

See what's new for 2025 Understand the changes—big and small

- Medical insurance rates are set to increase by 50%: This increase is
 driven by several factors including inflation, rising healthcare costs,
 increased demand for medical services, and the growing prevalence of
 chronic conditions.
- 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.

• You can save more in the HSA and FSAs in 2025:

Year	Health savings account	Health care or limited purpose flexible spending accounts
2024	\$4,150/\$8,300 (employee/family)	\$3,200
2025	\$4,300/\$8,550 (employee/family)	To be announced

