

Annual Enrollment FAQs

Answers to all your questions about your 2025 benefits

When is Annual Enrollment?

Annual Enrollment begins on October 18 and ends on November 8, 2024.

How do I enroll?

Enroll at the [Chubb Benefits Portal](#):

- If you are logged in to the Chubb network access [Chubb Benefits Portal](#)
 - Go to chubb.bswift.com from any computer, smartphone or tablet
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What if I joined Chubb during Annual Enrollment or after it closes on November 8?

If you need to enroll for 2024 benefits and 2025 benefits, you must complete a dual enrollment. That means that you'll have to enroll twice to make sure you are covered for the rest of 2024 and 2025.

Fortunately, the process is straightforward. First, you need to enroll for 2024. Make sure you enroll within 30 days of your hire date. Just go to the [Chubb Benefits Portal](#) and follow the prompts to enroll. When you're finished, save your enrollment confirmation for your records. If you don't need benefits for 2024, but you will need benefits for 2025, you will need to log in to the [Chubb Benefits Portal](#) and waive your 2024 benefits. Then follow the steps to enroll for 2025 benefits.

When you are finished enrolling for 2024, you will be prompted to make your benefits elections for 2025. Go through the enrollment process again and choose the benefits you want for 2025. Most of your 2024 benefit elections will carry over to 2025, but you will need to enroll/reenroll in certain benefits, like the Health Savings Account (HSA) and/or Flexible Spending Account (FSA). When you're finished, save your enrollment confirmation for your records.

Do I need to enroll to have benefits in 2025?

Yes, for some benefits.

Many of your current elections will carry over if you do nothing, but you **must act** if you want to:

- Make a change to your benefit elections, especially if you are currently enrolled in a \$400 Deductible Plan (For Kaiser members in California, the \$500 Deductible Plan). **If you do not enroll in a medical plan for 2025, you will not have medical coverage in 2025.**
- Review your Preferred medical carrier. While you don't have to choose the Preferred carrier, your premium will be lower if you do.
- Enroll in a Health Savings Account (HSA). Remember, your current enrollment and contributions don't carry over from 2024 to 2025.
 - **NOTE:** When you are enrolled in the \$1,850 Deductible Plan (for Kaiser members in California, the \$1,800 Plan), you receive a company contribution. Chubb deposits \$125 for employee only coverage and \$250 if you cover dependents. **You must enroll during Annual Enrollment to receive the first quarter contribution in 2025.**
- Enroll in a Health Care Flexible Spending Account (FSA), Limited Purpose FSA and/or Dependent Care FSA elections as they don't carry over from 2024 to 2025.





Are there changes to benefits for 2025?

Yes. This year, several changes and enhancements have been made to provide you with a robust, cost-effective benefits package.

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 do not enroll in a medical plan for 2025, 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 (after October 18):
 - Click on your name in the top right corner.
 - Click “Manage Profile,” then click “View Personal/Family Information.”
 - 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 health care 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.

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** homepage.

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.

To learn more, register to attend an upcoming Smart Connect Medicare educational webinar at smartconnectplan.com/webinar.

Where can I find the cost of my benefits?

Rates are included in the [2025 Annual Enrollment Guide](#).

Your individualized rates are listed when you go through your enrollment on the [Chubb Benefits Portal](#).

Where can I find more information to compare the cost of my prescriptions under each of the different medical plan options?

Access your plan's formulary list to find out the cost of your prescription medication:

- **Employees enrolled in an Aetna or Horizon Blue Cross Blue Shield plan:** Log in to express-scripts.com and click "Price a Medication" under "Prescriptions" to see how much you'll pay for your prescription medications.
 - **Employees enrolled in a Kaiser plan:** Log in to www.kp.org and click "Pharmacy" at the top of the homepage.
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Is there a surcharge for 2025 if I did not complete a biometric screening?

If you or your spouse/partner did not complete the screening, your annual premium Enrollment on the [Chubb Benefits Portal](#) will show an additional annual amount of \$625 or \$1,250 factored in depending on whether one or both of you did not complete the screening, unless you were exempt from completing the biometric screening based on the below list:

- Employees hired after June 14, 2024
- Healthy Paws employees (acquired by Chubb on June 1, 2024)
- Employees who become eligible for Chubb benefits after June 14, 2024 (for example, if you were an hourly employee, then became a full-time employee)
- Your spouse, if you got married after June 14, 2024
- Your partner, if your partnership became effective after June 14, 2024
- Your dependents
- Employees on an approved unpaid and paid leave of absence who have not returned by June 14, 2024. Spouses/partners of employees on these leaves are also exempt. **Employees on intermittent leave must complete a biometric screening.**
- Employees covered under plans offered by Kaiser in Hawaii and MCS in Puerto Rico
- Expatriate employees covered under the UHCG plan
- Combined Field Agents



What other surcharges are there that can affect my premiums?

Tobacco-use status: Chubb medical plans include a tobacco premium surcharge for employees and/or covered spouses/partners who use tobacco products. \$50 per month (one user) or \$100 per month (both users). The tobacco attestation you made last year will automatically continue unless you change your attestation.

