



US Benefits Open Enrollment — What’s Changing for 2025

Benefits Open Enrollment is coming up fast: **October 30 through November 13**. 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 APTIM Benefits Marketplace website and Alight Mobile app.

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

What to Review	Why It Matters
Your cost of coverage has changed	Because prices can go up or down each year, your current coverage may not be your best option next year. Carefully review your options and prices to find the right fit for you and your family.
Carrier options and provider networks	<p>You should enroll to make sure you get the coverage you want next year! Not only could your needs have changed, but you need to review carrier options and the network of providers. It’s worth a close look, even if you choose exactly what you have today. 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 making a decision.</p> <p>When it’s time to enroll, see if providers critical to your care are in the network through the APTIM Benefits Marketplace website. You can access this information by clicking Find Doctors when you’re selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name—not medical practice. • Check only the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>
How your medication is classified (and covered) could have changed	Because your medical insurance carrier’s pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it’s strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new plan year.
Savings accounts	To contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account (HCFSA, LPFSA, DCFSA), you must make an active election . Current-year elections DO NOT roll over.
Other medical benefits may have changed	Medical insurance carriers may offer new or enhanced benefits for 2025. Many insurance carriers are investing in specially designed programs to help you feel your best. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

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What’s New	Why It Matters
Medical	
The Bronze Plus deductibles and out-of-pocket maximums will increase	The Bronze Plus in-network deductibles are increasing from \$2,450 to \$2,500 for individual coverage, and from \$4,900 to \$5,000 if you cover dependents. The out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage, and from \$7,800 to \$9,000 if you cover dependents.
The Silver deductibles and out-of-pocket maximums will increase	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	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.
Health Savings Account (HSA)	
The IRS has updated the HSA contribution limits	If eligible, for 2025, you can contribute up to \$4,300 if you cover just yourself or \$8,550 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.
Flexible Spending Accounts (HCFSA, LPFSA, DCFSA)	
IRS contribution limits have not been set for 2025	The new IRS contribution limits are normally set during the first week of November. If you make your elections before the new limits have been set, you will have the opportunity to make changes before Open Enrollment ends on November 13.
Voluntary Benefits	
New carrier!	Prudential will replace New York Life as the carrier for all Life, Disability benefits, Critical Illness, Hospital Indemnity, and Accident plans. Your current coverage amounts will not change for your already elected benefits. Review your new rates for 2025.

Want more information? Beginning October 8, find the details about all your coverage options on the Make It Yours website at aptim.makeityoursource.com.

Once logged on to the APTIM Benefits Marketplace website beginning October 30, 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 APTIM Benefits Marketplace website.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various APTIM 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 APTIM. 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.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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