benefits package includes options for you to select as well as choices made by your employer. It's important you understand your options and the value-added benefits/services that come with your selection. We encourage you to visit our carrier partners' websites to review information about programs/services that go well beyond providing treatment for an illness. There are also lifestyle wellness programs that provide incentives as well as discount programs.

In addition to reviewing benefits, it's also your opportunity to add or delete dependents to or from your coverage. The effective dates of your open enrollment changes are:

- Jan. 1 for medical or dental changes. If dependents are added for the first time, you must submit the required documentation by Nov. 30, or your dependents will not be covered.
- Jan. 1 or later for Supplemental Employee/Spouse Life, depending on when you complete your Evidence of Insurability (EOI). The EOI must be completed by Nov. 30, or your open enrollment life election will not be processed. There are many NEW and exciting updates to these plans that are only available to you during Open Enrollment 2025 so please be sure to read more about them below!
- Jan. 1 for the other voluntary plans.

BENEFITS HELPLINE
855-763-3829

If you have issues registering for CIS-Connect, or have benefits questions, you can reach the Benefits Team by calling our Benefits Helpline from 8 a.m. to 5 p.m., Monday – Friday. If you reach the helpline's voicemail when calling, please leave a message. One of the Benefits team will return your call within 24 hours.

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Getting Started on CIS-Connect

First step, go to cisbenefits.org. CIS-Connect is the online enrollment system that you access to view your current benefits and make open enrollment changes. You'll receive weekly reminder emails to complete your enrollment for the first two weeks of the open enrollment period, increasing to daily reminders during the last week until you have completed the process.

Email Address: For most employees, your work email address is what you'll use to access CIS-Connect. **If that doesn't work, click on the "Forgot email address" link to find your account. If no account is found, please follow up with your HR department.**

Password: If you don't remember your password, click the "Forgot Password?" button and follow the instructions to receive a new password. If you are a new employee, the password you set up must meet the following criteria.

- At least eight characters in length
- Have at least one uppercase letter
- Have at least one lowercase letter
- Have at least one number
- Have **ONLY one** of the following special characters:

!@#\$\$%

- If the password is reset successfully, the box will turn green. If it doesn't, you haven't met the requirements listed above.

Completing Open Enrollment: You must click the "Complete" button on the last page, or your election changes are not processed.

This step also takes you back to the homepage, where you'll see links for any required documentation, if applicable.

Documentation Requirements

- If adding a spouse to medical, dental, or supplemental life coverage, a copy of your marriage certificate/license is required.
- If adding child(ren) to medical or dental coverage, a copy of their birth certificate(s) is required.
- If enrolling in Supplemental Employee/Spouse Life, you must complete Hartford's Evidence of Insurability (EOI).

While it's best to have the documents ready to upload during the open enrollment process, you have until Nov. 30. If the required documentation is not uploaded or completed by Nov. 30, your election changes will not be processed.

IMPORTANT NOTE:

Open enrollment closes on the earlier of (1) the date set by your employer or (2) 5 p.m. PDT on Oct. 25.

Make sure you go online before that date to ensure your benefits are correct, or to make any changes.



Benefit Highlights & Other Important Information

Please note: While some of the open enrollment materials talk about all the benefits CIS offers, not all employers choose to offer every benefit available. You will only see the benefits available to you when going through the open enrollment process. If you opt out of, or waive a medical and/or dental plan, you must do so in CIS-Connect.

HARTFORD – LIFE/DISABILITY PLANS

(Applicable only to employees who are offered CIS' Life/Disability Plans. Plan selections are only available if your employer offers them.)

In 2025, the employee maximum benefit for your Supplemental Life policy will increase from \$300,000 to \$1,000,000 – and the guaranteed issue amount will increase from \$100,000 to \$400,000. The Supplemental Spouse maximum benefit will remain \$300,000, while the guaranteed issue amount will increase from \$20,000 to \$30,000.

Because of the benefit enhancement, CIS has negotiated with The Hartford to allow all employees and spouses to be eligible for the new guaranteed issue amounts during the 2025 open enrollment period.

This is a one-time opportunity to increase your coverages to the new guaranteed issue amounts without having to complete Evidence of Insurability, or EOI. After the 2025 open enrollment period, any requested increase to coverage will require EOI and will depend on Hartford's approval.

Please also note, your current elections will not automatically increase to the new guaranteed issue amounts. If you want to increase your supplemental employee or spouse coverages, you must elect the higher amount(s) through the Open Enrollment process.

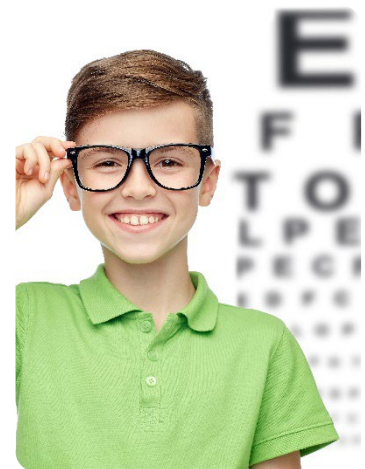
- Be sure to check that your beneficiary designations are correct. Benefits will be paid to whoever is listed in CIS-Connect, even if the beneficiaries are incorrect.
- Please refer to the Life Flyer for rates.

