

NEW HIRE CHECKLIST

As a new hire, you have access to a comprehensive benefits package designed to support you and your family's physical, mental and financial well-being. From medical plans and mental health resources to retirement savings and exclusive employee perks, we're here to help you get the most out of your benefits. Explore your options and enroll within your first 30 days to start taking advantage of all that's available to you.

Learn About Your Options

- Read the [Benefits Guide](#) to learn about your options.
- Use the [Medical Match-up](#) and the [Help Me Pick My Plan](#) tools to get help picking your medical plan.

Prepare to Enroll

PLAN TO COVER THE COST OF YOUR HEALTH CARE

If you elect the Silver or Bronze medical plans, you can contribute to a Health Savings Account (HSA) up to the IRS limit. You can change your contributions anytime during the year. For full-time employees, Comfort Systems USA will contribute to your HSA as well.

If you elect the Gold medical plan, you can contribute up to \$3,300 to a Healthcare Flexible Spending Account (FSA). Remember, it's a use-it-or-lose-it account, so consider your contributions carefully. You have until December 31 to use the funds in your account and will have until June 30 to submit claims for expenses incurred in the previous year.

GATHER YOUR DOCUMENTS

Collect your dependent and beneficiary information, such as legal name and social security numbers. Remember, if you enroll dependents, you must provide documents verifying their eligibility at the time of enrollment.

	2025 IRS LIMIT	CSUS ANNUAL CONTRIBUTION*	YOUR 2025 CONTRIBUTION LIMIT
HSA COVERAGE LIMITS			
EMPLOYEE ONLY COVERAGE	\$4,300	\$1,000	\$3,800
ALL OTHER COVERAGE LEVELS	\$8,550	\$1,000	\$7,550
CATCH-UP CONTRIBUTION (AGED 55 AND OLDER)	\$1,000		

* Partial CSUSA contributions are made in quarterly payment to yield the annual contribution amount.

QUALIFIED EXPENSES

Visit [Optum Financial](#) for a list of FSA and HSA qualified expenses.

Enroll in Coverage

- Access your Workday account online or through the app
- Click **Let's Get Started**
- Complete all three sections of the enrollment page:
 - Health Care and Accounts
 - Insurance and Retirement
 - Additional Benefits
- Don't forget to designate your beneficiaries and to verify your dependents.

Make Your Wellness a Priority

After you complete your enrollment, be sure to make time to take advantage of the benefits and programs available.

ID CARDS

ID cards for medical, prescription, and dental cards will be mailed to your home. To use the vision plan, simply tell your provider that you are enroll in a VSP vision plan and they will look up your information.

QUANTUM HEALTH

When you need help finding a doctor or have questions about a medical condition, claims, or other medical questions, the **Quantum Health Care Coordinators** are here to help. You can receive personalize guidance through the app or by calling **833-346-1478** (Monday–Friday, 8:30 a.m.–10 p.m. ET). See the *Medical* section of the [Benefits Guide](#) for additional details.

PREVENTIVE CARE

If you enroll in a Comfort Systems medical plan, your in-network preventive exams and age-appropriate exams and immunizations are covered at 100%. So, don't put off scheduling that wellness exam.

Bring Balance to Your Life

Available to all Comfort Systems USA part-time and full-time employees, **ComPsych** provides 24/7 support and tools to help you navigate life's challenges and get back to feeling your best. All services are confidential and available at no cost to you and include:

MENTAL HEALTH SUPPORT:

- Receive five free sessions of face-to-face or virtual counseling for stress, relationships, work-life balance, and more

FAMILY AND DAILY LIFE RESOURCES:

- Customized local service referrals for childcare, eldercare, home maintenance, relocation, and other personal needs
- Digital tools and resources on parenting, child development, education planning, and more

FINANCIAL COACHING:

- Free consultations on budgeting, debt and credit management, building savings, and more

LEGAL SUPPORT:

- Free consultations and discounted legal fees on family law, wills, estate planning, real estate, financial legal issues, and more

These benefits are available to all employees and their immediate family members—even if you aren't enrolled in one of our medical plans.

