

Ɛho a wode hyem a wɔabue mu wɔasi so dua (Opin Enromente Haalaete) 2026 Mfasoɔ



HelloFresh te asee se yen adwumayefoɔ ye adee a wɔn ho hia yen pa ara, na yeaye krado se yebɔ ka wɔ wɔn yiedie ho. Yen kɔmprehensif pakegyi no, yeaye no se enni w'ahiadee sononko ho dwuma, enni w'afɔdabiliti ho dwuma na emoa obiara ctena HelloFresh pono ho. Yema wo nsa eka nneema ahodoɔ pii a ebeboa wo ama wo ho aye den, anya ahobanmmɔ na woaduru wo botae ho.

HelloFresh reye nsesaee ahodoɔ pii wɔ dwumadie no mu efiri 2026 na yerema wo akadee ebeboa wo wɔ wo ho a wode rebehye mu no mu. Esee se **wohwe nsem a eka ho no** sedee wobehunu n'ani so na **sekaane koodu a ewɔ ase na woahunu Mfasoɔ a ewɔ so ne Microsite no ho akwankyerɛ**. Afei nso wobetumi **nso aye bere nhyehyeee na wone afutufoɔ a wɔ beaee ho a wɔbeboa wo wɔ ho a wode behyem no ahyia wɔ nnawɔtwe ahodoɔ a edi yen anim no.**

Esee se wode wo hye Workday Enrollment nhyehyeee no mu de ahwe se wode ho ahye kɔveregyɔ a wope wɔ afe 2026 no mu.

Dee na aba foforo!

- ✓ HelloFresh beema aduɔe nhyehyeee ɔphyin a eto so 3: Open Access Plus (OAP) Copay Plan a Health Reimbursement Account (HRA) eka ho: wɔate \$5,000, akaunto-a egyina adwuwura nhyehyeee so funding ne copays. HelloFresh befa w'adwuamyefoɔ no 100% akatua a ema adwumayefoɔ kɔviregyi no nko ara.
- ✓ HelloFresh beema wo Esee Nhyehyeee a eto so 2: Beesi ne Buy-Up ɔphyin na yebeko so atua premiom no fa bi.
- ✓ HelloFresh betua yaree a eka honamdua no nyinaa ho ka 100% ewɔ HRA ne Copay nhyehyeee no ka nyinaa. Edefa High Deductible Health Plan (HDHP) a HAS ka ho no, efa eka no nyinaa 100% bere aduru dee wɔtew firi mu no.
- ✓ Asetena Nyinaa mu Bere -Teten Hwe denam Allstate/ Standard so.
- ✓ Mmara Kwan so Nsiakyibaa denam Allstate/ Standard so.

Nsesaee a ehia!

- ✓ Sika a wote firi akatua mu ho behia de afa aduro nhyehyeee nyinaa ene kɔveregyɔ tiase gye adwumayefoɔ wɔwɔ kɔveregyɔ wɔ OAP Copay Nhyehyeee ewɔ Health Reimbursement Account (HRA) no mu. HelloFresh befa telehealth (MDLive) ho ka 100% de afa ayerehwe nhyehyeee nyinaa ho.
- ✓ Buy-Up Long-Term Disability and Voluntary Life no ɔbema no akwannya ama de ne ho ahye mu de ama adwumayefoɔ a wɔfata.
- ✓ High Deductible Health Plan (HDHP) ene Health Savings Account (HSA) Nhyehyeee: Sika wɔyi firi botom tua no akɔ soro akɔduru anye hwee no aduru \$3,400. Seesei premiom a wote firi akatua mu wɔ kɔveregyɔ gyinapen ahodoɔ mu.
- ✓ Vision Plan Premiums no ye dee wɔbetua no 100% ama adwumayefoɔ.

Se woamfa wo ho anhye Open Enrollment na wɔwɔ OAP Traditional Copay Nhyehyeee no mu a: \$1,000 a wotee, wo mprenpren kɔveregyɔ no beye debeye HDHP Nhyehyeee. Hwe krataafa 2-3 na hunu pii.



Sekaane ha na hwe Mfasoɔ ewɔ so ho akwankyerɛ ne Microsite na nya nsem pii ewɔ mfasoɔ a ewɔ so a wɔakyere mu wɔ ha.



