

DELTA FOREMOST CHEMICAL CORP. HEALTH INSURANCE RENEWAL FOR JANUARY 1, 2025

The Delta Management Team strives to provide all Delta employees with high quality insurance options at the lowest possible cost. For the 2025 calendar year, Delta will remain with Blue Cross Blue Shield of TN for our health insurance coverage and Delta Dental for dental and vision coverage. There is a 4% premium increase for Health. Dental and Vision remain unchanged.

Delta offers 3 Health Insurance Plans:

Plan 1 has a \$4,000 deductible; all prescriptions are subject to the deductible (no co-pays).

Plan 2 has a \$2,500 deductible with co-pays for prescriptions.

Plan 3 has a \$1,500 deductible with co-pays for doctor visits and prescriptions.

With rising prescription costs (especially if you are in Plan 1), free discount programs **outside** of our plan such as Good RX and Costplusdrugs.com are helpful supplements.

A description of our plans and your premiums can be found on our employee site. A new application is only required if you are **requesting a change in your current coverage**. Without a new application, you will remain in the same plan(s) you are currently enrolled in. If you are not sure which plan you are in, please email jtrobaugh@deltaforemost.com.

If you wish to add, drop, or change your current coverage, effective January 1, 2025, the online application must be submitted to the office by **Monday, December 16, 2024**. Coverage can only be changed, added, or dropped effective on the open enrollment date of January 1st, unless there is a change in family circumstances.

John Trobaugh

901-481-2839

jtrobaugh@deltaforemost.com