



**McCorvey Companies**  
**2024 Open Enrollment**  
**Employee Health Insurance Summary**

Open enrollment for McCorvey Companies health insurance plans begins July 1st. The last day to make any changes will be July 15<sup>th</sup>. All elections will go into effect on August 1<sup>st</sup>, 2024. Please note we are moving our medical, dental and vision plans to BlueCross BlueShield. *Don't worry, anything you have paid towards your deductible is based on the calendar year and will transfer to BlueCross BlueShield!*

During open enrollment, you can:

- Review and compare the different health insurance plans that are available to you.
- Make changes to your current coverage, such as switching to a different plan or adding or dropping dependents.
- Enroll in a new plan if you are not currently covered.

In years past, we have been able to honor a passive enrollment for those employees that did not wish to make any changes. **THIS IS A CHANGE!** Because we are switching carriers, we cannot do this. You **MUST** follow the steps on the following pages, or you **will not** have coverage for the 2024 - 2025 plan year. Any requests for changes to your coverage and/or elections cannot be made outside of the open enrollment period unless you are experiencing a qualifying event.

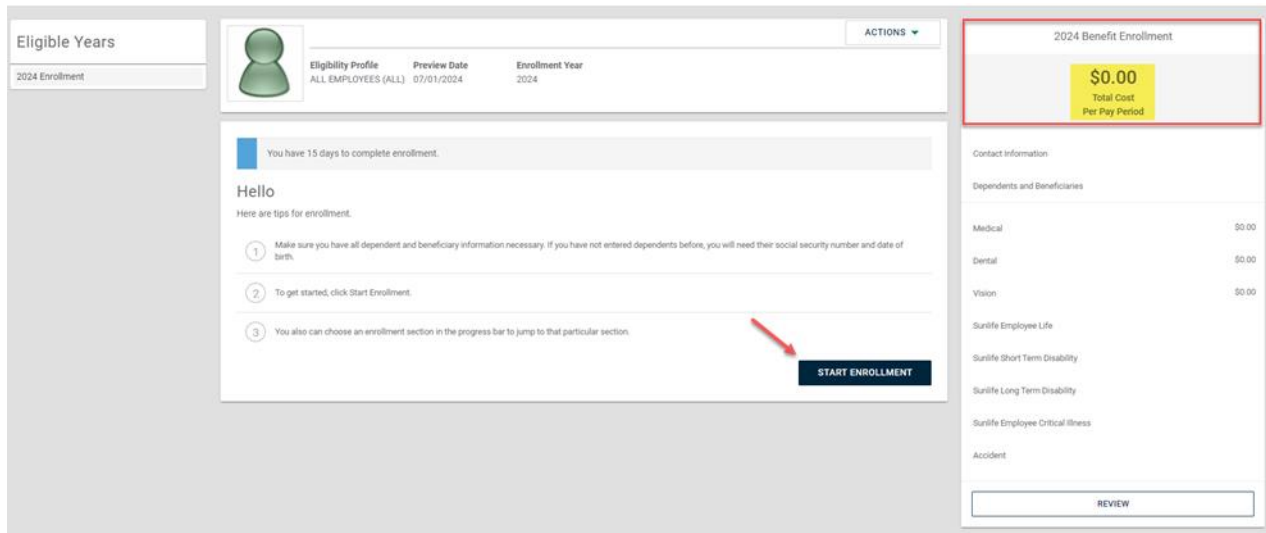
Please submit your inquiries by using the McCorvey Companies Employee Portal. Go to <https://employee.mccorvey.com/>, select "Human Resources," then "Human Resources Request Form". There you will see "2024 Open Enrollment Help". Here you can view the McCorvey Companies Health Insurance guide, ask a question or arrange an appointment to speak with an HR Representative.

We are here to support you!

To begin the open enrollment process, log in to your Paycom account and click on the notification bell on the top right-hand corner. Select the “2024 – 2025 Benefit Enrollment” option.



You will now start your enrollment and view the plan benefits by clicking “Start Enrollment”. Remember as you are making your elections, the “Total Cost”, highlighted below in yellow, is per pay period and the amount will be updated as you add, change, or delete benefits. This will be your total **weekly deduction** per paycheck. Your elections will not be submitted until you click “Finalize” at the end.



"Dependents and Beneficiaries" will be the next section. Please take time to review your dependents that were added previously. You may add new dependents by clicking "add".

