THIRD OUARTER 2024

BOARDTALK





SOWING OUR FUTURE

MARK EMMERSON

Replanting our forests is the foundation of SPI's sustainable forest management strategy. After every harvest, we plant at least three trees for every tree we harvest. We also replant after wildfire impacts our lands. This isn't just something that Sierra Pacific does – it's something that any responsible forestland owner does. It's the only way we have certainty that we will have growing, healthy forests. Not just to meet current and future needs for lumber and other forest products, but also to provide for clean water and air, wildlife habitat, recreation, and jobs for rural economies.

As I look around at the devastation caused by wildfires in recent years, the need for reforestation has never been greater. In recent years over one-third of California's forests have been severely impacted by wildfires. Without direct intervention, these forests will be replaced by brush.

While planting trees may seem like a simple act, it requires long-term planning and investment. A key component is a seedling nursery that can grow seeds collected from pine and fir cones, growing them into small seedlings that will be planted in the forest. Unfortunately, nursery capacity for growing these seedlings hasn't kept up with the needs.



This is why Sierra Pacific invested over \$40 million to build a state-of-the-art greenhouse. With help from a \$3 million CAL FIRE grant, in April 2023 we began clearing ground for the construction of greenhouses, an office and other facilities. In February 2024, we were sowing the first seeds. Today, we have over 5 million seedlings growing at the nursery, and we began packing seedlings the first week in October.

Inside this Boardtalk, you will read about the ribboncutting ceremony we held to recognize the hard work of the many that made this nursery happen. Without the efforts of the SPI team, along with partners like Siskiyou County and CAL FIRE, we wouldn't have 5 million seedlings ready to be planted on public and private forestlands in California this fall and next spring.

But this is just the beginning. With our planned expansion, we aim to double production next year. We have plans to eventually reach a capacity of 25 million seedlings annually—nearly doubling California's current seedling production.

Our nursery stands as a testament to our commitment to reforestation and conservation. We are going to play a vital role in restoring California's forests. I am excited as we embark on this journey to grow seedlings that will help ensure we have forests for decades to come.



Mail

Nursery Crew (left) after first day of packing seedlings for shipment to customers

Inside one of the greenhouses (right)

Celebrating the Opening of our Conifer Seedling Nursery

On September 23, we celebrated the ribbon cutting of Sierra Pacific Industries' state-of-the-art conifer seedling nursery in Siskiyou County. The event commenced with guided tours of the facility, led by Jessica Hinojosa, our Nursery Operations Manager.

In addition to remarks from SPI leadership, we were honored by the presence of key partners, including Anale Burlew, Chief Deputy Director of CAL FIRE; Liz Berger, Deputy Regional Forester for the Pacific Southwest Region at the USFS; and Michael Kobseff from the Siskiyou County Board of Supervisors. Each offered their support for SPI's efforts, underscoring the critical role we play in meeting reforestation needs.

This milestone wouldn't have been possible without the dedication of our SPI team and contractors along with our county, state and federal partners. Together, we are addressing the significant gap in conifer seedling production, supporting California's reforestation goals, and ensuring a more sustainable future.

The establishment of this nursery embodies our commitment to "Growing Forests For Our Future" on an even greater scale. With this new chapter, the future is indeed bright.





Millwright Training Program Addressing Skills Gap

In May 2024, SPI launched a new Millwright Training Program to address the growing shortage of experienced individuals qualified to fill maintenance positions. This program follows the success of the Sawmill Technical Education Program (STEP) for electricians started in 2023.

The Millwright Training Program was designed to build up the next generation of skilled workers, offering crew members a chance to enhance their capabilities and grow in their careers.

This hands-on program offers a unique opportunity for participants to hone their skills in a controlled classroom environment. This setting allows them to see demonstrations, ask questions, and practice new techniques without the pressures typically found on the production floor.

Spanning six weeks, this initial phase is just the beginning, with hopes to expand into intermediate and advanced levels in the future. During the program, participants dive into a wide range of skills including welding basics, torch work, fabrication, and power components. By the end of the course, trainees are expected to have the knowledge and skills necessary to repair and replace mechanical components in SPI's sawmill and manufacturing facilities.

Chris Saegar, the program's instructor, highlighted SPI's approach to addressing the skilled labor shortage as forward-thinking. "This program fills a crucial need while also offering an opportunity for crew members to gain skills

that might not be possible during regular operations."

