

# 2025

# Healthy You. Healthy Huber.



## Welcome to 2025 Annual Enrollment!



**Message from Laura Lee Gentry,  
EVP & Chief People Officer, J.M. Huber Corporation**

**Dear Huber Employees,**

You are invaluable to Huber's success, and we want you to feel and be at your very best every day. Huber's benefit programs play a significant role in helping you and your family live healthier lives. It's a part of our **"Healthy You. Healthy Huber."** commitment. This means providing benefit options that support your physical, emotional, financial, and social well-being.

As medical costs continue to rise, Huber is doing everything possible to keep healthcare affordable for our employees. You and Huber share in the cost of healthcare, and Huber has continued to increase its contributions over the past few years in order to minimize impact to our people. In 2025, Huber is contributing even more to healthcare costs at 86%, compared to 82% in 2024 and 77% in 2023. This means that Huber is paying more so that your costs increase as little as possible.

Our 2025 benefit enhancements include medical plan design updates, new surgical centers of excellence, pre-diabetes management, and upgraded identity theft protection.

In addition, we will be switching our 529 college savings plan provider and will offer a new ABL savings plan with a company match! Lastly, we are pleased to announce that we are offering a brand new menopause and midlife care and support program through Progyny, available now!

As you review your benefit coverage options for 2025, take time to consider what's best for you and your family for the upcoming plan year.

All the best,

**Huber invests in your total well-being by delivering a comprehensive benefits program. Read this brochure to:**

- 1** Find key information about your 2025 benefits on Huber's Benefits Hub, **mybenefits.huber.com**. Select **Annual Enrollment > What's Changing**.
- 2** Learn about resources to help you understand your benefits, as well as programs to support you throughout the year.
- 3** Prepare for the upcoming Annual Enrollment.

**Annual Enrollment:  
November 1 – 15, 2024**



# What's Ahead for 2025?

Most enhancements and changes take effect January 1, 2025, unless otherwise noted.

## Physical well-being



### Medical

There will be increases to the Core in-network deductible and increases to all three plan options' out-of-pocket maximums. There will be increases to the contribution rates for dependent coverage. There will be no increases to contribution rates for employee only coverage.

	Core	Choice I	Choice II
<b>Annual deductible (single/family)</b>			
In-network	<b>\$500/\$1,000</b>	\$1,800/\$3,600	\$3,300/\$6,600
<b>Coinsurance</b>			
In-network	You pay 20%, plan plays 80%	You pay 20%, plan plays 80%	You pay 20%, plan plays 80%
<b>Annual out-of-pocket maximum (single/family)</b>			
In-network	<b>\$3,000/\$6,000</b>	<b>\$3,700/\$7,400</b>	<b>\$4,300/\$8,600</b>
<b>Health Savings Account (HSA) features</b>			
HSA-eligible	No	Yes	Yes
Company funding to HSA	No	\$600 single \$1,200 family	\$600 single \$1,200 family



### Dental and Vision

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



## Annual Wellness Credit for 2025

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

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

For more information, visit Huber's Benefits Hub [mybenefits.huber.com](https://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.



## Your 2025 Bi-Weekly Contributions

Medical - Aetna and Express Scripts*	Core		Choice I		Choice II	
	Wellness Credit	No Credit	Wellness Credit	No Credit	Wellness Credit	No Credit
<b>Active (&gt;=30 hours)</b>						
Employee only	\$61.19	\$88.88	\$36.11	\$63.80	\$9.46	\$37.15
Employee + spouse	\$140.46	\$195.84	\$90.42	\$145.80	\$37.54	\$92.92
Employee + child(ren)	\$118.78	\$146.47	\$75.74	\$103.43	\$25.03	\$52.72
Family	\$219.19	\$302.27	\$142.63	\$225.71	\$62.55	\$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 and do not actively enroll during Annual Enrollment, the opt-out will carry over to 2025.



#### Available Now! Pre-Diabetes Management

We expanded our Livongo Program to now 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. Additionally, 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.

This program is available now if you are enrolled in a Huber medical plan. If you are not currently enrolled, but you plan to for 2025, you can participate as early as January 1, 2025. Learn more about the program's offerings at Huber's Benefits Hub [mybenefits.huber.com](https://mybenefits.huber.com)  
**> Physical > Program & Resources > Diabetes Management.**



#### 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, and more. Carrum Health also provides services for cancer care, substance use disorders, and pain management. It is easy to use! The patient care team and technology take care of everything needed for each service. The best part of it all, medical care costs\*, including travel if needed, are covered!

**\*If you are enrolled in the Core plan, your costs are covered at 100% with no deductible. If you are enrolled in the Choice I and II plan, you must meet the federal minimum deductible (\$1,650 individual/\$3,300 family) before the plan covers 100% for Carrum services.**

As a patient, once your doctors confirm the type of surgery you need, Carrum Health's team provides support through the process of finding the right surgeon for you. This includes planning your appointments, helping you complete required paperwork, and answering any questions you may have along the way. This new benefit is in addition to your coverage through Aetna. You can choose to coordinate your surgical care through Aetna or Carrum. To learn more, call **1-888-855-7806** or visit [carrum.me/huber](https://carrum.me/huber).

