



# Open Enrollment Information

**The Open Enrollment Window will be  
1/27/2025 through 2/4/2025**

This is your chance to enroll and make necessary changes to the benefit plans offered by Down to Earth, including medical, dental, vision, and more!

**NEW MEDICAL INSURANCE IS COMING:** We heard your concerns with the medical program and have taken action to provide more options through the implementation of an Independent Coverage Health Reimbursement Arrangement (ICHRA) through our new medical vendor SureCo.

To enroll in medical, you **MUST** visit the SureCo website (www.sureco.com) in addition to your Dayforce enrollment (instructions are provided in your Dayforce enrollment event). SureCo is providing a call center to assist in the medical enrollment process at 949-989-4906.

Employees who are 65 or older will not be eligible for Down to Earth medical effective February 28, 2025, per ICHRA rules, and will need to enroll in a Medicare plan to receive any reimbursement from Down to Earth.

**IF YOU ARE CURRENTLY ENROLLED IN MEDICAL COVERAGE OR A HEALTH SAVINGS ACCOUNT (HSA) AND TAKE NO ACTION ON YOUR OPEN ENROLLMENT, YOUR MEDICAL AND HSA BENEFITS THROUGH DOWN TO EARTH WILL END FEBRUARY 28, 2025. ALL OTHER COVERAGES WILL CONTINUE AS ELECTED THROUGH MUTUAL OF OMAHA WITH NO CHANGES.**

Down to Earth will be providing a series of webinars to provide information on open enrollment and medical coverages.

**GENERAL BENEFITS INFORMATION:** These will be presented via virtual webinars on Zoom and are hosted by our broker, Marsh McLennan. There will be two opportunities for employees to join us for these sessions:

**Session 1: Monday, January 27, 2025 @1:00pm**

Phone #: 646-518-9805

Website: [Join Meeting | Zoom](#)

Meeting ID: 968 9268 2111

Password: 689353

**Sessions 2: Monday, February 3, 2025 @ 4:00pm**

Phone #: 646-518-9805

Website: [Join Meeting | Zoom](#)

Meeting ID: 997 2026 9887

Password: 454867

**MEDICAL INFORMATION:** This meeting will be presented via virtual webinar on Teams and is hosted by our medical vendor, SureCo. This is an opportunity to learn more about the ICHRA program and the SureCo system for enrollment:

**Thursday, January 30, 2025 @4:00pm**

Phone #: 323-617-5786

Phone Conference ID: 631 357 472#

Website: [Join the meeting now](#)

Meeting ID: 288 351 431 837

Password: 5vs33MA7

**MEDICARE INFORMATION:** This meeting will be presented via virtual webinar on Zoom and is hosted by our Medicare advisor, Elite Medicare Specialists. This is an opportunity for those who are 65 or older to learn about enrolling in Medicare:

**Tuesday, January 28, 2025 @4:00pm**

Phone #: 305-224-1968

Website: [Join Meeting | Zoom](#)

Meeting ID: 898 2475 5882

**All eligible employees SHOULD participate in Open Enrollment and are welcome to attend any of these meetings.**

All employees must complete the online enrollment through Dayforce to elect or decline all available coverages. If you would like to enroll any dependent children you will need their name, date of birth, social security number, and gender.

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- This is an **ACTIVE** enrollment for **MEDICAL** and **HEALTH SAVINGS ACCOUNTS** only. Failure to take action will cause you to lose these plans effective March 1, 2025.
  - All other elections will rollover to the new plan year.
  - **NOTE:** If you are currently enrolled in another medical marketplace plan and are receiving a subsidy, this ICHRA program will make you ineligible to continue receiving the existing subsidy. To receive any company funding you will need to enroll in a plan through the SureCo marketplace under Down to Earth.

Starting Monday, January 27, 2025, you can visit [www.dtebenefits.com](http://www.dtebenefits.com) to get information and complete your enrollment by simply clicking "**Login to Your Benefits**" on the menu at the top of any page. The Company Identifier you should enter for Dayforce is **DOWN2EARTH**. For assistance resetting passwords reach out to your manager or local office manager.

**Still have questions?** You can always send questions to [benefits@down2earthinc.com](mailto:benefits@down2earthinc.com) 24/7



SCAN TO VIEW FULL  
2025-2026  
BENEFIT GUIDE