He also emphasized the excitement and dedication of the students in the program. "It's my honor to be part of this program and get to witness students grow their skills in a field that I've spent my entire life involved in. It's truly a great achievement for Sierra Pacific and the employees as a whole; everyone benefits," said Saegar.

As SPI continues to invest in the growth and development of its workforce, this program marks a crucial step in preparing team members for success in critical maintenance roles.



Instructor Chris (left) with the first class of Millwright Program graduates

SPOTLIGHT ON SUCCESS

QUENTIN CAMPBELL

MAINTENANCE SUPERVISOR BURLINGTON, WA

Quentin Campbell's journey with SPI began in 2004. He was working as a Yard Supervisor for Siskiyou Forest Products, a company that was soon going out of business. Quentin joined SPI at the Shasta Lake Division. Just starting out with the Company, he was tasked with welding and helping build the dry kilns. He quickly moved into a millwright position before advancing through various roles—night-shift millwright, electrician, grader, welder, and more—gaining an extensive skill set across multiple departments. "I've done a little bit of everything—forklift driver, chain puller, lead millwright. Each role has contributed to my understanding of how everything works in the plant," Quentin explains.

Ouentin spent 11 years at Shasta Lake before moving up to Burlington for a greater opportunity. Today, Quentin is the Maintenance Supervisor of Burlington overseeing all maintenance operations. From the sawmill to the planer to the kilns, he ensures the smooth functioning of critical equipment in the mill and the rolling stock yard. His extensive experience allows him to approach each challenge with a hands-on, problem-solving mindset.

When asked about a notable experience during his career, he recalled his days in Shasta Lake when a headrig carriage needed replacing in the mill. "We found an old one up in Oregon, covered in blackberry bushes, cleaned it up, and installed it. That project taught me to think critically and creatively. You can turn something that seems like junk into something functional." It's a perfect example of the SPI way—fixing what we have and making it work better. Quentin added he thinks it's still the same equipment being used there today.

His approach to growth? Never stop learning. "If something interests me, I want to learn it. I would watch others, do my own research, and pick up skills along the way." This desire for knowledge and dedication led him to his current role in the maintenance department, a role he doesn't take lightly. "I have many crew members working for me now, and I always try to be a role model and lead by example. I believe in mutual respect. I wouldn't ask my team to do something I wouldn't do myself." He speaks highly of his team and how dependable they are.

A major influence in Quentin's early life was his uncle, a Marine who instilled in him a strong work ethic and the



Quentin (left) accepting his 20 year watch in June of 2024 pictured with Burlington Division Manager, Scott North (right)

importance of working hard every day. Quentin goes on to list many others that have helped him along the way. Friends, family, past and current managers – including Scott North, who Quentin describes as always encouraging not only him but all crew members to try new things even if they've never done them before. Quentin also greatly credits his wife of 30 years for her unwavering support, saying, "She's the reason I've been able to work long hours and build my career. Without her, I don't think I'd be where I am today. Having a supportive family behind you is everything."

Looking ahead, Quentin has his sights set on even bigger goals, including his dream of one day becoming a Plant Manager. "I want to continue learning and growing, but also pass on my knowledge to the next generation. It's important to inspire them to work hard, think critically, and take on challenges." For those looking to advance their own careers, Quentin's advice is simple: work hard, be dependable, and never shy away from learning something new. Step out of your comfort zone, and you'll be surprised by what you can achieve.

With Quentin's commitment, vision, and leadership, Burlington is well-positioned for continued success. We are proud to recognize Quentin as this quarters Spotlight on Success.

Hometown: Cottonwood, CA

Family: Wife of 30 years, 3 sons, 2 grandkids + another on the way

Education: Red Bluff High School

Pets: 2 dogs

Hobbies: Fishing, spending time with family, exploring the Pacific Northwest

Bridging Work and Home for Crew members

SPI Hosts Family Tour Days

Several Sierra Pacific Industries divisions recently held family tour days, giving crew members a chance to share their workplace with their loved ones. The tours provided families a firsthand look at the environments where their SPI family members work. From children and spouses to parents and even grandparents, many generations were welcomed for a unique behind-the-scenes experience. So far, SPI's Centralia, Shelton, Eugene, Noti and Richfield mills have hosted these family days.

