

2025

Annual Enrollment Benefits Presentation



Healthy You. Healthy Huber.
A partnership for total well-being

What We'll Cover Today



2025 Annual Enrollment
November 1 – 15, 2024

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Welcome to 2025 Annual Enrollment



Welcome to 2025 Annual Enrollment

We continue to provide a comprehensive benefits program, focused on your total well-being.

- The investments we make in our benefits reflect our priorities and reinforce Huber's principles and culture of rewarding and supporting our employees.
- We know health extends beyond physical health, so our benefits focus on your **total well-being** through the inclusion of **physical, financial, emotional, and social** benefits.



A healthy you is a healthy Huber!

Welcome to 2025 Annual Enrollment



It's time to review your benefits for 2025.

You must take action if you want to:

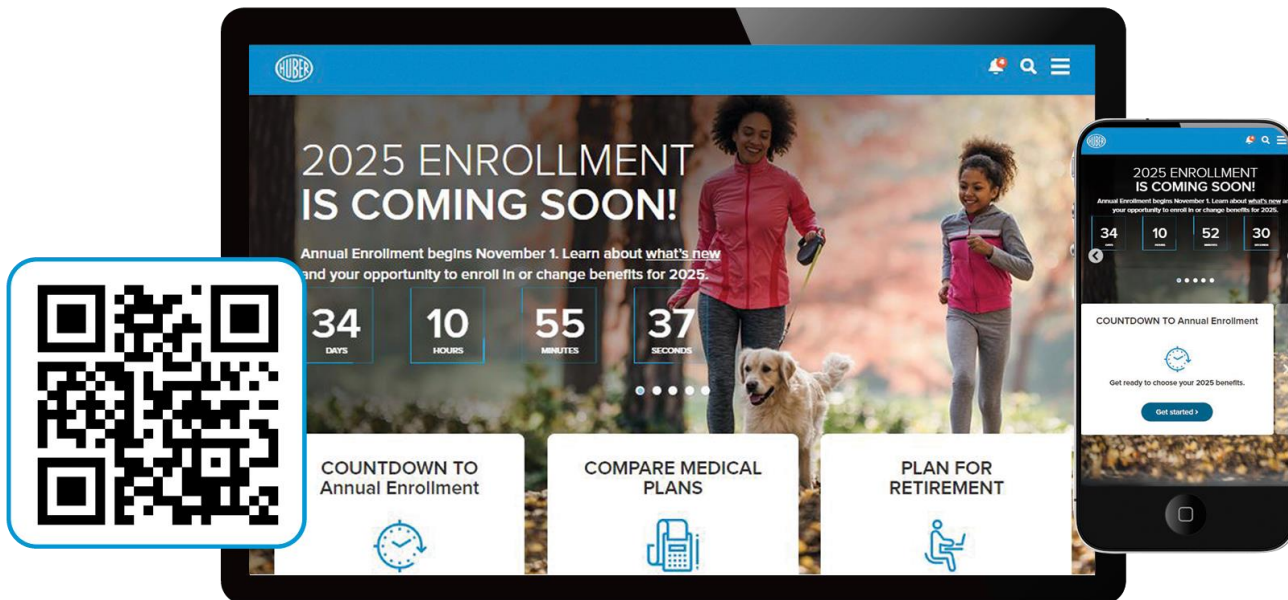
- ✓ **Add or Change** your benefits
- ✓ **Contribute** to a **Health Savings Account (HSA)/Flexible Spending Account (FSA)**
- ✓ **Receive** the **2025 Wellness Credit**
(confirm your tobacco/nicotine-free status during Annual Enrollment)

Note: Medical and/or Dental opt-out credit selections automatically carry over to 2025

2025 Annual Enrollment | November 1 - 15

Welcome to 2025 Annual Enrollment

Explore Your Benefits at the **Huber Benefits Hub** — mybenefits.huber.com today!



- See what's **NEW** for 2025
- Review all our **physical**, **financial**, **emotional**, and **social** well-being benefits
- Learn more about **Life Events**
- Link to enroll on **COMPASS**
- Find **carrier contact** information

Accessible **24/7** from any device

New this year! Be on the lookout for text messages from Huber to help you stay up-to-date on the latest news about your benefits.

