# BENEFITS ENROLLMENT

THE ENROLLMENT PERIOD BEGINS NOVEMBER 1 AND ENDS NOVEMBER 15, 2024

## HONORHEALTH

**Click here** 

to learn more

about your

benefits!

# What's New for 2025?

### **Medical Insurance**

#### **NEW CLAIMS ADMINISTRATOR**

- UMR will be replacing AmeriBen.
  - » Enrolled employees and dependents will receive a new ID card.

#### NEW SECONDARY NETWORK

- The BlueCross BlueShield of Arizona (BCBSAZ) provider network will be changing to the UnitedHealthcare (UHC) Choice Plus national provider network (referred to as the Secondary Network). There will be no changes to the HonorHealth/Innovation Care Partners (ICP) provider network (referred to as the Primary Network).
  - » If you are currently receiving care from a BCBSAZ provider who is not in the UHC Choice Plus network, you may qualify for Transition of Care (TOC). For examples of what qualifies for TOC (i.e., pregnancy through the first postpartum visit, transplant, major recent surgeries, and more) and for the TOC form, go to honorhealthbenefits.com.

#### **PLAN CHANGES**

#### Coordinated Care Plan (CCP) and Health Savings Account Plan (HDHP)

- As a reminder on the CCP and HDHP, services and providers are only covered if you go to an HonorHealth or ICP provider (with some exceptions).
- In cases where there is not an adequate number of HonorHealth or ICP providers (i.e., pediatrics, physical, occupational, and speech therapy, and more), services at a UHC Choice Plus network provider will now be covered without a gap approval and have the same cost share as HonorHealth/ICP. For all examples of where this applies, please review the 2025 benefit summary.
- On the CCP, the deductible will apply to additional services. Please review the 2025 benefit summary for more details.
- On the HDHP, the deductible is increasing to \$3,300 for an individual and \$6,600 for a family, per IRS guidelines.

#### **Standard Plan**

• Standard Plan members will continue to have access to the HonorHealth/ICP network and in 2025 the UHC Choice Plus network.

The open enrollment period begins November 1 and ends November 15.

All benefits-eligible employees must take action and re-enroll in order to have benefits in 2025. Your current medical, dental, vision, health savings account (HSA), and flexible spending accounts (FSAs) **elections WILL NOT carry over into 2025.** 

All benefit election changes are effective January 1, 2025, to December 31, 2025.

## Please take the time to learn about your benefits:

- 1. Read this announcement.
- Attend the virtual benefit fair between October 14–November 15 at honorhealthfair2025.com.
- 3. Attend an onsite benefit fair (see page 3 for details).
- Listen to the recorded open enrollment presentation by clicking here or using the QR code below:



If you have questions, please contact an HonorHealth Benefits Educator at 480-583-4588 (8 a.m.–5 p.m. AZ time).

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#### **Standard Plan (continued)**

- In cases where there are not an adequate number of HonorHealth or ICP providers (i.e., pediatrics, physical, occupational, and speech therapy, and more), services at a UHC Choice Plus network provider will now be covered at the same cost share as HonorHealth/ICP. For all examples of where this applies, please review the 2025 benefit summary.
- The deductible will apply to additional services. Please review the 2025 benefit summary for details.

#### Employees Who Work Outside Of Arizona-NEW PLAN

For employees who work outside of the state of Arizona, there will be a new out-of-state specific plan. This plan has in-network benefits only through the UHC Choice Plus National network. See the out of state benefits guide for more information.

#### OUT OF STATE DEPENDENTS-FORM REQUIRED

- Employees who have a dependent (child or spouse) that resides or goes to school outside of Arizona and is enrolled in an HonorHealth medical plan will be required to complete a form for the out of state member to seek care using UHC's Choice Plus National network.
  - » This form must be completed during open enrollment or before the member moves outside of the state. This form can be found on **honorhealthbenefits.com**.

#### **BEHAVIORAL HEALTH-NEW NETWORK**

- All HonorHealth employees and eligible dependents have access to six (6) free sessions through Lyra.
- UHC's Choice Plus Behavioral Health network will be replacing Magellan.
- To preview who will be in-network before January 1, 2025, visit **liveandworkwell.com**.
- After January 1, 2025, you can access behavioral health services through **umr.com**.

#### **INFERTILITY BENEFIT**

- The lifetime maximum benefit is changing to \$10,000 for the medical plan and \$10,000 for the pharmacy plan.
  - » If you have filled fertility medications through the health plan and have not met the current (2024) \$25,000 lifetime pharmacy maximum, your remaining benefit amount will be grandfathered and available 1/1/2025 and beyond.

#### **MEDICAL PREMIUMS**

- HonorHealth has been able to keep contribution increases fairly small because of your partnership in taking an active role in managing your healthcare spend.
- Remember, if your base salary is more than \$150,000, you will pay \$25 more per pay period for medical plans.

#### HEALTH REIMBURSEMENT ARRANGEMENT (HRA)-INCREASING!

• If you enroll in the Coordinated Care Plan and a dental plan, and make less than \$21.72 per hour, you will receive \$500 for an individual and \$1,000 for a family in HRA funding.

#### Gym Discount Program-NEW!

• If you enroll in a medical plan, you and your eligible dependents will have access to One Pass Select-a discount gym network. Visit **onepassselect.com** to view participating gyms or fitness studios.

Click here to learn more about your benefits!

### HONORHEALTH

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## HONOR HEALTH®

## **Onsite Benefits Fairs**

Date	Time	Location	Address
October 14	5:30 a.m11:30 a.m.	Sonoran Crossing Medical Center	33400 N. 32nd Ave., Phoenix
October 15	7:00 a.m11:30 a.m. 10:00 p.m12:00 a.m.	Shea Medical Center	9003 E. Shea Blvd., Scottsdale
October 16	7:00 a.m11:30 a.m. 10:00 p.m12:00 a.m.	Osborn Medical Center	7400 E. Osborn Road, Scottsdale
October 17	7:00 a.m11:30 a.m. 10:00 p.m12:00 a.m.	John C. Lincoln Medical Center	250 E. Dunlap Ave., Phoenix
October 18	7:00 a.m11:30 a.m. 10:00 p.m12:00 a.m.	Deer Valley Medical Center	19829 N. 27th Ave., Phoenix
October 21	7:00 a.m11:30 a.m. 10:00 p.m12:00 a.m.	Thompson Peak Medical Center	7400 E. Thompson Peak Pkwy., Scottsdale

### **Onsite Benefits Educators**

- Benefits Educators are available for in-person and telephonic appointments for **ALL** campuses to help answer any questions you may have regarding your 2025 benefits.
- Visit honorhealthfair 2025.com or go.oncehub.com/honorhealth to schedule an appointment with a benefits educator.

## **Open Enrollment Checklist**

### Benefit elections will NOT carry over for the 2025 plan year.

Step 1	Step 2	Step 3
Learn about the 2025 benefit changes by reading this announcement, attending the virtual benefit fair anytime between October 14 and November 15 at <b>honorhealthfair2025.com</b> , and listening to the recorded open enrollment presentation by clicking <b>here</b> or using the QR code below:	Log into the Staff Member Self-Service portal to view your current benefit elections.	Make your benefit elections in the Staff Member Self-Service (SMSS) Portal between November 1 and November 15. <b>ACTION REQUIRED:</b> Your current medical, dental, vision, HSA, and FSA <b>elections WILL NOT carry over into</b> <b>2025.</b>