

# 2025

# Enroll in Your Benefits

## Pre-65 Retirees and LTD Participants



## Healthy You. Healthy Huber.

J.M. Huber places the highest priority on your health and well-being. The investments we make in our benefits reflect our priorities and reinforce Huber's principles and culture of rewarding our employees. As we work together to improve today for a better tomorrow, Huber provides a comprehensive benefits program to help you along the way and that supports you and your family in your total well-being. **We know that a healthy you is a healthy Huber.**

### Benefits Enrollment

Each year you have the opportunity to continue enrollment in Huber's medical plan or waive coverage. If you choose to waive coverage, you will no longer have the opportunity to elect Huber medical coverage in the future. A personalized enrollment worksheet is enclosed in this packet, and includes your 2025 rates for the Pre-65 Core medical plan and your current tobacco/nicotine user status. For details on the Pre-65 Core plan, see page 3.

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

**Important!** You can access your Huber benefits by visiting [mybenefits.huber.com](https://mybenefits.huber.com) or calling the J.M. Huber Benefits Service Center toll-free at **1-844-347-9035**. Representatives are available to assist you Monday through Friday from 9am to 6pm, EST.

**Note:** There is **no action** required to continue participation in coverage for the 2025 plan year unless you need to make a change.

### For 2025 Enrollment Year ONLY

As an eligible Retiree currently enrolled, you will be afforded a **one-time opportunity** during this Annual Enrollment period only, to drop your current Huber Retiree coverage (medical and prescription) and "Defer" coverage until a later date.

You will be able to contact the Benefits Service Center within 31 days of losing other coverage to re-enroll yourself and other eligible dependents in Medical/Rx coverage (upon providing proof of loss documentation). Once you re-enroll, if you drop coverage at any time (other than Medicare eligibility), you and your dependents will then forfeit all rights to future Medical/Rx benefits and the Huber-provided Medicare subsidy and will show to have "Waived" coverage.



## What's New!

### 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. Plus, you get access to a smart scale at no cost to you, which syncs to a mobile app to track your weight and activity all in one place. For more information, call **1-800-945-4355** or visit [www.livongo.com/jmhuber](http://www.livongo.com/jmhuber).

### 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. To learn more, call **1-833-215-5348**.

### Surgical Centers of Excellence

We have partnered with Carrum Health to offer you 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. 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 at 100% with no deductible!

Once your doctors confirm the type of surgery you need, Carrum Health's team will help to find the right surgeon for you. This includes planning your appointments and helping you complete required paperwork. 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](http://carrum.me/huber).



## Medical and Prescription Drug Coverage

### Your Eligibility & Cost

For 2025, contributions for medical coverage will increase. The in-network deductible and out-of-pocket maximum will also increase. Your medical and prescription drug coverage under this plan option may continue until you turn age 65\*. If you elect coverage, you will be required to pay a **medical contribution amount** (calculated from a base rate each year) multiplied by your **retiree contribution percentage** (determined by your age and years of service at the time of your termination of employment), plus **applicable surcharge** (based on coverage level). **If you waive coverage, in any given year, you will not be able to rejoin the plan in the future.**

\*If you are an LTD Participant who terminated after 2006, your coverage eligibility will end at the earlier of 5 years of coverage, reaching age 65, or no longer classified as disabled.

**Tobacco/Nicotine-free Discount:** All covered individuals must be tobacco/nicotine-free to receive the discount, and your current status is included on your enclosed worksheet. You are considered tobacco/nicotine-free if you do not vape, smoke cigarettes, pipes, or cigars, or use snuff and/or chewing tobacco. If you or a family member have experienced a change in tobacco/nicotine user status in the past year, please contact the J.M. Huber Benefits Service Center at **1-844-347-9035**, and a representative can assist you in updating your information. Your discounted monthly contributions will start the first of the month following the date you notify the Service Center.

Contributions are sent to Huber's third-party administrator for medical billing. If you elect coverage for the year and fail to make the required monthly contributions for coverage, you will be dropped from medical coverage and will forfeit any rights to future coverage under the plan.

