



Performance by design.  
Caring by choice.™



# 2025 BENEFITS ENROLLMENT →

OPEN ENROLLMENT DATES: OCT. 16 - NOV. 1 , 2024

# Agenda



- What's changing for 2025 – U.S. Benefits
  - Dental Provider Vendor Change
  - Union Benefit Changes - Bloomfield
  - Medical Plan Pricing
  - Summary of other 2025 items
  - Additional programs coming mid year 2025
- Open Enrollment Communication Plan
- Things to Remember
- 2023/2024 Plan Performance/Updates

# What's Changing for 2025



## U.S. Dental Provider Change

### BCBS – Change from Aetna

- + No plan deviations – Minor Plan enhancements
- + Consolidated vendor and known account team means greater efficiencies for CPChem and participants
- + One consolidated member ID for employees/dependents (two separate cards)
- + Improved in-network performance & net provider gain with only 4.4% loss of current providers
- + High probability of low-risk rating by CPChem's Cloud Review Board

## Performance Pipe Bloomfield Union Health and Welfare Changes

### Additional benefits as of Jan. 2025

- + Dental and Vision
- + Company Paid Life Insurance – increased from \$35,000 to 1x annual salary
- + Company Paid AD&PL – increased from \$35,000 to 1x annual salary
- + Company Paid STD, Basic Life and AD&PL to move administrators from Dearborn to MetLife

# 2025 U.S. Active Medical Plan Pricing



	Apr-24 Enrollment	Employee contribution	Proj. 2025 Enrollment	Employee Contribution	Employee Monthly increase
<b>Select EPO</b>					
Employee only	170	\$250.10	170	\$254.76	\$4.66
Employee + spouse	139	\$595.88	139	\$620.10	\$24.22
Employee + child(ren)	82	\$512.94	82	\$533.78	\$20.84
Employee + family	190	\$713.88	190	\$742.90	\$29.02
	<b>581</b>		<b>581</b>		
<b>Choice PPO</b>					
Employee only	277	\$112.70	277	\$131.60	\$18.90
Employee + spouse	186	\$286.24	186	\$336.14	\$49.90
Employee + child(ren)	155	\$246.38	155	\$289.36	\$42.98
Employee + family	402	\$342.92	402	\$402.70	\$59.78
	<b>1,020</b>		<b>1,020</b>		
<b>Value CDHP</b>					
Employee only	871	\$15.30	871	\$23.32	\$8.02
Employee + spouse	353	\$66.68	353	\$87.54	\$20.86
Employee + child(ren)	467	\$57.40	467	\$75.36	\$17.96
Employee + family	1,261	\$79.88	1,261	\$104.88	\$25.00
	<b>2,952</b>		<b>2,952</b>		