The main takeaway from these tours was the connection they created between the crew members and their families. As families walked through the mills, they gained a clearer understanding of the stories shared at home—suddenly, terms and processes that once seemed foreign came to life. Many family members were surprised by the advanced technology and modern machinery used in the mills. They saw firsthand how the work has evolved beyond the days of manually handling logs and lumber, showcasing how much safer and more efficient the workplace has become.

Adding a personal touch to the experience, some crew members who brought their families were involved in guiding the tours. They shared their perspectives on the various job functions, allowing their loved ones to see exactly what they do each day. This not only deepened their families' understanding of the work but also fostered a sense of pride among the employees.







The tours were also an opportunity to educate families about SPI as a company. While touring the sites, some learned about the Company's approach to vertical integration, the close proximity of timberlands in Noti, or touched on environmental topics while walking past the waterfront in Shelton. Crew members became unofficial tour guides, offering personal insights that made the experience even more meaningful for their families.

Overall, the family tour days were a huge success. They allowed SPI employees to proudly showcase their workplace and educate their loved ones about the jobs they do and the company they work for. As the tours continue in other locations, they will no doubt strengthen the bond between work and home, making both a little more connected.





Photos from Left to Right: Noti, Eugene, Centralia, Shelton

Building a Safety-First Culture Together

Safety isn't just a set of rules—it's a shared commitment. Our safety culture relies on the daily efforts of every crew member to keep us all safe and productive.

Morning safety talks, which are being implemented at various facilities, are a quick and effective way to help keep safety at the forefront of our minds and remind us to always put safety first.

No matter what kind of work you do, situational awareness is a crucial habit for staying safe. Being aware of your

surroundings and potential risks can prevent accidents before they happen. Regularly discussing how aware we are of risks during these safety talks helps us improve and spot areas where more training might be needed.

Making safety a part of our daily routine allows us to work confidently, knowing we're protecting ourselves and our fellow crew members. At SPI, safety will always be our #1 priority, and together we can ensure it remains that way.

Oregon Fire School

This year our Oregon Forestry Crew partnered with Douglas Forest Protective Association for our 2024 Fire School. Hosted annually by SPI, this event is a cornerstone of our commitment to safety, preparedness, and collaboration.

Oregon's wildfire response approach operates under a "complete and coordinated" system, bringing together public and private entities for swift, effective action. Our crews contribute to this system alongside forest protective associations, the Oregon Department of Forestry, US Forest Service, and others, to protect our communities and natural resources.

Fire School plays a vital role in this coordinated effort by focusing on training and readiness. Our crews gain and refresh skills in fire line safety, equipment inspections, and response protocols, ensuring every crew member is prepared for the challenges of the season ahead. This preparation also strengthens relationships among partners.







This year was especially significant, marking the second fire season in which our Oregon crews could use the National Alliance of Forest Owners fire suppression agreement with the US Forest Service. This agreement allows us to provide additional support and resources to federal partners, enhancing our role within the larger, coordinated Oregon wildfire suppression system.

After a day of training, crews enjoyed a BBO with community partners. They also honored long-time crew member Mark Gardner on his retirement. It was a moment to reflect on the contributions of past and present crew members, expressing gratitude for the hard work.

Thank you to our Forestry Crew, who steps up each year in active wildland firefighting while managing and protecting our lands for forest health and future generations.

SPW Welcomes Lt. Governor Sara Rodriguez

Sierra Pacific Windows was thrilled to welcome Wisconsin Lieutenant Governor Sara Rodriguez and other esteemed local officials, including Merrill Mayor Steve Hass, for an insightful tour of our Merrill manufacturing plant this past July.

The tour was led by Plant Manager Brian Ball through the Ohio Street facility to provide a firsthand look at the unique production strategy Sierra Pacific brings to the window industry. On top of this, the tour extended insight to the commitment Sierra Pacific Windows has in supporting the City of Merrill. Lieutenant Governor Rodriguez expressed genuine interest in understanding the challenges and





opportunities that face the city of Merrill, eager to explore the ways in which the state of Wisconsin can better assist the community.

It was an inspiring day, highlighting the strong partnership between local government and industry.

MILESTONES

Thank you for your continued support. Glad to have you as part of our SPI family!

