



2025 EMPLOYEE BENEFITS

OPEN ENROLLMENT 2025

Here's your opportunity to choose and enroll in benefits each year. It's important to carefully review your coverage needs and elections. *2025 Changes* – see below for what's changing in 2025. Review the 2025 Employee Benefits Guide to review all of your Benefit plans.

View Benefits Info Online
Monday, Oct. 14

Open Enrollment Begins
Monday, Oct. 21

Open Enrollment Closes
Friday, Nov. 8

WHAT'S CHANGING?

• ELIGIBILITY HEALTH and RELATED BENEFITS 1/1/2025

- MHS has adjusted the minimum hours requirements for full-time and part-time employees to provide more consistency across the health system, a more seamless transition for benefits transition with intercompany transfers, and streamlines administration, which reduces costs.
 - 20 Hours Part-time
 - Across all companies of Methodist Health System
 - 32 Hours Full-time
 - Shared Service Systems, MHS Corporate Offices, and Methodist Physicians Clinic
 - 24 Hours Full-time
 - Methodist Hospital, Methodist Women's Hospital, Methodist College, Methodist Jennie Edmundson, and Methodist Fremont Health

• BENEFIT DEDUCTIONS FREQUENCY – BI-WEEKLY PAID EMPLOYEES

- *Benefit Deductions Change to 26 Deductions per Year*
 - Health Savings Account (HSA), Medical Expense Reimbursement, Limited Use Reimbursement, and Dependent Care will change to each paycheck or 26x per year.
 - No change to MHS 401(k) Plan – deductions will continue each paycheck or 26x per year.
- *Benefit Deductions Change to Two Deductions per Month or 24 Deductions per Year*
 - Benefit Deductions that are currently 1x per month will change to 2x per month at ½ the monthly cost – ex: Vision, Voluntary Life
 - No change to other benefit deductions that are currently 2x per month – ex: Medical, Dental

• MEDICAL/PRESCRIPTION DRUG PLANS

- *PPO Plan: Plan Design Updates*
 - Tier 2 deductible: \$2,000 (employee only) and \$4,000 (two or more covered)
 - Tier 2 Urgent Care: \$50 copay
- *HDHP: Plan Design Updates*
 - Tier 1 deductible: \$2,000 (employee only) and \$4,000 (two or more covered)
 - Tier 2 deductible: \$3,000 (employee only) and \$6,000 (two or more covered)
- *Cost of Coverage 2025*
 - Medical: Full-time cost increases by no more than \$24 per month. Cost is below local healthcare industry benchmarks. Please see coverage cost charts for details.
- *Talkspace – Mental Health/Counseling Virtual Provider* - Effective July 1, 2024, Talkspace providers moved from Tier 3 to Tier 2 for the MHS Health Plan. Remember to access the free visits through Methodist EAP for initial visits. Once the visits available under the EAP have been exhausted, the medical plan can be used for any on-going care.

- **UMR NEW ID CARDS**

- *Medical/Prescription Drug Plan Coverage* – UMR will issue new Medical/Prescription Drug ID cards mailed to home address prior to January 1, 2025. Participants with Dental Only coverage will *not* receive new UMR ID cards.

- **NEW CONTRIBUTION LIMITS FOR YOUR 2025 HSA**

- *MHS Employer Contribution*
 - \$600 Employee Only / \$1,200 Family
- *Your Employee Contribution*
 - \$3,700 Employee Only / \$7,350 Family
- If you are over age 55 or turn 55 during 2025, the IRS will allow you to contribute an additional \$1,000 as a “catch-up” contribution.

- **NEW WILL BENEFIT**

- Create or update your will in 20 minutes or less, free of charge, with FreeWill.
 - <https://staff.bestcare.org/FreeWill>

2025 Health Monthly Coverage Cost

PPO Health Plan	Full-Time	Part-Time
Employee	\$128	\$342
Employee + Spouse	\$304	\$708
Employee + Child	\$254	\$640
Employee + Children	\$254	\$640
Family	\$424	\$1,014
High Deductible Health Plan	Full-Time	Part-Time
Employee	\$68	\$314
Employee + Spouse	\$192	\$628
Employee + Child	\$176	\$504
Employee + Children	\$176	\$504
Family	\$296	\$924

2025 Dental Monthly Coverage Cost

	Full-Time	Part-Time
Employee	\$22	\$32
Employee + Spouse	\$40	\$60
Employee + Child	\$44	\$64
Employee + Children	\$44	\$64
Family	\$62	\$76

2025 Vision Monthly Coverage Cost

	Employee Rate
Employee	\$9.90
Employee Plus One	\$18.80
Family	\$27.63

Remember! To access the full annual enrollment guide, make benefit changes and elections, and access additional resources, please visit the MHS Intranet or the Employee Center.

