

DENSO Benefit CHANGES NEWSLETTER

October 2024

Welcome to Open Enrollment!

Open Enrollment has arrived! From **October 22 to November 7, 2024** associates should elect or waive benefits, make changes to dependent coverage, or enroll in voluntary benefits for the upcoming year. Now is also a good time to learn about all the health and wellness programs provided to you and your family.

DENSO is committed to the health and wellbeing of associates. We do this by maintaining a safe work environment, offering high-quality benefits for associates and their families, and encouraging personal wellness while finding ways to keep healthcare competitive and affordable. One of the ways we do this is to regularly audit and review all our vendors to make sure DENSO partners with the best providers in terms of price, network, and service. **This year DENSO is able to pass on a significant savings to associates by not changing medical premiums in 2025!**

Effective 1/1/2025, DENSO's medical benefit vendor will change to UnitedHealthcare (UHC) and our pharmacy benefit manager will be Optum Rx. DENSO has not changed medical benefit vendors for several years, so this is a big change! And though the UHC network is extensive throughout the United States, there could be small provider disruptions in certain areas. Keep reading to learn about the tools available to help you have a smooth transition.

DENSO is introducing a new medical plan in addition to our three existing plans. Along with OpenRoad, MainStreet, and ExpressWay now DENSO is offering **Surest**. A **\$0 deductible**, low premium plan that puts you in the driver's seat of your healthcare.

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Read this newsletter carefully to learn about the new vendors, understand the changes, and plan for your 2025 healthcare. **Starting October 22**, go to our Benefitsolver site at myDENSObenefits.com or follow the QR code here.

DENSO's medical, dental, and short-term disability plans are self-funded, which means DENSO pays all costs remaining after the patient responsibility. And although healthcare costs continue to rise, DENSO took actions in 2024 to maintain our below-market associate healthcare premium contributions and will not pass on the cost share increase to associates in 2025. **This means associate medical premiums will not change for 2025.**

Benefit Changes for 2025





- Effective 1/1/2025, DENSO's medical plan administrator will change from Blue Cross Blue Shield of Michigan to **UnitedHealthcare (UHC)**.
- DENSO's pharmacy benefit manager will again be administered directly by **Optum Rx**.
- In addition to the current plan options, DENSO is pleased to introduce **Surest**, a \$0 deductible, low premium plan option with simple copays.
- The MainStreet medical plan option **will not be available for new enrollees in 2025**. Those already enrolled in MainStreet can elect that plan for 2025.
- The OpenRoad **annual deductible will increase** to align with IRS minimum requirements. New amounts are \$1,650 for individuals and \$3,300 for family coverage. Out-of-pocket maximums will not change.
- **Supplemental life premiums for associate and spouse will increase** by \$0.02 per \$1,000 in coverage. **Child life coverage will increase** by \$0.05.
- Effective 9/1/2024 a provision of the SECURE Act (Setting Every Community Up for Retirement Enhancement Act) allows a **penalty-free withdrawal of up to \$5,000 out of your 401(k) for qualified birth or adoption expenses**.
- GIThrive, DENSO's digestive health program, has changed its name to **Cylinder**.
- Carrum Health, DENSO's surgical concierge vendor, now offers **hysterectomy services**.
- Hinge Health administers DENSO's musculoskeletal chronic pain management program. Participants can now engage in **several focus areas at once**. Additionally, Hinge Health is offering their **Enso TENS unit** at no cost to eligible participants.

What's Not Changing

- There is no change to associate biweekly medical premiums.
- There are no changes to vision and dental premiums or vendors in 2025.
- Company contribution to Health Savings Accounts (HSAs) will remain at \$500 (individual) and \$1,000 (family).
- Behavioral Health Services (BHS) continues to administer our Employee Assistance Program (EAP).
 - BHS will continue to administer mental health, behavioral health, and substance use support for MainStreet, ExpressWay, and OpenRoad enrollees.
 - UnitedHealthcare will administer mental health, behavioral health, and substance use support for Surest enrollees. The EAP will be administered by BHS for Surest participants.
- There is no change to the prescription plan design in 2025. However, some drugs drop off or are added to the formulary throughout the year. Check the most recent formulary at OptumRx.com.

