



2025 Annual Enrollment  
October 21–November 1, 2024



# DIVE

into what's changing.

Learn what's new for your  
fiercely good benefits for 2025—and how to  
choose the right coverage.

Fiercely good benefits.

# What's Changing for 2025

There aren't any major changes to your benefits for next year—just a few IRS-mandated medical plan updates and other changes below. Keep in mind, though, costs for coverage are changing as they do every year, and there can be changes in your plan's in-network providers and covered prescription drugs. Your situation may have changed, too. So, take a few minutes to review your options and choose the coverage that is uniquely right for you.



## COST INCREASES

Health care costs continue to increase nationwide, which means you may see some increases in what you'll pay for coverage if you remain in your current medical plan. BlueTriton will pay more as well, and we'll continue to cover the majority of the cost of providing insurance for you and your family. You may be able to lessen the cost increase for you by switching to another medical plan option. That's the great thing about our health care plans—there are many different options to meet a variety of budget and coverage needs.



## MEDICAL PLAN UPDATES

- **In the silver coverage level plans:** For in-network coverage, you'll **pay more** before the plan starts sharing costs with you (deductible) and more before the plan pays 100% of your eligible expenses (out-of-network maximum).
  - 2025 in-network deductibles: \$1,700 individual/\$3,400 family (currently \$1,600/\$3,200)
  - 2025 in-network out-of-pocket maximums: \$4,250 individual/\$8,500 family (currently \$3,800/\$7,600)
- **In the gold coverage level plans:** Coinsurance for emergency room, inpatient, and outpatient services will decrease from 25% to **20%**. That means you'll **pay less** for these services in 2025. You'll pay a \$150 copay before coinsurance for emergency room visits specifically.
- **In the Anthem plans in California:** If you live in California and enroll in an Anthem medical plan, you'll have **in-network and out-of-network coverage** in 2025. Remember, though, you'll pay more if you see out-of-network providers.



## HEALTH SAVINGS ACCOUNT (HSA)

In 2025, you can contribute up to **\$4,300** to your health savings account (HSA) if you have individual coverage and up to **\$8,550** if you cover one or more dependents. If you're age 55 or older, you can make an additional catch-up contribution of up to \$1,000. Remember: You can use the money in your tax-advantaged HSA to help cover eligible health care expenses now or in the future.



## LUMP-SUM SUPPLEMENTAL INSURANCES

Our partner for critical illness insurance, hospital indemnity insurance, and accident insurance is changing from Aflac to **Securian**. Securian offers exceptional customer service and some enhanced coverage features too. These benefits pay a lump sum if the unexpected (like a cancer diagnosis, hospitalization, or injury) happens. If you're currently enrolled in any of these plans, your coverage will roll over into next year through Securian. Beginning October 14, you can find out more at [securian.com/bluetriton-insurance](https://securian.com/bluetriton-insurance).

### *New Name for the Exchange*

*You might notice that the Aon Active Health Exchange—where you shop for medical, dental, vision, and other benefits—has a new name: Aon Benefits Experience (BenX). You'll still have the same variety of benefits options and will still enroll through the current enrollment website or Alight Mobile app.*



# 3 Steps to Refresh Your Benefits

It takes a little time, but revisiting your benefits options every year is well worth it. With these 3 steps, you can make sure you and your family have the coverage you need in 2025.

## 1

### Check your costs, coverage, and providers.

Each year prices can go up and down, carriers can update their coverage, providers can come and go from networks, and your health care needs can change—so your current medical plan may not be your best deal for next year.

- Use the **Help Me Choose** tool to find the right plan for you for 2025 based on your health care needs and preferences, including your budget. You can find Help Me Choose when you make your enrollment choices.
- You can make sure your favorite providers are in network with the **Find Doctors** feature within the enrollment process. Call the insurance carrier if you aren't completely sure if your provider is in network.
- If you have prescriptions you take regularly, call your prescription network (CVS Caremark for Aetna, Anthem, Cigna, or UnitedHealthcare) or [insurance carrier](#) to see how your medications will be covered next year.
- Learn about the “extras” provided by the medical plan carriers—special programs included in your coverage to help you and your family [feel your best](#).



# 3 Steps to Refresh Your Benefits (continued)

## 2

### Consider all your options and what you might need.

Explore all your options at [bluetriton.makeityoursource.com](https://bluetriton.makeityoursource.com) and learn about valuable benefits that could help you save money or protect you and your family—like tax-advantaged accounts, supplemental medical coverage, identity theft protection, legal assistance, life insurance, and more.

## 3

### Make your choices October 21–November 1, 2024.

If you want to change your coverage or covered dependents for 2025 or if you want to contribute to an HSA or flexible spending account (FSA), you can make your choices:

- Through the enrollment website, available through [SuccessFactors](#) (select the My Benefits tile) or directly at [digital.alight.com/bluetritonbrands](https://digital.alight.com/bluetritonbrands).
- Through the Alight Mobile app, which you can find in the Apple App Store and Google Play.



Apple



Google

### Need Help Choosing Your Benefits?

Beginning October 21, when you make your choices on the enrollment website or through the Alight Mobile app you can:

- Use the **Help Me Choose** tool for help choosing a medical plan.
- Look for the **Need Help?** icon to ask Lisa, your virtual assistant, any questions you may have.
- Schedule an appointment with a **customer service representative**.



### If You Don't Enroll

Your current elections will **continue** (with any cost/coverage updates) in 2025, except for any HSA or FSA contributions—those **must** be elected every year. Remember: After Annual Enrollment, you can only update your benefits within 30 days of a qualified life event such as marriage or birth/adoption.