

What's New: 2025 Open Enrollment | October 29-November 12

The following information applies only to team members employed by UnityPoint Health. It does not apply to team members employed directly by Meriter.

2025 Open Enrollment is just around the corner! Before you make any decisions about your benefit choices, here are some important things to know to ensure you have a smooth and personal Open Enrollment experience, including this quick [video overview](#) of the Open Enrollment process.

Open Enrollment Basics

- Open Enrollment will occur within [Lawson](#) from 12:01 a.m. CST on **Tuesday, October 29, 2024**, through 5 p.m. CST on **Tuesday, November 12, 2024**.
- Most 2024 benefit elections will automatically carry over into 2025. However, you **must** re-enroll in Flexible Spending Accounts (FSA) to continue those benefits for next year. If you would like to end an existing benefit, you must go through the enrollment process and waive the benefit.
- If you miss the November 12 deadline, your next opportunity to enroll in benefit coverage will not be until 2026 Open Enrollment next fall unless you experience an IRS [qualified life event](#).
- The 2025 PTO Cash election process is also happening during Open Enrollment this year. If you are eligible to participate in PTO Cash, you will receive an additional email on October 31 with instructions on how to participate. Please watch your email carefully for this information.

Be Prepared for Open Enrollment

- 2025 benefit guides are now available to view on the UPH [Total Rewards site](#).
- The site is public and accessible from anywhere – including your home computer or mobile phone. You can also send the link to your spouse, domestic partner, or family member so that they can also review the applicable 2025 benefit guide.
- Visit the [Education Lab page](#) or the [HR Landing Page](#) to learn more about your benefits. Both pages offer content to answer some of the most frequently asked questions and include links to more detailed information from our benefit vendors.
- Use [this checklist](#) as a guide on how to complete the Open Enrollment process!

How to Enroll

- If you are enrolled in [multi-factor authentication \(MFA\)](#), you can easily access Lawson remotely to enroll in your benefits. Take advantage of this [tip sheet](#) to learn how to access Lawson remotely and begin your benefits enrollment process.

2025 Benefit Highlights

Health Insurance

- UnityPoint Health will continue to offer two medical plans – the Network Plan and the Health Savings Account Plan.
- UnityPoint Clinic and UnityPoint at Work team members who reside in Wisconsin will transition from HealthPartners to Quartz. These team members will receive targeted communications informing them of the change and their new plan options.
- Your home residence zip code determines your provider network access. To locate in network providers, visit healthpartners.com/unitypointhealth, select “Find Covered Care” and pick the appropriate plan based on the zip code table located in your 2025 benefit guide.

New in 2025

- There will be a change in annual deductible and out-of-pocket maximum limits in 2025. These changes will better align with other healthcare systems of a similar size. Please reference the “Health Insurance” section



UnityPoint Health

in the benefit guide specific to your role for details on coverage and costs.

- Emergency room services copay for 1-3 visits will increase from \$150 to \$200 per visit.
- Hearing aids will be a covered benefit (one pair every three years) subject to deductible and coinsurance.
- Under the Health Savings Account Plan, telehealth services that are not preventive will apply to deductible.
- UnityPoint Health is proud to be one of the limited number of employers in the United States that provide coverage to their employees for GLP-1 medications. We will continue to support team members in their weight loss journey by providing coverage for weight loss medications.
 - Weight loss medications including weight loss GLP-1s will be subject to 50% cost sharing up to \$350.
 - Pharmacy prices for medications can vary. Manufacturer copay savings cards can help offset the out-of-pocket cost of Wegovy (semaglutide) and Zepbound (tirzepatide). To apply for a copay savings card, visit the Wegovy site [here](#) or the Zepbound site [here](#). There are no copay savings cards available for Saxenda (liraglutide). These programs are subject to change. For additional assistance, you may contact the UPH Medication Therapy Management (MTM) Team at 877-219-1294.
 - Under the Network Plan the amount you pay will not apply to deductible or out-of-pocket limits.
 - Under the Health Savings Account Plan the 50% cost sharing will apply after the deductible is met and the amount you pay will apply to out-of-pocket limits.
 - There will be a 6-month waiting period for any new weight loss GLP-1 prescriptions from January 1, 2025, through June 30, 2025.
 - If you received a weight loss GLP-1 prescription under the UnityPoint Health health plan(s) between September 1, 2024, and December 31, 2024, you may continue to receive the prescription after January 1, 2025, under this new benefit.
 - All new weight loss GLP-1 prescriptions after July 1, 2025, may be subject to program requirements and may be required to be obtained at designated pharmacies. Please watch for more information to come.

Health Savings Account (HSA)

- UnityPoint Health will continue to invest in HSAs through an annual employer contribution of \$750 for single coverage and \$1,500 for family coverage.
- Annual contribution limits will increase from \$4,150 to \$4,300 for single coverage and from \$8,300 to \$8,550 for family coverage. The additional catch-up contribution (age 55 or older) remains \$1,000.
- If you'd like to learn more about Health Savings Accounts, check out the resources on the [UnityPoint Health Financial Wellness Portal powered by Fidelity](#).

Voluntary Life Insurance – Employee, Spouse and Child(ren)

- You may increase your voluntary life and AD&D coverage and/or your spouse/domestic partner's life and AD&D coverage by \$10,000 without Evidence of Insurability (EOI) – meaning no medical questions asked.

Important Reminders

Basic Life and AD&D Insurance, Short-Term Disability, and Long-Term Disability

- To help protect you and your family when an accident, injury, illness, or even death occurs, UnityPoint Health provides these benefits at **no** cost to you.

Dental Insurance, Vision Insurance, Accident Insurance, Critical Insurance, Hospital Indemnity Insurance, Legal Insurance & Identity Theft Protection, Long-Term Disability Buy Up Insurance and Pet Insurance

- UnityPoint Health continues to provide benefit choices aimed at meeting the needs of you and your family.

- There will be a slight increase in premiums for dental and long-term disability buy up plans in 2025.

2025 Wellness Credit

- To earn the 2025 wellness credit, you and your spouse or domestic partner who is enrolled in a UnityPoint Health medical plan must complete the following requirements:
 1. Complete an **annual physical** with your primary care provider (PCP) from **December 1, 2023, to November 30, 2024**.
 - We encourage team members who have not yet had or scheduled their annual physical to reach out to their PCP to schedule a physical as soon as possible.
 2. Complete the online Health Risk Assessment (HRA) through the [OnPoint for Health portal](#) from **October 1, 2024 to December 20, 2024**.

Remember, AskHR is Here to Help!

If you have any questions about open enrollment, AskHR is here to help. To contact our AskHR team, [open a case](#) within [Lawson](#) or call (888) 543-2275 to speak with an AskHR representative.

