

## SPECIAL OPEN ENROLLMENT EDITION

### Important: Open Enrollment for 2025 Benefits

**Lexington's Open Enrollment Period for 2025 Health Benefits is November 11-22, 2024.** You can add or drop dependents, modify coverage, and enroll in or drop benefits. **Most changes will be effective on January 1, 2025.**



There will be **NO CHANGES** to Lexington's Medical, Dental, Vision, Telemedicine, Legal, or EAP benefits or employee contributions in 2025.

**Open Enrollment will be Passive.** If you do nothing, the benefits you had in 2024 will carry over into 2025 with the following exceptions.

- **Exception #1: The Medical Flexible Spending and Dependent Care Accounts** must be reestablished each year. If you want the Medical or Dependent Care Accounts in 2025, you must actively re-enroll in those benefits, **and complete the enrollment process in its entirety.**
- **Exception #2: If you click on "Begin Enrollment" for any reason, you must complete the process in its entirety.**

#### REMINDER:

Open Enrollment ends on  
Friday, November 22!

#### New Information for 2025

Starting in 2025, all voluntary/supplemental benefits will be administered by a new carrier, Reliance. Any statutory DBL/PFL claims opened in 2024 with Lincoln, will remain with Lincoln. Reliance will take over any new claims beginning on or after January 1, 2025.

These include:

- Voluntary Life and Accidental Death and Dismemberment for the employee, spouse and children
- Voluntary Short Term Disability
- Voluntary Long Term Disability
- Critical Illness
- Accident Insurance
- Indemnity Insurance

Reliance payroll contributions may not exactly match your current contributions with MetLife and Lincoln, but the differences are small. Please log into Workplace to compare contributions or [click here](#).

**With this change, Reliance is offering voluntary life insurance with guaranteed issue during this special enrollment period.** This means you can get life insurance coverage without answering health questions or taking a medical exam. Here's what's available:

- **Employees:** Up to \$300,000 in coverage
- **Spouses:** Up to \$30,000 in coverage
- **Children:** Up to \$10,000 in coverage (in increments of \$2,000)

This is a great opportunity to get coverage easily, even if you've had health issues in the past. Don't miss out—sign up before the enrollment period ends!

*(Open Enrollment for 2025: Continued on Page 2)*

# More Important Open Enrollment Information

(Continued from page 1)

- If you wish to enroll in the Medical Flexible Spending and Dependent Care Accounts you **MUST** complete the enrollment process in its entirety.
- 2024 Flexible Spending plan enrollments end on December 31, 2024.
- The cost of voluntary benefits with Reliance may be a little different in 2025. Compare premiums [here](#).
- Review and update your beneficiary information for your Basic Term Life/AD&D Insurance at any time during the year by clicking on *Enrollment Summary* then *Change Beneficiaries*. Beneficiary Information currently in Employee Navigator **will** carry over to Reliance.

## IN-PERSON ASSISTANCE: FULTON AND ALBANY COUNTIES

### Tuesday, November 12

Oppenheim Day Hab  
Conference Room  
8:30-11:00am

### Wednesday, November 13

Johnstown Training Center  
Training Room C  
3:00-5:00pm

### Tuesday, November 19

Albany - 2 Tower Place  
Training Area  
1:00 – 3:30 pm

## SCHOHARIE BENEFIT FAIR AND ENROLLMENT ASSISTANCE

### Wednesday, November 20

121 Opportunity Drive  
TPI Event Room  
10:00am-1:00pm

*Meet the carriers! Learn why it's so important to find and have a Primary Care Physician. We'll also offer Smart Healthcare Shopper tips, including how to save money on prescriptions, save tax dollars with a Medical Flexible Spending Account, and we'll review the Voluntary benefits available through Reliance. Meet our team from FMCC who will have information on the DSP Micro-Credential program.*



# Changes You Should Know!

For employees and family members who are enrolled in the CDPHP plan, please be aware of the following changes for 2025:

- **Insulin Copayment:** Insulin obtained in-network will have a no-cost share for a 30-day supply. You pay \$0.
- Virtual Mental Health Care: CDPHP is now offering Apsihealth, providing convenient teletherapy services for emotional health and wellness. No change—you pay \$20 (after deductible is met).
- High-Tech Imaging: All in-network advanced imaging (MRI, CT, PET, etc.) will now require you to get approval ahead of time (pre-authorization) and will have an additional cost-share. You pay \$150 (after deductible is met). Good news! You can save on this expense by using St. Mary's Healthcare—Amsterdam.

