

Today. Tomorrow. Together. We help you prepare. Benefit enhancements effective January 1, 2025

Our annual Benefits Open Enrollment kicks off on Monday, October 21, and concludes on Friday, November 1. This is your opportunity to tailor your benefits, effective January 1, 2025. We've listened to your feedback and have made strategic adjustments to lower costs, broaden your options, and enhance benefits, ensuring they contribute positively to your physical health and wellbeing.

SCA and non-SCA enrolled in a medical plan

Area	2025 enhancement
Oral dental surgery (new!)	<ul style="list-style-type: none"> • New! Oral dental surgery for impacted teeth will be covered under medical insurance plans. • Paid like any other outpatient procedure, services are subject to deductible and the appropriate coinsurance, if applicable.
Hearing aids (new!)	<ul style="list-style-type: none"> • Hearing aids will be covered under medical insurance plans and subject to deductible if applicable for durable medical equipment (DME). • Hearing aids are covered as one per ear/every two years. • Applies to both prescribed and over-the-counter (OTC) aids.
Virtual Dermatology (new!)	<ul style="list-style-type: none"> • We know how hard it is to get an appointment with a dermatologist. • If you have a skin concern, you can consult a virtual dermatologist for free with LiveHealth Online through our new virtual dermatology benefit.
Enhanced substance abuse management (new!)	<ul style="list-style-type: none"> • Through the Maximus medical plan, employees and their dependents can receive enhanced services from the Pelago substance use management program (alcohol, tobacco, or opioids). • It includes free, real-time counseling and medications, so there are no barriers to getting the help you or your eligible dependents need.

All eligible employees

Area	2025 enhancement
Tuition reimbursement	<ul style="list-style-type: none"> • The annual tuition reimbursement amount will increase from \$2,500 to \$5,250 (the maximum the IRS allows without being classified as taxable income) for eligible courses completed on or after January 1 and their associated materials.
MetLife Hospital Indemnity	<ul style="list-style-type: none"> • MetLife Hospital Indemnity is increasing the hospital inpatient rehabilitation benefit from 15 to 30 days, and the premiums will not rise from 2024.

<p>MetLife Critical Illness</p>	<ul style="list-style-type: none"> • MetLife Critical Illness is eliminating pre-existing conditions effective January 1, 2025. • This includes removing the age reduction schedule, changing the illness recurrence separation period from 365 days to 180 days, and reducing the treatment-free period from 365 days to 180 days.
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SCA employees

Area	2025 Enhancements
<p>Dental</p>	<ul style="list-style-type: none"> • Delta Dental has deeper discounts, which means additional savings for you. • Maximus will start covering half the cost of dental insurance. The employee cost share of payroll deduction will decrease from 100% to 50%. • Increase the annual plan maximum (excluding orthodontia) from \$1,500 to \$2,000. • Basic services are now covered at 100% after the deductible (up from 80% in 2024). • Major services are paid at 70% after deductible (up from 50% in 2024). • The annual lifetime maximum coverage for orthodontia is increasing from \$1,500 to \$2,000. This includes orthodontia for both adults and children. • Increasing the deductible from \$50/\$100 to \$100/\$200. • New! Oral dental surgery for impacted teeth will be covered under medical insurance plans. Paid like any other outpatient procedure, subject to deductible and the appropriate coinsurance, if applicable.
<p>Premiums</p>	<ul style="list-style-type: none"> • Medical and Vision premiums will stay the same as 2024. • Note: Most companies experience a premium increase each year. Our Benefits team worked with our vendors to add benefits in 2025 while keeping costs the same as in 2024.
<p>Health Savings Account (HSA)</p>	<ul style="list-style-type: none"> • Maximus will automatically contribute \$500/year (\$19.23 per paycheck) to health savings accounts (HSA) for employees with one or more dependents covered under the HSA Core Plan.
<p>Spending Accounts Education Center</p>	<ul style="list-style-type: none"> • A Spending Accounts Education Center (SCA version) is available for you to learn more about health savings accounts (HSA), flexible spending accounts (FSA), and health reimbursement accounts (HRA).

Area	2025 Enhancements
Basic Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> • Maximus will automatically provide all SCA employees \$20,000 in basic Accidental Death & Dismemberment (AD&D) coverage at no cost. • Employees can elect to purchase additional AD&D coverage for themselves and their families.

Non-SCA employees

Area	2025 Enhancements
Dental	<ul style="list-style-type: none"> • Basic services are now covered at 100% after the deductible (up from 80% in 2024). • Major services are paid at 70% after deductible (up from 50% in 2024). • New! Oral dental surgery for impacted teeth will be covered under medical insurance plans. Paid like any other outpatient procedure, services are subject to deductible and the appropriate coinsurance, if applicable. • Keep in mind that the dental plan covers orthodontia for both adults and children.
Life insurance	<ul style="list-style-type: none"> • For this open enrollment period only, you may add \$10,000 of coverage up to the guaranteed issue without proof of insurability.
Spending Accounts Education Center	<ul style="list-style-type: none"> • A Spending Accounts Education Center (non-SCA version) is available for you to learn more about health savings accounts (HSA), flexible spending accounts (FSA), and health reimbursement accounts (HRA).