

2025 Open Enrollment



Open enrollment for 2025 under the Crown Cork & Seal Company, Inc. Group Welfare Plan (the “Crown Plan”) will be held from **November 4, through December 6, 2024**. This is your annual opportunity to enroll in, change, or cancel, your health coverage and to enroll in a flexible spending account (an “FSA”) for the 2025 calendar year. During this enrollment period, all employees covered by the Crown Plan’s Medical Program must also complete an annual affidavit at crownopenrollment.com attesting to their tobacco use and that of their spouse, if applicable.

Crown is committed to offering employees affordable health care coverage. While the Medical Program has some changes coming in 2025, Crown will continue to provide **FREE** employee coverage and there will be no change to the annual deductibles. The Crown Plan will also continue to support your health and wellbeing goals by partnering with Ramp Health, Hinge Health, and Optum to provide certain services at no cost to you.

What’s Changing in 2025

- ▶ **Premiums:** These are the amounts deducted from your pay for coverage under the Medical Program.
 - The family member premiums and the tobacco surcharge are increasing next year. The chart below shows the change in the monthly cost:

	Employee Only	Employee + 1	Employee + 2	Employee + 3	Tobacco Surcharge
2024	\$0	\$130	\$260	\$390	\$70
2025	\$0	\$140	\$280	\$420	\$100

- ▶ The cost of services under the Medical Program are changing as follows:
 - **Coinsurance:** This is the amount you pay for covered services after your annual deductible is met.
 - In-Network: from 10% to 20%
 - Out-of-Network: from 25% to 40%
 - **Out-of-Pocket Maximum:** This is the most you could pay for covered services in a calendar year. Once this limit is met, the Medical Program pays 100% of covered expenses.
 - In-Network: increasing by \$500 per individual and \$1,000 per family
 - Out-of-Network: increasing by \$1,000 per individual and \$2,000 per family

The new out-of-pocket limits can be found in the 2025 Benefit Guide.

- ▶ The Disability Income Program is changing for disabilities that begin on or after January 1, 2025. Please refer to the enclosed Summary of Material Modifications for full details.
- ▶ Unum Life Insurance Company of America (“Unum”) will be replacing New York Life Group Benefits Solution (“NYLGBS”) as the Leave Administrator for disability and family medical leaves that begin on or after January 1, 2025.
 - For leaves that begin before January 1, 2025 and continue into 2025:
 - Employees taking intermittent family medical leave or a continuous leave to care for a family member should contact Unum to report days absent or to ask questions about their claim.
 - Employees with a continuous disability for their own medical condition should continue to work with NYLGBS until their claim is complete.

- ▶ The health FSA contribution limit will increase from \$3,050 to \$3,200.

Long-Term Disability Insurance

Crown provides short-term disability benefits that provide you income when an injury or illness prevents you from working temporarily. Long-term disability (“LTD”) insurance is available for employees to purchase based on your individual needs.

Unum, Crown’s new disability insurance carrier, is offering employees guaranteed issue LTD insurance effective January 1, 2025, if coverage is elected during open enrollment. This means employees with more than one year of service may enroll in LTD insurance without providing any health history. **This is a limited-time offering from Unum and will not be available after open enrollment ends on December 6, 2024.** If you have more than one year of service and apply for LTD coverage after open enrollment closes, you will be required to provide information about your health and coverage will be subject to Unum’s approval.

This offering is subject to all the provisions of the LTD program including pre-existing conditions. A claim may be denied if the disability is the result of a pre-existing condition that disables the employee within the first 12 months of coverage becoming effective.

Be sure to review the LTD program provisions in full before you choose to enroll. If you are interested in purchasing LTD coverage, contact Human Resources or the Corporate Insurance Department for more information.

Crown Cares – Health and Wellness Programs

Your health and wellness are important to Crown. The Crown Plan provides you with many FREE resources to support your overall well-being:

Hinge Health physical therapy – Hinge Health offers virtual programs that combine gentle exercise with 1-on-1 support to address joint and muscle pain. The program is personalized based on your needs, goals, and abilities and offers you dedicated support from a qualified health coach and licensed physical therapist. **It’s free and convenient, with exercises that can be done in as little as 15 minutes — anytime, anywhere.** Visit hinge.health/crownholdings to learn more.

