



Healthy You. Healthy Huber.

A partnership for total well-being



Welcome to 2025!


Now is a great time to get to know your Huber benefits and programs. Take a few minutes to learn about how Huber supports your physical, emotional, financial, and social well-being throughout the year.

New Year Reminders

- ✓ **Check your pay statement:** Make sure the deductions for your 2025 benefits elections are correct. Notify your local HR representative if a correction is needed.
- ✓ **Use any money in your Health Care or Dependent Care Flexible Spending Account (FSA):** You have until March 15, 2025, to incur any 2024 eligible expenses. The deadline to submit your claims is April 30, 2025. Any money left in your Health Care FSA or Dependent Care FSA after the deadline will be forfeited. Log in to your account at <https://inspirafinancial.com/> to submit your claims online or call 1-844-729-3539 to speak with an Inspira representative for any questions or concerns with your account.
- ✓ **Verify your Health Savings Account (HSA) once established:** If you're enrolling in your HSA for the first time, you must verify that your account is active with Inspira for your contributions and Huber's annual contribution to post. To confirm your account status, please call Inspira at 1-844-729-3539.



Important Reminder! Get Your Annual Physical

 **Important Reminder About Annual Wellness Credits!** – If you are enrolled in a Huber medical plan, you (and your covered spouse) each have an opportunity to earn an Annual Wellness Credit, which lowers your bi-weekly medical contributions from your paycheck. You will need to complete two important steps to earn the Wellness Credit for 2026:

1. You and your covered spouse* will need to get an annual physical between September 1, 2024, and August 31, 2025, and
2. Complete the tobacco/nicotine-free attestation during the 2026 Annual Enrollment period in the fall of 2025.

Annual physicals help us encourage you and your family to take care of your well-being, get free preventive care and stay connected to your primary care doctor during the year.

After completing both actions, you can expect to see your respective Wellness Credit when you enroll for benefits during the 2026 Annual Enrollment period.

If you are newly eligible for benefits or are a new hire** in 2025, you will receive the Wellness Credit automatically.


**Your covered children are not required to get an annual physical for you/your spouse to receive the credit.*

***If you are hired between January and March, you will receive the 2025 Wellness Credit. If you are hired between April and December, you will receive the 2025 and 2026 Wellness Credit. You must complete your physical each year after getting hired to continue receiving the Wellness Credit.*

➤ **Please note:** To receive credit for your annual physical exam, your primary-care physician (PCP), i.e., provider of service, must submit the claim to Aetna as a **preventive physical exam**, which has specific billing codes for this service. This service can **only be a preventive physical health exam**, meaning that you are healthy and not sick or experiencing any health symptoms. **A biometric screening, an annual well woman's visit or a sick/routine office visit will not qualify for the Wellness Credit.** Only an annual physical appointment with a PCP will be accepted for the 2026 Wellness Credit. If your annual physical exam is not coded using these **specific billing codes**, you will not be recognized as completing the annual physical exam requirement and **will not** receive the annual Wellness Credit. If the coding is not reflected accurately, you will need to contact your physician to have this corrected and re-sent to Aetna.


Featured Programs

PHYSICAL

 **Livongo** – If you are enrolled in a Huber medical plan, Livongo can help reduce your risk of developing type 2 diabetes by providing expert coaching and support on nutrition, meal plans, and weight loss. Through the pre-diabetes management program, Livongo also offers coverage and treatment if you have been diagnosed with pre-diabetes. To learn more, visit www.livongo.com/jmhuber.




FINANCIAL

 **Gift of College** – The Gift of College platform makes it easy for you to direct contributions to any 529 (college savings) plan or 529A (ABLE) plan account using automated payroll deductions (after-tax). The 529A plans allow individuals with disabilities to save for disability-related expenses in a tax-advantaged way without impacting public benefits. **Huber will match \$25 per paycheck toward your 529 plans.** To register, visit www.giftofcollege.com/huber.



EMOTIONAL

 **NEW! Total Well-Being Benefit** – Lyra Health is now available! You and your covered household members can get support for your total-wellbeing virtually or in person with free and confidential care through Lyra. Through Lyra, you can select from a diverse set of providers that meet your needs – whether you are seeking guided self-care, mental health and therapy support, work/life resources for legal matters, childcare, eldercare and more. Care is also available on the go with Lyra's mobile app! Visit huber.lyrahealth.com for more information.

Ready to learn more? Start with a visit to the Huber Benefits Hub!

The Huber Benefits Hub is an easy-to-use one-stop shop with access to benefits information, tools and resources 24/7 from any device.

Scan the code to quickly access from your mobile device!

You can also stay up to date on the latest benefit news by opting in to receive text messages from Huber! Not opted in yet? [Join now](#)