Anammɔn ben na eɛe se metu?

Eho hia! ESE SE wo de wo ho hye Open Enrollment no mu. Se woanto aba a, wo mprenpren yarehwe nhyehyee no beko HDHP Aduro Nhyehyee ene Beesi Ese Nhyehyee ma wo no ho ne won a wɔhye wo ase.

Se mpo wompe se wobeye nsakrae biara de afa wo benefit no ho a, yɛpe se wohyehye wo ho a wode hyem no na asi sɛdeɛ wo ho nsem no sisi so kama no so dua, ye wo aseptance defɔto no ho tweretohɔ, na fa ho hyem anaase sane fa ho hyem bio wɔ Flexible Spending Account (FSA) so.

Open Enrolment ye adeɛ a eko so afe baako na wobetumi aye wo benefit no mu nsakrae. Se woanye nsakrae biara wɔ Open Enrollment bere no mu efiri **Obubuo 5,2025, ko so Obubuo18, 2025**, wonntumi nye nsesaɛ biara ko si bere foforo daakye gye se wowo asetena adeɛ bi a ebema woaseɛ afata. Eɛe se nsakrae no ko so wɔ Adwumayɛda na wode nkrataa edi ho adanseɛ eka ho (nhwesoo awoda krataa, awareɛ karaata, ne deɛ ekeka ho) wɔ nnaɟua 31 ntam wɔ nneema a eko so wɔ asetena mu no mu.

- ✓ Hwe wo 2026 wo ho a wode hyem akadeɛ ahodoɔ no a ewo benefitsgo.com/hellofresh.
- ✓ Eho behia se wode biribi beka ho anaase woye won a wɔbenya eso mfasoo no mu nsakrae wɔ Adwumada na wode awie wo ho a wode rehyem no. Edin, foon noɔmma, adrese, ne twaka ho behia.
- ✓ Se wope se wohyehye wo ho a Wode Rehyem no ho a Paw:
 - **Onlaan:** Log-on to <https://wd103.myworkday.com/hellofresh/login.html> (anaa fa Workday mobile app di dwuma)
 - **Fre:** HelloFresh Mfasoo ne Akatua Kɔnɛte wɔ **1-877-431-7867** (Dwoada kɔsi Fiada Anɔpa nɔnɔ 8 kɔsi anwummeɛ nɔnɔ 5 CST;kasaasenkyerease wɔ ho)
- ✓ Enuru Obubuo 18,2025 no, na wode ho ahyem na wode ako. **Kwati biara nnim** wɔ Obubuo 18, 2025 akyi.
- ✓ Eɛe se wode wo mfasoo sie ma w'ankasa se wobeprente, wode besie, anaase wobeye skreenhyɔt anaase wode wo foon betwa mfoɛi, esiane se emeeli a wode koɔfeemo nni ho.
- ✓ **Efiri aseɛ Obubuo 5** wobetumi de ho ahye mu, ye seseaɛ wɔ wo mprenpren abatoɔ no mu,paw wo ho a wo firi wo pe de ho hyem, anaase sane to aba yi Health Care FSA anaase Dependent Care FSA ema 2026.

401(k) Abatoɔ Nsakrae Nhyehyee betumi ako so abere biara wɔ afe no bere a woako voyaretirementplans.com anaase denam se wode Voya Retire app redi dwuma no so. Wommfaa wo ho nhyee mu? Fa wo ho he mubere a woreko enroll.voya.com or call **1-888-311-9487**. Fa Nhyehyee Nɔmma di dwuma: **551637** ne Verifikehyin Nɔmma: **55163799** na fa wo ho hyem.