Biweekly Medical Premiums

DENSO offers four plans to pay for your share of healthcare benefits. The table below outlines the biweekly medical premiums for each plan (top line) and tier (left column). The full biweekly premium cost is shown to help you understand the amount paid by associates and the company.

	 ExpressWay			 MainStreet			 OpenRoad			 Surest		
Dependent Coverage	Standard	Preferred	Full Biweekly Premium Cost	Standard	Preferred	Full Biweekly Premium Cost	Standard	Preferred	Full Biweekly Premium Cost	Standard	Preferred	Full Biweekly Premium Cost
Associate Only	\$53.39	\$44.85	\$243.45	\$90.20	\$75.77	\$325.60	\$25.73	\$12.86	\$183.67	\$12.86	\$0	\$184.16
Associate + Spouse	\$146.82	\$123.34	\$669.49	\$248.05	\$208.36	\$895.41	\$70.75	\$53.06	\$505.09	\$57.89	\$40.20	\$506.44
Associate + Child(ren)	\$106.78	\$89.70	\$486.90	\$180.40	\$151.54	\$651.21	\$51.46	\$38.59	\$367.34	\$38.59	\$25.73	\$368.32
Associate + Family	\$186.87	\$156.98	\$852.08	\$315.70	\$265.19	\$1,139.61	\$90.05	\$67.54	\$642.84	\$77.18	\$54.67	\$644.56

How to Qualify for 2025 Preferred Premiums

DENSO offers Standard and Preferred biweekly medical premiums. Details on how to qualify for Preferred Premiums are outlined in the Healthy Horizons Programs and at DENSOBenefits.com.

To verify that you receive credit for completing both requirements, login to DENSOHealthyHorizons.com or talk to your Healthy Horizons Health Coach. Associates hired between 10/1/2024 and 12/31/2025 automatically qualify for 2025 Preferred Premiums.



Follow the QR code to
DENSOHealthyHorizons.com

Learn More: About Biometric Screening and MHA

In order to be eligible for Preferred Premiums in 2025, DENSO associates must complete two tasks: a **biometric screening** and a **Member Health Assessment (MHA)** by 11/30/2024. The MHA and biometric screening are valuable tools that produce health data for you and your healthcare providers. They can reveal health risk indicators before they become major issues.

- A **biometric screening** is a finger stick blood draw (like a blood sugar test) and wellness assessment with your healthcare provider. It records your “numbers” or your vital statistics like blood cholesterol, blood sugar, along with documenting height, weight, blood pressure, and your body mass index (BMI). These are critical data points that your provider can use to predict and detect serious issues and track progress in your health goals.
- The **MHA** is a short survey meant to establish a basic understanding of your lifestyle – whether you smoke, how often you drink, if you exercise regularly, anxiety level, average number of hours you sleep, etc.

Medical Plan Changes

Administrator: UnitedHealthcare



The DENSO Regional Benefits team reviews benefit carriers for service, performance, and cost every 3-5 years. The goal is to maintain competitiveness, affordability, and meet the unique needs of our associates. **Effective 1/1/2025 DENSO's medical plans will be administered by UnitedHealthcare (UHC).**

This change in vendor brings enhanced customer service, personalization, flexibility, and value to DENSO families. It will also mean:

- New ID cards mailed in December. Cards will have both UHC and Optum Rx details as well as covered dependents. If you have more than 4 covered dependents you will receive multiple cards.
- A dedicated support line for DENSO associates.
- Transition of care process for anyone receiving services or treatment for an event that is currently in-network with Blue Cross Blue Shield of Michigan but not with UHC.
- Care navigation. Members will have one point of contact to support them in understanding next steps throughout the treatment process.
- The UHC Hub, a member portal that houses all of DENSO's wellness vendors in one location and telemedicine options.

Important Notes about Network

The majority of facilities and providers near DENSO locations participate in the UHC network, **however:**

- Tennova Knoxville does not participate in the Choice Plus network (DENSO's Surest plan), but does participate in the Options PPO network (DENSO's MainStreet, ExpressWay, and OpenRoad plans).
- Saint Bernard's in Jonesboro, AR, does not participate in either Choice Plus or Options PPO networks.

Visit [whyuhc.com/denso](https://www.whyuhc.com/denso) to check if your provider is in-network:

- For OpenRoad, MainStreet, and ExpressWay plans, search for providers who participate with the **Options PPO network**.
- For Surest, search for providers who participate in the **Choice Plus network**.
- **DENSO Family Health Centers are in-network** but do not appear in the provider search, as they are available only to those on a DENSO medical plan.