## Save Money with St. Mary's Healthcare of Amsterdam— Lexington's Preferred Provider



Did you know that St. Mary's Healthcare-Amsterdam is Lexington's preferred provider? Save on your out-of-pocket costs for lab work or radiology services, by choosing St. Mary's!

- Ask your provider for a prescription for the services needed
- Then, choose a preferred site to have the testing covered in full instead of paying a copayment\*
- First, consider using St. Mary's Healthcare-Amsterdam, a preferred provider of Lexington by visiting <https://www.smha.org/>
- Search for a preferred location by using **findadoc.cdphp.com**
- St. Mary's Healthcare – Amsterdam Memorial Hospital - \$0 Out-of-Pocket Covered Outpatient Facility Services

- Diagnostic testing: x-ray, blood work, outpatient laboratory services, radiology, and high-tech imaging (CT/Pet scans, MRIs).
- Outpatient Surgery Facility: Ambulatory Surgery Center, Free-Standing Surgical Facility
- Physical, Occupational, Speech Therapy—limited to 30-combined visits per year
- Obstetrical Procedures

### IRS Announces

#### Contribution Limits for 2025

The Internal Revenue Service (IRS) recently released the 2024 contribution limits for retirement plans.

Maximum contribution amounts have increased for 2025, giving you the opportunity to save more for your future.

You can get more information about it [here](#).

For questions about our retirement plan or plan contributions, please contact Courtney Mickels, HR Benefits and General Specialist at (518)775-5422 or [mickelc@thearclexington.org](mailto:mickelc@thearclexington.org).

## It's Not Too Late: Find a Primary Care Provider and Schedule a Physical

Primary Care Providers (PCP) should be one of the first places you turn to navigate your health. We are asking all employees enrolled in our CDPHP health care plan to find a PCP and to schedule a physical in 2024. You can easily find a CDPHP participating doctor by using the "Find-a-Doc" feature on the CDPHP website.

**There's no cost to you! Physicals are free.**

If you need help finding a doctor, feel free to reach out to **Courtney Mickels in HR at (518) 775-5422** or click here to search the CDPHP list of approved providers:

[https://findadoc.cdphp.com/app/public/#/one/insurerCode=CDPHP\\_I&brandCode=CDPHP&\\_ga=2.79467732.191050998.1642426641-551645028.1623681085](https://findadoc.cdphp.com/app/public/#/one/insurerCode=CDPHP_I&brandCode=CDPHP&_ga=2.79467732.191050998.1642426641-551645028.1623681085)

## Summary Annual Report Disclosure

We are required by law to issue the attached notice annually to all employees. This notice is also posted on NFP Solutions/Employee Navigator (formerly known as RKSolutions). No action is required on your part.

If you have questions, please call **Courtney Mickels, Lexington's HR Generalist and Benefits Specialist** at (518) 775-5422.

[Click here](#) to find the legally required summary disclosure report.

## Important: Upcoming Changes To Paid Family Leave

As many of you know, New York Paid Family Leave (PFL) went into effect on January 1, 2018. This law permits eligible employees to take job protected leave to bond with a newly born, adopted or foster child; care for family members with a serious health condition; and provide support for family members when deployed abroad on active military duty. New York Paid Family Leave is fully funded by employees and the rates are set by the state of New York.

**In 2025, Reliance will also administer New York Statutory Disability Benefits (DBL) and New York Paid Family Leave (PFL).** This will ease case coordination of your voluntary benefits with your DBL/PFL claims.

