



2025 Open Enrollment Presentation

Benefits for you & your family



Agenda & Overview

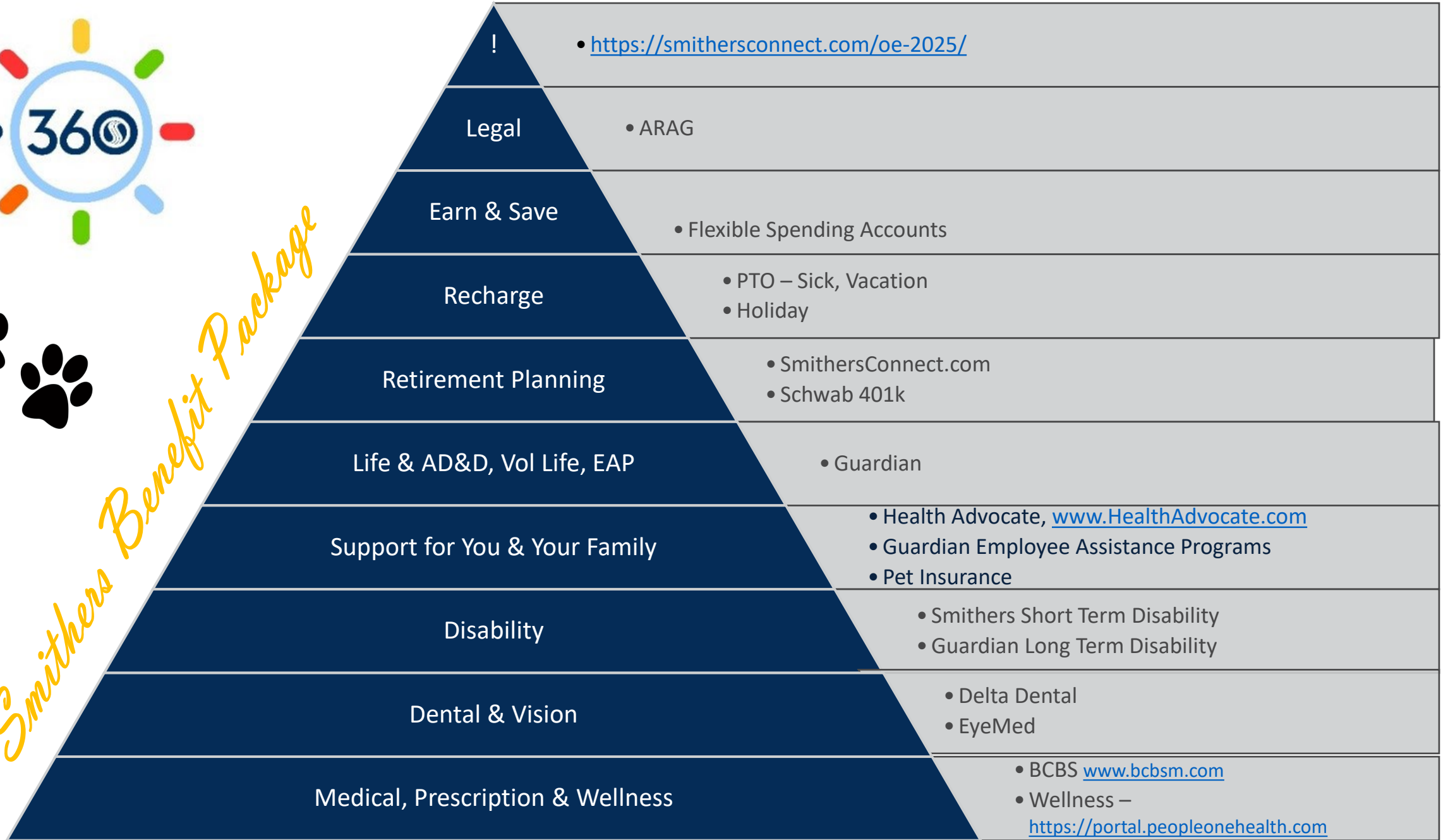
2025 Open Enrollment begins November 25th and ends on December 6th

- Review of Smithers Total Benefit Package
- UKG Information
- Increasing Healthcare Costs and Ways to Keep Costs Down
- Overview of 2025 Medical/Rx Benefits and Employee Rates
- Overview of 2025 Dental & Vision Benefits and Employee Rates
- 2025 Saving Information – FSA, and 401K - Schwab
- Legal Insurance, Pet Insurance, Health Advocate, Guardian EAP





Smithers Benefit Package



Annual Benefit Open Enrollment

What is Open Enrollment?