45 Years!

Joyce Benton

40 Years!

Domingo Ruezga Leon Gregg Marvin Stone Randy Rodriguez

35 Years!

Brent Mangum Catherine Bohl **Donald Grooms** James Danielsen Melvin Carlson Michael Hess Mike Prepeluh Ufracio Barragan

30 Years!

Arnulfo Fernandez Carl Speers Cresencio Trapala David Herrera David Latimer Isidro Barragan Jessica Gouza Mark Dancel Michael Card Michael Simington Tracy Soppa

25 Years!

Aaron Dummer Alma Mejia Anna Barnett Arron Pack Bonnie Buckley Darroll Helgeson **Emily Cox** Gabriel Oregel Hugo Montes James Garrett Jimmy McIntosh Joe Galvez Jose Diaz Jose Diaz Jose Gontiz-Delgado Jose Pina Julio Rodriguez-Servin Margarito Lira Mark Pustejovsky Matthew Guske Miguel Lozano Ramiro Serrano Ramiro Serrano Raquel Garibay Reuben Semer Rinda Cook Salvador Magana Thomas Hallcock Thomas Michael Victor Magana

20 Years!

Alexander Villa Alonzo Vargas Cristina Herrera-Rocha Cynthia Amistoso Daniel Musick Derk Johnson Edward Smith Jr Herb Frelich Hugo Rivas Jesus Macias Jose Gonzalez Jose Hernandez Jose Mendoza Juan Garcia Kenneth Bridges Kenny Kilo Larry Ostman Michael Zenda Rigoberto Borja Robert Starkey Ronald Shanks

Burney

Chinese Camp Red Bluff Millwork Red Bluff Millwork

Sales & Service Windows Medford Red Bluff Millwork Sales & Service Windows Medford Lincoln Windows Medford Red Bluff Millwork

Red Bluff Millwork **Burlington Sawmill** Anderson Sawmill Eugene Sales & Service Anderson Sawmill Windows Medford Red Bluff Millwork Shasta Lake Noti Windows Medford

Eugene Windows Red Bluff Windows Red Bluff Richfield Reman Windows Red Bluff Eugene Red Bluff Millwork Lincoln Windows Red Bluff Eugene Quincy Windows Red Bluff Sonora Windows Red Bluff Windows Red Bluff Richfield Reman Windows Red Bluff Forestry Sales & Service Lincoln Windows Red Bluff Windows Red Bluff Burney Windows Red Bluff Windows Red Bluff Windows Red Bluff

Window Sales - N CA Lincoln Windows Red Bluff Windows Red Bluff
Windows Red Bluff **Burlington Sawmill** Anderson Sawmill Fab Shop Anderson Richfield Millwork Lincoln Red Bluff Millwork Richfield Millwork Richfield Millwork Red Bluff Millwork Red Bluff Millwork Noti Fab Shop Anderson Windows Red Bluff Lincoln Aberdeen Sawmill

Eugene

Windows Red Bluff

15 Years!

Alejandro Valencia Brenda Johnson Daniel Hernandez Eric Chaves Gerald Hubbard Jared Krey Jed Munyon Jerry Gaches John Janzen Jose Franco Julio Cordova Rafael Hernandez-Cabrera Richfield Reman Syd VanAuken

Centralia Sawmill Sales & Service **Burlington Sawmill** Window Sales - So CA Aberdeen Sawmill Centralia Sawmill Eugene Eugene Burlington Sawmill Lincoln Richfield Reman Centralia Sawmill

