



Your Open Enrollment Decision Checklist

Download or print this checklist to mark down your benefit decisions for 2025 Open Enrollment. Once you're ready to enroll, reference this guide while you make your official elections in Oracle. Don't forget, you can learn more about each of these options by visiting the [Total Rewards Open Enrollment page](#).

This checklist does not count as your official elections. Elections MUST be made and submitted in Oracle by November 15.

DON'T FORGET: In addition to making your benefit elections, you will also need to submit your dependent verification for any previously unverified dependents and submit your Just Premium Application (if eligible) by the **November 15 deadline**.

Core Benefit Options

Medical/Health Insurance:

Reference pages 11-29 in the Team Member Guide to Benefits for more information on each plan.

- The EPO Plan
- The PPO Plan
- The HDHSA Plan
- Waive Medical Coverage (Default)

Flexible Spending Account (FSA) or Healthcare Savings Account (HSA):

Reference pages 34-36 for information on an HSA and FSA in the Team Member Guide to Benefits.

- FSA — Desired Annual Contribution:

- LUFSA — Desired Annual Contribution:

- HSA — Desired Annual Contribution:

Dental Insurance:

Reference pages 30-31 in the Team Member Guide to Benefits for more information on each plan.

- Basic Plan
- Buy Up Plan
- Waive Dental Coverage (Default)

Vision Insurance

Reference pages 32-33 in the Team Member Guide to Benefits for more information on each plan.

- Basic Plan
- Buy Up Plan
- Waive Vision Coverage (Default)

PTO Sellback

Reference page 42 in the Team Member Guide to Benefits for more information on each plan

_____ Amount to Sell
In increments of 8 up to a maximum of 128 depending on your years of service

Voluntary Benefit Options

Voluntary Life Insurance

If you are already enrolled in a life insurance plan, you can elect to increase or decrease your coverage by \$10,000 or \$20,000 and confirm your beneficiaries.

[Reference page 39 in the Team Member Guide to Benefits for more information on each plan. Increase my current coverage](#)

Increase my current coverage

Decrease my current coverage

Designate Dependents (if enrolled in spouse or dependent Life Plans)

Designate Beneficiary

Waive Voluntary Life Insurance

Long-Term Disability

If you are already enrolled in the Long-term Disability Plan, you will have the option to waive your coverage for 2025. If you take no action, your current coverage will roll over to next year as is. Team members who previously waived coverage must complete evidence of insurability online at [MyLincolnPortal.com](#) using company code FMOLHS by November 15, 2024 for eligibility review.

[Reference page 40 in the Team Member Guide to Benefits for more information on each plan](#)

- Continue with Current LTD Election
- Waive LTD Coverage

Accident/Critical Illness Plans

Accident and Critical Illness are available annually at Open Enrollment, even if you waived coverage previously. Rates for Critical Illness are based on your attained age. This means your rate will change as you age. You can view the current rates in Oracle Employee Self Service when enrolling in coverage.

[Reference page 41 in the Team Member Guide to Benefits for more information on the enhancements and plan details.](#)

Lincoln Voluntary Accident Plan

- Elect Coverage:
 - Employee Only
 - Employee + Spouse
 - Employee + Children
 - Employee + Family
- Waive Accident Coverage

Lincoln Critical Illness Plan:

- Elect Coverage:
 - Employee Critical Illness
 - F Spouse Critical Illness Coverage Amount:

Waive Critical Illness Coverage

Hospital Indemnity Insurance

Hospital Indemnity Insurance can help pay for out-of-pocket costs associated with a hospital stay. It is available annually at Open Enrollment, even if you waived coverage previously. It provides supplemental payments for both admission and daily benefits that you can use for any purpose, including mortgage/rent payments, utilities, childcare, copayments, coinsurance and deductibles. If you elect this insurance, you'll pay for coverage through payroll deductions.

[Reference page 41 in the Team Member Guide to Benefits for more information on the Hospital Indemnity insurance](#)

- Elect Coverage:
 - Employee
 - Employee + Spouse
 - Employee + Child(ren)
 - Employee + Family

Waive Hospital Indemnity