- Annual open enrollment is the one time a year employees can make changes to their benefit elections for the following plan year which begins January 1, 2025
- *What do I need to do?*



Enroll in a
New Plan



Add or Drop a
Dependent



Waive
Coverage

This is an active open enrollment, you must re-enroll in benefits, coverage will not carry over into 2025!

Annual Benefit Open Enrollment

Can I make changes to my plan decision throughout the year?

- Generally, you will not be able to enroll or make changes until the next open enrollment period.
However, if you have a qualifying life event throughout the year, you will be able to make a change.

What is a qualifying event?



Marriage



Birth



Adoption



Divorce



Loss of
Coverage



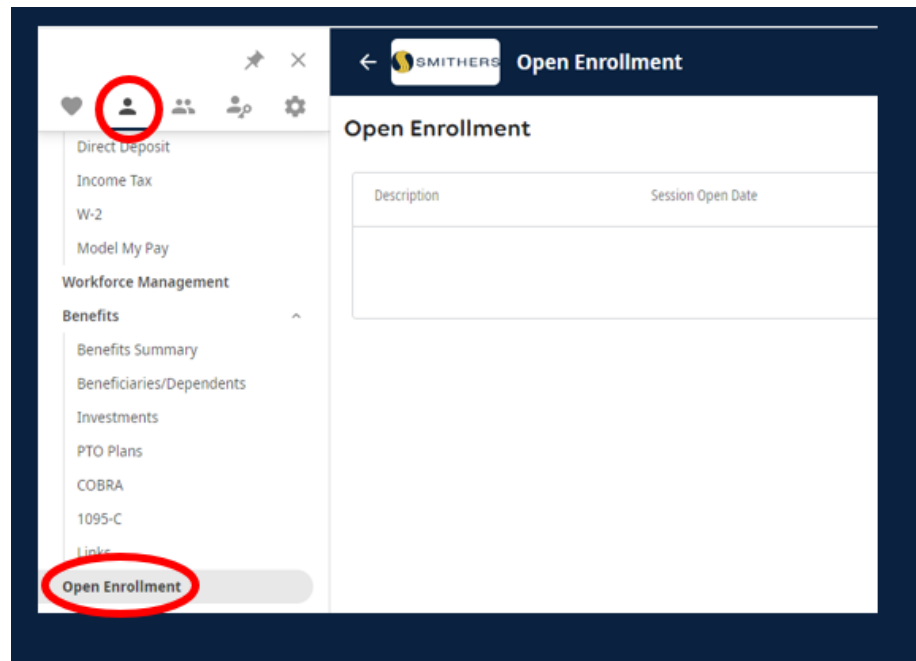
Death

You must submit this change in UKG within **30 days** of the qualifying event date to make a change.

*see [Smithersconnect.com](https://www.smithersconnect.com) “benefits information” for more detail

UKG Action Required

- All Employees **MUST** re-enroll in benefits this year, even if you are waiving coverage!
- Benefits will **NOT** carry over to next year, you will not have coverage Jan 1st, if you do not enroll!
- Per IRS guidelines, the maximum amount you can contribute to your FSA in 2025 is \$3,300!



Timing for Enrollment
Enroll between Nov 25th-Dec 6th

Resources Ready To Help

Your HR Rep is always ready to help you understand your benefit choices.

- <https://smithersconnect.com/oe-2025/> Provides complete benefit information
- Share the site with your spouse or family
- Visit the 2025 Open Enrollment tab for more information specifically about what's changing for 2025 (beginning Nov 25th)
- Video of open enrollment changes is also on the website (beginning Nov 25th)
- Health Advocate www.HealthAdvocate.com



Medical Marketplace and Increasing Costs

- **What we see in the marketplace**
 - Healthcare costs are on the rise
 - Labor costs for health care providers are escalating
 - Increases in operating costs
 - Many major health care providers are reporting significant losses
 - High-dollar medications driving up healthcare costs
- **What we're doing to mitigate expenses**
 - Negotiating with health care carriers to drive down premiums
 - Reviewing and making moderate plan changes to reduce overall cost while providing very competitive offerings to you and your family.
 - Providing significant wellness incentives through HRA dollars
 - Focusing on Wellness for long-term healthier outcomes for you!
 - Offering personalized coaching through our Wellness plan to help you!
 - Examining all our healthcare expenses to ensure a better return for you and for Smithers.



Ways You Can Reduce Your Healthcare Costs

What can you do to mitigate expenses?