New York State recently announced the following changes to PFL effective on January 1, 2025:

- Maximum employee contribution rate: **0.388%**
- Maximum deduction: **\$354.53**
- State Average Weekly Wage (SAWW): **\$1,757.19**
- Maximum weekly benefit: **\$1,177.32**
- Maximum benefit percentage: **67%**
- Maximum benefit period: **12 weeks**

Employees whose went on leave in 2024 will be paid the benefit rate in effect on the first day of your leave.

Paid Family Leave is funded through employee payroll contributions that are set by New York State each year to match the cost of coverage.

Employee contributions are set annually by the New York State Department of Financial Services. For more information about this, as well as specifics of the law, and a calculator to estimate your own payroll contributions, please visit:

<https://paidfamilyleave.ny.gov/>

# Unlock Your Potential with the Free DSP Microcredential Program

Have you heard about the OPWDD sponsored DSP microcredentialing program with FMCC? You can earn a national DSP credential through NADSP at no cost. Tuition and books are included, and bonus stipends are awarded to those who successfully complete credentialing. Spring semester runs January 22—May 9.

Courses can be completed 100% online. **Registration for the Spring semester is now open!**

**Ready to enroll at SUNY FMCC?**

Apply here: <https://apply.fmcc.edu/apply/>

- Choose DSP under Individual Studies Certificate/ DSP (or under Academic Info. Choose Healthcare, DSP

For more information or to register, please contact [Courtney Mickels](#) in HR.

# EAP Resources: Talkspace Go!

Talkspace Go, is a new, free EAP benefit for you and eligible family members 13+. It's a mobile app you can use to improve your mental health and wellbeing in just 5 minutes a day! Get help for relationships, parenting, depression and much more!

Features included: Self-guided programs for individuals, couples, and parents. Build mental well-being through personalized courses, daily journaling, and weekly live classes with therapists. Address anxiety, stress, burnout, trust and more.

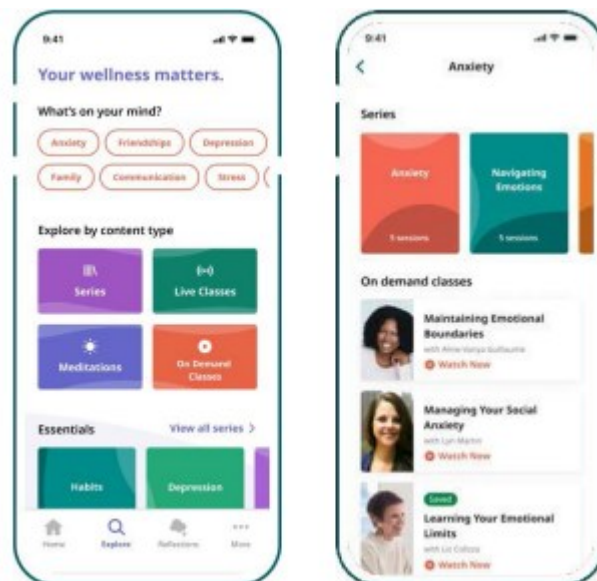
## How it works:


First you answer a series of questions to get to the root of your issues. Based on your responses, you'll get a personalized, self-paced course from EAP's library of counseling programs.

## To get started:

- Download Talkspace Go from the Apple App store or Google Play
- Sign up and create an account
- Enter this code: ESIEAP

To find the list of November Talkspace Go Classes, which is packed with great topics like, "Building a Stronger Sense of Self," "How to Reconcile After Conflict," and "Managing Work Stress," among others, click here: [ESI – Getting Started Talkspace Go Flyer](#)





## FAQ

**What is a DSP?**  
A DSP is a Direct Support Professional. DSPs assist people with intellectual and/or developmental disabilities in realizing their full potential and becoming valued and participating members of their community.

**What is NADSP?**  
NADSP stands for National Alliance for Direct Support Professionals. Their certification provides national recognition for the competence of staff who meet the NADSP certification standards.