Da a etwa too a eɛe se wode wo ho hyem

Adwumayeni ko/Deɛ wɔdan wɔ	Wo ho a wode rehyem	Eda a Kɔveregyɛ no Befiri Aseɛ
Mprempen Dwumayeni	Wo ho a wode hyem a wɔabue a efiri aseɛ Obubuo 5,2025, na ebeko awieɛ Obubuo 18,2025.	Ɔpɛnɔn 1,2026.
Wɔn a wɔfa wɔn foforo	Wɔn a wɔfa wɔn foforo a wɔfirii aseɛ Obubuo 5,2025, ne Ɔpɛnɔn 31, 2025 no de wɔn ho behyem mprenu ewo afe 2025 abatoɔ no mu. Se wɔwie wɔn a wɔfa wɔn foforo no ho a wode hyem no na wodi ho dwuma wie a, eho behia se wohyehye Open Enrollment dwuma a eɛe se wodie wɔ nnaɔtwe mmienu wɔ afe 2026 abatoɔ no mu.	
Dwumayeni a wɔko Qualified Life Event (QLE) ho Suahunu	Se wɔwie wɔn ho a wode hye mu no wie na wodi ho dwuma wie a, edefa QLEs ho no, efiri 2025 a wɔdii ho dwuma wɔ Obubuo 5,2025 akyi no, eh behia se wohyehye Open enrollment no foforo wɔ nnaɔtwe mmienu wɔ afe 2026 abatoɔ no mu.	

2026 MfasoƔ a ɛwɔ so a wɔasi so dua

MfasoƔ koro	Wo 2025 AbatoƔ no Betre AƔo 2026?	Eho Hia Se wohwe mu?	Dwumayeni Wɔato aba ayi no	HelloFresh Wɔde ama
Aduro/wɔakyere (Rx)	Anamɔntuo ho Hia- se woanto aba afe yi a, wo mpempren nhyehyeee no beko akɔhye HDHP Nhyehyeee no mu	X	X	
Ese	Anamɔntuo ho Hia- se woanto aba afe yi a, wo mpempren nhyehyeee no beko akɔhye Base Ese (Dental) Nhyehyeee no mu	X	X	
Anisoadehunu	Aane	X	X	
Apomuden Akorae Akaunto (HSA)	Aane	X	X	
Apomuden Hwe ka Tua Akaunto a emmu nnye den pii (FSA)	AbatoƔ foforo ho hia	X	X	
Dee ɔdan obi ka Tua Akaunto a emmu nnye den pii (FSA)	AbatoƔ foforo ho hia	X	X	
Akwanyhia a etumi si putupuru, Yaree a ano ye den ne Ayaresabea nsiakyibaa (ndɛminiti)	Aane	X	X	
Kɔmuta Transit Ka a wɔtua Akaunto	Aane	X	X	
Baabi a KɔmutafoƔ Egyina Sika Wɔtua Akaunto	Aane	X	X	
Dwumayeni abrabɔ (Employee Basic Life) ne AD&D	Aane	X		X
Ɔbra ne AD&D ɛma dwumayeni, HokafoƔ/Dee ɔne no te fie, ne Abɔfra (mmɔfra)	Aane	X	X	
Bere tiawa mu Demdie	Aane	X		X
Bere tenten Demdie	Aane	X		X
Tɔ-Bere -Tenten- Demdie (Buy-Up Long-Term Disability)	Aane	X	X	
401(k) Ahomegyee Nhyehyeee	Aane	X	X	
Mmoa a wɔde ma Adwumayefo Dwumadie (EAP)	AbatoƔ ho Nhia	X		X
Back-Up Abɔfra ne Panin Hwe	AbatoƔ ho Nhia	X		X
Medikaa Bill Seeva	AbatoƔ ho Nhia	X		X
Asetena nyinaa a Bere-Tenten Hwe ka ho	AbatoƔ Foforo ho hia	X	X	
Premier Plus ID Korɔnobo Anosie (Theft Protection)	AbatoƔ Foforo ho hia	X	X	
Mmara Nsiakyibaa	AbatoƔ Foforo ho hia	X	X	

Sra yen wɔ Ɔnlaa so na Hunu ho Nsem Pii.

Edefa saa Krataawa a wɔasi so dua so ho no,, benefitsgo.com/hellofresh ye beaee esene biara wobɛtumi de ho ahyem na eso aba wo mfasoƔ, a dee eka ho bi ye nsem te se carrier flyers ne vidio ahodoƔ a ɛbeboa wo ene w'abusua ama moasi gyina a mfasoƔ wɔ sowɔ afe 2026 mu.