The screenshot shows the '2024 Benefit Enrollment' page. At the top, there's a header with 'Eligible Years' (2024 Enrollment), 'Eligibility Profile' (ALL EMPLOYEES (ALL)), 'Preview Date' (07/01/2024), and 'Enrollment Year' (2024). Below this is a 'Pre-Enrollment Questions' section with a question: 'Do you have a spouse who works for this company?' with radio buttons for 'No' (selected) and 'Yes'. A note states: 'You may add or edit dependents and beneficiaries at anytime. Only dependents and beneficiaries not associated with an active plan can be deleted.' An 'ADD' button is highlighted with a red arrow. Below the note is a table of dependents:

Name	Relationship	Dependent	Beneficiary	Birth Date	Gender
	Spouse	✓	✓		
	Child	✓	✓		
	Child	✓	✓		

At the bottom of the table are 'PREVIOUS' and 'SAVE AND NEXT' buttons. To the right, a summary box shows '2024 Benefit Enrollment' with a total cost of '\$0.00' and a list of plan options including Contact Information, Medical, Dental, Vision, and various Sunlife plans.

Your dependents should be listed as "Dependent and Beneficiary". Depending on the benefit plan you choose, you will be able to add and/or select them as dependent or beneficiary during your election coverage.

The 'Add Dependent' modal form is shown. It has a title 'Add Dependent' and a close button (X). Under 'Add As:', there are two radio button options: 'Beneficiary' and 'Dependent And Beneficiary' (which is selected and highlighted in yellow). A red arrow points to the 'Dependent And Beneficiary' option. To the right is a 'Relationship' dropdown menu. Below are input fields for 'First Name', 'Middle Name', 'Last Name', and 'Suffix', each with an asterisk indicating it is a required field.

You will need to add yourself as a “Beneficiary” for any Sun Life benefit plans you choose for your covered dependents.

### Add Beneficiary ✕

**\* Required Fields**

Add As: \*

Beneficiary

Dependent And Beneficiary

Relationship \*  
Self

First Name \*

Middle Name

Last Name \*

Suffix

Social Security Number

Next, each screen will take you through each benefit plan. Choose the type of coverage you want by clicking the box next to the plan name. You can also click on “Plan Documents” for further information on coverage details and plan guides (deductibles, coverage amount, copays etc.).

If you would like to elect your preferred benefit plan, you will click “Enroll.”

If you would not like to enroll, you will click “Decline Coverage” and proceed.

You will repeat these steps until all available benefits have been selected or declined. Do NOT select “Skip”.

\*Evidence of Insurability forms may be required for Life Plans provided by Sunlife. See section Additional Information at the end.

**Eligibility Profile**  
ALL EMPLOYEES (ALL)

**Preview Date**  
07/01/2024

**Enrollment Year**  
2024

**Current Benefits**

Plan Name	Coverage Level	Employee Cost
CIGNA - OAP1 Base \$8K Plan	Employee and Family	
<input type="checkbox"/> BA 0001 BASE PPO PLAN (DED \$5,000)		<a href="#">PLAN DOCUMENTS</a>
Choose Your Coverage <input checked="" type="radio"/> Employee Only - \$0.00 <input type="radio"/> Employee and Spouse - \$119.65 <input type="radio"/> Employee and Children - \$85.17 <input type="radio"/> Employee and Family - \$220.03		
<input type="checkbox"/> BA 0002 BUY-UP PPO PLAN (DED \$1,000)		<a href="#">PLAN DOCUMENTS</a>
Choose Your Coverage <input checked="" type="radio"/> Employee Only - \$17.89 <input type="radio"/> Employee and Spouse - \$158.66 <input type="radio"/> Employee and Children - \$118.10 <input type="radio"/> Employee and Family - \$278.75		
<input type="checkbox"/> Decline Coverage		

2024 Benefit Enrollment

**\$0.00**  
Total Cost  
Per Pay Period

- Contact Information
- Dependents and Beneficiaries

Medical	\$0.00
Dental	\$0.00
Vision	\$0.00
Sunlife Employee Life	
Sunlife Short Term Disability	
Sunlife Long Term Disability	
Sunlife Employee Critical Illness	
Accident	

[REVIEW](#)

Once you have elected or declined your benefit plans, you can view your benefit profile by clicking "Review". At this time, you will be able to make your final changes. *Before pressing the "Finalize" option, **double-check your weekly cost!!***



Once you have clicked "Finalize", please download our insurance provider's apps on your smart device. Instructions are included in the next pages. You will need these apps as **all of our insurance cards are digital this year. Physical copies will not be mailed to you.**