What's New for 2025



Medical Plan Options for 2025

	Core		Choice I		Choice II	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible						
Single	\$500	\$750	\$1,800	\$3,300	\$3,300	\$4,800
Family	\$1,000	\$2,250	\$3,600	\$6,600	\$6,600	\$9,600
HSA Funding						
Single	N/A		\$600		\$600	
Family	N/A		\$1,200		\$1,200	
Coinsurance (Amount you pay)	20%	40%	20%	40%	20%	40%
Rx – Retail/Mail-order						
Generic	\$10/\$25	100% of the in-network cost minus copay	Deductible then 20%**	Deductible then 20%**	Deductible then 20%**	Deductible then 20%**
Brand	\$30*/\$75*					
Non-formulary	\$50*/\$125*					
Out-of-Pocket Max						
Single	\$3,000	\$5,000	\$3,700	\$6,800	\$4,300	\$6,800
Family	\$6,000	\$10,000	\$7,400	\$13,600	\$8,600	\$13,600

*You will pay the copay, plus the cost difference from the generic.

**Certain preventive medications can be filled without satisfying the deductible; coinsurance will apply. You must have an authorized prescription, and it must be filled at the Express Scripts pharmacy or an in-network retail pharmacy.

What's New for 2025



No Changes to Dental and Vision Plans

There will be no changes to the dental or vision plans and your employee contributions will remain the same for both.

See your dental and vision coverage options at Huber's Benefits Hub mybenefits.huber.com > **Physical** > **Dental** and mybenefits.huber.com > **Physical** > **Vision**.

What's New for 2025



2025 Bi-Weekly Employee Contributions

Medical

	Core		Choice I		Choice II	
	Wellness Credit	No Credit	Wellness Credit	No Credit	Wellness Credit	No Credit
Active (>=30 hours)						
Employee only	\$61.18	\$88.88	\$36.11	\$63.80	\$9.46	\$37.15
Employee + spouse	\$140.46	\$195.84	\$90.41	\$145.80	\$37.53	\$92.92
Employee + child(ren)	\$118.77	\$146.47	\$75.73	\$103.43	\$25.02	\$52.71
Family	\$219.20	\$302.27	\$142.63	\$225.71	\$62.56	\$145.63
Opt-Out*	\$23.08 bi-weekly cash back					

Dental - Cigna

Active Full-time	Dental I	Dental II
Employee only	\$8.71	\$5.65
Employee + spouse	\$16.98	\$10.93
Employee + child(ren)	\$16.98	\$8.63
Family	\$28.64	\$16.27
Opt-out*	\$2.31 bi-weekly cash back	

Vision - EyeMed

Active Full-time	Vision Care Plan
Employee only	\$4.22
Employee + spouse	\$8.01
Employee + child(ren)	\$8.43
Family	\$13.49

*If you have the Medical and/or Dental opt-out credit and do not actively enroll during Annual Enrollment, the opt-out will carry over to 2025.

Remember! The requirements to earn the Annual Wellness Credit for 2025 have changed. In order to obtain the Annual Wellness Credit:

- You and your covered spouse* must have completed an annual physical between January 1, 2023 and August 31, 2024 **and**
- Complete the tobacco/nicotine-free attestation during the 2025 Annual Enrollment period in the fall of 2024.

For more information, visit Huber's Benefits Hub mybenefits.huber.com > **Physical** > **Healthy Huber** > **Annual Wellness Credits**.

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

What's New for 2025



AVAILABLE NOW! Pre-Diabetes Management

We expanded our Livongo Program to include coverage and treatment if you have been diagnosed with pre-diabetes.

- 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 Livongo pre-diabetes management program, you get access to a smart scale at no cost to you, which syncs to a mobile app so you can track your weight and activity all in one place.
- To enroll, call **1-800-945-4355** or visit **www.livongo.com/jmhuber**.

Learn more about Livongo at Huber's Benefits Hub mybenefits.huber.com > Physical > Program & Resources > Diabetes Management.

What's New for 2025



AVAILABLE NOW! Menopause and Midlife Care

- Progyny now provides virtual care for all stages of menopause and all the unique symptoms that come with it.
- Progyny's expert network combines evidence-based solutions with a personalized care plan so you can feel your best – utilizing a combination of hormonal and non-hormonal treatments, nutrition and weight management, sleep support, mental health care, and more.

