

A photograph of a smiling female nurse with blonde hair, wearing blue scrubs with the HSHS St. Francis Hospital logo on the chest. She is standing in a clinical setting, possibly a patient room, with a patient's head visible in the foreground.

## 2025 Annual Benefits Open Enrollment November 4 - 17, 2024

The HSHS Total Rewards package continues to be a key part of how we invest in our team! Offering a comprehensive and valuable benefits package to you and your family is one way of expressing gratitude for your ongoing hard work and commitment to our mission. In 2025, we will maintain a competitive and affordable benefits package designed to support your overall health and well-being. This year features only minor changes, along with some new benefit enhancements that will be introduced later in the year.

**Important note:** *This year's enrollment will be an ACTIVE benefit enrollment. ACTIVE enrollment means you must log in to Workday and make your elections if you wish to have medical, FSA or HSA coverage in the 2025 plan year. Your current 2024 medical, FSA/HSA and PTO cash elections will not carry over into 2025 if you do not complete your enrollment.*

### Elections that DO NOT roll over

Medical Insurance | Healthcare FSA  
Dependent Care FSA | PTO cash election  
Health Savings HSA

### Elections that DO roll over

All other benefit elections

Explore the HSHS Annual Enrollment Resources page at [benefits.hshs.org/Start-Here/HSHS-Benefit-Overview/Annual-Enrollment](https://benefits.hshs.org/Start-Here/HSHS-Benefit-Overview/Annual-Enrollment) to review additional resources including flyers, directions on how to enroll and more!



# 2025 Annual Benefits Open Enrollment

## HSHS Cost of Coverage (Premiums)

- Health plan **colleague premiums remain well below national and industry benchmarks, and HSHS continues to cover a vast majority of the overall cost for coverage.** Colleagues will see a slight increase to medical and vision premiums. All other colleague premium rates remain unchanged.
- Remember that HSHS provides many benefits at **no cost to you:** basic life and AD&D insurance, short-term and long-term disability coverage, education assistance, adoption assistance, employee assistance program, LiveWELL Wellness Program, HSHS retirement program employer contributions and more.



## What's New for 2025 Vision Plan Enhancement

Enhancements include:

- **Increased allowances** for frames up to \$180, featured frames up to \$200 and contact lenses up to \$180.
- Introduction of VSP LightCare – You can now use your frame allowance, in lieu of prescription glasses, towards your choice of ready-made, **non-prescription sunglasses or non-prescription blue light filtering glasses.**
- Based on these enhancements, you will see a slight increase in your bi-weekly vision premiums.

## 2025 Annual IRS Limits Forecast

Please note the following limit changes for 2025.

- Healthcare FSA - Projected to be \$3,300.
- Dependent Care FSA - \$5,000 (\$2,500 if married and filing separate tax returns).
- Health Savings Account HSA - \$4,300 for self only coverage and \$8,550 for family coverage. Those age 55 and older can contribute an additional \$1,000.
- HDHP/HSA Plan Deductible and Out-of-Pocket Max - Small increases to align with IRS regulations for embedded deductibles and out-of-pocket maximums.
- 403(b) Retirement Savings Plan - Projected to be \$23,500 and \$31,500 if age 50 or older.

## On the Horizon in 2025

**Pet Insurance:** While we'll do anything for our pets, caring for them can be costly. That's where the financial protection of pet insurance comes in. It can cover unplanned vet visits, accidents, illnesses, surgeries and hospital stays no matter the breed or age. Conveniently paid through payroll deduction.

**Home & Auto Insurance:** Group Home & Auto programs can make the insurance process easier. They shop for coverage from multiple insurance companies simultaneously, helping you find the best option for your needs. Paid through payroll deduction.

**Public Service Loan Forgiveness:** Fidelity is partnering with HSHS to introduce a solution from Summer, an organization that simplifies the Public Service Loan Forgiveness (PSLF) and repayment programs using digital tools. This solution enables you to better qualify for PSLF through an easy, automated enrollment process, along with professional support throughout.

**Bank of America Financial Solutions:** HSHS is collaborating with Bank of America to provide you with access to education and resources aimed at empowering you to take control of your financial lives.

## Reminders for 2025

### HSHS Provider Network

HSHS provides the **highest level of benefits to colleagues and their dependents who use HSHS/PCC/Prevea providers and facilities** for medical care. This includes 100% coverage for provider office visits, labs and X-rays. Additionally, preventive care, such as annual routine physical exams and screenings, are covered at 100% when you use network providers.

### Basic Imaging (X-ray) and Labs at HSHS

Basic imaging and labs completed **at HSHS in an office visit or outpatient setting** are covered at 100% in the Premier and Value plans. Due to IRS rules, all non-preventive services must apply to the deductible in the HDHP with HSA plan.

### Urgent Care, Behavioral Health and Chiropractic Care (For UMR Members)

To ensure adequate access to providers at a preferred benefit level, all **urgent care, behavioral health, durable medical equipment and chiropractic** providers and facilities in the UHC Choice Plus Network (normally Tier 3) are covered at HSHS Extended benefit level (Tier 2).