**Key Points:**

- CPChem overall cost share in aggregate remains high at 88%



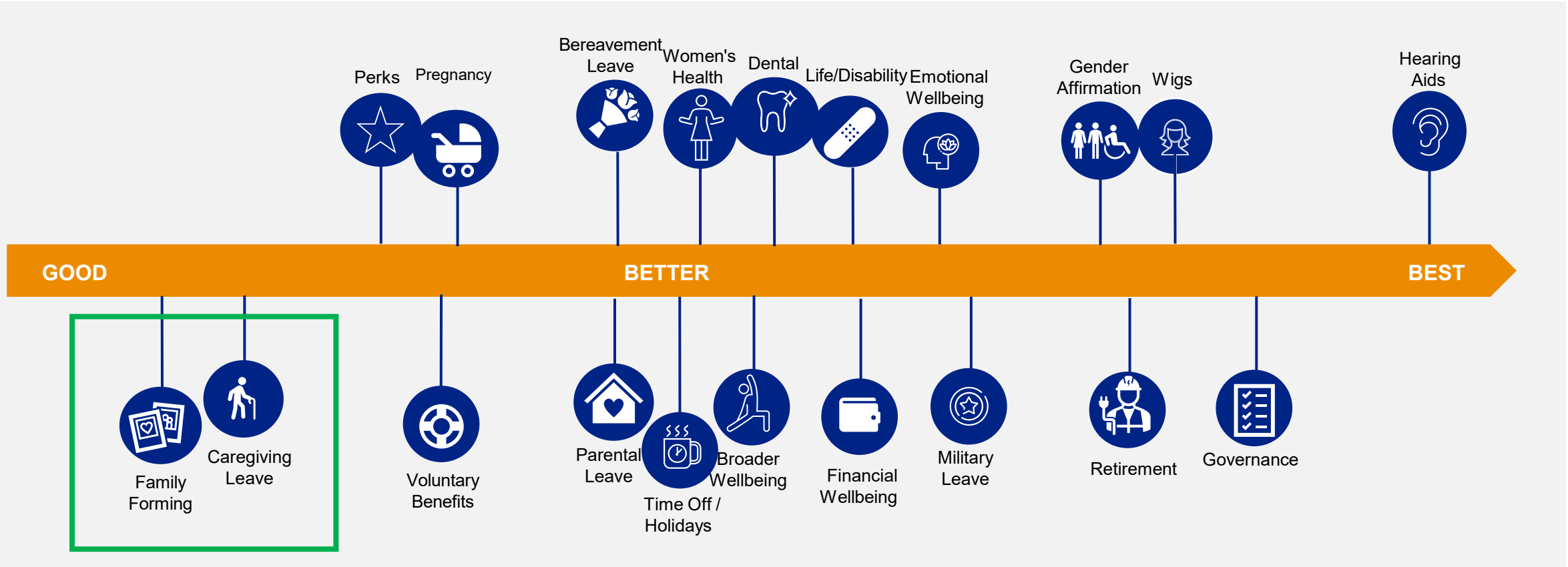
# 2025 Health & Voluntary Plans



Plan Name	Plan Change	Key Point
U.S. Dental – Active & Retirees	Move to BCBS	Improved network No premium increase
Bloomfield Union	Move administration of Life, AD&PL, STD to MetLife Newly eligible for Dental and Vision	Increase life and AD&PL to 1x salary – Company paid
U.S. Medical	Remains with BCBSTX	BCBSTX continues to provide the best value
Value CDH Plan Increase deductible	EE Only – increase from \$1,600 to \$1,650 All other tiers – increase from \$3,200 to \$3,300 No change to OOP maximums	Increase to required IRS minimum - compliance
Spousal Surcharge	No Change (only applies to Medical coverage)	No rate increase, must attest each year
HSA – CPChem Funding  HSA Employee Contribution	No Change  EE Only - \$3,800* All other tiers - \$7,550* EE>age 55 - \$1,000 additional (no change)	EE Only \$500 EE + Tiers \$1,000  Increase to the IRS limit, total contribution not to exceed the IRS limits of \$4,300 and \$8,550
Vision	Remains with VSP	No rate increase
Your Journey to Wellness Incentive Program	No Changes	Remains at \$250
Well-Being Reimbursement	No Changes	Remains at \$200

\* Does not include the CPChem HSA contribution

# Well-Being in the Employee Experience



## Coming Soon: Mid-2025

### Caregiver Support

Care.com: an online marketplace for families to find childcare, senior care, care for those with special needs, care for home, tutoring support and pet care

#### Care.com Membership Platform

- + Provide an online marketplace for employees to post their caregiving needs and find providers who are available in their area
- + Coverage: 96% percent of caregivers live within 15 miles from most employees
- + Variety of caregiver services: childcare, elder, pet, household services, tutoring
- + Additional Benefit: LifeMart employee members only discount shopping website with brand name products and services and local retailers (e.g. travel, tickets, products/services)
- + Financial: Employee can leverage \$200 Well-Being Reimbursement for caregiver support (current)



# Coming Soon: Mid-2025

## Reproductive Health & Family Forming Support

Progyny – Inclusive and equitable fertility, family building and reproductive health benefits

### Comprehensive support for reproductive health and family forming includes:

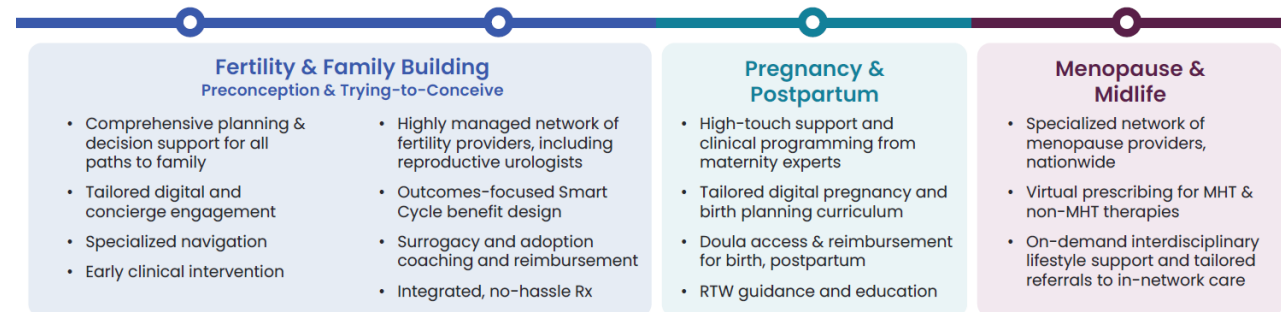
- Preconception, Pregnancy, Postpartum
- Fertility, Adoption, Surrogacy
- Network of specialists focused on reproductive health
- Return to work, lactation support
- Care advocate to guide through the fertility journey
- Support for failed IVF, unsuccessful pregnancy, pregnancy loss
- Menopause, Andropause

Currently offered by CPChem. Other items would be provided by new vendor.



