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**Subject:** 2025 Open Enrollment is Coming!



**November 1<sup>st</sup> – November 15<sup>th</sup>**

### **WHAT'S CHANGING?**

- If you currently are enrolled in either the Trustmark Accident, Critical Illness or Short-Term Disability (STD) plan, you will automatically be enrolled in Lincoln's plan, and there is no action needed.
- Lower premiums for the Short-Term Disability (STD) plan that is now going to be offered through Lincoln.
- The maximum duration for STD will now be 26 weeks with Lincoln.

**Exception:** Universal Life Insurance is not changing. It is staying with Trustmark. You can enroll by speaking to an Oswald Benefits Counselor (1-888-304-6498).

### **WHAT'S NEW?**

We are adding a Voluntary Long-Term Disability Program

- If applicable, this benefit will supplement disability retirement payments you may receive through OPERS, as well as fill in the eligibility gaps of the OPERS disability benefit.

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**Don't miss your opportunity to make benefit elections for 2025!**



Visit <https://oswald-connect.com/ccbdd/> for additional OE information and to enroll!