Dedicated support line for DENSO Associates: 844-749-7834



DENSO's UHC HUB, available 1/1/25 myuhc.com



[whyuhc.com/denso](https://www.whyuhc.com/denso)

Search for providers who participate in the Options PPO network (ExpressWay, Main Street, or Open Road) or Choice Plus network (Surest only)

Plan Freeze

The MainStreet medical plan will be not available in 2025 for new enrollees. Those currently enrolled in MainStreet can remain in the plan for 2025. New associates or associates enrolled in another medical plan may choose OpenRoad, ExpressWay, or Surest.



New Medical Plan Option: Surest

The Surest plan, by UHC, simplifies the healthcare experience and offers savings opportunities and benefits that are easy to understand. You use an app or the website to shop for a service and see the price upfront. There is no deductible so the plan starts paying right away, and you pay a copay at the time of service. You still get the advantage of the UHC network while lowering your out-of-pocket costs. Surest is also DENSO's medical plan option with the **lowest biweekly premiums**.

Other Features

- No deductible, no surprise bills. When associates search for the service they need, the maximum cost is displayed. Associates pay a single copay for the service or bundle.
- Single and family tiers have an out-of-pocket maximum that includes prescriptions.
- The pharmacy cost structure follows the same as the other DENSO plans but without the deductible.
- Personal consult with Surest experts if you have questions during Open Enrollment.



Follow the QR code to
watch a video about Surest



Member Services: 866-683-6440



Request a 15-minute personal
consultation with Surest



britehr.app/DENSO-2025

Access Code: Denso2025

Search for providers who participate
in the Choice Plus network

Learn More: Health Plan Types

DENSO offers both traditional health plans and plans that drive consumerism.

Plan Type	DENSO's Plan Options	Features
Traditional Health Plans	<ul style="list-style-type: none"> • MainStreet • ExpressWay 	Traditional health plans require associates to pay toward a low deductible for medical expenses before the company payment begins and associates pay coinsurance and copays for services.
Health Plans that Drive Consumerism	<ul style="list-style-type: none"> • OpenRoad • Surest 	Plans that drive consumerism encourage members to shop for services, so associates make choices with greater awareness of value. OpenRoad offers a Health Savings Account for eligible participants for added savings potential.

2025 Medical Plan Comparison

This chart compares in-network coverage only among DENSO's four medical plan options. Out-of-network coverage can be found in the Summary of Benefits and Coverages (SBCs) at [DENSOBenefits.com](https://densobenefits.com).





Benefit Administrators

Medical/Prescription: UnitedHealthcare (UHC)/Optum Rx

Mental Health and Behavioral Health:

- Behavioral Health Systems (BHS) for ExpressWay, MainStreet, and OpenRoad
- UHC for Surest

Surgical Coordination: Carrum Health, available to anyone enrolled in a DENSO medical plan

DENSO Medical Plan Option	 ExpressWay	 MainStreet	 OpenRoad ¹	 Surest ⁴
Metal Tier (to more easily compare plans by level)	Gold	Gold	Gold	Gold
Annual Deductible and Cost Sharing	Deductible included in Out-Of-Pocket Maximum			
Individual	\$1,000	\$750	\$1,650	\$0
Family	\$2,000	\$1,500	\$3,300 ²	\$0
Preventive Care	100%	100%	100%	100%
Allergy Injections	\$0 Copay	80% covered after Deductible	80% covered after Deductible	\$0 Copay
Primary Care Physician Office or Virtual Visits, including: <ul style="list-style-type: none">Chiropractic Manipulations and AcupuncturePhysical, Occupational, and Speech TherapiesPsychologist or Psychiatrist	\$25 Copay			\$0 to \$125 Copay
Specialist Office or Specialist Virtual Visits	\$50 Copay			\$20 to \$125 Copay
Urgent Care				\$80 Copay
Emergency Room	\$400 Copay			\$400 Copay
Virtual Care	\$15 Copay	\$15 Copay	\$15 Copay	\$0 to \$125 Copay
Labs & Testing	80% covered after Deductible	80% covered after Deductible	80% covered after Deductible	\$0 to \$900 Copay
Hospitalization				\$50 to \$3,500 Copay
Musculoskeletal (MSK) Surgery	<ul style="list-style-type: none">If coordinated by Carrum Health: 100% coveredIf arranged by patient using in-network providers: Deductible, then 20% Coinsurance	<ul style="list-style-type: none">If coordinated by Carrum Health: Deductible, then 100% coveredIf arranged by patient using in-network providers: Deductible, then 20% Coinsurance	<ul style="list-style-type: none">If coordinated by Carrum Health: 100% coveredIf arranged by patient using in-network providers: \$50 to \$3,500 Copay	
Spinal Fusion				
Bariatric Surgery				
Other MSK Procedures				
Surgical Oncology				
Cardiovascular Surgery				
Annual Out-of-Pocket Maximum	Out-of-Pocket Maximum includes Deductible and Copays			
Individual	\$6,000	\$6,250	\$3,500 ³	\$6,500
Family	\$12,000	\$12,500	\$7,000	\$13,000