There are also some updates for the Progyny Fertility & Family Building Program:

- For 2025, Progyny coverage will include several enhancements to further support your family planning journey, including an **increase to three smart cycles**, travel reimbursement for fertility services, and a doula reimbursement.

To learn more, call **1-833-215-5348** or visit Huber's Benefits Hub mybenefits.huber.com > **Emotional > Growing Your Family > Fertility Benefits.**

What's New for 2025



NEW! Surgical Centers of Excellence

We have partnered with Carrum Health to offer you the absolute best care with access to top quality doctors at world-class hospitals.

- Surgeries include Orthopedic, Cardiac, ENT, GI, Hysterectomy, Spine, Urology, Bariatric etc.
- Services include cancer care, substance use disorders, and pain management.
- Carrum Health's team provides support through the process of finding the right surgeon for you, including planning your appointments, helping you complete required paperwork, and more!
- Traveling costs for patient and adult companion or daily stipends are covered, if needed.
- Core plan member costs are covered at 100% with no deductible!
- Choice I and II plan members must first meet the federal minimum deductible before the plan covers 100% (*\$1,650 individual/\$3,300 family*).

For more information, call **1-888-855-7806** or visit **Huber's Benefits Hub** at **mybenefits.huber.com** > **Annual Enrollment** > **What's Changing**.

What's New for 2025



NEW! 529 College Savings and ABLE Savings Program

In 2025, Gift of College At-Work will replace SoFi as our 529 College Savings Program provider and will also be offering 529 ABLE Savings plans!

- Earnings in a 529 College Savings plan grow tax free, and withdrawals are tax free when used for qualified education expenses.
- The 529A (ABLE) plans allow individuals with disabilities to save for disability-related expenses in a tax-advantaged way without impacting public benefits.
- The Gift of College platform makes it easy for you to direct contributions to any 529 (college savings) plan or 529A plan account using automated payroll deductions (after-tax).
- You must contribute a minimum of \$25 per paycheck to participate. Huber will further help your financial well-being by providing a flat \$25 per paycheck match contribution towards your 529 plans.
- To register now, visit www.giftofcollege.com/huber, link your 529 account(s), and make your payroll elections. If you do not register with Gift of College, your 529 deductions and match will cease in 2025.

For more information, email customerservice@giftofcollege.com or call 1-877-244-6630 Mon - Fri 8am – 5pm CST.

What's New for 2025



UPDATED! Enhanced Identity Theft Protection

We are upgrading from Norton LifeLock Premier to Norton LifeLock Premier+ for 2025. With Norton LifeLock Premier + you receive:

- Up to \$50,000 for Cyber Crime Coverage, which includes protection from phishing, cyber extortion, digital currency crime, cyber bullying, and more
- Coverage for up to 10 devices with single coverage
- Unlimited device coverage for family coverage
- Norton AntiTrack
- 500GB of PC Cloud Backup space

With these enhancements, the individual bi-weekly rate for Premier+ is \$5.76 and the combined individual and family bi-weekly rate is \$11.34.

Learn more about identity theft protection coverage at Huber's Benefits Hub
mybenefits.huber.com > Financial > Additional Benefits > Identity Theft Protection.

What's New for 2025



UPDATED! Health Savings Account (HSA) Limits

The HSA contribution limit from both you and Huber are:

- Up to \$4,300 for employee-only coverage
- Up to \$8,550 if you cover dependents

If you enroll in an HSA during Annual Enrollment, Huber will contribute \$600 to your account for employee-only coverage, or \$1,200 to your account if you also cover dependents, by end of January.* If you're age 55 or older, you may contribute an additional \$1,000.

**New HSA accounts must be established with Inspira for contributions to post.*

You **must** actively elect your HSA contributions each year, as your current elections **will not** carry over into the following year. Additional information can be found at mybenefits.huber.com > **Financial** > **Savings & Spending Accounts**.

What's New for 2025



REMINDER! Flexible Spending Account (FSA) Limits

The current Flexible Spending Accounts (FSAs) contribution limits are:

- Up to \$3,200 for the Health Care FSA*
- Up to \$5,000 for the Dependent Care FSA
 - \$4,550 from you plus \$450 from Huber, a 10% match
 - The limit is reduced to \$2,500 for married individuals filing separately**

Remember, FSAs are “use-it-or-lose-it” accounts! Eligible expenses incurred until March 15, 2025, can be paid for with FSA dollars from 2024, but you must submit a claim through Inspira.

