



TO: All Benefits-Eligible Employees

FROM: Erica Howard, Hendrick Health Benefits Director

DATE: October 4, 2024

RE: 2025 Annual Enrollment

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Human Resources is pleased to announce the following information for the 2025 benefits year. Hendrick Health is committed to supporting its employees, and we have heard your feedback about what benefits matter to you. This year’s benefits options reflect input and suggestions from you on numerous surveys as well as online reviews and other platforms.

This letter provides an overview of the benefits changes you can expect in 2025, as well as how and when you can enroll. Please read the full letter to get a complete understanding of how your benefits may be affected. And, visit the Benefits website to access the 2025 Benefits Guide and more!

**\*NOTICE: ALL BENEFITS-ELIGIBLE EMPLOYEES ARE REQUIRED TO COMPLETE ANNUAL ENROLLMENT.**

## **ANNUAL ENROLLMENT**

### **TUESDAY, OCTOBER 22 THROUGH FRIDAY, NOVEMBER 1**

Annual Enrollment is **MANDATORY**. All benefits-eligible employees must complete Annual Enrollment during this time, even if you are waiving coverage. **Failure to enroll during Annual Enrollment could result in no benefits coverage for 2025.** For your convenience, Annual Enrollment is available online and at a call service. Benefit Guides are available electronically on the Benefits website. Enroll in the first week to get entered into a drawing for the cash equivalent of eight hours of CTO!

<b><u>Enrollment Options</u></b>	<b><u>How to Access</u></b>	<b><u>When</u></b>
Online Enrollment*	electbenefits.com/HendrickHealth	October 22 - November 1 (Available 24/7 using any device with internet access)
Call Center*	877-540-6761	October 22 - November 1 Monday - Friday (8 a.m. - 5 p.m.)

**\* Employees wanting to cancel or decrease Trustmark Universal Life must complete an After-Tax Benefit Change form. This form will be available through the Annual Enrollment portal and on the Benefits website.**

## **\*NOTICE\* DSI DEPENDENT ELIGIBILITY VERIFICATION**

Hendrick will be partnering with DSI to complete a mandatory Dependent Eligibility Verification. Hendrick participates in this process every 4 - 5 years for benefits compliance requirements. Doing so typically reduces our total healthcare spending by about 3 - 5%. Our healthcare claims costs directly affect the premiums you pay, so we want to ensure dependents on our plans are eligible. If you will be enrolling your spouse or child(ren) to your health, dental or vision plans you will be required to complete the dependent eligibility verification process to ensure insurance coverage for your dependents, even if you have done so in the past. Non-verified dependents' insurance coverage will be removed. More information will be provided to you shortly after the New Year.

## **HOW TO LEARN MORE ABOUT 2025 BENEFITS**

### **BENEFITS WEBSITE**

Please visit [Hendrick.Health/employeebenefits](https://Hendrick.Health/employeebenefits) or use your smartphone to scan the QR code on page 8 to access the Benefits website, available 24/7 using any device with internet access. Here you can view the *2025 Benefits Guide*, insurance, retirement and ProCare plan information and submit benefit forms.

### **BENEFITS EDUCATION SESSIONS**

Please plan to attend one of our virtual benefits education sessions. During these sessions, we will provide greater insight on 2025 benefits changes. While you will not be able to make any changes to your insurance elections at this time, it is a great opportunity to ask questions in preparation to make your benefits elections for 2025.

A recorded session will be available on the Benefits website.

Benefits Education Sessions			
Campus	Location	Date	Time
All	Teams – Virtual Space	October 14	1 – 2 p.m.
All	Teams – Virtual Space	October 17	11 a.m. – noon

To access the virtual log-in information, visit <https://b.link/9yfvws> or scan the QR code.



### **BREAKING DOWN BENEFITS**

The departments of HR Benefits, HR Employee Wellness, Admissions and Business Services have teamed together to create 3- to 5-minute educational videos through a series called *Breaking Down Benefits*. Visit the Benefits website to learn more about insurance, wellness discounts and resources, employee/patient hospital bill pay options and more!