¹ Eligible OpenRoad Participants will receive a Health Savings Account contribution from DENSO in the amount of \$500 (individuals) and \$1,000 (family) in 2025.

² OpenRoad Deductible: true family Deductible. One family member could satisfy the entire family deductible.

³ OpenRoad Out-of-Pocket Maximum: true family Out-of-Pocket Maximum. One family member could satisfy the entire family maximum.

⁴ Surest: member decides what the Copay will be based on the provider they select for the service using the Surest app or website.

Pharmacy Benefit Manager

Effective 1/1/2025 DENSO's prescription plan and specialty drugs will again be administered directly by Optum Rx.



Before New Coverage Begins

10/22/2024 to 12/31/2024



Confirm your medications are covered by viewing the formulary at DENSOBenefits.com



welcome.optumrx.com/denso



If your medication coverage is changing, you'll receive a letter that explains your options.



Member Services: 844-898-8636 during Open Enrollment

After New Coverage Begins

Starting 1/1/2025



welcome.optumrx.com/standard/getstarted



Set up your optumrx.com account after you receive your UHC/Optum Rx ID card



Download the Optum Rx app



Member Services: 844-898-8636 Call toll-free, 24/7

This chart compares in-network only prescription coverage among DENSO's four medical plan options. Out-of-network coverage can be found in the Summary of Benefits and Coverages (SBCs) at DENSOBenefits.com.

DENSO
Medical Plan Option



ExpressWay



MainStreet



OpenRoad



Surest

Retail	Up to a 31-day Supply			
Generic	\$10 Copay		<ul style="list-style-type: none">Preventive Drug List: \$0All other prescriptions: Deductible and 20% Coinsurance	\$10 Copay
All Other Tiers	Deductible, then 20% Coinsurance (see below)			20% Coinsurance
Coinsurance:	Once the Deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier below			You will be responsible for 20% of the drug cost up to a maximum defined by each tier below
Preferred	\$100 Max	\$100 Max		\$100 Max
Non-preferred Brand	\$200 Max	\$200 Max		\$200 Max
Specialty	\$300 Max	\$300 Max		\$300 Max
Mail Order	Mail or 90 Day Retail			
Generic	\$25 Copay		<ul style="list-style-type: none">Preventive Drug List: \$0All other prescriptions: Deductible and 20% Coinsurance	\$25 Copay
All Other Tiers	Deductible, then 20% Coinsurance (see below)			20% Coinsurance
Coinsurance:	Once the Deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier below			You will be responsible for 20% of the drug cost up to a maximum defined by each tier below
Preferred	\$250 Max			\$250 Max
Non-preferred Brand	\$500 Max			\$500 Max
Specialty	Not Applicable			Not Applicable

UHC Member Resources

Virtual Second Opinion

DENSO will continue to partner with 2nd.MD to provide associates another option in understanding a medical diagnosis, choosing between treatment options, or changing medications.



Those covered by a DENSO medical plan can connect virtually with a board-certified doctor who will give personalized advice at no cost. If you have not used 2nd.MD services in the past, you can set up an account at any time at 2nd.md/denso.

One-on-One Support

UHC's Advocate4Me program connects you with an Advocate by phone or video. Specially trained Advocates can help you understand your benefits and coverage, bills and medications, help manage complex conditions, make more informed health care decisions, help you find ways to reduce cost, and connect you with the care that fits your needs.