** The maximum pre-tax amount you may contribute to your FSA will increase to match the new IRS maximum limit for 2025 (IRS announcement anticipated in late 2024, after this presentation is finalized).*

*** For the 2025 plan year, an employee who earned more than \$155,000 in 2024 is considered an HCE (Highly Compensated Employee). If you are an HCE, you are limited to contribute a maximum of \$1,200 (with the possibility of further adjustments) in total Dependent Care FSA contributions for the plan year due to annual non-discrimination testing requirements.*

You **must** actively elect your FSA contributions each year, as your current elections **will not** carry over into the following year. Additional information can be found at mybenefits.huber.com > **Financial > Savings & Spending Accounts.**

Benefits Overview



Aetna Perks!

Hearing Aid	Travel & Lodge Benefit	Aetna Concierge	Informed Healthline	Maternity Program	Teladoc	CVS Minute Clinic
 <p>Covered up to \$3,500 every 2 years.</p>	 <p>Reimbursement benefit (up to \$10,000 per year) for all covered services where no in-network provider is available to you within 100 miles of your residence.</p>	 <p>Huber-dedicated phone line to assist with your coverage, diagnoses, doctors, treatment, and more.</p> <p>866-276-1820</p>	 <p>24/7 access to nurses for your health questions via phone or online. 1-800-556-1555</p>	 <p>Specialized support for a healthy pregnancy, delivery, and newborn care.</p>	 <p>24/7 access to doctors via phone or video; for convenient non-emergency medical, dermatology, and behavioral health. Call 855-TELADOC (835-2362) or download Teladoc Health app.</p>	 <p>Preferred partner of Aetna providing scheduled and unscheduled medical care at no/low cost.</p>

Critical Illness Insurance



- Pays a lump-sum benefit if you are diagnosed with a covered illness, condition, or disease, on or after your coverage effective date.
 - Examples: Heart attack, stroke, and cancer
- The level of coverage will vary depending if you are electing coverage for yourself or your eligible covered dependents.
 - To elect coverage for your dependents, you must be enrolled for coverage.

The maximum covered benefit you can purchase is:

- \$10,000 for yourself
- \$10,000 for your spouse
- \$5,000 for your child(ren)

For more information:

- Access www.hubervoluntarybenefits.com
- Call 1-877-236-7564

EXAMPLE SITUATION

An employee enrolls in Critical Illness insurance with a \$10,000 benefit.

He is diagnosed with cancer, enters into chemotherapy treatment for several months, and after successful drug therapy, is diagnosed as cancer-free. The employee incurred more than \$6,000 in out-of-pocket costs including copays, deductibles, and medication.

BENEFIT

A lump-sum benefit of

\$10,000

is paid to the employee upon diagnosis.

Note: Rates are based on age and tobacco use.

Accident Insurance



- Pays benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date.

For more information:

- Access www.hubervoluntarybenefits.com
- Call 1-877-236-7564

Bi-weekly Contributions	2025
Employee Only	\$3.23
Employee + Spouse	\$5.71
Employee + Child(ren)	\$6.21
Employee + Family	\$8.70

EXAMPLE SITUATION

An employee enrolls her family in a low option Accident insurance plan.



Two months later, she is in a car accident and transported by ambulance to the emergency room. After a CT scan and X-rays, she is admitted into the hospital for three days. The total cost for medical attention is \$11,500 with \$5,000 in expected out-of-pocket costs.

BENEFIT

A lump-sum benefit of

\$5,255

is paid to the employee.

Hospital Indemnity Insurance



- Pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility.

For more information:

- Access www.hubervoluntarybenefits.com
- Call **1-877-236-7564**

Bi-weekly Contributions	2025
Employee Only	\$4.10
Employee + Spouse	\$10.13
Employee + Child(ren)	\$7.64
Employee + Family	\$13.66

EXAMPLE SITUATION

An employee enrolls in a low Hospital Indemnity plan.



Later in the year, he suffers a heart attack and is transported to the hospital by ambulance. He spends one day in the intensive care unit and two more in the hospital. His medical bills total more than \$20,000.