**Note:** Call **1-844-347-9035** if it is unreasonably difficult, due to a medical condition (such as nicotine addiction), for you to stop smoking and/or using snuff and/or chewing tobacco in order to qualify for the "non-tobacco" use discount under this program. Also call if it is medically inadvisable for you to attempt to do so, and we will work with you to develop another way that you can qualify for the "non-tobacco" use discount under the program.

## Medical and Prescription Drug Coverage (Continued)

Benefits and Services	Pre-65 Core Plan	
	In-network	Out-of-network
<b>Medical Plan Deductible</b>		
• Single	\$500	\$750
• Family	\$1,000	\$2,250
You Pay (Coinsurance)	20%	40%
<b>Rx - Retail 30-day supply</b>		
• Generic	\$10	100% of the in-network cost minus copay
• Brand	\$30	
• Nonformulary	\$50	
<b>Rx - Home Delivery 90-day supply</b>		
• Generic	\$25	N/A
• Brand	\$75	
• Nonformulary	\$125	
<b>Out-of-Pocket Maximum</b>		
• Single	\$3,000	\$5,000
• Family	\$6,000	\$10,000
Coordination of Benefits	Maintenance of Benefits	

There is an individual **\$500,000 lifetime maximum** on medical and prescription drug benefits.

### Rx Savings Solutions

Get help managing your prescription costs. Take advantage of Rx Savings Solutions' transparency tool to help you save money on prescription medications:

- You'll receive alerts about ways you can save money on your current prescriptions
- You can use the search portal to find the best prices and options for any prescription drug

Visit [myrxss.com/huber](http://myrxss.com/huber) or download the Rx Savings Solutions app to activate your account and learn more.

#### Questions?

Call: **1-800-268-4476** Email: [support@rxsavingsolutions.com](mailto:support@rxsavingsolutions.com)

### Patient Assurance® Program

Huber has partnered with Express Scripts to reduce the cost of insulin and other preferred medications for you and your covered dependents who are enrolled in one of Huber's medical plans. Through the Express Scripts Patient Assurance® Program, you will never pay more than \$25 for up to a 34-day supply of preferred and participating injectable insulin products, non-insulin diabetes medications, and cardiovascular therapies. It's already included in your benefit – so there's no action you need to take and no additional fee! Call Express Scripts at **1-877-263-2913**.

### Omada Hypertension Management Program

Omada provides resources to you and your covered dependents over 18 years old, who are enrolled in one of Huber's medical plans and have been diagnosed with high blood pressure. When you participate in this program, you will receive a free connected blood pressure monitor, personalized support, and helpful tracking tools and reminders through the free mobile app. You can call **1-888-409-8687** to learn more about the program or find additional details at [mybenefits.huber.com](http://mybenefits.huber.com) > **Physical > Programs & Resources > Hypertension Management**.

### Hinge Health

For back and joint pain, this benefit is provided for FREE to you and your eligible dependents enrolled in an Aetna medical plan. When you participate in this benefit, you get a personal care team, including a physical therapist and health coach. You also get access to personalized exercise therapy and unlimited 1-on-1 health coaching, as well as wearable sensors to track your form. For more information, call **1-855-902-2777** or visit Huber's Benefits Hub at [mybenefits.huber.com](http://mybenefits.huber.com) > **Physical > Programs & Resources > Virtual Physical Therapy**.

## Teladoc

Aetna provides access to telehealth services as part of your medical plan through Teladoc. Teladoc lets you get the care you need — including most prescriptions — for a wide range of minor conditions. You can connect with a board-certified doctor via video chat or phone, without leaving your home or office when, where, and how it works best for you!

Register today so you'll be ready to use Teladoc when and where you need it. Access Teladoc by:

- Downloading the Aetna app
- Visiting [www.teladoc.com/aetna](http://www.teladoc.com/aetna)
- Calling **1-855-TELADOC (835-2362)**
- Downloading the Teladoc app

## Livongo

The Livongo® diabetes program provides you and your family members who are enrolled in one of Huber's medical plans and who have been diagnosed with diabetes a new way to approach diabetes management. If you elect to participate in the Livongo program, you will receive personalized support to help you better manage life with diabetes — at no cost to you.

