



2025 Open Enrollment Checklist

**Take your benefits and wellbeing
to the next level!**

**2025 Open Enrollment:
Starts October 24 and
ends November 7, 2024
(at 11:59 p.m. CT).**

This year, we're updating our benefits program to provide you and your family with even more convenience, flexibility, and fair and equitable cost sharing for Mountaineers.

With the changes for 2025, you can:

- Benefit from our new approach to sharing medical plan premium costs—to increase affordability and balance costs across the company, Mountaineer contributions will be based on base salary (for those eligible, the company's Health Savings Account contributions will also be based on base salary).
- Choose from four new medical plans with Aetna, including three that let you select between two provider network tiers at the time you receive care, and a new lower premium, high-deductible health plan option. There are no changes to the Kaiser plans for California participants.
- Access care - for your physical and mental health - online or by phone anytime with Aetna's Virtual Primary Care through CVS Health.
- Enjoy greater convenience as we move all our tax-advantaged accounts, including Flexible Spending Accounts, to one administrator—Fidelity.
- Iron Mountain Benefits Center (US & PR) is administered by bswift. Access our new online site and mobile app that make it easy to choose your benefits and access your personalized benefits information (starting October 24) to take full advantage of your benefits throughout the year.



Actions required of you during Open Enrollment:

- You must select your medical plan for 2025 due to new plan options. If you do not choose a plan, you and your eligible dependents will not have coverage.
- Confirm your tobacco and spousal attestations in the new enrollment process to determine if 2025 surcharge amounts apply (if you enroll in medical coverage).
- Decide if you want to change your supplemental life insurance coverage; in 2025, you can increase your coverage amount by 1x your annual base salary (up to \$300,000) without providing information about your health.
- If you enroll in the Enhanced HDHP or the Basic HDHP medical plan option, you must make an active election to open a Health Savings Account (HSA) with Fidelity, unless you already have an open HSA with Fidelity.*
- If you want to contribute to a Flexible Spending Account (FSA) for health care expenses and/or dependent caregiver expenses, you must make that choice during Open Enrollment.**

*You are eligible for Iron Mountain contributions to your HSA only if you enroll in the Enhanced HDHP.

**Current contributions do not carry over from year to year, so you must re-elect annually.

Where can I learn more and get help?



Virtual Benefits Fair

Visit virtualfairhub.com/iron-mountain to explore benefits materials and interact with vendors.



Explore Our Website

Review IRMbenefits.com to learn about the benefits we offer to support your wellbeing.

Starting October 24, call the Iron Mountain Benefits Center at 877-907-4828 M-F, 8 am – 9 pm ET, for help with enrollment or managing your health and welfare benefits throughout the year.

Call Aetna One Advisor (A1A) at 888-216-8573. This specially designated team is trained on Iron Mountain benefits and can help you learn more about those best suited to your needs.



Learn what's new for 2025


You must take action during **Open Enrollment, October 24 to November 7, 2024**, to have the coverage you want and need for your family.

Discover new resources	<p>We've revamped our IRMbenefits.com site, which is available now.</p> <p>In addition, starting October 24, you'll have access to a new online site and mobile app (powered by bswift®) that make it easy to choose and access your personalized benefits information. You can leverage new decision support tools by Emma™ that are optimized to provide personalized recommendations and make it easier to choose the right benefits for you and your family. We're helping you access your personalized benefits information anytime, anywhere, all year round. It's also easier to provide necessary documents and forms and update your benefits after a life event.</p>
Choose from four new medical plan options and enroll in tax-advantaged accounts (FSAs and HSA)	<p>This year, we're offering four brand new medical plans with Aetna.</p> <p>All of them include pharmacy coverage with CVS and offer 100% in-network preventive care, but the designs for each are different. Three of the plans let you select between two provider network tiers at the time you receive care, and a new lower cost, high-deductible health plan option includes only one network tier.</p> <p>Review the four new Aetna medical plans now on IRMbenefits.com.</p> <p>To contribute to a tax-advantaged account in 2025, you must elect to participate. Your current contributions will not carry over into 2025. See the next page for details.</p>
Benefit from medical plan premium contributions determined by base salary	<p>We're introducing a new salary-based approach to sharing medical plan premium costs—to increase affordability and balance costs across the company, Mountaineer contributions will be based on base salary (for those eligible, the company's HSA contributions will also be based on base salary). You can review rates on the medical plan pages on IRMbenefits.com (now) and when you access the new enrollment site (starting October 24).</p>
Confirm tobacco use and spouse access to medical coverage	<p>We're updating the tobacco use and spousal surcharge amounts to ensure that all Mountaineers contribute proportionally.</p> <p>If you wish to cover a spouse or domestic partner who is eligible for other employer-sponsored coverage, you will pay a \$125/month surcharge. Also, Mountaineers and their enrolled spouse/domestic partner must pay a \$75/month surcharge per tobacco/nicotine user. You will see your rates when you access the new enrollment site starting October 24.</p>