BENEFIT

Total out-of-pocket costs:

\$5,000

Benefit paid to employee:

\$2,400

Huber Wellness Rewards



Aetna Well-Being Rewards

If you're enrolled in a Huber medical plan, you (and your covered spouse) each have an opportunity to be rewarded with up to \$50 gift cards each year, for completing wellness activities. For more information, call 866-276-1820 or visit the Aetna website. You can also review the **Aetna Wellness Brochure** on the Huber Benefits Hub.



Voya Voluntary Wellness Benefit

If you're enrolled in Critical Illness, Accident, or Hospital Indemnity Insurance through Voya, you (and your covered spouse) each can also earn up to \$50 in cash rewards each year, by completing health screening tests! Covered children can also each earn up to \$25 cash rewards each year (maximum \$100 for all covered children). View the **Voya Voluntary Wellness Brochure** on the Huber Benefits Hub to learn more!

Don't forget to redeem your 2024 wellness rewards before December 31, 2024!

Dental Plan Options



Cigna	Dental I	Dental II
Deductible In-Network		
Single/Family	\$25/\$50	\$50/\$150
Your Cost for Services		
Preventive*	0%	0%
Basic	20%	20%
Major	50%	50%
Annual Maximums		
Progressive Annual Maximum	Yes	No
Annual maximum benefit per person	<ul style="list-style-type: none"> \$2,300 \$2,400 after Year 1 \$2,500 after Year 2 \$2,600 after Year 3 	\$1,000
Implants lifetime maximum per person	\$1,500	\$1,500
Orthodontia lifetime maximum per person	\$2,000	\$2,000

*Preventive care services do not count toward your annual dental maximum.

Note: All out-of-network services will be reimbursed according to reasonable and customary allowance.

To learn more, visit mybenefits.huber.com > Physical > Dental.

Vision Plan Option



VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$10 copay	Up to \$35
Retinal Imaging	Up to \$15	Up to \$10
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up - Standard	Up to \$55; contact lens fit and two follow-up visits	Not covered
Fit and Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame	\$0 copay; 20% off balance over \$180 allowance	Up to \$72
STANDARD PLASTIC LENSES		
Single Vision	\$10 copay	Up to \$25
Bifocal	\$10 copay	Up to \$40
Trifocal	\$10 copay	Up to \$55
Progressive - Standard	\$65 copay	Up to \$40
Progressive - Premium Tier 1 - 3	\$105 - 130 copay	Up to \$40
Progressive - Premium Tier 4	\$185 copay	Up to \$40

To learn more, visit mybenefits.huber.com > Physical > Vision.



Vision Plan Option

Featured Highlights!

- Fixed progressive lens copays on tiers 1-4 to help reduce your out-of-pocket costs.
- Healthy Eyes Advanced program that reduces the cost of retinal imaging from a \$39 maximum to a \$15 copay. Healthy Eyes Advanced also provides two eye exams per year for members with diabetes and kids under 19 years old.

Substance Abuse Management

Pelago



- Pelago offers programs to improve drinking habits, quit or reduce smoking, or overcome opioid dependence.
- Available at no cost to you and dependents 18+ if enrolled in a Huber Medical Plan.
- You'll experience convenient and personalized care through an easy-to-use virtual program and app.
- Your privacy is their priority – your participation remains confidential, known only to you and your dedicated care team.

To learn more, visit mybenefits.huber.com > Healthy Huber > Pelago Substance Abuse Management.

Voluntary Huber Offerings



Enroll during Annual Enrollment and get support for your legal needs:

- Legal document review
- Identity theft defense
- Court appearances
- Debt collection and defense
- Will preparation
- Family matters
- And more!

MetLife's legal bi-weekly rate is \$9.69.



Nationwide

My Pet ProtectionSM and My Pet ProtectionSM with Wellness500, provided through Nationwide[®], includes coverage to help protect you from the financial impact of veterinary care for your pet.

Visit the Nationwide website or call to enroll in coverage.

877-738-7874

Go to mybenefits.huber.com for more information on these benefits.

My Pet ProtectionSM Options



- Nationwide offers two plans for you to choose from: My Pet ProtectionSM and My Pet ProtectionSM with Wellness500. See what's included in each plan below:

	My Pet Protection SM	My Pet Protection SM with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓

To enroll, visit <https://benefits.petinsurance.com/huber>.

