

What's changing for 2025

In ongoing efforts to provide benefits and programs that are comprehensive and cost effective for employees, we consider many different factors. With the goal of maintaining the current benefit plan offerings, we're pleased to announce the medical and pharmacy plans will be administered by Blue Cross and Blue Shield of Texas (BCBSTX) and Prime Therapeutics, effective 1/1/2025. EAP, FSA and HSA providers are also changing for 2025. Please carefully review the enrollment guide for important transition information and learn about the new tools available to help you manage and make the most of your benefits.

New Medical Plan: Blue Cross and Blue Shield of Texas

As a BCBSTX member, you will enjoy access to a large health care provider network and an array of resources to help you manage your health care and make informed health care decisions.

Whether you are trying to improve your health or reach the next level of wellness, BCBSTX is here to help.

You will get a member ID card in the mail. Be sure to show this card when you receive care beginning January 1, 2025. The cards have only the subscriber's name, but can be used by each covered family member.

The BCBSTX networks include doctors, hospitals and other health care providers. Whether you are choosing PPO or HDP, you have access to independently contracted in-network providers. Find out if your provider is in-network. Use Provider Finder as a guest to look for doctors, hospitals and other health care providers before you get your member ID card.

1. Go to [bcbstx.com](https://www.bcbstx.com).
2. Click **Find Care** and select **Find a Doctor or Hospital**.
3. Scroll down to **Basic Guest Search** and click **Search for Doctors as a Guest**.
4. Enter the city and state or ZIP code where you want to search.
5. Select **Employer Plans** for type of plan to search and confirm your State.
6. Choose **PPO** and **Blue Choice PPOSM (BCA)** and click on **Search Selected Plan for Doctors**. **The network is the same for both the PPO and HDP plans.**
7. Click **View Profile** to get more details about the provider.

After you get your member ID card, register for Blue Access for MembersSM and log in there for personalized search results.

BCBSTX knows the importance of a strong doctor-patient relationship. Changing health care providers can be stressful. This is especially true if you have a serious or chronic medical condition. If you are getting care from a doctor who is not part of your PPO medical plan, you may be able to continue treatment with that doctor temporarily. Treatment can continue until the end of the current course of treatment. To learn more, contact Customer Service at BCBSTX as soon as possible to discuss what continuation of care options are available.

For more information on continuation of care or other questions, please call **888-306-5753** from 8:00 a.m. to 8:00 p.m. CT.

New Pharmacy Benefit Coverage: Prime Therapeutics, LLC

Prime Therapeutics LLC (Prime) will administer your plan's pharmacy benefits. Your new Performance Select drug list covers many of the same prescription drugs as your current plan. You can fill your prescriptions at any network retail pharmacy or the Express Scripts[®] Pharmacy home delivery service. Specialty meds can be filled at Accredo or another network pharmacy. Be sure to use your Member ID at the pharmacy to take advantage of MedsYourWay[®] discount card pricing. With MedsYourWay, you'll pay the lower available cost on eligible prescriptions, whether your plan's cost share amount or an available drug discount card price.

New Flexible Spending Account (FSA) and Health Savings Account (HSA) Administrator: HealthEquity[®]

HealthEquity will be the new administrator for FSA and HSA accounts. A health care FSA is a way to set aside money from your earnings before taxes are withheld to pay eligible out-of-pocket health care expenses and qualifying dependent daycare expenses. An HSA is a savings account that you can use to help cover qualified health care expenses. You must be enrolled in a high-deductible health plan (HDP) to participate in an HSA.

High Deductible Plan (HDP) deductibles

For 2025, the HDP deductible for network services is \$1,650 for individuals and \$3,300 for families. The out-of-network HDP deductible is \$3,000 for individuals and \$6,000 for families, plus you pay charges exceeding the plan payment.

Health Savings Account (HSA) contributions

The maximum contribution to an HSA for 2025 is \$4,300 for individuals and \$8,550 for families, with deposits made through payroll deduction. If you are age 55 or older, you can make an extra catch-up deposit of \$1,000 in 2025.

Flexible spending account (FSA) contributions

You must elect an FSA every year you intend to participate. The maximum amount you can set aside for 2025 is \$3,200 — including general-purpose FSAs and limited-purpose FSAs (LP-FSAs). Employer contributions do not count toward the annual limit. To help pay for qualifying daycare expenses, you can set aside up to \$5,000 in the dependent care FSA in 2025, which cannot be used for medical expenses.

Life insurance open enrollment

There is a reduction to Optional Term Life (TLF) and Spouse Optional Term Life (SLF) insurance rates for 2025.

During this year's annual enrollment period, you have a one-time opportunity to enroll or increase your coverage on the Optional Life (TLF) plan without medical questions! You may also enroll your spouse in up to \$25,000 of Spouse Optional Life (SLF) without medical questions even if you've waived coverage on your spouse in the past.

New Employee Assistance Program (EAP): ComPsych

ComPsych GuidanceResources is an Employee Assistance Program included with your BCBSTX plan. You and your family members have access to a suite of EAP services — no copays or deductibles attached. Your benefits include up to five free therapy sessions per issue. Once you've used these free sessions, you can use your BCBSTX network benefits to keep seeing the same therapist in many cases.