Aberdeen Sawmill

Richfield Millwork

Sonora Fab Shop Anderson

Red Bluff Millwork

Windows Red Bluff

Red Bluff Millwork

Red Bluff Millwork

Windows Red Bluff

Windows Red Bluff

Sales & Service

Richfield Reman

Western Veneer

Trucking Red Bluff Millwork

Windows Red Bluff

Windows Red Bluff

Sales & Service Richfield Millwork

Burlington Sawmill

Windows Merrill - W St

Windows Merrill - O St

Red Bluff Millwork

Anderson Sawmill

Windows Red Bluff

Windows Medford

Windows Red Bluff

Windows Red Bluff

Windows Merrill - W St

Trucking

Eugene

Sonora

Eugene

Lincoln

Lincoln

Trucking

Lincoln

Burnev

Eugene

Sonora

Lincoln

Lincoln

Burney

Burney

Lincoln

Burney

Shasta Lake

Shasta Lake

Main Office

10 Years! Aaron Bouback Alejandra Feelo Aurelio Aceves Ayron Okelsrud Cándice Hyatt Cantova Yibwemar Carlos Tarusan Colby Smith-Gray Colleen Couillard Craig Walls Daniel Jones Edgar Hermoso Eduardo Partida Eduardo Quezada Erin Swezey Ernesto Arce Felipe Radillo-Ramirez Gabriel Osorio Gilberto Alvarez Herman Gambino Jaime Barbosa Avalos James Killingbeck Jesus Rojas John Machon John Missel Johnathan Marshall Jonathan Vega Jorge Diaz Jose Alvarez-Agustin Jose Quezada Josh Barrentine Juan Ortiz Justin Buckley Justo Sanabia-Acevedo Kenneth Hazelrigg Kyle Amos Lance Findlay Michael O'Brian Mike Strachan Nicholas Smith Raymond Agee Roy Goodner Ryan Banks Ryan Gilge Sandra Mitchell Shawnna Rule Sylvia Tadio-Alonzo Tyler Kennedy

5 Years!

Tyler Schettler

Alejandro Huerta Alex Maiava Ami Ellis Andrew Tupper Angel Vega Anna Perkins **Bradley Rainwater** Brandon Fitzgerald Brandt Latham Brenda Gonzalez Brianna Stonebarger Caleb Trunkey Cameron Jashinsky Candy Martin Carlos Amezquita Carrie Hansell Carter Manning

Eugene Shelton Windows Medford Shelton Lincoln Windows Medford Burney Windows Red Bluff Shelton Windows Red Bluff Quincy Eugene Shasta Lake Burney Shelton Windows Red Bluff **Burlington Sawmill**

5 Years cont... Damian Castellanos Dan Otto Daniel Covarrubias Daniel Frasieur Daniel Vasquez Derrick Luke Dillon Clifton Dionicio Cantu Douglas Cummings Dylan Rainwater Eddie Shields Eric Hans Evan Light Fawn Donovan George Williams Grant Ghramm Gregory Brawner Guy Givens Jack Ogden Jacquelin Reinhart James McKay Jamie Leder Jennifer Willis Jered Roberts Jerman Sandoval-Contreras Jerry Green Jesús Gallegos Jill Arveson John Laub John Nichols III John Ramirez John Wood Jordan Nhy Joseph White Joshua Simonson Justin Fogleman Kathryn Costigan Kenneth Isaacs Kyle Kavina Larry Wolfe Lawrence Quiroz Lynda Truckey Mario Espinoza Martin Lindgren Marvin Springer Mathew Howard Matthew McClanahan Matthew Westrich Michael Corbin Michael Marmo Michael Olson Michael Olson Michael Wyhlidko Nathaniel Moldenhauer Nicodemus Gilbert Nikki Stockowitz Orville Petsch Paul Carlson Petsmon Phaviseth Randall Gearhart Renato Zaragoza-Jimenez Richfield Millwork Riley Mowry Robert Allaway Robert Dreyer Roger Precht Ruth Woolery Ryan Flegel Sérgio Merino-Orozco Servando Zamora Silvia Torres Steve Lekie Tamey Carpenter Taylor Harsh

Timothy Slater

Timothy Wesle

Tyler Reynolds

Vera Ivanova

Wyatt Sevier

Zachary Hartley

Zachary Stark

Trevor Hill

Vicki Hall

Shasta Lake Trucking Richfield Reman Eugene Windows Red Bluff Eugene Quincy **Burlington Sawmill** Quincy Burney Quincy Windows Red Bluff Forestry Windows Merrill - O St Red Bluff Millwork Trucking Window Sales - So. CA Window Sales - CO Burney Windows Medford Sonora Windows Merrill - W St **Burlington Sawmill** Shasta Lake Shelton Sonora Windows Red Bluff Burney Windows Medford Anderson Sawmill Windows Red Bluff Shasta Lake Quincy Richfield Reman Burney Quincy Lincoln Burney Windows Medford Windows Merrill - W St Burney Windows Medford Windows Red Bluff Trucking Shelton Burney Centralia Sawmill Windows Medford Shelton Window Sales - SE Centralia Sawmill Noti Forestry Centralia Sawmill Shasta Lake Windows Merrill - W St Burney Trucking Anderson Sawmill Shelton Aberdeen Sawmill Euaene Trucking Window Sales - Chicago Burney Eugene Shelton Window Sales - Utah Windows Red Bluff Windows Medford Eugene Eugene Windows Red Bluff

Windows Medford

Anderson Sawmill

Window Sales - CO

Windows Merrill - W St

Eugene

Quincy

Truckina

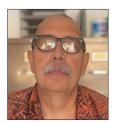
Noti

RETIREMENTS



JOSEPH BROWN

Joe retired from his position of Loader Operator at Lincoln after 20 years with the Company. He plans to help his son with his tree trimming business as well as spend his retirement traveling, walking and fishing. Congratulations, Joe!