### Anesthesiology, Pathology, Emergency Medicine and other Providers (For UMR Members)

HSHS partners with various groups to offer certain services in our ministries, including anesthesiologists, pathologists and emergency medicine providers. If you receive care at an HSHS facility and one of these providers delivers services, their claims will be **covered at the HSHS Select/Tier 1 benefit level.**

### High Deductible Health Plan with Health Savings Account (HSA)

The HSA allows you to save money tax-free for eligible expenses. A few key benefits of an HSA:

- **Triple-tax advantage.** You do not pay taxes on money going into your HSA, money used to pay for eligible health care expenses, or on interest/earnings growth.
- **Employer contribution.** If you enroll in the HDHP plan, HSHS will contribute \$25 per pay period to your HSA.
- **You own the money in your account.** Unlike FSAs, unused HSA dollars rollover from year to year. Even if you change medical plans, retire or leave HSHS. The money is yours, and the account goes with you.
- **Easy to use.** You will be issued a debit card so you do not have to submit a claim and wait for your reimbursement — and your HSA dollars are available as soon as they are deposited into your account.

### Voluntary Supplemental Health Benefits with UNUM

The medical plan offers excellent coverage for you and your family's general health care needs. In addition, supplemental health benefits, such as (1) critical illness, (2) accident insurance and (3) hospital indemnity, can safeguard your family's finances in the event of an unexpected injury or illness.

### Virtual Health Care Providers

HSHS offers virtual health care, enabling you to schedule appointments at times that fit your busy lifestyle. As a reminder, health plan members with UMR can access Teladoc, while those with DHP can use Prevea Virtual Care. Virtual care visits with these providers are completely **FREE and 100% covered/paid by HSHS.**

# 2025 HSHS Benefits Enrollment

This will be an **ACTIVE** benefit enrollment year, meaning you must log in to Workday and make your elections if you wish to have medical, FSA or HSA coverage in the 2025 plan year. **Your current 2024 medical, FSA/HSA and PTO Cash elections will NOT carry over into 2025.**

Take this opportunity to consider your needs and review your HSHS benefit options. Ensure that you select the coverage that best suits you for 2025. Additionally, if you wish to “cash in” PTO in 2025, you must make this election during the annual benefits open enrollment period. Remember, your selections will be effective for the entire 2025 calendar year, and you cannot make changes or choose new options during the year unless you experience a qualifying life event or change in status.

## Ready to Enroll?

A benefit enrollment task along with a Workday Journey will automatically be created within Workday on November 4.

1. Log in to Workday and click on the **Workday Journey** task within the **Awaiting Your Actions** section of the homepage. Review the benefit information. Once finished, move into the **Open Enrollment Change** task. When the detailed information displays, click **Let's Get Started** to make your benefit elections.
2. Answer the **Tobacco Use** question and click **Continue** twice to proceed to your elections.
3. The different benefit option tiles with your current elections will be displayed. Click **Manage** or **Enroll** on each tile to review your election or make changes.
4. Read and follow the on-screen instructions. Within each tile, the first screen is where you elect the desired plan. Click **Confirm** and **Continue** to enroll dependents or choose coverage level on the second screen.
  - a. Ensure you have designated a beneficiary for **Basic Life and AD&D** coverage if applicable. On that tile, click **Manage** then click **Confirm** and **Continue** to designate or confirm your beneficiaries. Read and follow the on-screen instructions to complete this step.
  - b. First-time enrollment in supplemental life insurance and/or increases to supplemental life elections for you and/or your spouse may require the completion of evidence of insurability and approval by Securian prior to the increase going into effect. Securian will send you information with instructions for completing the evidence of insurability online.
5. After you have reviewed each benefit tile and completed your elections, click **Review** and **Sign**.
6. Review your selected and waived benefits. Read the legal notice in the electronic signature section and then click **I Accept** box to record your electronic signature. Click **Submit** when you are finished.
7. Click on **View 2025 Benefits Statement** to print your 2025 benefit elections for your records. If you make a mistake or wish to change your benefit elections during the annual enrollment period, access the benefits app from the menu on the Workday homepage and select **Change Open Enrollment**.

Watch for your benefit enrollment task in Workday.

### Awaiting Your Action

Open Enrollment Change: John Smith (123456) on 01/01/2023  
Inbox - 2 day(s) ago

### Health Care and Accounts

REVIEWED  
Medical  
UMR - Value Plan

Cost per paycheck \$160.35  
Coverage Employee + Family  
Dependents 4

[Manage](#)

### Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Family

Benefit Plan	Selection	You Pay (Biweekly)	Company Contribution (Biweekly)
UMR - HDHP with HSA	<input type="radio"/> Select <input checked="" type="radio"/> Waive	\$106.03	\$1,075.59
UMR - Premier Plan	<input type="radio"/> Select	\$266.69	\$1,075.59

### Dependents

Add a new dependent or select an existing dependent from the list below

Coverage \* Employee + Family

Plan cost per paycheck \$141.09

[Add New Dependent](#)

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Jane Smith	Spouse	01/24/1988
<input checked="" type="checkbox"/>	John Smith Jr.	Child	12/01/2013
<input checked="" type="checkbox"/>	James Smith	Child	04/14/2016
<input checked="" type="checkbox"/>	Jessica Smith	Child	12/15/2019

I Accept

[Submit](#) [Save for Later](#) [Cancel](#)



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