YOU MUST TAKE ACTION TO ENROLL to have medical coverage and to participate in tax-advantaged accounts (FSAs/HSA) in 2025!

Don't miss out on tools and benefits to help you thrive!

Read on for additional important information and enhancements for 2025!

<p>bswift Mobile app</p> 	<p>Starting October 24, you can download and access your personalized benefits information in the palm of your hand using the bswift mobile app.</p> <p>The mobile app includes the same features as the online site. You'll be able to:</p> <ul style="list-style-type: none">• Compare your options side-by-side.• Estimate your total health care costs, based on your personalized health care use, with Emma™, our new virtual assistant.• Translate your benefits information into one of five languages of your choice. <p>Use your email address (the same email address you have provided in Workday) to log in and follow the prompts – it's that easy!</p>
<p>Fidelity for all tax-advantaged accounts</p>	<p>Flexible Spending Accounts for health care and dependent care will now be administered by Fidelity, so all your tax-advantaged accounts will be in the same place.</p> <p>If you're interested in an FSA, you'll need to enroll during Open Enrollment—your current contributions won't continue automatically.</p> <p>Learn more about FSAs on IRMbenefits.com.</p>
<p>Save money on health care and caregiver expenses</p>	<p>Did you know? You can get free money by paying less in taxes and receiving contributions from Iron Mountain!</p> <p>Don't miss out on extra cash. Enroll in our tax-advantaged accounts to save money on your health care expenses and/or your costs to pay caregivers for your dependents.</p> <p>Several tax-advantaged accounts may be available to you including:</p> <ul style="list-style-type: none">• Health Savings Account (HSA)• Health Care Flexible Spending Account (FSA)• Limited Purpose FSA• Dependent Care FSA (for child/elder care needs) <p>Review the details of each on IRMbenefits.com to find out which ones are right for you. Your current contributions won't continue for 2025—you must enroll to participate (and to receive the company's HSA contribution, if eligible).</p>



Add protection with supplemental insurance

(2025 changes to some programs noted on the right)

Iron Mountain provides you with a discounted group rate on several voluntary insurance options.

These supplemental benefits provide extra protection for you and your family when you need it most. Review each option so you can set up your family for a secure future. Options include:

- Accident insurance (increased coverage for 2025 at no extra cost)
- Critical illness insurance (increased coverage for 2025 at no extra cost)
- Hospital indemnity insurance (increased coverage for 2025 at no extra cost)
- Legal assistance (enhanced coverage for 2025 at no extra cost)
- Home and auto insurance
- Pet insurance
- Identity protection (reduced 2025 premiums; restricted enrollment/changes between October 11 and December 31, 2024)

This is also a good time to consider supplemental life insurance.

During Open Enrollment, you can increase your coverage by up to 1x your annual base salary (up to \$300,000) without providing information about your health.

Read more on [IRMbenefits.com](https://www.irmbenefits.com).

Access care online or by phone with Aetna's Virtual Primary Care through CVS Health

As part of our new Aetna medical plans, we're introducing Virtual Primary Care through CVS Health.

Aetna plan members will have convenient access to primary care and mental health services online or by phone anytime.

Learn what services are offered virtually and how to get started on [IRMbenefits.com](https://www.irmbenefits.com).

Remember: Open Enrollment is October 24 - November 7

You must enroll to have medical coverage in 2025. Open Enrollment is also your opportunity to participate in tax-advantaged accounts.

Learn more and get started at [IRMbenefits.com](https://www.irmbenefits.com).

