



See what's new for 2025

Medical plans changes

- The \$400 Deductible Plan (for Kaiser members in California, the \$500 Deductible Plan) will not be available in 2025. If you are enrolled in one of these plans, you need to enroll in a new medical plan during Annual Enrollment. Automatic rollover to a new plan is not available. **If you are enrolled in the \$400 Deductible Plan and do not take action during Annual Enrollment, you will not have medical coverage in 2025.**
- **Your Preferred medical carrier may change from Aetna to Horizon or Horizon to Aetna in 2025.** Your Preferred carrier is defined as the best performing medical carrier for your location and is available to you at a lower premium. If you want to pay a lower medical premium in 2025, you should select your Preferred carrier.
 - Starting October 18, you can see which is your Preferred carrier by visiting the Chubb Benefits Portal. There are two ways:
 - 1. During enrollment:** Under Employee Information, scroll down to “Custom Demographic Information.” This will show your preferred medical carrier.
 - 2. At any time:**
 - ① Click on your name in the top right corner.
 - ② Click “Manage Profile,” then click “View Personal/Family Information.”
 - ③ Click “Personal Information,” then scroll down to “Custom Demographic Information.” This will display your preferred medical carrier.
- The deductible for the \$3,200 Deductible Plan will increase to \$3,300 to comply with IRS regulations for high deductible health plans. The new limits are as follows:
 - In-network: \$3,300/\$6,600 (employee/family)
 - Out-of-network: \$6,600/\$13,200 (employee/family)
- Telemedicine visits allow you to talk with a healthcare provider quickly and virtually when you need care. Each visit will have a new flat copay - \$25 under the \$900 Deductible Plan and \$10 under the \$1,850 and \$3,300 Deductible Plans (after meeting relevant deductibles).
- The Health Savings Account (HSA) contribution limits for 2025 will increase to \$4,300 for employee only coverage and \$8,550 if you're covering dependents. If you are not currently using these savings or spending accounts, or if you are not contributing the maximum amount, consider doing so to maximize these valuable tax-advantaged options.

Exciting new plans and enhancements!



Progyny (For Aetna and Horizon members): We are pleased to offer a leading fertility services and family building provider with its own network of high-performing fertility service providers, including doctors, facilities and labs. Aetna and Horizon members seeking fertility services can use the Progyny network, coaching, mental health support and digital app to guide them through their experience.



Healthy Paws is now a part of the Chubb family! This trailblazer in pet insurance serves more than 535,000 dogs and cats and can help cover the veterinary care costs for unexpected accidents and illnesses that you just can't plan for. Enroll at any time from the Chubb Benefits Portal home page.

Note: If you are currently enrolled in Nationwide Pet Insurance and wish to enroll in Healthy Paws, please note that pre-existing coverage exclusions may apply. If you wish to continue your coverage through Nationwide, you will need to act in January to arrange for your future payments to be made directly to Nationwide, as coverage through Chubb will be terminated at the end of December 2024. Look for communications in December about next steps.



Employee Assistance Program (EAP): The newly enhanced program will offer expanded access to connect you and your family to behavioral health providers. You will now have real-time access to screen available mental health providers and schedule appointments using an enhanced provider search tool and digital scheduling capability.



Travel 365: This Chubb leisure travel plan provides solutions and insurance protection for sickness, injuries, and emergencies that can impact your travel plans. In 2025, you can add dependent children to your Travel 365 plan. Additionally, employees living in MN, VT, and WA are now eligible for coverage.



Cancer Advocate Plus: This innovative cancer program from Chubb Workplace Benefits will include new diagnostic testing which identifies how your genes can affect your body's reaction to certain drugs. This helps to ensure your medications are safe, effective and personalized.



Transcarent Cancer Care (For Aetna and Horizon members): Transcarent's Cancer Care program offers access to personalized guidance and care for anyone impacted by cancer. Whether you're focusing on prevention, navigating a diagnosis, undergoing treatment, transitioning back to work, or caring for a loved one, Transcarent supports you every step of the way.



SmartConnect: Do you have questions about Medicare – for yourself or for your family members? If you are Medicare eligible, experts at SmartConnect can help you consider Medicare options even while you're an active employee. They can help you compare Medicare to Chubb medical plans and help you decide what is best for you and your family. Whether your retirement is imminent or years away, you can learn more about Medicare through this helpful service.