Your spouse's/partner's access to coverage: If you coverage a spouse/partner who has access to medical coverage through his/her employer, a surcharge of \$100 per month will be applied to your medical plan premiums.

I received an email saying that my medical plan is being eliminated for 2025. What do I do?

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 do not enroll in a medical plan for 2025, you will not have medical coverage in 2025.**

NOTE: This is the only time you can enroll in coverage for 2025 unless you experience a qualifying life event.

Will I receive a new medical ID card for 2025?

You will receive a new medical ID card if you change your medical plan for 2025.

If you are currently enrolled in the \$3,200 Deductible Plan and are enrolled in the \$3,300 Deductible Plan in 2025, whether you get new ID cards depends on the carrier you choose.

- **Horizon:** You will receive new cards in December 2024.
- **Aetna and Kaiser:** You will not receive new cards in the mail but can access digital cards on your online account.

Aetna and Kaiser members, please note that you can continue to use your current ID card since your group number and member ID will not change.



I received an email telling me that my Preferred medical carrier will change for 2025. What does that mean, and do I need to do anything?

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 (after October 18):**
 - Click on your name in the top right corner.
 - Click “Manage Profile,” then click “View Personal/Family Information.”
 - Click “Personal Information,” then scroll down to “Custom Demographic Information.” This will display your preferred medical carrier.

You can use Ask Emma® in the portal to compare plans, or you can see a side-by-side comparison in [My Benefits](#).

Why are my medical plan rates different from a co-worker on the same plan?

Medical plan rates can be different based on your home location. You and a co-worker could experience different rates based on where each of you reside and which carrier is the Preferred medical carrier for that location. In other words, Aetna may be the Preferred medical carrier in your zip code, while Horizon may be the Preferred medical carrier for your co-worker’s zip code.

Do I need to provide documentation to verify that my dependent is eligible for coverage?

You do not need to repeat the Dependent Verification process for dependents you are already covering. However, if you are adding **new** dependents during Annual Enrollment, you are required to submit verification documentation no later than 60 days after enrolling to ensure coverage for them. You will receive more information about the steps you need to take after you have completed the enrollment process.

What are the Health Savings Account (HSA) limits for 2025?

The total amount that you and Chubb may contribute to your HSA is increasing to \$4,300 if you enroll for Employee Only medical coverage or \$8,550 if you cover dependents. You can contribute an additional \$1,000 above these limits if you will be age 55 or older in 2025.

Important: You must actively enroll in the HSA during Annual Enrollment if you want to contribute and receive Chubb's HSA contributions. To have an HSA, you must be enrolled in either the \$1,850 or \$3,300 Deductible Plan (for Kaiser members in California, the \$1,800 and \$3,300 Plans).

Do I lose the money in my Health Savings Account (HSA) if I don't use it?

No, you will never forfeit any money from your HSA, including money that Chubb contributes. Any unused balance in your HSA will roll over year after year.

What happens to my HSA money if I switch plans or leave Chubb?

Your HSA goes where you go, no matter what medical plan you enroll in or if you leave Chubb. If you switch to a plan that is not eligible for the HSA, you keep your HSA but will not be able to make HSA contributions.



What are the Flexible Spending Account (FSA) for health care, dependent and commuter limits for 2025?

The IRS typically announces the increased contribution limits for these benefits in late autumn. After the announcement, employees will be given an opportunity to increase their contribution for 2025.

The current health care FSA limit is \$3,200 and \$5,000 for a dependent care FSA.

The current commuter account limit is \$315 each for parking and transit.

What happens if I have money left in my Flexible Spending Account or commuter account(s) at the end of the year?

If you have funds in a current Health Care or Limited Purpose FSA, you may roll over up to \$640 into 2025 as long as you enroll in the same FSA for next year. Balances over \$640 will be forfeited.

Money left in your Dependent care FSA does not roll over and will be forfeited.

If you have a balance in your commuter account, it will roll over automatically into next year in the first week of January. You can change your commuter contributions anytime during the year. You forfeit any amounts left in your account only if you leave Chubb.

Where can I find more information or get help with enrollment?

If you need information or assistance during enrollment, use these resources:

- **MyBenefits website** | learn.bswift.com/chubb

Visit **MyBenefits** to get all the information you need about your benefits in one place. There's no login required, so family members can use the site, too.

- Review the *2025 Annual Enrollment Guide*, which includes plan descriptions, rates and contact information, and much more.
- Access *Frequently Asked Questions*.
- Register for a Benefits Webinar or attend on-site Benefits Fairs.
- Learn more about the benefits offered by different Chubb businesses in the *Chubb for Chubb* booklet.
- **The Chubb Benefits Service Center.** For questions or help enrolling, call 1-844-58CHUBB (1-844-582-4822) between 8 am and 8 pm ET, Monday through Friday.
- **[Chubb Benefits Portal](https://chubb.bswift.com).** Take advantage of the various resources available when you're in chubb.bswift.com.
 - **Live Chat** with a representative who can answer your questions.
 - **Ask Emma**® can help you compare plans side by side, estimate your costs and more.
 - **Secure Messaging** lets you ask benefits-related questions. Find Secure Messaging on the "Contact Us" page on the [Chubb Benefits Portal](https://chubb.bswift.com).