- Be proactive in your healthcare – go to your preventative appointments!
- Utilize generics first for your prescription needs!
- Participate in the Wellness Plan
- Plan ahead and contribute to your FSA plan
- Shop for lower cost testing



What's New in 2025?

Smithers is committed to offering a quality and comprehensive benefit program for employees and your families. Like other employers, we are faced with rising costs to offer health coverage..

What's New For 2025:

- Increase to FSA allowance – maximum for 2025 is \$3,300
- Enhancement to dental plan coverage



BCBS 2025 PPO Plan

	PPO	
	In- Network	Out-of- Network
Annual Deductible (embedded)	\$1,000 Single \$2,000 Family	\$2,000 Single \$4,000 Family
Coinsurance (after deductible)	20%	40%
Out-of-Pocket Maximum (embedded)	\$6,350 Single \$12,700 Family	\$12,700 Single \$25,400 Family
Preventive Care	\$0	40% after deductible
Primary Care Visit	\$30	40% after deductible
Specialist Visit	\$50 Copay	40% after deductible
Outpatient Therapy & Treatment	20% after deductible	40% after deductible
Lab X-ray Diagnostic	20% after deductible	40% after deductible
Major Diagnostic	20% after deductible	40% after deductible
Urgent Care	\$60 Copay	40% after deductible
Emergency Use of ER (copay waived if admitted)	\$150 copay	\$150 copay
Tier 1 Drugs	\$10 for 30 day \$20 for 90 day	In-network copay + 25%
Tier 2 Drugs	\$40 for 30 day \$80 for 90 day	In-network copay + 25%
Tier 3 Drugs	\$80 for 30 day \$160 for 90 day	In-network copay + 25%

**No Plan
Changes**

2025 Employee Bi-Weekly Medical Premiums

Coverage Tier	Current	NEW
Employee Only	\$65.44	\$68.71
Employee + 1	\$132.40	\$145.64
Employee + 2 or more	\$154.84	\$170.32

A surcharge of \$60 per pay for anyone covering a spouse/domestic partner who has coverage available through their employer or through Medicare.

Blue Cross Blue Shield Resources



Find the care you need at the right price

With your plan's network, you have plenty of options for care. But how do you decide where to go?

Use your online Blue Cross member account

Search doctors, facilities and procedures anytime, anywhere and get cost and quality information to choose what's best for you.

Register today at bcbsm.com/register or [get the app](#). [Search BCBSM](#)



Pick doctors and facilities in your plan's network. Going out of your plan's network costs more. Choose doctors who accept your plan and look up quality designations.



Plan ahead for surgeries. Understand how long surgery can take and how much it costs to fully recover. Your account sums up the estimated cost* for each service involved with your procedure — from your first doctor visit to post-surgery treatment.



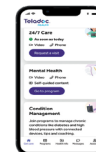
Learn where you can save money. See how prices can differ by doctor, location or type of facility. Then talk with your doctor where to go to pay less for medical services.



Find peace of mind with quality care. Knowing if a hospital has a quality designation for the specialty care you need can help you pinpoint where to go. Learn more at bcbsm.com/hospital-quality.

Get Care when you need it. With Virtual Care by Teladoc Health®, you and everyone on your health plan can get virtual medical and mental health care from a smartphone, tablet or computer.

Visit bcbsm.com/virtualcare for a link to download the Teladoc Health app



Delta Dental Program

Benefits	PPO	Premier	Out-Of-Network
Diagnostic & Preventive (exams covered twice per year, x-rays etc.)	100%	100%	100%
Basic Services (fillings, crown repair, root canals etc.)	80%	80%	60%
Major Services (crowns, bridges, implants & dentures)	60%	60%	50%
Orthodontic Care		50% up to age 19	
Deductible (S F)		\$50 Single \$150 Family	
Waived against		Preventive	
Annual Maximum		\$1,250/ Person	
Orthodontic Maximum		\$1,000 Lifetime	
Carryover Benefit*	Up to \$450 per year to a max of \$1,250		



2025 Enhancements

Coverage for white porcelain crowns and bridges on back teeth

Additional benefits for those with special needs

*Applicable if at least one covered service is paid, and total benefit paid does not exceed \$600

2025 Bi-Weekly Dental Premiums

Coverage Tier	DPPO
Employee Only	\$0 (FREE)
Employee + Spouse	\$14.74
Employee + Child(ren)	\$21.44
Family	\$41.35

