



## Annual Open Enrollment: Preview of What's Changing for 2025

Annual Open Enrollment is coming up fast: **October 28 through November 15**. But before you enroll, you need to understand what's changing with your current benefits.

The first change, you may have already noticed, is simply a name change. Going forward, your medical, dental, vision, and other benefits are being offered through the **Aon Benefit Experience (BenX)**. You will continue to enroll using the **My Benefit Plans Website**.

Most BenX benefits and options are **not** changing significantly in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that:

- Many insurance carriers are investing in specially designed **programs** to help you feel your best; and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New	Why It Matters
Your options could have changed.	You should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors, and how your prescription drugs are covered. It's worth a close look, even if you choose exactly what you have today. And, to contribute to a Health Savings Account (HSA) (if eligible) or Flexible Spending Account (FSA), you must make an active election.
Your cost of coverage has changed.	Prices can go up or down each year, your current coverage may not meet your needs for 2025. Carefully review your options and prices to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through <b>My Benefit Plans Website</b>. You can access this information by clicking <b>Find Doctors</b> when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"><li>• Search for your provider by name—not medical practice.</li><li>• Check only the office location(s) you are willing to visit.</li><li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li></ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <b>insurance carrier</b>.</p>
Documentation will be required for dependents.	<p>If you add a dependent to your coverage for 2025, you will need to provide documentation confirming the eligibility of the dependents you cover in your employer's medical/prescription, dental, and vision plans. <b>Read more about the verification process.</b></p> <p>You will not be required to provide documentation for dependents that are covered today when you enroll for 2025 coverage. However, in 2025, you will need to provide documentation to confirm the eligibility of the dependents you cover. More information will be provided if this applies to you.</p>

**What's New**

**Why It Matters**

**Medical and Prescription Drug**

New insurance carrier provider available.



Highmark Blue Cross Blue Shield is a new provider in 2025. Highmark Inc. will manage Blue Cross Blue Shield plans nationally; however, the Blue Cross Blue Shield plans available to you locally may not include the name Highmark. Blue Cross Blue Shield claims will be processed by Highmark. If you enroll under a Blue Cross Blue Shield plan, your ID card will be labeled Highmark (left), not Blue Cross Blue Shield. Find your personalized coverage options on the [My Benefit Plans Website](#) when Annual Open Enrollment begins.

The Bronze Plus and Silver deductibles and out-of-pocket maximums will increase slightly.

	Bronze Plus		Silver	
	2024	2025	2024	2025
<b>In-network deductible</b>				
Individual	\$2,450	\$2,500	\$1,600	\$1,700
With dependents	\$4,900	\$5,000	\$3,200	\$3,400
<b>Out-of-pocket maximum</b>				
Individual	\$3,900	\$4,500	\$3,800	\$4,250
With dependents	\$7,800	\$9,000	\$7,600	\$8,500

Costs for the Gold coverage option are increasing.

The deductible, out-of-pocket maximum, primary care/specialist copay, urgent care copay, and prescription drug copay will all increase slightly in the Gold coverage option. Please review your options carefully before enrolling.

You'll receive a new prescription drug ID card.

Optum Rx will send new ID cards to **all employees** enrolled in medical/prescription drug coverage for 2025, even if no plan changes are made. The new prescription ID cards will have new member ID numbers and will need to be used beginning **January 1, 2025** (the previous ID card can be discarded). New cards will be delivered in December.

How your medication is classified (and covered) could have changed.

Your medical insurance carrier's pharmacy benefit manager **can** change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call OptumRx or the **insurance carrier** before you enroll to see how your medication will be covered in the new plan year.

Other medical benefits **may** have changed.

Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

**Easy access to the resources you need!**

Before you enroll, visit the Make It Yours website to learn about the options available to you. When Annual Open Enrollment begins on October 28, visit the My Benefit Plans Website to make your elections.



**Make It Yours**



**My Benefit Plans Website**

## Flexible Spending and Health Savings Accounts

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The IRS has updated the HSA contribution limits.

If eligible, for 2025, you can contribute up to \$4,300 if you cover just yourself or \$8,550 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

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The IRS may update FSA contribution limits.

The FSA contribution limit is \$3,200 for the 2024 plan year. The IRS may increase this amount. If so, you will see the increase information on [My Benefit Plans Website](#). As a reminder, your employer offers an FSA rollover feature, allowing you to carry over up to \$640 unused FSA dollars into 2025.

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**Want more information?** Beginning October 7, find the details about all your coverage options on the [Make It Yours website](#).

Once logged on to [My Benefit Plans Website](#) beginning October 28, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through [My Benefit Plans Website](#).

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through your employer. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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