### Programs that uplift women & families through each stage of life

Engaging the right member at the right moment



# Communications/Next Steps

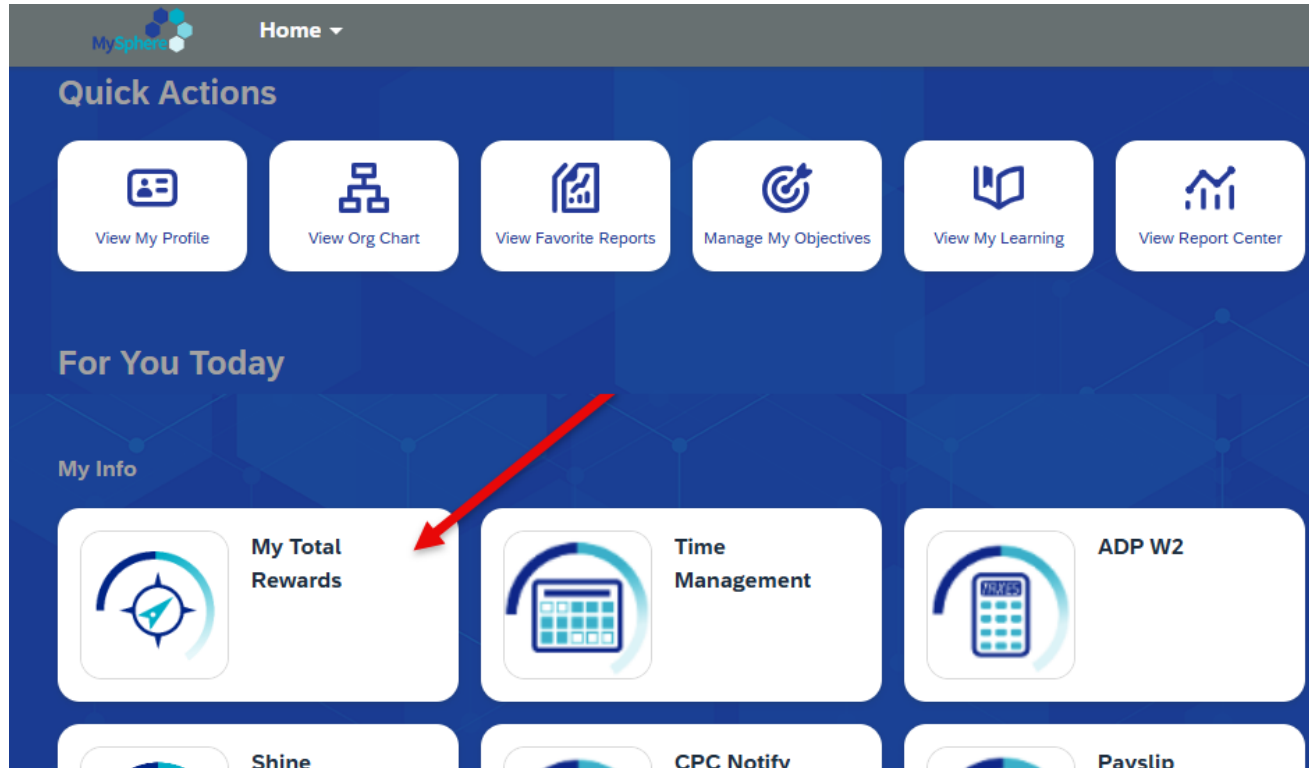
## 2025 Open Enrollment (OE) Communication Plan



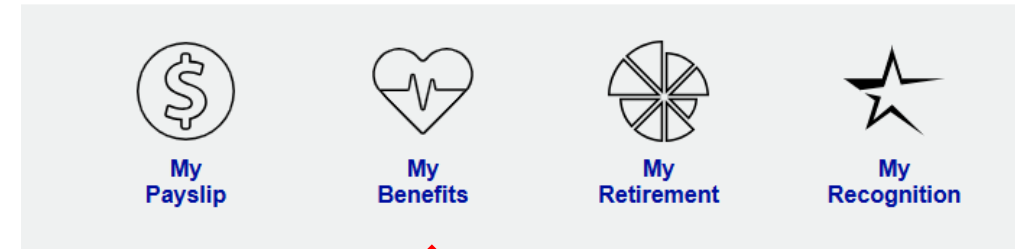
Audience	Description	Date
All Employees	1st Postcard	Oct 2
All Employees	MS Teams	In Process
All Employees	OE Flyer (Reminder, this replaces the guide. Full guides will be available on-line)	Oct 11
All Employees	OE window	Oct 16 – Nov 1
All Employees	2nd reminder Postcard	Oct 15
All Employees	OE confirmations via email	Nov 22
All Employees	Changes effective	Jan 1, 2025