**What is OPWDD?**  
OPWDD is the Office for People with Developmental Disabilities. They are responsible for coordinating services for New Yorkers with developmental disabilities. They are funding this initiative.

**When is the stipend disbursed?**  
You will receive a stipend of \$750 stipend from OPWDD for each successful credential completion (DSP1 \$750, DSP 2 \$750, and DSP3 \$750).

**Can I take this program online?**  
Yes, you can take this 100% online with the option of some in-person learning or live online learning, if preferred.

**Do I need a laptop and text books?**  
You will need a laptop or desktop for online learning. Laptops can be loaned to students (if needed) and all digital textbooks for classes will be provided at no cost.

**When do classes start?**  
DSP microcredentials are offered several semesters throughout the year. Spring semester 2025 runs January 22nd - May 13th

**Questions?** Contact [christie.davis@fmcc.edu](mailto:christie.davis@fmcc.edu) 518-736-3622 ext. 8931

# Attention All Employees Eligible for Referral Bonus Rewards—This Means You!

**Are you ready to turn your connections into CASH?**

**Get ready to earn big with our Employee Referral Bonus Program!**

Employee referrals continue to be the source for some of our best employees, and Lexington recognizes the value your referrals bring to the Lexington family. This is why we have an **Employee Referral Bonus Program**.

For every full-time and part-time referral you make (who is successfully hired) **you have the chance to earn a total of \$500!**

Details about our referral program can be found here.: [https://drive.google.com/file/d/1KZgZFZ8zOxg3yRey4qQkfpSRnrQHCMoS/view?usp=drive\\_link](https://drive.google.com/file/d/1KZgZFZ8zOxg3yRey4qQkfpSRnrQHCMoS/view?usp=drive_link)



# LEXINGTON EMPLOYEE MILESTONES

*Congratulations and thank you to the following employees celebrating milestones in October and November*

## 40 Years

Michael Turnbull, Residential, November 1

## 35 Years

Joanne Frye, Administration, October 9  
Nicole Milo, Administration, November 14

## 30 Years

Jonathan Smith, Maintenance, October 10  
Lynda Garreau, Residential, November 7

## 25 Years

Wendy Easley, Administration, October 7  
Connie Walton, Residential, November 15  
Laural Walton, Medical, October 24

## 20 Years

Lucinda Hart, Residential, November 1  
Shawn McCullough, Maintenance, November 1  
Tonia Rhinehart, Day Habilitation, October 4

## 15 Years

Vicki Arceri, Residential, November 23  
Patricial Eckler, Residential, October 5  
Michael Giacoia, Residential, October 5  
Jeromy Higgins, xxx, November 30  
Tracy Jurcsak, Medical Services, November 23  
Susan Morse, xxx, November 30  
Alesha Smith, Residential, October 9  
Tina Sweet, Residential, November 2  
Amy Sue Zenken, Administration, November 2

## 10 Years

Jill Prosser, Day Habilitation, October 27  
Mary Shafer, Administration, October 13

## 5 Years

Emily Canary, Residential, November 4  
Jessica Crannell, Clinical, October 28  
Anthony Ray Manoni, Residential, November 4  
Mary Ann Metz, Administration, November 4  
Januari Osborne, Residential, November 18  
Maria Phillips, Residential, October 20  
Marche Thompson, Residential, October 28  
Immaculate Tumentoh, Residential, October 20  
Akeela Valace, Residential, October 28  
Jacqueline Ward, Residential, November 4

## 1 Year

Breann Anderson, Residential, October 30  
Marissa Burke, Residential, October 30  
Daniel Coffin, Jr., Residential, October 8  
Diane Crimmins, Residential, October 23  
Jasmin Edmunds, Residential, October 30  
Roxanne Edwards, Residential, October 23  
Miriam Hasheela, Transitions, October 2  
Viktorija Izzo, Residential, October 23  
Christiana James, Residential, October 8  
Ruby Kelly, Residential, October 30  
Hisham Khalfallah, Residential, October 2  
Cynthia Landrum, Residential, October 2  
Cheyenna Malagisi, Residential, October 10  
Arcelis Muniz, Residential, November 27  
Keira Palumbo, Residential, November 27  
Sherry Rivenburgh, Medical Supports, November 20  
Nadata Scott-Leach, Residential, October 30  
Terri Shaw, Residential, October 9  
Melissa Smith, Residential, October 15  
Lisamarie Soudelier, Employment Resources,  
November 20  
N'kya Stokes, Residential, October 8  
Tiffany Thomas, Residential, November 27  
Jayvon Wilson, Residential, October 24

