

## Changes for 2025

### The \$400 Deductible Plan (\$500 Deductible Plan for Kaiser members) will be discontinued for 2025

As part of our efforts to streamline medical options while maintaining meaningful choice, these plans will be eliminated effective January 1, 2025:

- \$400 Deductible Plan (Aetna and Horizon Blue Cross Blue Shield)
- Kaiser \$500 Deductible Plan

If you are currently enrolled in one of these plans, you will need to enroll in a new plan to have medical coverage for 2025. If you do not choose a medical plan during Annual Enrollment, you will automatically be enrolled in the \$900 Deductible Plan for 2025.

There are three medical plans available for Pre-65 retirees in 2025: the \$900 Deductible, \$1,850 Deductible and \$3,300 Deductible.

### \$3,200 Deductible Plan will become the \$3,300 Deductible Plan

Due to required IRS changes, this plan will have higher annual deductibles, effective January 1, 2025:

- In-network: \$3,300/\$6,600 (retiree/family)
- Out-of-network: \$6,600 /\$13,200 (retiree/family)



The out-of-pocket maximums for the \$3,300 Deductible Plan also will be increasing.

### You will pay a flat co-pay for telemedicine visits

Telemedicine visits allow you to talk to a health care provider quickly and virtually when you need care. Each visit will have a new flat co-pay – \$25 under the \$900 Deductible Plan and \$10 under the \$1,850 and \$3,300 Deductible Plans.

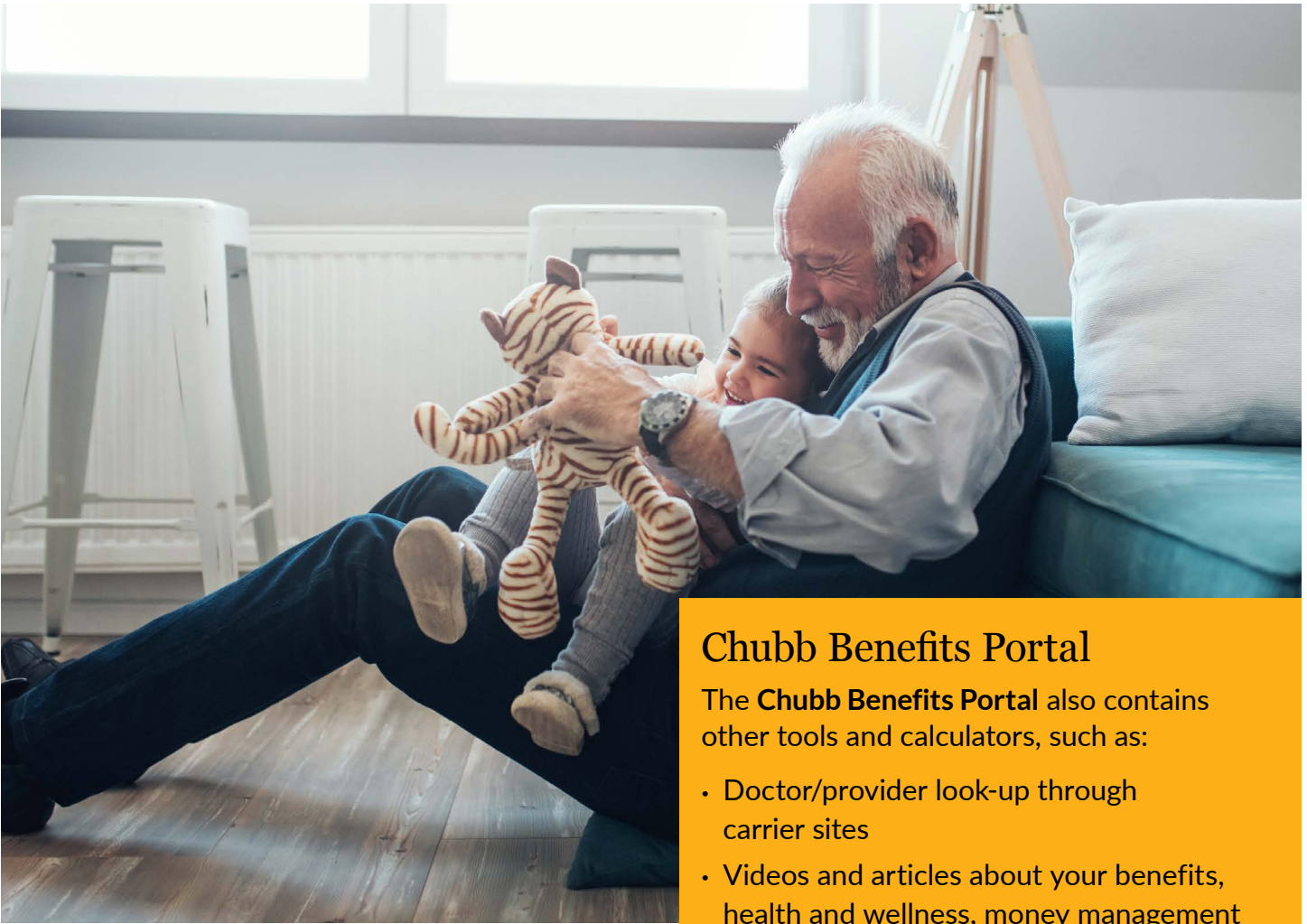
### Transcarent's Cancer Care

This 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 (for pre-65 Retirees enrolled in Aetna or Horizon).

### Medical subsidy and life insurance reduction

If you were a legacy Chubb employee hired before 1999 or rehired before 2012, the retiree medical subsidy reduces the premium rate you pay for your retiree medical coverage. In 2025, your subsidy will be reduced to 25% of your original subsidy amount. Beginning in 2026, there will be no subsidy for medical or dental coverage for any retiree.

Similarly, Chubb is phasing out retiree life insurance benefits for all currently eligible employees and retirees. The benefit amount will be reduced by 25% in 2025.



## Chubb Benefits Portal

The **Chubb Benefits Portal** also contains other tools and calculators, such as:

- Doctor/provider look-up through carrier sites
- Videos and articles about your benefits, health and wellness, money management and more

## SmartConnect

Do you or your family members have questions about Medicare? Experts at SmartConnect can help you navigate Medicare options. To speak to someone at SmartConnect, call 1-877-374-2705, Monday through Friday, 8:30 a.m. to 6 p.m. ET.

## Download the bswift Mobile App

Access your benefits information anytime and from anywhere with the bswift mobile App

To get started:

- Go to the Apple or Google Play store.
- Search "bswift."
- Enter your preferred email address that is on file to log in.