**No Change in
Dental Premium**

EyeMed Vision Program

Benefits	In-Network	Out-Of-Network Reimbursement
Frequency		
Examination	Once every 12 months	Once every 12 months
Lenses or Contact Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months
Routine Eye Exam	\$10 Copay	Up to \$35
Eyeglass Frames	\$100 allowance + 20% off balance	Up to \$45
Standard Lenses	\$25 Copay	Up to \$25
Trifocal Lenses	\$25 Copay	Up to \$55
Contact Lenses		
Conventional Contact Lenses	\$115 allowance + 15% off balance	Up to \$92
Disposable Contact Lenses	\$115 allowance (no additional discount)	Up to \$92
Non-elective (medically necessary)	Covered in full	Up to \$200
Laser Vision Correction	15% off retail or 5% off promotional price	Not covered



No Plan Changes

2025 Bi-Weekly Vision Premiums

Coverage Tier	EyeMed Plan
Employee Only	\$0 (FREE)
Employee + Spouse	\$3.23
Employee + Child(ren)	\$3.59
Family	\$6.97

**No Change in
Vision Premium**

2025 Savings – FSA, HRA, and 401k

What can you use HRA \$\$\$ for?



New Contribution Limits

What can you use for FSA \$\$\$\$ for?

- Go to www.inspirafinancial.com
- Click “Log in”
- Then choose the log in option under “Manage your HSA, FSA, or other benefits.”
- If you’re a new user, click “Set up account” to get started.

View eligible expense items

- You can search a list of FSA-eligible expenses at <https://inspirafinancial.com/individual/health-benefits/health-care-fsa#eligible-expenses>

Contribution Limits	
FSA Dependent Care	\$5,000
FSA Healthcare	\$3,300
401k	\$23,500 50 and over +\$7,500 catch up

- **You must re-elect your FSA contributions for 2025, benefits will not carry over!**
- **401k catch up is available to anyone that turns 50 during that calendar year**

ARAG Legal Insurance

Identity theft protection/monitoring is in the Ultimate Advisor (Plus)



What does legal insurance cover?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Trusts
- ✓ Wills

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Divorce
- ✓ General in-office hours
- ✓ Identity Theft Protection
- ✓ And more

Coverage Level	Per Pay Amount
Ultimate Advisor	\$9.58
Ultimate Advisor (Plus)	\$11.19

No Change

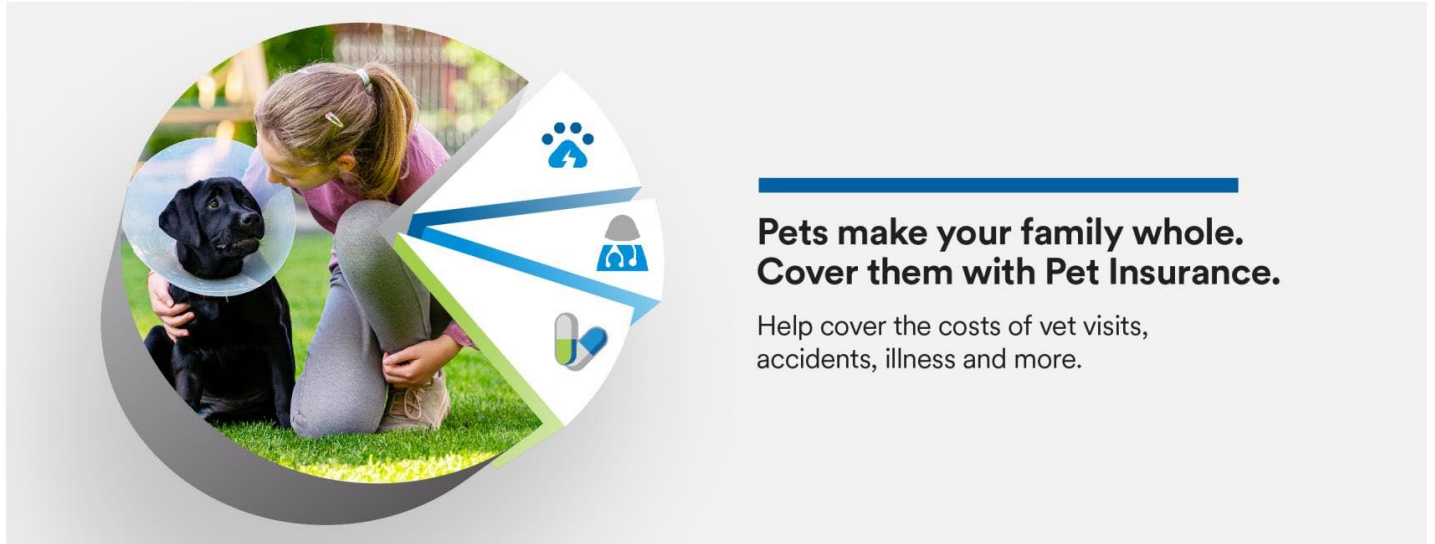
Pet Insurance for Your Furry Family

Flexibility

- Enroll up to 3 pets under one policy
- Customizable plan option
- Policies can be a mix of cats and dogs
- Optional wellness coverage (preventive care) for all pets

Coverage

- One annual limit that can be shared across all pets in the family plan
- One annual deductible per policy
- No per-pet coverage limits
- Up to 100% back on vet bills



**Pets make your family whole.
Cover them with Pet Insurance.**

Help cover the costs of vet visits,
accidents, illness and more.