Wo betumi nso akɔ MyHelloFreshBenefits.com de afa nsem afe mu no nyinaa. Eho nhia se wobebue akaunto, wo nsa betumi aka wɔ kɔputa, tablete, anaase mobaa foon so afe mu no nyinaa. **Yesre hye no nso, adee bi hwe fam wɔ menu no ho wɔ kɔna a ɛwɔ wo nsa benkum so wɔ home peegyɔ no so a wobɛtumi akyerɛ kasa a wope.**

Nsem pii a efa Apomuden Nhyehyee Akaunto Ahodo no ho

Deen ne Apomuden ho Sika Wansane Tua ho Nhyehyee (HRA)?

HRA nhyehyeee, anaase Health Reimbursement Account, ye adwumawura asenemu so bi a efa adwumawuranom sane tua eka bi adwumayefo a wase fata ayarehwe ho ka ma won. HRA boa te eka wobeb no so wo ayaresa ho no na eboa ma wotumi di ayarehwe ho ka ho.

Se dwumayeni paw saa nhyehyeee yi a, HRA ma dɔlakoveregya a edi kan ehɔ ara de fa eka biara a wotee ho anaase copays biara a ehia, se eye aduyee ne dee wakamfo. Enhia se wode klem no beba se wontua woka a woabo mma wo. W'adwumawura de sika gu saa akaunto wei mu, na wobetumi de atua nneema bi te se dokota nsrahwe, aduro, anaa ayarehwe ho ka foforo.

Se wode wo hyee ankoreankore koveregyi mu a, HelloFresh tua HRA \$100 no. Se woye dependent tier a, sika no \$200. Sika no a ewo wo HRA mu no woadwuma kuo no na etua — wonnte mfiri woakatua mu.

Yesre hye no nso, enye se woamfa wo dee anni dwuma afe bi mua eka afe foforo dee ho, ente saa. Se sika no sa a, eka biara wobeb wo afe no mu eho ka no nyinaa ye wo ka.

Deen na ewo Apomuden Akorae Akaunto (HSA) no mu?

HSA ye akaunto a eboa wo eto ho adee akaunto bi a yede kora sika a eboa wo ma wode sika sie wo apomuden ho ka a wose fata. Saa akaunto wei ma akwanya ma wode dɔla a wonnya ntee ho to to baabi de fa eka ahodo ho, a dee eka ho bi ye dee wotee, copays, and coinsurance.

Se wobese afata se wode sika beto Apomuden Akorae Akaunto (HSA) no mu a, ese se na wode ho ahye apomuden nsiakyiba wote sika no kese 'high-deductible health plan (HDHP)' mu na wamfa wo ho nhye Medicare anaa TRICARE mu, na wonni non-HDHP koveregyi foforo, na wonnan nnipa foforo biara wo to a wosane de ma no so, na wonni Apomuden ho nsem, se eye FSA anaase HRA nhyehyeee ho.

Se na wobetumi atua?	Baabi a 2026 Afe ano IRS kontribuhyin ano sie*
Ankoreankore Koveregyi	\$4,400
Abusua Koveregyi	\$8,750

*Ankoreankore a wadi mfee 55 anaase dee esene saa betumi atua \$1,000 wo "catch up" kontribuhyins.

Nhyehyee ben na ebeboa wo?

Open Access Plus (OAP) Copay Nhyehyeee a Health Reimbursement Account (HRA) eka ho	Open Access Plus (OAP) Traditional Copay Nhyehyeee	High Deductible Health Plan (HDHP) a Health Savings Account (HSA) eka ho
Sika a wotee ewo soro (\$5,000), nanso woadwumawura ma wo Health Reimbursement Account (HRA) de tua eka ahodo biara woabo. Se wogyae woadwuma no a, wohwere wo HRA sika a woamfa anni dwuma no.	Sika a wotee ewo fam pa ara (\$1,000), ne copays efa ofese nsrahwe ne dee wamkamfo a efiri ase amonom ho ara. HSA anaase HRA nni ho. Mpen pii no adwumayefo akatua kontribuhyins, nanso kakra bi na efri bot no mu ansa coinsurance aba mu.	Yebetua wo sika a yeate a ewo soro (\$3,400) na efa ayarehwe no ka nyinaa afiri so kosi se ene dee wotee no behyia. Eo akyi no, hyehyeee no efa eka no mu dodo no ara. Wobetumi nso aboa Health Savings Account (HSA) a eto biara nna sika no so, na sika no ye wo dea se wobekora so – se mpo wosesa adwuma a.