Learn more and enroll at [www.livongo.com/jmhuber](http://www.livongo.com/jmhuber) or call **1-800-945-4355**.

## Your Dependent Eligibility

**If you are a Retiree/LTD Participant who terminated before 2006:** Coverage will continue for your spouse until he/she reaches age 65 or is no longer your legal spouse. Coverage for your child(ren) will continue until their marriage or reaching age 19 (or age 24, if a full-time student). For a disabled child to be considered eligible and continue coverage beyond age 19, they must be primarily supported by you and incapable of self-sustaining employment due to disability. Proof of the condition must be provided through an application for continued coverage to Huber's medical plan provider for review/approval.

**If you are an LTD participant who terminated after 2006:** Spouse and Child(ren) coverage continues until the earlier of your LTD coverage of 5 years, reaching age 65, or your death. If you reach 5 years of LTD Medical coverage, turn age 65, or decease, coverage will end for your dependents at the end of the month in which the above takes place.

You are not eligible to add a dependent to your medical coverage unless the dependent was eligible to be covered under the Huber Retiree Medical Plan at the time your employment with Huber terminated and has continued to remain eligible for coverage.

You must notify the J.M. Huber Benefits Service Center within 31 days of the ineligibility of a covered dependent. Although the change may affect the amount of your retiree medical contribution, you will not be reimbursed for any contributions made as a result of your failure to notify the J.M. Huber Benefits Service Center of your dependent's ineligibility. Should you or a covered dependent become eligible to enroll in Medicare before age 65, due to being deemed disabled, you **MUST** enroll in and maintain participation in Medicare Parts A and B and Huber's plan will become secondary.

*Note: For more information on eligibility, please refer to the Retiree or LTD agreement you received at the time of your termination*

## Medicare Coverage & Huber's Benefits

Retirees and/or spouses who become Medicare eligible will no longer be covered by the medical plan and Express Scripts prescription drug coverage plan, as coverage will end on the last day of the month prior to reaching age 65. **Within two months of turning age 65, you must enroll in Medicare Part A and Part B through the Social Security Administration.** Please contact Medicare directly for any questions or visit [www.medicare.gov](http://www.medicare.gov) for more information.

Three months prior to your 65th birthday, you will receive a package from the J.M. Huber Benefits Service Center containing key information pertaining to coverage options available through UnitedHealthcare (UHC) and a list of helpful FAQs. Before you turn age 65, UHC will mail a packet which includes information about Medicare coverage options available to you through Medicare Supplemental, Medicare Advantage, and Part D Prescription Drug plans and where to go to get more information including how to enroll.

J.M. Huber will continue to contribute toward the cost of your and your eligible spouse's health care coverage. This is done through a subsidy which is applied towards your monthly plan premium(s) for the coverage you select and enroll in through UHC. The amount of your subsidy will be determined by J.M. Huber based on the retiree's age and years of service at the time of his or her retirement. Eligible spouses will receive a subsidy amount which equates to half of the retiree's subsidy amount. Retirees and eligible spouses can call a UHC Retiree Health Specialist at **1-866-658-3505** to inquire about their subsidy eligibility.

**Note:** UnitedHealthcare will not have any specific subsidy information on a retiree or eligible spouse until approximately 3-4 weeks after his or her 65th birthday. J.M. Huber reserves the right to change or terminate subsidy amounts at any time. You and your spouse are not guaranteed your current subsidy amounts in future years.

## Age 65 and Over

### Medical Coverage

UnitedHealthcare offers Medicare coverage options for Huber retirees and eligible spouses who are age 65 or older and eligible for Medicare. Annual Enrollment for UnitedHealthcare will be from October 15, 2024, and continue through December 7. If you qualify, J.M. Huber will provide a financial subsidy to help you and your eligible spouse pay for the cost of the coverage. UnitedHealthcare is a leading insurer of individual Medicare Advantage/Supplement plans, with many plans endorsed by AARP. Any product or service that carries the AARP brand has been carefully evaluated and selected as one that meets the high service and quality standards of AARP. Prior to you or your eligible spouse attaining the age of 65, you will receive additional information about the options available to you directly from UnitedHealthcare.

