



Frequently Asked Questions

2025 Open Enrollment

Background: Open Enrollment is Nov. 8 through Nov. 25. This two-and-a-half-week window is your annual opportunity to make changes to your benefits elections without having a qualifying life event. Reference the Frequently Asked Questions document [here](#) to help navigate the process. Have a question you don't see listed? Contact us at benefits@choc.org or join one of our convenient virtual office hours sessions (instructions in Q12 of these FAQs).

Q1: What are the dates for 2025 Open Enrollment?

A: Our 2025 Open Enrollment period is from Nov. 8 - Nov. 25 for all benefits-eligible associates. Any coverage elections will be effective January 1, 2025.

Q2: How do associates enroll in benefits during OE?

A: Benefits-eligible associates will receive an Open Enrollment task in their Workday inbox on Friday, Nov. 8. They may register through a desktop computer, laptop or Workday mobile app. Associates on a Leave of Absence will also receive the enrollment task and must log in from the Workday mobile app or personal computer to enroll.

Q3: Do I have to re-enroll in all my benefits?

A: If you are not changing your benefits selections, your current enrollment will remain the same for 2025 except:

- If you want to enroll in a Flexible Spending Account
- If you want to enroll in a Health Savings Account

You must select these options in Workday each year.

Q4: If I would like more information about our benefits plans, where can I find this?

A: Learn more about our plans by visiting our benefits website, benefits.choc.org. This public site is available anytime from any device and features comparison tools for health plans. Additionally, instructions have been created to assist you with Open Enrollment in Workday. [Download the Job Aid here.](#)

Q5: Are benefits plans changing in 2025?

A: There are no changes to our benefit plans for 2025; however, we are implementing an enhancement to our coverage from The Hartford, called Complete Care. Complete Care is a concierge service assisting the beneficiaries of associates and their dependents through a life claim process.



Q6: Are there any changes to benefit premiums?

A: Rising healthcare costs have increased medical plan premiums between 2% and 4% this year depending upon which plan and coverage type you select. There will be no increase in any of the other benefit premiums. 2025 Benefit Rates [can be found here](#) and can be viewed in Workday when making your selections.

Q7: How can benefits-eligible associates offset increased health plan costs?

A: CHOC offers a variety of programs and benefits that can help associates maximize their savings. [Check out our guide to offsetting your benefits expenses here.](#)

Q8: Can changes be made after the Open Enrollment period closes Nov. 25?

A: Changes outside of the Open Enrollment window will only be allowed if a qualifying life event occurs, such as after birth, marriage or job loss/gain. Qualifying Events must be completed in Workday within 30 days of the event date.

Q9: Is a spousal surcharge waiver form required?

A: CHOC no longer requires associates to complete a spousal surcharge waiver form.

Q10: Do associates on LOA receive an open enrollment task?

A: Associates on Leave of Absence will receive an Open Enrollment benefits task in their Workday inbox and must make changes in Workday, either from their personal computer, or the mobile app.

The website for accessing Workday via a personal computer is:

<https://wd5.myworkday.com/wday/authgwy/choc/login.html>. Associates should select the option "Outside CHOC Network".

Q11: If I participated in CHOC Fit, when will I receive CHOC Fit premium credit?

A: Associates who participated in the CHOC Fit program in 2024 will receive a wellness premium credit beginning with their first paycheck in January 2025 in accordance with the amount of points earned. The credit will be paid out in 26 installments throughout the year.

Q12: Who can associates contact with additional questions?

A: The benefits team will be hosting virtual Q&A sessions throughout Open Enrollment in both English and Spanish to accommodate all shifts throughout the organization. Please join us to get your questions answered in a group setting. Please [click here to find the schedule](#) of drop-in sessions offered and for login instructions. No registration is necessary.

If you prefer to meet 1:1, you may do that as well by [scheduling an appointment here](#).



For questions directly related to Workday, please submit a [Workday Help Case](#).