Advocates are able to see your coverage and history and offer faster, personalized support. Advocates make sure you are connected with the right resources when you need them.

Other UHC Resources

Once your coverage is active on 1/1/2025, go to uhc.com/memberresources to explore the library of information and tools available to you.

Support Programs: chronic conditions, house calls, maternity, LGBTQ+, member support

Resources: choosing a provider, forms, reference videos

Wellness and Rewards: health goals, smoking cessation, etc.

Optum Now: UHC's FSA and HSA store

UHC app and website



Other Benefit Changes

OpenRoad Deductible

The annual deductible for OpenRoad will increase to align with IRS minimum requirements for a high deductible health plan. New amounts are \$1,650 for individuals and \$3,300 for family. Go to [IRS.gov](https://www.irs.gov) for more details.

Supplement Life Insurance Rate Increases

Optional associate life, spouse life, and child life insurance rates will increase in 2025:

Optional Group Term Life Insurance Rates (Supplemental Life Insurance for Associate and Spouse)											
Associate Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Monthly rate per \$1,000 of Coverage	\$0.07	\$0.08	\$0.10	\$0.12	\$0.15	\$0.23	\$0.43	\$0.51	\$1.06	\$1.34	\$2.29

Optional child life insurance rates will increase to \$0.55 per paycheck. This single premium rate provides \$10,000 in coverage for each eligible child in 2025.

401(k) SECURE Act Birth and Adoption Provision

Effective 9/1/2024, a provision of the SECURE Act (Setting Every Community Up for Retirement Enhancement Act) allows a penalty-free withdraw of up to \$5,000 out of your 401(k) for qualified birth or adoption expenses.


For more information, contact Empower Retirement at 888-411-4015 or visit empowermyretirement.com.

Birth or Adoption Provision through Empower Retirement

Starting or growing your family isn't easy and doesn't come without added expenses. This benefit may help relieve some of the financial stress you may experience.


Vendor Names and Brand

DIGESTIVE HEALTH
WELLNESS VENDOR



Formerly GThrive

DENSO BENEFITS
HELPLINE



New logo! Same great service

2024 PTO Cashout

The 2024 PTO cashout elections will be paid out in December, 2024. If you made a 2024 PTO cashout election, you need to **schedule any PTO hours you plan to take between now and 12/31/2024** in your affiliate's timekeeping system. You should request PTO by 11/7/2024 and supervisors should approve by 11/16/2024.

Dental Vendor Review and Update

DENSO leadership received associate feedback about dental providers across the US choosing to no longer participate in the Delta Dental networks. Annual reporting from Delta Dental confirmed this trend. Additional data revealed a more widespread occurrence of dental providers dropping all major network carriers, not just Delta Dental.

In 2024 DENSO rebid the dental insurance contract to ensure our associates are receiving the best coverage and discounts. Delta Dental remains the most competitive, offering the most comprehensive network coverage in locations where DENSO associates live and work. They continue to review and cultivate new partnerships with local providers to strengthen the networks and offer more choices for our associates and their families.



Before you visit your dentist:

- Don't ask: "Do you take my insurance?"
- Do ask: "Are you in-network?"



deltadentaltn.com

Follow the QR code here or download the app



You are still able to see the dentist of your choice. However, if they are not in-network you will pay more for services.



Use Delta Dental's "Find a Provider" tool to be sure you use an in-network provider.

Instructions for Open Enrollment



Log into myDENSObenefits.com

Benefitsolver houses DENSO's benefits administration system. If you've forgotten your username or password, go to myDENSObenefits.com and click the **"Trouble Logging In?"** button and follow the prompts to reset.



Make your Benefit Elections

From **10/22/2024 to 11/7/2024**, follow the prompts in Benefitsolver to elect or waive each option. This year, select the **"I Know What I Want"** button to bypass many of the pages and avoid extra clicks!



Review and Approve your Elections

- **"Looks Good"** means that's what you elected or waived and will continue with your enrollment.
- **"Approve"** means you made all the elections you want and selected your family members to cover. You're not done yet!
- **"I Agree"** means you understand the cost for the elections you've made and agree to pay the fees for the coverage. Click **"I agree"** to complete your enrollment.
- You can go back and make changes at anytime during Open Enrollment but you must click **"Approve"** and **"I Agree"** to save your changes.