On-site health fairs – Crown hosts an annual health fair at each location that is available to all employees and their spouses. Ramp Health, the independent company who runs these events, keeps your health information 100% confidential. Attend your local health fair for a convenient way to monitor your health and catch small issues before they grow into larger problems.

Ramp Health personalized health coaching – Ramp Health provides personalized guidance from health coaches, registered dietitians and diabetes specialists who can support your goals to lower cholesterol, manage high blood pressure, improve diet and exercise, and much more. **This service is free and available to all employees and spouses anytime – you don’t have to wait to attend a health fair event.** To connect with a health coach, contact Danielle Borden at 215-792-3478 or dborden@ramphealth.com.

Preventive care – Annual physical exams, routine blood work and routine screenings, such as mammograms and colonoscopies, are covered 100% with no cost to you when received at an in-network provider.

Optum Employee Assistance Program (“EAP”) – Crown’s EAP provided by Optum is **free, confidential, and available to all family members.** You and your family have 24/7 access to counseling and resources to help you with concerns such as anxiety and depression, addiction, parenting, financial and legal matters, and much more. Call 866-248-4096 or visit www.liveandworkwell.com (company access code “Crown”) to access these services.

See the **2025 Benefit Guide** for more information about these programs.

Required Open Enrollment Affidavit for Covered Employees

If you or your covered spouse are a tobacco user, you must pay a surcharge to receive coverage under the Crown Plan's Medical Program. Additionally, if your spouse has medical coverage available from his or her own employer, you must pay a working spouse surcharge if the Crown Plan is your spouse's primary source of medical coverage.

Because both of these situations can change, Crown requires all employees covered by the Crown Plan's Medical Program to complete an affidavit during open enrollment. Employees must disclose their tobacco use and answer questions about their spouse's tobacco use and access to other employer medical coverage if their spouse is covered by the Crown Plan's Medical Program.

If you do not complete an affidavit, the tobacco surcharge — and, if your spouse is covered, the spouse tobacco and working spouse surcharges — will be automatically withheld from your pay in 2025.

Therefore, it is important to submit your response at crownopenrollment.com by **December 6, 2024**.

See your *2025 Benefit Guide* for information about the Tobacco Cessation Program and ways the Crown Plan can support your efforts to quit smoking and other tobacco use at no cost to you.

Changing your Health Coverage and FSA Enrollment

Open enrollment is the time of year when you can cancel or add yourself or an eligible family member to the Crown Plan effective January 1 of the upcoming calendar year. You may only make a change outside of the open enrollment period if you experience a "qualifying event" such as marriage, birth or adoption of a child, divorce, or death. In these cases, an enrollment change must be consistent with the qualifying event and requested within **30 days** of the qualifying event date.

If you wish to enroll in an FSA for 2025, you must complete an enrollment form during open enrollment. FSA enrollment from 2024 does not automatically carry over to 2025. There are two types of FSAs in which you may enroll – the Health Care FSA and the Dependent Care FSA. An FSA allows you to set aside pre-tax dollars to pay for **eligible** health care or dependent care expenses. If you enroll in an FSA for 2025, you have from January 1, 2025, until March 15, 2026, to incur qualified expenses and until June 15, 2026 to file for reimbursement. **Any amount contributed that is not used during this time must be forfeited per IRS rules.** Therefore, you should carefully estimate your anticipated expenses when determining your contribution under either FSA.

If you have questions or would like an enrollment form, contact your HR representative or the Corporate Insurance Department at 800-884-0227 or Insurance@crowncork.com.

You can find more information about the surcharges and Flexible Spending Accounts by reviewing the Frequently Asked Questions ("FAQs") available at crownopenrollment.com.

2025 Annual Enrollment

November 4 through December 6, 2024

Enroll/Cancel Health Coverage ❖ Enroll in an FSA ❖ Complete Affidavit