## 2025 BENEFITS CHANGES

**\*\*Unless stated otherwise, these benefits are effective January 1, 2025\*\***

### UMR Medical Insurance

Plan deductibles and out-of-pocket maximums have changed as indicated below. New in 2025, bariatric coverage will be added to both plans. Bariatric coverage will have a separate plan design and will be covered using the Preferred network only – which means the care must be provided at Hendrick. A menopause support benefit, through Midi Health, will be added to both health plans. There will be increases in copays on the Copay Plan pharmacy plan design for the “Allowed” network only. New in 2025, salary tiers for premiums will move from four tiers to three tiers. See 2025 plan design and premium changes below.

### 2025 Medical Plan Design Changes

		HSA-Compatible Plan			
		Hendrick Health "Preferred"		UnitedHealthcare "Allowed"	
PLAN YEAR		2024	2025	2024	2025
<b>DEDUCTIBLE</b>					
	INDIVIDUAL	\$3,200	<b>\$3,300 (IRS minimum)</b>	\$3,200	<b>\$3,800</b>
	FAMILY	\$6,400	<b>\$6,600 (IRS minimum)</b>	\$6,400	<b>\$7,600</b>
<b>OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)</b>					
	INDIVIDUAL	\$7,500	<b>\$5,000</b> ↓	\$8,050	<b>\$8,300</b>
	FAMILY	\$15,00	<b>\$10,000</b> ↓	\$16,000	<b>\$16,600</b>

  

		Copay Plan			
		Hendrick Health "Preferred"		UnitedHealthcare "Allowed"	
PLAN YEAR		2024	2025	2024	2025
<b>DEDUCTIBLE</b>					
	INDIVIDUAL	\$2,000	<b>\$1,500</b> ↓	\$2,000	<b>No change</b>
	FAMILY	\$4,000	<b>\$3,000</b> ↓	\$4,000	<b>No change</b>
<b>OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)</b>					
	INDIVIDUAL	\$9,000	<b>\$6,200</b> ↓	\$9,450	<b>\$9,200</b>
	FAMILY	\$18,000	<b>\$12,400</b> ↓	\$18,900	<b>\$18,400</b>

### **\*NEW\*** 2025 Bariatric Coverage Plan Design\*

\*13-month waiting period from plan enrollment

		Copay Plan & HSA-Compatible Plan "Preferred"	
PLAN YEAR		2024	2025
<b>DEDUCTIBLE</b>			
	INDIVIDUAL	Not covered	<b>\$3,500</b>
<b>COINSURANCE</b>			
	INDIVIDUAL	Not covered	<b>20%*</b>
<b>OUT-OF-POCKET MAXIMUM</b>			
	INDIVIDUAL	Not covered	<b>Plan's out-of-pocket maximum</b>

\*After Deductible

## 2025 Pharmacy Plan Design Changes

PLAN YEAR	HSA-Compatible Plan			
	Hendrick Health "Preferred"		UnitedHealthcare "Allowed"	
	2024	2025	2024	2025
<b>DEDUCTIBLE</b>				
INDIVIDUAL	\$3,200	<b>\$3,300</b>	\$3,200	<b>\$3,800</b>
FAMILY	\$6,400	<b>\$6,600</b>	\$6,400	<b>\$7,600</b>
<b>OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)</b>				
INDIVIDUAL	\$7,500	<b>\$5,000</b>	\$8,050	<b>\$8,300</b>
FAMILY	\$15,000	<b>\$10,000</b>	\$16,000	<b>\$16,600</b>
<b>RETAIL RX (30-DAY SUPPLY)</b>				
SELECT GENERICS				
GENERAL GENERICS AND SOME SELECT BRANDS	10%*	<b>No Change</b>	30%*	<b>No Change</b>
PREFERRED BRAND AND NON-PREFERRED GENERICS				
NON-PREFERRED BRAND AND NON-PREFERRED BRAND GENERICS				
SPECIALTY AND INJECTIBLE DRUGS	10%*; \$3,200 out-of-pocket maximum	<b>10%*; \$3,300 out-of-pocket maximum</b>	10%*; \$3,200 out-of-pocket maximum	<b>30%*; \$3,800 out-of-pocket maximum</b>

