

## An Overview of What's New and Changing for 2025

Benefit / Program	2025 Overview			
<b>Cost of Coverage</b>				
Cost of Coverage	There will be increases to your cost of coverage for 2025 for the medical and dental plans. The cost of voluntary life insurance coverage for associates and spouses/domestic partners will be decreasing. You will see your costs when you enroll.			
<b>Health</b>				
<b>Basic Plus Medical Plan Option</b>				
New Network of Providers	Aetna's Premier Care Network Plus (APCN+) will replace the current network of providers. You will receive the highest level of benefits and have the lowest out-of-pocket cost when you use providers in this network, referred to as Tier 1. You will still have access to the broader Aetna network, which will be called Tier 2. There will continue to be no coverage when you use providers outside of the Aetna network.			
Changes to Plan Design	<b>Medical</b>	<b>Current</b>	<b>2025: Tier 1</b>	<b>2025: Tier 2</b>
	<b>Deductible (Individual/Family)</b>	\$4,000 / \$8,000	\$2,000 / \$4,000	\$4,000 / \$8,000
	<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$4,000 / \$8,000	\$6,000 / \$12,000	\$9,000 / \$18,000
	<b>Coinsurance</b>	You pay 0%	You pay 30%	You pay 50%
	<b>ER</b>	You pay \$0	You pay \$250 after deductible	You pay \$250 after deductible
	<b>Outpatient / Inpatient Hospital</b>	You pay nothing after deductible	You pay 30% after deductible	You pay 50% after deductible
	<b>Rx</b>	<b>Current</b>	<b>2025</b>	
	<b>Deductible / Out-of-Pocket Maximum</b>	Combined with medical	No Rx deductible Out-of-pocket maximum combined with medical	
	<b>Retail Pharmacies</b>	Generic: \$10 copay (no deductible) Brand: 0% after deductible	Generic: \$10 copay Brand Preferred: 30% (min: \$45, max \$120) Brand Non-Preferred: 50% (min: \$70, max: \$180)	
	<b>Mail-Order or CVS Retail Pharmacies</b>	Generic: \$25 copay (no deductible) Brand: 0% after deductible	Generic: \$25 copay Brand Preferred: 30% (min: \$90, max: \$240) Brand Non-Preferred: 50% (min: \$175, max: \$450)	
Hospital Indemnity Insurance*	You will no longer be required to enroll in Hospital Indemnity insurance if you enroll in the Basic Plus medical plan option. You will be defaulted into coverage in the standalone Hospital Indemnity plan at an additional cost, unless you take action to waive this coverage.			
<b>All Medical Plan Options</b>				
Fertility Benefits	Artificial Insemination will now be covered with no cycle limit, an enhancement of the previous 6-cycle lifetime maximum.			
Blood Benefits	Aetna is enhancing the standard blood benefit to include coverage for blood and blood products when purchased by a facility or provider.			
<b>Prescription</b>				
New Cost Saver Program	The Cost Saver Program will be available through CVS which provides additional savings on eligible non-specialty generic drugs.			

## An Overview of What's New and Changing for 2025 continued

Benefit / Program	2025 Overview
<b>Health</b> <i>continued</i>	
<b>Wellness</b>	
<b>New Program for Expert Medical Second Opinion</b>	2nd.MD will replace Medical Ally as our expert medical second opinion service provider.
<b>ComPsych EAP</b>	ComPsych is now offering free coaching (via telephonic or video sessions) for a wide variety of issues that may affect your well-being. Personalized programs and modules are centered around things like coping with stress, time management, chronic disease prevention, healthy pregnancy, sleep, weight management and more.
<b>Dental</b>	
<b>PPO Option</b>	Deductible – \$50 per individual and \$150 per family will be added for in-network services. Annual Maximum – An annual maximum benefit of \$1,500 will be added for in-network services. Orthodontics – Adult orthodontics will now be covered up to the Plan maximum.
<b>Indemnity Option</b>	Adult orthodontics will now be covered up to the Plan maximum.
<b>Financial</b>	
<b>Health Care and Limited Purpose Flexible Spending Accounts (FSAs)</b>	The contribution limit will increase from \$3,050 to \$3,200.
<b>Health Savings Account (HSA)</b>	IRS maximum contribution limits will increase from \$4,150 to \$4,300 for associate only coverage and \$8,300 to \$8,550 for associate plus one or more coverage.
<b>Financial Counseling</b>	Fidelity will replace Ayco for financial education and counseling.
<b>Chase Corporate Employees Benefits Program</b>	Broadridge is partnering with Chase to offer associates home purchase and refinancing support and guidance.
<b>Family Support</b>	
<b>Maven (available now)</b>	Maven offers eligible associates and their partners family building support, including: <ul style="list-style-type: none"> <li>• Up to \$20,000 in adoption assistance and up to \$20,000 in surrogacy support.</li> <li>• Access to specialists, care advocates and resources to help with topics such as treatment guidance, fertility education, lactation consultation and sleep coaching at no cost to you.</li> </ul>

*\*IMPORTANT: This is a fixed indemnity policy, NOT health insurance.*