What Will Happen if I Don't Make Changes During Open Enrollment?

- Your health plan elections and covered family members will remain the same.
- Your Health Care and Day Care FSA will default to \$0 for 2025.
- Your HSA contributions will default to \$0 for 2025; you may make changes to your contributions at any time during the year at myDENSObenefits.com.
- Your PTO Cash Out election will default to 0 (zero) hours in 2025.

Even if you do not want to make changes to your benefits you should log in to myDENSObenefits.com to confirm your elections and dependents are correct; you cannot make changes to most benefit plan elections outside of Open Enrollment unless you experience a family status change during the year.

Assistance and Resources

Open Enrollment Support

1. The **2025 DENS0 Benefits Guide** contains all information about your benefits. Download a copy from DENSOBenefits.com or pick up a printed copy from your HRBP (limited copies available).
2. Visit the DENS0 Benefits information library at DENSOBenefits.com to view videos, download forms, review Plan Documents, and contact information.
3. Use Benefitsolver's chatbot, **Sofia**, to ask questions about your benefit elections.
4. Call the **DENS0 Benefit Helpline** at 855-311-2115 or email at denso@benefitadvocates.net.
5. Visit your **HRBP** - check for office hours. A list of your local HRBPs is available on the DENS0 app or ask your supervisor for the contact information.

Benefit Vendor Contact Information

Vendor	Benefit	Phone	Website
2nd.MD	Medical Second Opinion	866-887-0719	2nd.md/denso
AllState	Voluntary Critical Illness and Voluntary Accident Protection	800-521-3535	allstatevoluntary.com/denso
Behavioral Health Systems	EAP; Mental Health and Substance Abuse Support (OpenRoad, MainStreet, ExpressWay only)	800-245-1150	behavioralhealthsystems.com
Businessolver	FSA, HSA administrator	N/A	myDENSObenefits.com
Carrum Health	Surgical Coordination	888-855-7806	carrumhealth.com
Cylinder	Digestive Health Program	833-336-9488	go.cylinderhealth.com/denso
Delta Dental of Tennessee	Dental Insurance Administrator	800-223-3104	deltadentaltn.com
Empower Retirement	401(k) Recordkeeper	888-411-4015	empowermyretirement.com
Health by Design	Healthy Horizons; Health Coaches	866-996-2155	densohealthyhorizons.com
Hinge Health	Acute and Chronic Pain Management	855-902-2777	hingehealth.com/denso
IdentityForce	Voluntary ID Theft Protection	877-694-3367	identityforce.com
Noom	Weight Loss Support	N/A	go.noom.com/denso
Optum Rx	Pharmacy Benefit Manager	844-898-8636	welcome.optumrx.com/standard/getstarted
Reliance Matrix	Short-Term/Long-Term Disability	800-866-2301	matrixabsence.com
	Basic Life, AD&D, Optional Life	800-351-7500	reliancestandard.com
	Hospital Indemnity		
Superior Vision by MetLife	Vision Insurance	833-393-5433	mybenefits.metlife.com
Surest	Medical Plan Option	866-683-6440	britehr.app/DENSO-2025
Teladoc Health	Diabetes and Hypertension Condition Management Program	800-945-4355	teladochealth.com
UnitedHealthcare	Medical Plan Administrator	844-749-7834	whyuhc.com/denso

DENSO

Crafting the Core

DENSO Regional Benefits
24777 Denso Drive
Southfield, MI 48033

IMPORTANT BENEFITS INFORMATION

Open Enrollment for 2025 benefits is **10/22/2024 - 11/7/2024**. Go to **myDENSObenefits.com** to make changes for 2025, such as:

- Change medical plans
- Elect or opt out of dental, vision, and optional life insurance
- Add or remove dependents
- Update beneficiaries
- Enroll or waive voluntary benefits
- Enroll or re-enroll in a Health Care or Day Care Flexible Spending Account or Health Savings Account, if eligible
- Elect to cash out Paid Time Off in 2025

Read the full 2025 Benefits Guide at **DENSOBenefits.com** or at **myDENSObenefits.com**.



Follow the QR code to
myDENSObenefits.com

LEARN at **DENSObenefits.com**
ENROLL at **myDENSObenefits.com** starting 10/22/2024