Voluntary Huber Offerings



For back and joint pain, this benefit is provided **FREE** to you and your eligible dependents enrolled in an Aetna medical plan:

- Get a personal care team, including a physical therapist and health coach.
- Get access to personalized exercise therapy and unlimited 1-on-1 health coaching.
- Receive wearable sensors that give live feedback on your form in the app.



The Omada for Hypertension program is available at no additional cost to employees and dependents who are enrolled in one of Huber's medical plans and have been diagnosed with high blood pressure

Participants enrolled in the program will receive:

- a wireless scale
- a free connected blood pressure monitor
- a dedicated health coach and hypertension specialist.

To verify eligibility please visit **express-scripts.com/healthsolutions**.

Go to **mybenefits.huber.com** for more information on these benefits.

Voluntary Huber Offerings



Progyny offers comprehensive and inclusive coverage to support all paths to parenthood and family building!

- Convenient access to a network of top fertility specialists across the US.
- Individual services, tests, and treatments you may need.
- Adoption and Surrogacy reimbursements.
- Personalized guidance and support from a dedicated Patient Care Advocate.

Go to mybenefits.huber.com for more information on these benefits.



Starting in 2025, Lyra Health will be Huber's EAP provider. Additional details will be shared soon!

For the remainder of 2024 you can still contact TELUS Health at [800-433-7916](tel:800-433-7916) for your emotional well-being needs.

Voluntary Huber Offerings

Bright Horizons Provides our Employees with a variety of benefits to choose from:

Caregiver Support: Back-up Care for Children & Adults

- 10 Days of Subsidized Back-Up Care Annually!
- \$100/day out-of-network reimbursement if Bright Horizons® is unable to find any in-network care for you.

Elder Care:

- Experienced Care Coaches to get answers to caregiving questions.
- On-site assessments of your loved one's living arrangements.
- Referrals to specialized providers.
- Access your care planning platform.



College Coaching Services:

- College admissions and finance experts.
- One-on-one guidance and online resources.
- Expert advice on college lists and admissions essays.

Pet Care: Bright Horizons has partnered with Rover.com and Wag's, the national leader in self-sourced pet care, to offer a comprehensive set of services for your family's pet care needs.

Go to mybenefits.huber.com for more information on these benefits.

SNOO Smart Sleeper



Huber offers its employees and grandparents of newborn babies the SNOO Smart Sleeper bassinet (\$1,700 value) rental for up to six months!

- A SNOO bassinet secures your baby safely on its back
- Recommended by the American Academy of Pediatrics
- Receive two free SNOO sacks and a fitted sheet (\$99 value)
- Sleep counseling sessions at no cost

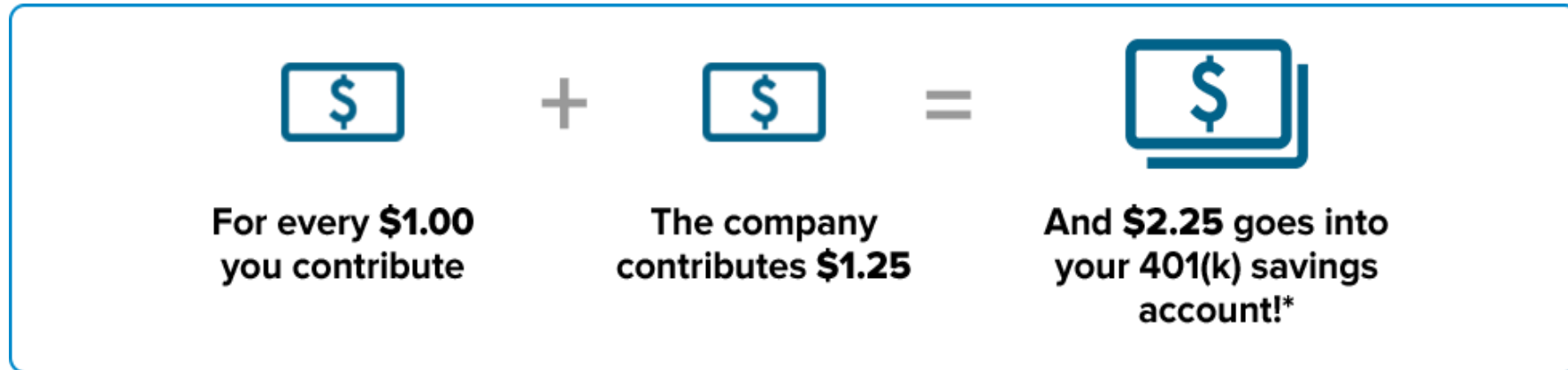
Go to mybenefits.huber.com > Emotional > Growing Your Family > SNOO Rental to access resources.

