

CHANGES TO YOUR 2025 BENEFITS (Effective January 1, 2025*)

What's New	What this Change Means for You
Applies to this year's Open Enrollment for 2025 and beyond.	
Well – your gateway for wellbeing	<p>Associates not on Regions medical plans can elect to add Well, Regions wellbeing platform, at no cost during open enrollment.</p> <p>Associates who elect Credence BCBS Core or Advantage plans do not need to add Well. Your access to Well is included.</p>
Applies to Both the Credence BCBS Advantage PPO Plan, and Core High Deductible Plan – Effective January 1, 2025	
Associate Contributions	<p>Rates will change for both Advantage and Core for 2025.</p> <p>See the 2025 Associate Contribution Sheet for all rates.</p>
Associate Cost Share	<p>Deductibles, Copays, Coinsurance and Out-of-Pocket Maximums will remain the same for the Credence Advantage Plan.</p> <p>Core Plan deductibles and out-of-pocket limits will slightly increase</p>
Applies to Health Flexible Spending Account (Healthcare FSA) – Effective January 1, 2025	
Health FSA Contribution Limit	The Health FSA annual limit is established by the IRS and the 2025 limit has not yet been determined. Workday will be updated to reflect the new amount as soon as it is available.
Health FSA Carry Over	Awaiting IRS Update from current carryover of \$640. HealthEquity will be updated to reflect the new amount as soon as it is available.
Applies to Health Savings Account (HSA) – Effective January 1, 2025	
HSA Contribution Limit	<p>2025 Contribution Limits:</p> <ul style="list-style-type: none"> • Individual: \$4,300 • Family: \$8,550
Applies to Kaiser Permanente Traditional HMO Plan (So CA only) -Effective January 1, 2025	
Associate Contributions	<p>Rates will change for the Kaiser HMO in 2025</p> <p>See the 2025 Associate Contribution Sheet for all rates.</p>
Applies to Credence BCBS Dental Plan – Effective January 1, 2025	
Associate Contributions	<p>Dental Rates will increase slightly.</p> <ul style="list-style-type: none"> • Associate Only. \$11.50 • Associate + Child(ren). \$29.00 • Associate + Spouse/Domestic Partner. . . \$23.00 • Associate + Family. \$43.00

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Waiting Period	12 month waiting period for major services will be eliminated for dates of service after January 1, 2025. Waiting period for orthodontia remains.
Applies to Optional Life Insurance – Effective January 1, 2025	
Associate Contributions	<p>Contributions for optional associate coverage will be reduced by approximately 12%.</p> <p>Associates will be allowed to elect or increase coverage up to 3x Benefits Eligible Compensation without providing Evidence of Insurability</p>