

## Open Enrollment: Preview of What's Changing for 2025

Open Enrollment is coming up fast: **November 6 through November 20**. But before you enroll, you need to understand what's changing with your current benefits.

The first change, you may have already noticed, is simply a name change. Going forward, your medical, dental, vision, and other benefits are being offered through the **Aon Benefit Experience (BenX)**. You will continue to enroll using the **ABC** and Alight Mobile app.

Most benefits and options are **not** changing significantly in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that:

- Many insurance carriers are investing in specially designed [programs](#) to help you feel your best; and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

<b>What's New</b>	<b>Why It Matters</b>
<b>You must enroll.</b>	<p>If you don't enroll, you will <b>not</b> have medical coverage through Asurion next year. Medical elections do not carry forward from year to year.</p> <p>Keep in mind, if you don't elect medical coverage, you also won't have prescription coverage. If you want to contribute to a Health Savings Account (only with the Silver option) or flexible spending account, you must actively elect these for next year, even if you're already contributing in 2024. Your current dental and/or vision coverage, life insurance, legal services and identity theft protection will continue at 2025 premiums unless you're no longer eligible for benefits.</p>
Your cost of coverage has changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of an interactive pricing tool that helps compare the costs of your healthcare options. To access the pricing tool beginning October 18, <a href="https://benefitspricing.com/asurion/2025">benefitspricing.com/asurion/2025</a>. The access code is available through Employee Solutions or by an ABC representative at <b>844.968.6278</b>, Monday-Friday, 8am-10pm ET.</p> <p>During enrollment, you'll see pricing of your options for medical, dental and vision on the <b>ABC</b>.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before deciding.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the <b>ABC</b>. You can access this information by clicking <b>Find Doctors</b> when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"><li>• Search for your provider by name—not medical practice.</li><li>• Check only the office location(s) you are willing to visit.</li><li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li></ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>

**What's New****Why It Matters****Medical and Prescription Drug**

Anthem will provide out-of-network coverage in California.

If you live in California and are considering Anthem as your medical insurance carrier, Anthem will provide in-network **and** out-of-network coverage for all coverage levels in 2025. Just remember, seeing out-of-network providers may cost you substantially more than seeing in-network providers.

The Silver deductibles and out-of-pocket maximums will increase slightly.

The Silver in-network deductibles are increasing from \$1,600 to \$1,700 for individual coverage, and from \$3,200 to \$3,400 if you cover dependents. The out-of-pocket maximums are increasing from \$3,800 to \$4,250 for individual coverage, and from \$7,600 to \$8,500 if you cover dependents.

The Gold coinsurance will decrease slightly.

If you're covered under the Gold coverage level, your coinsurance for emergency room, inpatient, and outpatient services will decrease from 25% to 20%. Emergency room visits will still be subject to a \$150 copay before coinsurance.

Your prescription drug carrier and coverage could change.

If you enroll under Aetna, Anthem Blue Cross Blue Shield, Cigna, or UnitedHealthcare, CVS Caremark will be your pharmacy drug carrier for 2025. You will receive both a new medical insurance card and a separate prescription drug ID card to be used beginning January 1. (All other carriers will manage their own prescription drug coverage.)

Because of this change and because prescription drug carrier can change how they cover prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call CVS Caremark (if you're considering coverage under Aetna, Anthem Blue Cross Blue Shield, Cigna, or UnitedHealthcare) or the medical insurance carrier (for other carriers) before you enroll to see how your medication will be covered in the new plan year.

Other medical benefits **may** have changed.

Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

**Health Savings Account (HSA)**

HSA contribution limits have increased.

If eligible, for 2025, you can contribute up to \$4,250 if you cover just yourself or \$8,500 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

**Want more information?** Find the details about all your coverage options on the Make It Yours website at [asurion.makeityoursource.com](https://asurion.makeityoursource.com).

Once logged on to the **ABC** beginning November 6, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the **ABC**.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various Asurion benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Asurion. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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