\*After Deductible

PLAN YEAR	Copoly Plan			
	Hendrick Health "Preferred"		UnitedHealthcare "Allowed"	
	2024	2025	2024	2025
<b>DEDUCTIBLE</b>				
INDIVIDUAL	\$50	<b>No Change</b>	\$50	<b>No Change</b>
FAMILY				
<b>OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)</b>				
INDIVIDUAL	\$9,000	<b>\$6,200</b>	\$9,450	<b>\$9,200</b>
FAMILY	\$18,000	<b>\$12,400</b>	\$18,900	<b>\$18,400</b>
<b>RETAIL RX (30-DAY SUPPLY)</b>				
SELECT GENERICS	\$0		\$0	<b>No change</b>
GENERAL GENERICS AND SOME SELECT BRANDS	\$10*	<b>No Change</b>	\$15*	<b>\$20*</b>
PREFERRED BRAND AND NON-PREFERRED GENERICS	\$23*		\$35*	<b>\$40*</b>
NON-PREFERRED BRAND AND NON-PREFERRED BRAND GENERICS	\$40*		\$60*	<b>\$65*</b>
SPECIALTY AND INJECTIBLE DRUGS	15%* - \$3,000 out-of-pocket maximum		<b>No Change</b>	15%* - \$3,000 out-of-pocket maximum

\*After Deductible

## 2025 UMR Premium Changes

Premiums listed display rates assuming NO wellness discounts are awarded (left) and assuming ALL wellness discounts (employee and spouse, if applicable) are awarded (right). The premium chart does not include tobacco surcharges.

HSA-Compatible Plan			
SALARY RANGE	CATEGORY	BI-WEEKLY PREMIUM W/O WELLNESS DISCOUNTS	BI-WEEKLY PREMIUM W/ ALL WELLNESS DISCOUNTS
up to \$20.00/hr	Employee Only	\$45	\$25
	Employee + Spouse	\$209	\$169
	Employee + Child(ren)	\$151	\$131
	Employee + Family	\$258	\$218
\$20.01 to \$40/hr	Employee Only	\$47	\$27
	Employee + Spouse	\$222	\$182
	Employee + Child(ren)	\$164	\$144
	Employee + Family	\$279	\$239
\$40.01/hr and up	Employee Only	\$51	\$31
	Employee + Spouse	\$256	\$216
	Employee + Child(ren)	\$189	\$169
	Employee + Family	\$318	\$278

Coplay Plan			
SALARY RANGE	CATEGORY	BI-WEEKLY PREMIUM W/O WELLNESS DISCOUNTS	BI-WEEKLY PREMIUM W/ ALL WELLNESS DISCOUNTS
up to \$20.00/hr	Employee Only	\$87	\$47
	Employee + Spouse	\$301	\$221
	Employee + Child(ren)	\$209	\$169
	Employee + Family	\$362	\$282
\$20.01 to \$40/hr	Employee Only	\$89	\$49
	Employee + Spouse	\$319	\$239
	Employee + Child(ren)	\$225	\$185
	Employee + Family	\$388	\$308
\$40.01/hr and up	Employee Only	\$93	\$53
	Employee + Spouse	\$363	\$283
	Employee + Child(ren)	\$258	\$218
	Employee + Family	\$438	\$358

### Premiums for 2025 UMR plans will be based on three factors:

1. **Salary-Based Premiums**
  - Your hourly rate of pay, as of 10/6/2024, will determine your premium salary range for the 2025 benefits plan year.
2. **Wellness Factors**
  - HSA-Compatible Plan Wellness Discount = \$20 Employee/\$20 Spouse
  - Copay Plan Wellness Discount = \$40 Employee/\$40 Spouse
3. **Tobacco Use**
  - HSA-Compatible Plan and Copay Plan Tobacco Surcharge = \$30 Employee/\$30 Spouse

## **\*NEW\* – Midi Health – Menopause Support\***

We are excited to announce the addition of Midi Health, the leading virtual clinic for women in perimenopause and menopause. Through Midi Health, eligible members will receive expert care from clinicians deeply trained in menopause care. This service is integrated into our UMR health plan and all visits are billed to claims through insurance. \*Employees and spouses enrolled in a Hendrick UMR health plan are eligible.

## **MetLife**

There will be no benefit plan changes in 2025. See premium changes below.