ANTONIO COMPUS

Antonio retired from his position of Millwright at Shasta Lake after 22 years with the Company. He plans to spend more time with his grand kids during his retirement. Enjoy your retirement, Antonio!



MARK GARDNER

Mark retired after over 34 years as a Forester with our Oregon division. He will be enjoying his free time working on projects around his property, traveling and spending time with family. They plan on taking road trips in the future years. Enjoy retirement, Mark!



ROBERT LUNDOUIST

Robert retired from his position of Millwright at Burlington after 8 years with the Company. He plans to take a road trip to visit family and friends while exploring the Pacific Northwest. He also plans to spend more time on his hobbies and do some remodel construction. Congratulations, Robert!



MARK MARTIN

Mark retired from his position of Log Truck Driver at Lincoln after 21.5 years with the Company. He plans to take care of the family, do some traveling and spend his time on his hobbies and the honey-do list. Enjoy your retirement, Mark!



DANA PROUTY

Dana retired from Burney as a log truck driver after 9 years with the Company. He plans to ride motorcycles, farm and restore an old farm tractor during his retirement. Enjoy your retirement. Dana!



MARK PUSTEJOVSKY

After 25 years, Mark retired from his position as Forestry Regeneration Manager for the North/ Central Sierra Region. Mark plans to take time to reflect and tend to his rambunctious garden, travel to visit family, and enjoy our country's great natural wonders. Enjoy your retirement!



DOMINIC TRUNIGER

After 10 years with Sierra Pacific, Dom retired from his position as VP of Window Sales. He plans to visit Switzerland for an extended stay and spend time with his wife, daughters, and grandchildren. Between family and his love for the outdoors, he plans to stay busy in his retirement. Congratulations, Dom!



FRANK VASQUEZ

Frank retired from his position of Fingerjoint Crew at Red Bluff Millwork after 10.5 years with the Company. His first item on his to do list is a trip to Japan and Spain, followed by some US travel. Then he plans to tackle the long list of honey-do projects and go dancing more. Congratulations on your retirement, Frank!



KFVIN WFFMS

Kevin retired from his position of Cogen Operator at Anderson after 36 years with the Company. He plans on taking a vacation with his family, spending time with his children and grandchildren and his hobbies of painting and gardening. Enjoy Retirement, Kevin!

THANK YOU FOR YOUR SERVICE Congratulations on RETIREMENT!

SCHOLARSHIPS AVAILABLE FROM THE SIERRA PACIFIC FOUNDATION

MARK YOUR CALENDARS! APPLICATIONS OPEN DECEMBER 15TH

Scholarship applications are open to dependents of SPI crew members available online at spi-ind.com/foundation beginning December 15, 2024 closing February 28, 2025. Start talking with your student now about this opportunity to help fund their future! Details and eligibility at spi-ind.com/foundation/FAQ.



BOARDTALK

GROWING FORESTS FOR OUR FUTURE.

MADE IN THE U.S.A.!



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OPEN | SPI HEALTH BENEFITS PLAN YEAR 2025 ENROLLMENT

Open Enrollment is the time each year when you can make changes in health coverage for you and your family for the next Plan Year. See the Open Enrollment packet (you should have received in the mail) for more information.

If you have questions about coverage for Plan Year 2025, please contact the Health Benefits Department at (530) 378-8200.

Not making changes? If there are no changes to your current application, you will not need to re-enroll for the 2025 Plan Year. No action is required.

Interested in Flexible Spending Accounts (FSA)?

Open Enrollment for FSA is November 23 – December 23 of each year. Enrollment forms for the 2025 Plan Year will be mailed to employees' homes at the end of November. Unlike the Medical and Dental Plans, you must make a new election **each year** for the FSA.

MARK YOUR CALENDAR

OCTOBER 1- NOVEMBER 15, 2024



Plan Year 2025 includes reduced monthly premiums and no changes to your low deductibles!

see plan booklet for more information