## BlueCross BlueShield

*Effective August 1, 2024*

- Medical - Base Plan (\$5,000 deductible) McCorvey Companies pays the **employee only** portion of the base plan.
- Medical – Buy Up Plan (\$1,000 deductible)
- Dental – Low Plan (\$75 deductible)
- Dental – High Plan (\$50 deductible)
- Vision

Download the BlueCross BlueShield app after your elections are complete. You will be able to access your digital ID cards, manage your health information, and update your profile **after August 1st.**



# BlueCross BlueShield



### Go Mobile with BCBSTX

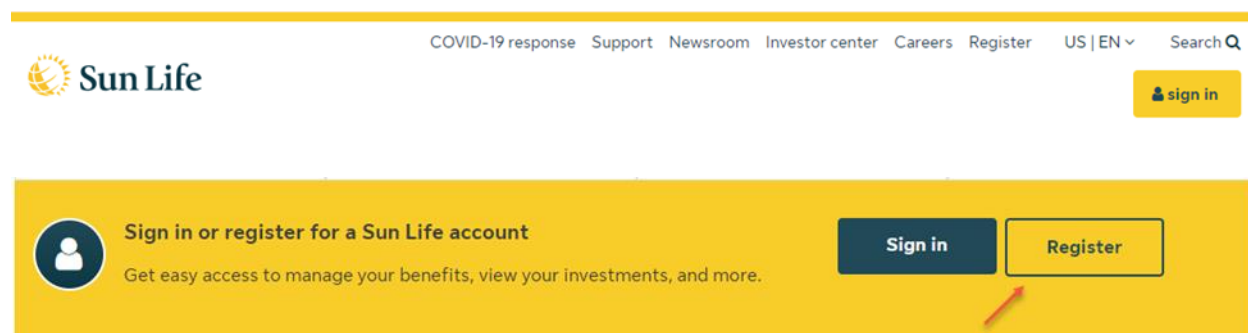
Even on the go members can manage their ID cards and stay on top claims activity, coverage information and prescription refill reminders. It's easy: Log into or create a BAM account at [bcbstx.com](https://www.bcbstx.com) or text BCBSTX to 33633\* to download our mobile app.

## Sunlife

**Group Policy #: 933322**

- Life and AD&D - Employee, Spouse, and Child(ren)
- Critical Illness - Employee, Spouse, and Child(ren)
- Accident and Critical Illness - Employee, Spouse, and Child(ren)
- Short Term Disability
- Long Term Disability

You will need to register with Sun Life to have access to submit and view your claims. Please go to [sunlife.com/us](https://sunlife.com/us). You can also speak to a Sun Life representative by calling 1-800-247-6875.



The screenshot shows the Sun Life website header with navigation links: COVID-19 response, Support, Newsroom, Investor center, Careers, Register, US | EN, and Search. The Sun Life logo is on the left, and a sign in button is on the right. Below the header is a yellow banner with a user icon, the text "Sign in or register for a Sun Life account", and a subtext "Get easy access to manage your benefits, view your investments, and more." There are two buttons: "Sign in" and "Register". A red arrow points to the "Register" button.

**800-247-6875 • [sunlife.com/us](https://sunlife.com/us)**

## Additional Information

### **Sun Life**

If you and your spouse are both employed at McCorvey Companies, Sun Life will not allow you to enroll your spouse in life, AD&D, or accident insurance. Each spouse must select their own benefit life plans in their own benefit enrollment profile on Paycom.

**Evidence of Insurability Form (EOI)** is an application process through which you provide information on the condition of your health and/or your dependent's health in order to be considered for employee and spouse life insurance plans.

You and your covered dependents may be required to complete an EOI form if you previously declined coverage or if you are increasing your current election amount for life insurance plans, critical illness plans and short term / long term disability plans. Coverage is not effective until your EOI is approved by Sun Life and updated by an HR team member. An HR team member will only reach out to you about the status of your EOI if you are declined coverage by Sunlife.

**It is your responsibility to complete an EOI form.** You will need to visit <https://www.sunlife-usa.net/eoi/> and follow the instructions to electronically complete and submit your form directly to Sunlife. Please start this process early as it can take 3-5 business days for Sunlife to update your EOI status. Keep in mind, **open enrollment ends on July 15<sup>th</sup>.**

### **Declining Benefits**

Should you choose not to enroll in benefits at this time, you will not be able to enroll again until the next open enrollment in July 2025, with an effective date of August 1<sup>st</sup>, 2026.

Please submit your inquiry through the McCorvey Companies Employee Portal.

Happy health insurance season! 😊