To enroll:

Visit www.metlife.com/getpetquote

or call **1 800 GET-MET8. (1 800 438-6388)**

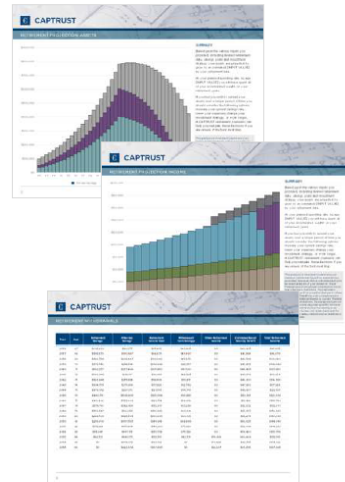
- **Employer Sponsored Discounts**
- **No Payroll Deduction (Billing is direct with MetLife)**
- **Covers Dogs & Cats**

401(k) Retirement

Access. Advice. Accountability

The CAPTRUST Retirement Blueprint™ process includes:

- Personalized, confidential retirement planning sessions, where advice is delivered in person or over the phone regarding
 - Deferral rates
 - Retirement plan assets
 - Non-retirement assets
 - Desired retirement age
 - Retirement income goals
 - Individual risk profile
- Utilize screen-sharing technology for phone advice sessions
- Utilize tablet technology for in-person advice sessions
- Ability to take immediate action based on advice given during the session
- Following the advice session, a Retirement Blueprint is delivered electronically to the participant as a PDF
- Participants are encouraged to review their Retirement Blueprint and take action on the advice given in the session
 - Within 48 hours of receipt
 - One year after the last change



CAPTRUST Is Here To Assist You



Getting help with your retirement investments just got easier.

You have access to retirement advice provided by CAPTRUST — in addition to education around how to take advantage of your retirement plan. Professional retirement advice from CAPTRUST includes finding the right deferral rate, investments, and retirement age to get to your ultimate retirement income goal.

SCHEDULE AN APPOINTMENT OR CALL DIRECTLY

Schedule an appointment via the CAPTRUST website: www.captrustadvice.com

Call the CAPTRUST Advice Desk, at 800.967.9948
Monday–Thursday, 8:30AM–5:30PM ET, and
Friday, from 8:30AM–4:00PM ET

Also visit www.captrustadvice.com for tools and resources, including webinar access, retirement calculators, newsletters, articles, and more.

CAPTRUST

- **Update your Beneficiary/Contribution** on SCHWAB
- [Schwab Employee Site Link](#)

Health Advocate

Health Advocate gives you one-on-one support to take control of your healthcare and your healthcare spending. Offers help to **you and your family, including parents, children, etc.**

Health Advocate's experts can help with a wide range of healthcare and insurance-related issues:

- Research and identify the most advanced approaches to care
- Find and arrange appointments with the right doctors and specialists
- Locate and evaluate leading physicians and medical centers for second opinions
- Help with transferring medical records, lab results and x-rays
- Resolve insurance claims and billing issues
- Helps 64+ employees with Medicare Questions

Questions?

Call 1-866-799-2728

www.HealthAdvocate.com/members

No Cost to you

Guardian EAP

Help for What Matters Most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at ibhworklife.com and by phone at 1-800-386-7055.



Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness



Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



Financial

- Legal Issues
- Will Preparation
- Taxes and Debt
- ID Theft Services
- Financial Planning Tools and Assistance



Questions?

- Call **1-800-386-7055**
- Web <https://worklife.uprisehealth.com>
- Password: **worklife**



- Review your Benefit Guide and Open Enrollment Tab on <https://smithersconnect.com/oe-2025/>
- Make your selections in UKG
<https://ew46.ultipro.com/login.aspx>
 - Myself>Open Enrollment
- **Make sure to update all your beneficiary information for both your Life insurance in UKG, and your 401k with Schwab!**
- **DEADLINE: December 6th!**
- Your HR Partner is ready to help!

Questions?

Thank you!