

# What's Changing Guide

What You Need to Know	Why It Matters
Aon Benefit Experience (BenX)	<p>Your medical benefits are provided through the Aon Benefit Experience (BenX), previously known as the Aon Active Health Exchange. You will continue to enroll on the <a href="#">Benefits Service Center portal</a>.</p> <p>Most BenX benefits and options will <b>not</b> change in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that many insurance companies are investing in <a href="#">specially designed programs</a> to help you maintain your health and feel your best. Health care costs continue to increase due to new therapies, prescription drugs, and general inflation. This may generate changes in a carrier's provider networks, prescription drug formularies, and premiums.</p>
You must enroll	<p><b>It's important to understand that if you don't enroll, you will not have medical coverage through the American Red Cross next year.</b> To contribute to a Health Savings Account (HSA) or either of the flexible spending accounts (FSAs), you <b>must make an active election</b>.</p> <p>Only employees currently enrolled in Aetna Global, Medical Card System (MCS), hired October – December 2024, deployed, or out on an unpaid leave of absence will have a passive enrollment. If you are one of these employees, this means your current medical coverage in 2024 will remain the same in 2025 unless you actively make a change.</p> <p>If you wish to make changes for plan year 2025, including adding coverage, you will be able to do so during the October 7 to 18, 2024 enrollment period.</p>
Medical plan options	<p>Metallic level offerings are as follows:</p> <ul style="list-style-type: none"> <li>▪ Bronze Plus High-Deductible Health Plan (HDHP)</li> <li>▪ Silver Preferred Provider Organization (PPO) Plan</li> <li>▪ Gold PPO Plan</li> <li>▪ Platinum PPO plan</li> </ul> <p>Medical premiums will vary based on the carrier and plan you elect. It is very important to carefully review your options and pricing to find the right fit for you and your family.</p> <p>Please review your options on the <a href="#">Benefits Service Center portal</a> and contact the applicable carrier directly with any additional questions.</p>
2025 medical premiums	<p>Use the <b>Compare Your Costs</b> tool on the <a href="#">Make It Yours</a> website to review 2025 medical premiums. Get the access code on <a href="#">HR Now</a> or by calling the Benefits Service Center.</p>
<b>Medical</b>	
Bronze Plus deductibles and out-of-pocket maximums changes	<p>The Bronze Plus in-network deductibles decrease to \$1,750 for individual coverage, and to \$3,500 if you cover dependents.</p> <p>The in-network out-of-pocket maximums increase to \$4,600 for individual coverage, and to \$9,200 if you cover dependents.</p> <p>There are minor changes to the Health Net and Kaiser Permanente deductible and out-of-pocket maximum in California if you are covered under Bronze Plus. Visit the <a href="#">Make It Yours</a> website for complete details.</p>
Gold coinsurance will decrease	<p>Gold coverage level coinsurance will decrease from 25% to 20%.</p>

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Medical Card System (MCS) copay will be implemented	For employees who are enrolled in MCS (available to residents of Puerto Rico), in-network newborn inpatient facility services now require a \$50 copay (previously 10% coinsurance).
Insurance carrier provider networks <b>may</b> have changed	<p>Insurance carrier provider networks can change at any time during the year, due to decisions between providers (your doctors) and the insurance carriers, not by the Red Cross or BenX.</p> <p>Always double-check the networks of each insurance carrier you are considering because services provided by out-of-network providers may cost you substantially more than those offered by in-network providers.</p> <p>Review the in-network provider updates for the new plan year prior to enrolling by visiting the insurance carrier preview websites on the <a href="#">Make It Yours</a> website.</p> <p>When it's time to enroll, you can see if providers critical to your care are in the network. For the best results:</p> <ul style="list-style-type: none"> <li>▪ Search for your provider by name—not medical practice.</li> <li>▪ Check only the office location(s) you are willing to visit.</li> <li>▪ When searching for a facility, use the complete facility name.</li> </ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>
How your medication is classified (and covered) <b>may</b> have changed	Because your medical insurance carrier's pharmacy benefit manager <b>can</b> change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the <a href="#">insurance carrier</a> or enter your prescription into the <b>Help Me Choose</b> tool on the <a href="#">Benefits Service Center portal</a> before you enroll to see how your medication will be covered in the new plan year.
Hawaii residents	Residents of Hawaii have separate resources available on the <a href="#">Benefits Service Center portal</a> and a Hawaii-specific <a href="#">Make It Yours</a> website.
<b>Reimbursement Accounts</b>	
IRS has updated the HSA contribution limits	<p>If you're contributing to an HSA in 2025, you can save up to:</p> <ul style="list-style-type: none"> <li>▪ \$3,600 if you are covering just yourself</li> <li>▪ \$7,150 if you're covering yourself and a spouse/domestic partner or yourself and your family</li> <li>▪ \$7,850 if you are covering yourself plus child(ren)</li> </ul> <p>If you're age 55 or older (or will turn age 55 during the plan year), you can also make an additional "catch-up" contribution up to \$1,000.</p> <p>The Red Cross reduces the annual IRS HSA contribution limits by the incentives you can receive for participating in the Be Well@Red Cross wellbeing program.</p> <p><b>Note:</b> You must enroll in the Bronze Plus option to contribute to the HSA.</p>

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Health Care FSA contribution increase and automatic increase	If you select the maximum contribution of \$3,200 during Annual Enrollment and elect the auto-max option, if the IRS announces an increase to the 2025 maximum contribution, your maximum contribution will be automatically increased to the new amount.
<b>Dental</b>	
Delta Dental PPO	The Delta Dental PPO plan design will no longer count diagnostic and preventive services toward the annual maximum benefit.  Delta Dental PPO premiums will reflect a 1% increase.
<b>Hospital Indemnity Plan</b>	
Allstate Hospital Indemnity Insurance new notice requirement	A new notice requirement for Hospital Indemnity Plans (HIP) informs participants that a hospital indemnity plan is not comprehensive medical coverage. If you are currently enrolled in HIP and wish to continue coverage next year, no action is required. If you plan to enroll in HIP for plan year 2025, you must review the notice before enrolling.  The required notice will be posted on the <a href="#">Benefits Service Center portal</a> during Annual Enrollment.

**Want more information?** Beginning September 24, 2024, find the details about your coverage options on the [Make It Yours](#) website, which is available through the [Benefits Service Center portal](#), by selecting the **Make It Yours** Quick Link. The [Benefits Service Center portal](#) is accessible via Single Sign-On from [HR Now](#) by selecting **My Benefits**.

This overview of 2025 plan year changes provides high-level information on various Red Cross benefit plan changes and information about some of the benefits you may be eligible for through the Red Cross. A Summary of Material Modifications (SMM) will be provided to you and accessible on the Benefits Service Center portal. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

**Please note:** Eligible employees covered by the Teamsters National Addendum receive their core health care benefits **only** through TeamCare instead of through health care programs described herein. Please refer to the National Addendum for benefit offerings and elections that are provided under the Agreement. Annual Enrollment for TeamCare and voluntary Red Cross benefits will be conducted in the fall of 2024.

Eligible employees covered by the Coalition National Addendum receive their core health care benefits **only** through the United Steelworkers Health and Welfare Fund instead of through health care programs described herein. Please refer to the National Addendum for benefit offerings and elections that are provided under the Agreement. Annual Enrollment dates for United Steelworkers and voluntary Red Cross benefits are forthcoming.

Information contained herein is not intended as legal, tax, or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

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