## Financial well-being



### 529 College Savings and ABLÉ Savings Program

Gift of College will replace SoFi as our 529 College Savings Program provider and will also be offering 529 ABLÉ 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.

If you are currently enrolled in SoFi, your last contribution will take place with your final December paycheck. If you'd like to continue participating in Huber's 529 match program, you'll need to re-register your 529 account(s) within the Gift of College system as soon as possible to avoid any missed payrolls next year.

To register now, visit [www.giftofcollege.com/huber](http://www.giftofcollege.com/huber), link your 529 account(s), and make your payroll elections. If you have any questions or concerns, please email [customerservice@giftofcollege.com](mailto:customerservice@giftofcollege.com), or call **1-877-244-6630** Mon - Fri from 8am - 5pm CST. Learn more at Huber's Benefits Hub [mybenefits.huber.com](http://mybenefits.huber.com) > **Annual Enrollment** > **What's Changing**.



### Enhanced Identity Theft Protection

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

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

With these enhancements, there will be a slight increase to the identity theft contribution rates. Learn more about identity theft protection coverage at Huber's Benefits Hub [mybenefits.huber.com](http://mybenefits.huber.com) > **Financial** > **Additional Benefits** > **Identity Theft Protection**.



### Updated! Savings & Spending Account Limits

The Health Savings Account (HSA) contribution limits for 2025, from both you and Huber, are \$4,300 for employee-only coverage and \$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 the end of January. If you're age 55 or older, you may contribute an additional \$1,000.

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

- \$3,200 for the Health Care FSA\*
- \$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\*\*

*\*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 newsletter 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 enroll in your HSA and/or FSAs each year, as your current elections **will not** carry over into the following year. Additional information can be found at Huber's Benefits Hub, [mybenefits.huber.com](http://mybenefits.huber.com) > **Financial** > **Savings & Spending Accounts**.



# Healthy You. Healthy Huber.



## Emotional well-being



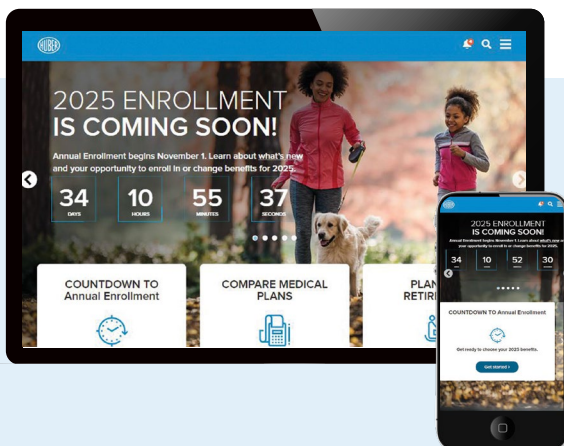
### Available Now! Menopause and Midlife Care

A new standard of care is here. Progyny puts you and your health in focus, providing virtual care for all stages of menopause and all the unique symptoms that come with it. Their 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. Learn more at Huber's Benefits Hub [mybenefits.huber.com](https://mybenefits.huber.com) > **Annual Enrollment** > **What's Changing**.



### Fertility & Family Building Program Updates

For 2025, Progyny coverage will include several enhancements to further support your family planning journey. Progyny brings together cutting-edge science and a high-quality network of fertility experts from across the nation to deliver superior clinical outcomes and to shorten the path to pregnancy. The enhancements include an increase to three smart cycles, a doula and travel reimbursement for fertility services. To learn more, visit Huber's Benefits Hub [mybenefits.huber.com](https://mybenefits.huber.com) > **Emotional** > **Growing Your Family** > **Fertility Benefits**.



From Huber's Benefits Hub, [mybenefits.huber.com](https://mybenefits.huber.com), you can review your Annual Enrollment benefit options for 2025 and log in to COMPASS to enroll in or make changes to your benefits. You can also single sign-on to COMPASS from within the Huber Network if you have already registered. See page 6 for enrollment instructions.

Plus, the site's navigation is designed to feature our benefits and programs based on your physical, financial, emotional, and social well-being needs. It also includes a section on Life Events, like what to do if you get married or have a baby.

**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.**



## When You're Ready to Enroll

You have three easy ways to enroll - online or by phone.



- **From Huber's Benefits Hub, [mybenefits.huber.com](https://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 from [mybenefits.huber.com](https://mybenefits.huber.com).
- **Outside the Huber Network:** Log in to COMPASS at [huberbenefits.com](https://huberbenefits.com) at your convenience, any time of day or night. Follow the prompts to register your account if you are not registered.



**Enroll from your mobile device** using the **EmpyreanGO** app for iOS or Android. Download **EmpyreanGO** from the Apple App or Google Play stores. Search for Empyrean Benefit Solutions, and use your COMPASS log in information.



**1-844-347-9035**

Representatives are available to assist you Monday through Friday, from 9am to 6pm, EST.

### What action is required?

You must take action before the enrollment deadline if you want to make changes to your benefits, elect the FSA/HSA, and/or confirm your tobacco/nicotine-free status to receive your wellness credit.

### What happens if you don't enroll?

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

This document highlights some of the provisions of the company's benefits programs as of January 1, 2025. Complete details may be found at Huber's Benefits Hub [mybenefits.huber.com](https://mybenefits.huber.com) and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, the company reserves the right to amend or end these plans at any time for any reason.