*Congratulations!*

For assistance with any Human Resources related matter or information, contact a member of the Human Resources team at:

<https://bit.ly/humanresourcescontacts>

. This newsletter will be archived at the following link: <https://thearclexington.org/hr-updates>

# 2025 HOLIDAYS & PAY PERIODS/DATES

| Holiday                    | Day Observed<br>Non-Residential Programs | Day Observed<br>Residential |
|----------------------------|--|-----------------------------|
| New Year's Day             | Wednesday, January 1                     | Wednesday, January 1        |
| Martin Luther King Jr. Day | Monday, January 20                       | Monday, January 20          |
| President's Day            | Monday, February 17                      | Monday, February 17         |
| Memorial Day               | Monday, May 26                           | Monday, May 26              |
| Independence Day           | Friday, July 4                           | Friday, July 4              |
| Labor Day                  | Monday, September 1                      | Monday, September 1         |
| Thanksgiving Day           | Thursday, November 27                    | Thursday, November 27       |
| Day after Thanksgiving     | Friday, November 28                      | Friday, November 28         |
| Christmas Eve              | Wednesday, December 24                   | Wednesday, December 24      |
| Christmas Day              | Thursday, December 25                    | Thursday, December 25       |

## PAYROLL PERIODS AND PAY DATES FOR THE YEAR 2025

|                     |                 |                     |                 |
|---------------------|-----------------|---------------------|-----------------|
| 12/15/24 – 12/28/24 | <b>01/03/25</b> | 06/15/25 – 06/28/25 | <b>07/03/25</b> |
| 12/29/24 – 01/11/25 | <b>01/17/25</b> | 06/29/25 – 07/12/25 | <b>07/18/25</b> |
| 01/12/25 – 01/25/25 | <b>01/31/25</b> | 07/13/25 – 07/26/25 | <b>08/01/25</b> |
| 01/26/25 – 02/08/25 | <b>02/14/25</b> | 07/27/25 – 08/09/25 | <b>08/15/25</b> |
| 02/09/25 – 02/22/25 | <b>02/28/25</b> | 08/10/25 – 08/23/25 | <b>08/29/25</b> |
| 02/23/25 – 03/08/25 | <b>03/14/25</b> | 08/24/25 – 09/06/25 | <b>09/12/25</b> |
| 03/09/25 – 03/22/25 | <b>03/28/25</b> | 09/07/25 – 09/20/25 | <b>09/26/25</b> |
| 03/23/25 – 04/05/25 | <b>04/11/25</b> | 09/21/25 – 10/04/25 | <b>10/10/25</b> |
| 04/06/25 – 04/19/25 | <b>04/25/25</b> | 10/05/25 – 10/18/25 | <b>10/24/25</b> |
| 04/20/25 – 05/03/25 | <b>05/09/25</b> | 10/19/25 – 11/01/25 | <b>11/07/25</b> |
| 05/04/25 – 05/17/25 | <b>05/23/25</b> | 11/02/25 – 11/15/25 | <b>11/21/25</b> |
| 05/18/25 – 05/31/25 | <b>06/06/25</b> | 11/16/25 – 11/29/25 | <b>12/05/25</b> |
| 06/01/25 – 06/14/25 | <b>06/20/25</b> | 11/30/25 – 12/13/25 | <b>12/19/25</b> |

For assistance with any Human Resources related matter or information, contact a member of the Human Resources team at: <https://bit.ly/humanresourcescontacts24>

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*Managers, please post and distribute to all employees.*