<b>Dental High Plan</b>		
<b>Category</b>	<b>2024 Bi-weekly Premium</b>	<b>2025 Bi-weekly Premium</b>
Employee Only	\$21.70	<b>\$22.79</b>
Employee + Spouse	\$32.36	<b>\$33.98</b>
Employee + Child(ren)	\$37.91	<b>\$39.80</b>
Employee + Family	\$50.76	<b>\$53.30</b>

<b>Dental Low Plan</b>		
<b>Category</b>	<b>2024 Bi-weekly Premium</b>	<b>2025 Bi-weekly Premium</b>
Employee Only	\$15.47	<b>\$16.25</b>
Employee + Spouse	\$22.94	<b>\$24.09</b>
Employee + Child(ren)	\$26.87	<b>\$28.21</b>
Employee + Family	\$35.98	<b>\$37.78</b>

## **Hendrick Contribution to Health Savings Account (WEX)**

The annual maximum contribution or “funding limit” will be increased for 2025. Hendrick contributes up to \$500 to eligible employees’ HSAs who enroll in the HSA-Compatible Health Plan. This amount will be divided by 26 pay periods and added to employee accounts on a bi-weekly basis. See below for contribution limits.

<b>HSA</b>			
<b>Category</b>	<b>2024 Funding Limit</b>	<b>2025 Funding Limit*</b>	<b>Hendrick Contribution</b>
Employee Only	\$4,150	<b>\$4,300</b>	\$500
Employee + Family	\$8,300	<b>\$8,550</b>	

\*Employees age 55+ will continue to be offered a catch-up contribution of an additional \$1,000.

## **Holiday Pay**

**Observed Holidays:** *New Year’s Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.*

Eligible employees are currently paid holiday differential for any hours worked between 12:00 a.m. of the actual holiday through 11:59 p.m. of the actual holiday. Beginning the 2023 - 2024 fiscal year (FY) that started September 1, Hendrick began transitioning from paying this differential to paying time-and-a-half. Two holidays per fiscal year will transition to time-and-a-half, while the remaining will pay differential until the transition is complete. Thanksgiving and Christmas were the first two holidays to be paid at time-and-a-half during the 2023 - 2024 FY. Next in line for the 2024/2025 FY are New Year’s Day and Good Friday.

Please refer to PolicyStat - policy *Holidays* - for more information.

**THERE WILL BE NO PREMIUM OR PLAN CHANGES  
TO THE FOLLOWING BENEFITS:**

Benefit Type	Insurance Carrier
Vision	Superior
Flexible Spending Account	WEX
Limited-Use Flexible Spending Account	
Dependent Care Flexible Spending Account	
Basic Life and Accidental Death and Dismemberment	Lincoln Financial Group
Optional Term Life Insurance	
Short-Term Disability	
Long-Term Disability	
Hospital Indemnity	
Critical Illness	
Accident	
Universal Life Insurance	Trustmark
Legal	ARAG
Identity Theft	LifeLock

**Fidelity Retirement**

There are new withdrawal options that apply to 403(b) and 401(k) plans and will be made available to employees by January. See below for details. If you haven't already, we also encourage you to log into NetBenefits at [netbenefits.com](http://netbenefits.com) to access your retirement plan account and update your beneficiary information. Refer to the benefits website to learn more.

Withdrawal Type	Withdrawal Amount
<b>Qualified Birth or Adoption</b>	Up to \$5,000 is available per child per participant.
<b>Domestic Abuse</b>	The lesser of \$10,000 or 50% of vested balance.
<b>Qualified Declared Disaster</b>	Up to \$22,000 for federally declared disasters.
<b>Emergency Withdrawal</b>	\$1,000 available once a year if the withdrawal is repaid or every 3 years if the withdrawal is not repaid.

*\*Refer to the Summary Plan Description on the Hendrick Hub for more information on Withdrawals.*

**CTO Cash Out**

If you are interested in a CTO Cash Out for 2025, you must complete your election through 2025 Annual Enrollment using the online portal. Refer to PolicyStat, policy *Cash Time Off (CTO)* to learn more. *CTO Cash Outs are not available to employees who have DTO.*

**BenefitHub Discount Marketplace**

Don't forget to register in BenefitHub, an all-in-one portal for discounts and special offers. This is just one of many ways to show you how much we appreciate you for choosing to work at Hendrick!

*Pet Owners - Did you know you can enroll in Pet Insurance through BenefitHub? Log in and search "Pets" to explore several options.*

Refer to the Benefits website to learn more!



Scan the QR code to visit the Benefits website.

**We are proud to offer you a generous and competitively priced benefits package to meet the needs of you and your family. Should you have any questions about the changes to 2025 benefits plans, please contact HR Benefits at [Benefits@hendrickhealth.org](mailto:Benefits@hendrickhealth.org) (include your name and employee number) or call 325-670-3163.**