For more information, contact UnitedHealthcare by phone at **1-866-658-3505**. They are available by phone from October 1 to March 31 from 8 am to 8 pm local time, 7 days per week. From April 1 through September 30, they are available by phone from 8 am to 8 pm local time, Monday through Friday. Additionally, you can log onto **www.myuhcplans.com/jmhuber** where you can view available options and cost estimates.

### Dental and Vision Coverage

When you call to make your dental and vision elections, the UnitedHealthcare customer care professional will transfer you to the dental and vision specialist who will provide you with an electronic application. If you do not have a computer or cannot receive information electronically, please notify the agent so that an alternative process can be provided. You will need to confirm the availability of these programs with UnitedHealthcare as plan availability and benefits will vary by state.

You will have the option to apply for dental coverage through Golden Rule Insurance Company, a UnitedHealthcare company.

#### Dental Highlights

There are four dental programs to choose from with low copays and deductibles. Services include preventive care, cleanings, X-rays, fillings, extractions, and more. Some plans require a six-month waiting period for basic services. Other plans include major services such as root canals and crowns; however, there is a 12-month waiting period for these services. There is no maximum age limit. Visit **uhone.com/insurance/dental** to learn more about the dental programs.

#### Vision Highlights

We provide you the opportunity to add a vision provider benefit rider to your dental coverage. This vision rider is administered by Spectera, Inc. The vision network offers quality care from professionals in private and retail settings across the country. You may use a non-network provider, but you are eligible to receive better discounts by using in-network providers. The vision plan offers in-network exams with a low \$10 copay, as well as some coverage for frames and lenses. When an in-network provider is used, there isn't a waiting period to receive benefits.



# Important Contacts

Contact	Benefit	Phone	Website
J.M. Huber Benefits Service Center	Enrollment Support	1-844-347-9035	www.huberbenefits.com
Aetna Medical	Pre-65 coverage	1-866-276-1820	www.aetna.com
UnitedHealthcare	Post-65 coverage	1-866-658-3505	Medicare Advantage/ Supplement Plans: www.myuhcplans.com/ jmhuber
			Dental: www.uhone.com/insurance/dental  Vision: www.uhone.com/insurance/vision
Express Scripts	Retail & Mail Order Prescription Drugs (Rx)	1-877-263-2913	www.express-scripts.com
Rx Savings Solutions	Prescription Savings	1-800-268-4476	myrxss.com/huber
Lincoln Financial	Retiree Life Insurance	1-844-228-2420	www.mylincolnportal.com
Teladoc	Telehealth	1-855-835-2362	www.Teladoc.com/Aetna
Hinge Health	Back and Joint Pain	1-855-902-2777	www.hingehealth.com/huber
Livongo	Diabetes and Pre-Diabetes Management	1-800-945-4355	www.livongo.com/jmhuber
Omada	Hypertension Management	1-888-409-8687	https://www.express-scripts.com/healthsolutions
Surgical Centers of Excellence	Carrum Health	888-855-7806	carrum.me/huber
Progyny	Menopause and Midlife Care	833-215-5348	https://progyny.com
Retiree Benefits Hotline	Retiree Benefits Questions/ Address Changes	1-800-746-1602	N/A

## Take action between November 1-15 to enroll or make changes to your 2025 benefits as follows:

- **Online:** Log on to [www.huberbenefits.com](http://www.huberbenefits.com) from [mybenefits.huber.com](http://mybenefits.huber.com), or
- **By Phone:** Call the J.M. Huber Benefits Service Center at **1-844-347-9035**. Representatives are available to assist you Monday through Friday from 9 am to 6 pm, EST.

### About this Brochure

Details of the plans are contained in the official plan documents that legally govern the operation of the plans. If there is any conflict between this brochure and the plan documents or the rates charged, the plan documents will always govern. This brochure is only a summary of the enrollment procedures and the medical options and coverage offered under the J.M. Huber Corporation Retiree Medical Plan. Huber reserves the right to change, amend, or terminate these plans at any time as well as the medical options and coverage offered under the plan, at any time and for any reason.