REGENCE BLUECROSS BLUESHIELD OF OREGON (“REGENCE”)

- The CIS Health Manager on the Regence website ([regence.com](https://www.regence.com)) is the customized homepage for members enrolled in a CIS health plan administered by Regence. This site provides you with single sign-on access to the programs that supplement your medical plan, such as Express Scripts (prescription drugs), BeyondWell, MDLive (telehealth), etc.
 - Regence has a smartphone app to access your digital ID card and view coverages and claims information.
- Hinge Health — Members enrolled on a CIS health plan administered by Regence are eligible for a back and joint pain management program through Hinge Health. This virtual program is available to enrolled employees and their eligible family members at no cost. For more information visit hingehealth.com/cisbenefits or call (833) 902-2777.
- SurgeryPlus/Lantern — Starting in 2025 SurgeryPlus will be changing their name to Lantern. This program will connect you with a care advocate who will help you find high-quality surgeons with low complication rates. By utilizing the SurgeryPlus network, members will have lower out-of-pocket costs. More information on how to access this program call (833) 603-0511 or go to [surgeryplus.com](https://www.surgeryplus.com).
- ID Cards — Unless you add new dependents, or change plans, you will not receive new medical ID cards from Regence. Please retain your current ID for 2025 benefits. However, you will receive a SurgeryPlus/Lantern ID card in January.
- The BeyondWell lifestyle program continues for 2025. You and your covered spouse (if enrolled) can earn up to \$150 in Amazon.com gift cards. Be sure to review the BeyondWell flyer for program highlights.

VSP (FOR MEMBERS IN CIS HEALTH PLANS ADMINISTERED BY REGENCE ONLY)

- ID cards are not needed. When making a vision appointment, you should identify yourself as a VSP member, and the provider will verify eligibility at that time. The member ID number is the last four digits of the employee’s SSN for all members of the family.
 - All VSP members should visit [VSP.com](https://www.vsp.com) to learn about coverages and discount programs, and to locate providers. Consider signing up for the VSP newsletter.



KAISER MEDICAL & DENTAL

- Kaiser-covered employees and spouses (if enrolled) are eligible for CIS' BeyondWell program and can earn up to \$150 in Amazon.com gift cards. Be sure to review the BeyondWell flyer for program highlights.
- Unless you add new dependents, you will not receive new medical ID cards. Please retain your current ID for 2025 benefits.
- Be sure to visit kp.org to access telehealth services, schedule appointments, and access your digital ID cards. Kaiser also has a smartphone app available.

ASIFLEX – HEALTHCARE/DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (FSA)

(Applicable only to employees who are offered CIS' FSA plan through ASIFlex. Plans are only available to select in CIS-Connect if your employer offers them.)

2025 Plan Year

- The Healthcare FSA rollover amount from the 2025 to 2026 plan year is \$640. Even if the IRS increases this amount to be higher than this for 2025, ours will remain \$640.
- The Dependent Care FSA will not be eligible for rollover into the 2025 plan year.
- Mid-year changes to the Healthcare and/or Dependent Care FSA will only be allowed if you experience a qualified status change.
- The Healthcare FSA maximum is \$3,200 for 2025.
- The Dependent Care maximum is \$5,000 for 2025.
- Refer to the ASIFlex flyer for plan details.
- Enrollment for the 2025 plan year for all pre-tax plans MUST be done online in CIS-Connect during open enrollment.

METLIFE – SHORT TERM DISABILITY

(Applicable only to employees who are offered CIS' Short Term Disability Plans. Plan selections are only available if your employer offers them.)

Short-Term Disability coverage replaces a portion of your income if you're hurt or sick and unable to work. The cost will vary depending upon your age and income. You'll be able to see your cost while completing the Disability section of the Open Enrollment event.

- Short-term disability offsets with Paid Leave Oregon, meaning PLO will pay first and the disability policy will pay the difference between what PLO pays you and 60% of your pre-disability

REMINDER:

If you don't re-enroll in the Healthcare FSA for the 2025 plan year and you have unused carryover dollars from the 2024 plan year, they must be used by the end of 2025, or they will be forfeited. If you re-enroll for the 2025 plan year, the time limitation does not apply.

income. If PLO is paying 60% or more of your pre-disability income during your disability, you will be paid the 10% minimum benefit.

Please note, the disability policy will offset against any PLO payments you are *eligible* for, even if you do not apply for PLO. You may calculate your potential PLO benefits using the Benefits Calculator on the PLO website at paidleave.Oregon.gov. Choosing not to apply for PLO will not increase disability benefits but, if PLO benefits have been exhausted, the disability plan may increase the weekly benefit up to the maximum of 60% of your income, with a maximum weekly benefit of \$2,000.

Each employee will want to determine if electing a short-term disability plan will benefit them based on their income and circumstances.

- Please refer to the life flyer for rates.

VOLUNTARY PLANS — IDENTITY THEFT, CRITICAL ILLNESS/HOSPITAL INDEMNITY/ACCIDENT, TRAUMA COVERAGE

(Applicable only to employees who are offered CIS' Voluntary Plans. Plan selections are only available if your employer offers them.)

- Allstate Identity Protection
 - Please refer to the Identity Theft flyer for plan information and rates.
- MetLife Critical Illness, Hospital Indemnity, or Accident
 - You can enroll in any combination of the three plans.
 - Please refer to the Critical Illness, Hospital Indemnity, and Accident coverage flyer for plan information and rates.
- Trauma Coverage offered by Lloyd's of London
 - Please refer to the Trauma flyers for plan information and rates.



Completing the Process

After reviewing the summary page, click on “**Complete**” and then “**I Agree**” or your election changes will not be processed, and the event will show as incomplete. After clicking the two links, you’ll see a message that reads “Thank you. You have completed this event. If there are any action items, they are listed below.”

This message means you have completed open enrollment. If you have any action items listed, you must upload or complete the required documentation by Nov. 30, or your election changes will not be processed.