401(k) Savings Plan



- Secure 2.0 Change for 2025: Catch up contributions for limit for participants aged 60-63 can contribution the greater of \$10,000 or 150% of the 2025 catch-up limit (indexed).
- You will be automatically enrolled 30 days after your date of hire, if you do not actively enroll sooner. At that time, 5% of your income will be invested in the Target Date Fund that most closely matches your expected retirement year, based on your date of birth.
- You may contribute between **1% and 75%** of your eligible pay to your savings plan account, up to the annual IRS limits.
- Huber matches **125%** of your pre-tax and Roth after-tax contributions to the plan, up to **5%** of your eligible pay, to support your retirement saving efforts.

Here's how the company match works:



- Contribute at least **5%** to take full advantage of the match — otherwise, you're leaving free money on the table.
- Log in to your Voya Financial account to increase your contribution rate.

Resources to Help You Choose



Scenarios to Help You Choose

Employee-only coverage and low healthcare needs



Meet Lauren:

- 28-years-old, single, and has been with Huber for four years as a full-time employee.
- Has two sick visits with her doctor and filled two prescriptions.

	Core	Choice I	Choice II
Annual Paycheck employee contribution – Single Coverage*	\$1,591	\$939	\$246
HSA Funding	N/A	(\$600)	(\$600)
Out-of-Pocket Costs (free well visit, 2 office visits, 2 prescriptions)	\$246	\$761	\$761
Total (Annual Contributions + HSA + OOP)	\$1,837	\$1,100	\$407
The Choice II Plan would be the best option for Lauren.			

**Includes employee contribution wellness credit for confirming tobacco/nicotine-free status.*

Scenarios to Help You Choose

Employee + spouse coverage and moderate healthcare needs



Meet Vincent:

- 56-years-old, married, and has been with Huber for 25 years as a full-time employee.
- Recently hurt his knee while hiking and had knee replacement surgery. He also sees the doctor four times a year to manage his blood pressure.
- His spouse, Alex, who does not have access to health coverage elsewhere, is healthy overall, but visited the doctor for bronchitis and received three prescriptions, which was in addition to his annual doctor visit.

	Core	Choice I	Choice II
Annual Paycheck employee contribution – Employee + Spouse Coverage*	\$3,652	\$2,351	\$976
HSA Funding	N/A	(\$1,200)	(\$1,200)
Out-of-Pocket Costs (10 office visits, 10 retail prescriptions, 1 outpatient surgery, and 1 hospital stay)	\$4,144	\$7,400	\$8,600
Total (Annual Contributions + HSA + OOP)	\$7,796	\$8,551	\$8,376
The Core Plan would be the best option for Vincent.			

**Includes employee contribution wellness credit for confirming tobacco/nicotine-free status.*

Scenarios to Help You Choose

Jason: Employee + family coverage with slightly higher healthcare needs

Meet Jason:



- 43-years-old, married with one child, and has been with Huber for eight years as a full-time employee.
- Recently had a chest cold and visited the doctor who filled two prescriptions.
- Earlier in the year, he went to the emergency room after having some chest pain.
- Jason's daughter Allie was diagnosed with asthma after two trips to the emergency room.
- Allie also had five visits with the doctor and was given two prescriptions to help keep her asthma under control.
- In addition, Jason's spouse, Monica, who does not have access to health coverage elsewhere, has had two sick visits with her doctor and filled two prescriptions during the plan year.

	Core	Choice I	Choice II
Annual Paycheck employee contribution – Employee + Family Coverage*	\$5,699	\$3,708	\$1,626
HSA Funding	N/A	(\$1,200)	(\$1,200)
Out-of-Pocket Costs (8 office visits, 6 retail prescriptions, 3 ER visits, and 2 X-rays)	\$2,924	\$5,301	\$7,701
Total (Annual Contributions + HSA + OOP)	\$8,623	\$7,809	\$8,127
The Choice I Plan would be the best option for Jason.			

