



Annual Enrollment—Preview of What’s Changing for 2025

Annual Enrollment is **November 6 through November 20**. You have a variety of health and insurance benefits to choose from through the Aon Benefit Experience.

The Aon Benefit Experience or BenX (formerly called the Aon Active Health Exchange) continues to offer a choice of medical, dental, vision and other benefits you can select, based on your needs and budget. You’ll enroll using [UPoint®](#), Aon’s HR portal, or the Aight Mobile app.

Before making your elections, consider whether you expect your 2025 health care needs to be similar to your plan usage so far in 2024. If not, it may make sense to change your coverage for 2025. Aon provides online tools to help colleagues decide which options fit their needs and budget. Visit UPoint for resources.

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

- Many insurance carriers are investing in specially designed [programs](#) to help you feel your best; and
- Changes are continuously made to carrier networks, prescription drug formularies and of course, how much you pay.

Things to Consider	Why It Matters
Review your options and enroll!	<p>You should enroll to make sure you get the coverage you want next year. Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors and how your prescription drugs are covered. It’s worth a close look, even if you choose exactly what you have today.</p> <p>If you are currently enrolled in medical, dental or vision coverage and do not take action, your current coverage will continue at your same coverage tier (e.g., you only or you plus family), metallic option and insurance carrier at 2025 prices. If you currently participate in the Health Savings Account, your current election will carry over into next year, as well.</p> <p>However, you must make an active election if you want to participate in the Health Care or Dependent Care Flexible Spending Account for 2025.</p>
Your cost of coverage may have changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Aon continues to subsidize the majority of premium costs for medical insurance through credits that are set annually. Aon’s plans enable you to manage your share of the premium costs through choice in metallic plan options, medical insurance companies and coverage levels. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Beginning October 17, take advantage of an interactive pricing tool—the Pre-enrollment Healthcare Pricing Modeler—that helps you compare the costs of your health care options. You can access the pricing tool by going to the Make It Yours website and clicking Compare Your Costs. You’ll need to enter the access code from the email you received in early October.</p> <p>Once enrollment begins, you’ll see pricing of your options on UPoint, and the pre-enrollment pricing modeler will no longer be available.</p>



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<p>Insurance carrier provider networks could have changed.</p>	<p>Insurance carrier provider networks can change. 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>Beginning October 17, you can review the insurance carrier preview sites on Make It Yours on the Carrier Connection page.</p> <p>When it's time to enroll, go to UPoint to see if providers critical to your care are in the network. 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>
Medical and Prescription Drug	
<p>The Bronze Plus deductibles and out-of-pocket maximums will increase slightly.</p>	<p>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.</p>
<p>The Silver deductibles and out-of-pocket maximums will increase slightly.</p>	<p>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.</p>
<p>The Gold coinsurance will decrease slightly.</p>	<p>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.</p>
<p>How your medication is classified (and covered) could have changed.</p>	<p>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 Express Scripts (if you plan to enroll in Aetna, Blue Cross Blue Shield of Illinois, Cigna or UnitedHealthcare) or your local insurance carrier before you enroll to see how your medication will be covered in the new plan year.</p>
<p>Other medical benefits may have changed.</p>	<p>Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.</p>
Health Savings Account (HSA)	
<p>Your current HSA contribution election will roll over.</p>	<p>If you are currently contributing to the Health Savings Account, your annual contribution goal amount will roll over for 2025, as long as you enroll in an HSA-eligible medical option for 2025 (Bronze, Bronze Plus or Silver). Be sure to think about your health care needs for 2025 and confirm your current</p>



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<i>Catch-up contributions will not roll over and must be re-elected.</i>	<p>contribution still fits your needs or consider saving more for future medical needs.</p> <p>Note: For colleagues age 55 or older, catch-up contributions must be re-elected for 2025.</p> <p>HSA contributions are not permitted after enrolling in Medicare. If you wish to continue to contribute to your HSA after age 65, you should decline Medicare Part A (enrollment is automatic when you reach age 65). If you decide to enroll in Medicare, you should stop your HSA contributions six months prior to enrolling in Medicare.</p>
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 (FSAs)	
The Health Care FSA limits have changed.	<p>For 2025, you will be able to elect to contribute up to the 2025 IRS limit, which will be at least \$3,200. You will be able to roll over at least \$640 in unused funds from year to year.</p> <p>When the IRS releases the 2025 contribution and rollover limits, UPoint will be updated to reflect the updated limits. If you have elected to contribute the maximum during enrollment on UPoint, your election will automatically update to the new limit.</p>
The Dependent Care FSA limits remain the same.	For 2025, you can elect to contribute up to \$5,000. You will not be able to roll over any unused funds to the following plan year.
Voluntary Benefits	
There will be an expanded offering for identity theft coverage.	You will now have two plan options to choose from for identity theft coverage through NortonLifeLock—Premier or Premier Plus coverage. Starting October 23, you can learn more about these options on the Virtual Benefits Fair via UPoint.
You will have a new accident insurance provider.	If you elect accident insurance coverage, MetLife will be your new benefits provider next year.
There will be expanded offerings for critical illness insurance.	You will have additional options for supplemental and core + supplemental critical illness insurance coverage through MetLife. During enrollment, you will be able to add supplemental coverage of up to \$40,000.
You have a new pet insurance provider.	If you elect pet insurance coverage, MetLife is the benefits provider.
You can add to your current long-term care insurance with permanent life insurance.	During this year's enrollment, Aon is offering the option to add an additional coverage amount if you currently have a policy with Chubb for long-term care insurance with permanent life insurance. It's important to note that if you elect a new coverage amount, your existing coverage will be frozen based on your age and tobacco user status when you elected it in 2023.
There are changes to the Group Personal Umbrella - Excess Liability Policy.	Please note that changes have been made to the way several types of watercraft are covered.



Health Care Navigation

When you need health benefits help, use Included Health.

Included Health is Aon's health benefits navigation resource, available to support the health care needs of colleagues enrolled in medical coverage. Reach out to an Included Health care coordinator any time you need help finding a doctor or specialist, getting answers about your health care and benefits, and receiving guidance in navigating your benefits. Download the Included Health app at includedhealth.com/aon and/or call **1.833.938.9952**.

Want more information? For quick access to your Annual Enrollment resources:

Link to [Make It Yours](#) to find medical and prescription drug comparison charts and Your Carrier Connection. The Pre-enrollment Healthcare Pricing Modeler is available from October 17 through November 5. (The modeler is not available once enrollment begins because pricing will be shown in the enrollment tool.)

Starting October 23, visit the [Virtual Benefits Fair](#) on [UPoint](#).

Your 2025 Annual Enrollment Guide: Watch your home mail for Aon's 2025 Annual Enrollment Guide for an overview of changes, ways to prepare for enrollment and tips for managing your health care expenses. Share it with the other decision-makers in your family.

[View the Annual Enrollment Guide online](#)

Once logged on to UPoint, look for the "Need Help?" icon to ask the virtual assistant any questions you may have.

For a complete picture of your total rewards from Aon, including incentives or bonuses, health benefits, life insurance, retirement benefit and more, see your Total Rewards Statement on UPoint.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various Aon 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 Aon. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

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