

# 2025 OPEN ENROLLMENT HIGHLIGHTS

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- LitePoint will continue to provide 100% premium free medical, dental, and vision coverage for employees and their eligible covered dependents.
- Employees enrolled in the Health Investment Plan will see their deductible increase to \$1,650 individual / \$3,300 family; out-of-pocket max will be \$4,300 individual / \$8,550 family.
- Employees enrolled in the Kaiser HSA plan will see their deductible increase to \$1,650 individual / \$3,300 family; out-of-pocket max will be \$3,300 individual / \$6,600 family.

## Important Updates to Your HSA and FSA Reimbursements Accounts

For 2025, **you must make an active election** if you want to have any of these pretax benefits.

### Important reminders:

- **Health Care FSA** increased the annual contribution to \$3,300 (projected limit) and the annual rollover to \$660 (projected rollover amount).
  - **Dependent Care FSA** now has a grace period which gives you two and half months at the end of the year to incur eligible expenses, as long as you are actively employed. Participants will have until March 15, 2025 to incur 2024 Plan Year Election and March 15, 2026 to incur 2025 Plan Year Elections.
- ! • If enrolled in the **Health Investment Plan** or **Kaiser HSA**, your **2024 HSA** employee election **will not carry forward to 2025**. In order to have payroll deductions in 2025, an active election will need to be made.

## Enhanced Member Advocacy Support through Carenet

MyAdvocate, a Personal Health Assistant, will be available to our employees and dependents at no cost. MyAdvocate will act as an extension of our Human Resources staff and will be available as a resource to escalate and assist in resolving your benefit issues. Their services are designed to make your life easier by helping to navigate the complexities of the healthcare system while saving you time, money, and frustration. Some examples of their services are:

- Assistance with claims or billing issues
- Eligibility determination and coordination of benefits
- Finding the highest quality in-network doctors
- Comparing treatment costs in your area
- Explaining benefits in easy to understand language
- Education on Medicare and Exchange enrollment processes

Service will be available 24/7. When you start a case, a Care Coordinator gathers information and refers you to an Advocate who will remain with you until your issue is resolved. This program is available to you, your family members living in your home, your parents and parents-in-law at no cost.

More information will be available at <https://www.litepoint.com/careers/benefits/>.