**Includes employee contribution wellness credit for confirming tobacco/nicotine-free status.*

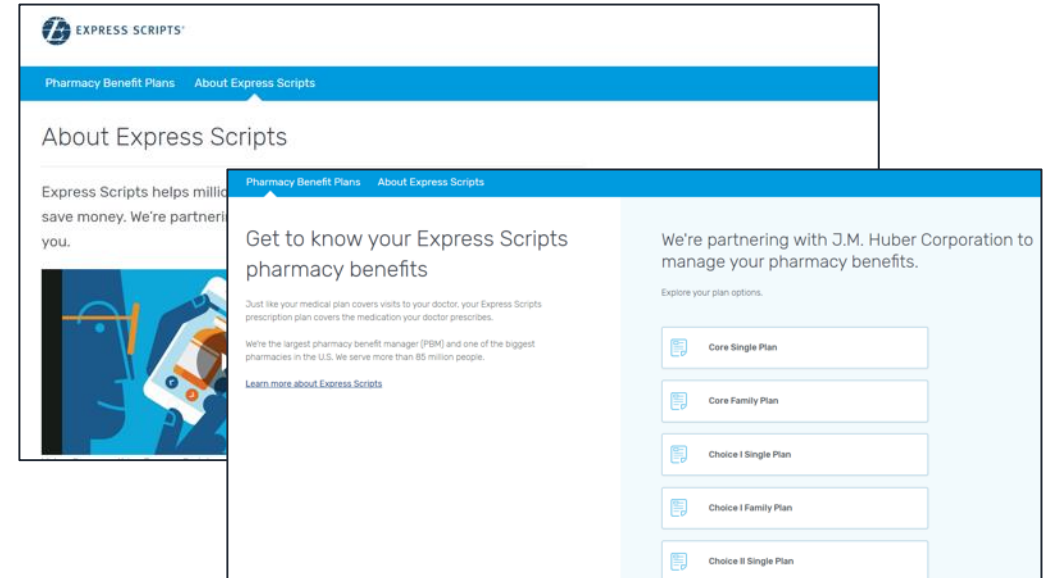
Resources to Help You Choose



Express Scripts interactive decision support tool

Get **decision support** to better understand your prescription drug costs by each medical plan option.

- Price a medication
- Find out what medications are covered
- Locate a pharmacy
- And more!



Visit www.expressscripts.com/huber to get started.

Resources to Help You Choose



Rx Savings Solutions

Helps you save money on prescription medications at no cost!

- Easy-to-use website and mobile app searches for lower-cost options for the same prescription drugs you use today.
- The tool searches for savings within our Express Scripts plan as soon as you register to use the site and each time you have a new prescription.
- You receive alerts whenever the tool finds ways to save money – no effort required.

Download the RxSS mobile app today!

To learn more and view videos, visit the Huber Benefits Hub

www.mybenefits.huber.com

1-800-268-4476

Enrolling for Benefits



Enrolling for Benefits

Enroll online anywhere, or by phone between **November 1 - 15!**

- Online*: From mybenefits.huber.com click **Annual Enrollment > Take Action:**
 - **Within the Huber Network:** If you've already registered, you can access COMPASS through single sign-on
 - **Outside the Huber Network:** Log in to COMPASS at huberbenefits.com at your convenience. Follow the prompts to register your account if you are not registered
- Mobile: Download the **EmpyreanGO app** for iOS or Android
- Phone: Call **1-844-347-9035** Monday through Friday, from 9am to 6pm EST

**Online enrollment is best accessed via Chrome, Edge, or Firefox.*

Remember to review your beneficiary elections and covered dependents on file before submitting your annual enrollment elections.

Enrolling for Benefits



Do I need to enroll for benefits?

You **must** take action if you wish to:

- ✓ **Add** or **Change** your benefits
- ✓ **Contribute** to a **Health Savings Account (HSA)/ Flexible Spending Account (FSA)**
- ✓ **Receive** the **2025 Wellness Credit**

(confirm your tobacco/nicotine-free status during Annual Enrollment)

Note: Medical and/or Dental opt-out selections automatically carry over

What happens if I don't enroll?

If you don't enroll, you will keep your current coverage, with the exception of your wellness credit and/or FSAs and HSA annual elections.

Thank You!



Healthy You. Healthy Huber.
A partnership for total well-being