# Things to Remember – Coming Soon

There are several Single Sign Ons:  
From MySphere to Alight



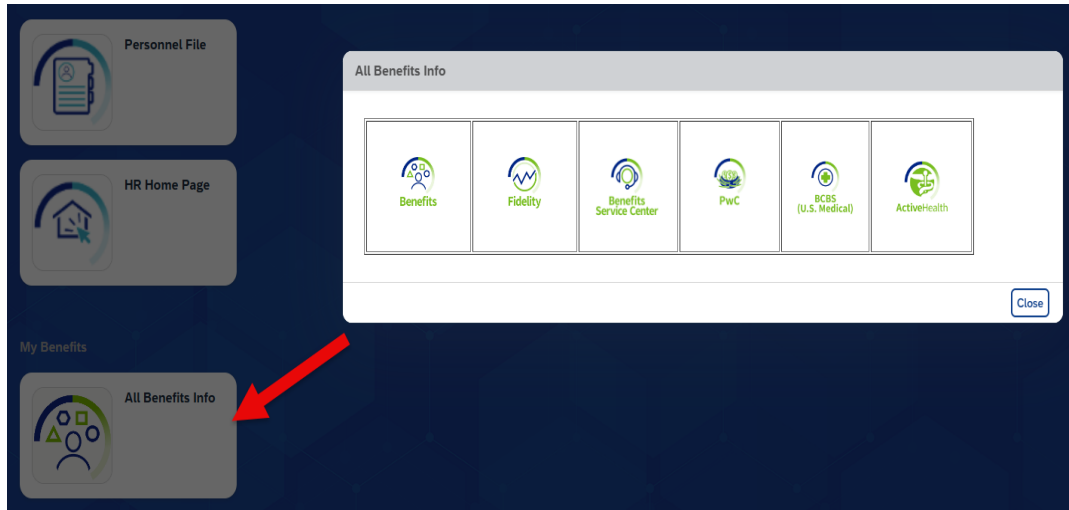
+ A Message from Maricela Caballero



**Noteworthy.** These tips could help you!

# Things to Remember

There are several Single Sign Ons:  
From MySphere to Alight



Quick Actions [Edit](#)

[Chat with us Live!](#)

[Manager Self Service](#)

[CVS](#)

[Active Health](#)

[Inspira \(formerly Payflex\)](#)

[Health Advocate](#)

[BCBS](#)

[Aetna](#)

[Change HSA Contribution](#)

[Life Events](#)

[Your help requests](#)

[View all](#)



Recommended



An acronym you need to know: HSA  
Learn 7 things about HSAs



Quick Links

[Message Center](#)

[Medical Tax Form 1095](#)

Quick Links

- Active Health – Tracks the Your Journey to Wellness Incentives and houses the incentive redemption site
- Inspira – Flexible Spending Accounts and Well-Being Reimbursement Account

# Things to Remember - Resources

Provider	Benefit	Description
CPChem/Inspira (formerly PayFlex)	Well-Being Reimbursement Account (WRA)	Caregiver Support - Can be used for childcare/adult care, pet insurance/boarding
MetLife	Supplemental Life Insurance (for those enrolled)	Supplemental Life participants have access to MetLife Legal Plan's network attorneys who prepare or update, wills, living wills and power of attorney
Wondr	Weight management point solution	\$0 out of pocket, all virtual point solution for medical plan participants
Livongo	Diabetes	\$0 out of pocket for medical plan participants with diabetes
Airrosti	Musculoskeletal	Provides highly effective, personalized care for acute and chronic MSK/joint pain
Health Advocate	Advocacy program & EAP	Offers a unique level of personalized assistance answering questions about the benefits package, scheduling MD appointments, finding specialist care, review medical bill to find errors or duplicate charges, resolve billing issues at no cost to the employee
Rx Savings Solutions	Savings on prescriptions	Confidential service that can help lower prescription drug costs at no cost to the employee

Find more information on these programs and more go to [www.mycpchembenefits.com](http://www.mycpchembenefits.com)



## Things to Remember – Open Enrollment

- Open Enrollment is your one opportunity to make changes to your health and voluntary benefits, outside of a qualified life event
- Most elections will carry over from the previous year
- The following elections will **NOT** carry over:
  - **Spousal Surcharge attestation must be completed each year, or the surcharge will be assessed regardless of the previous year's attestation.**
  - Flexible Spending Accounts (FSA) and the Health Savings Account (HSA)
    - One-time HSA contribution for January “front load”
- Increases to Life Insurance elections require a Statement of Health
- Any newly added dependents will require dependent verification. Failure to properly and timely respond to the post-enrollment Dependent Verification process will result in the dependents being dropped retro active to the enrollment date.

Find more information on these programs and more go to [www.mycpchembenefits.com](http://www.mycpchembenefits.com)



# Things to Remember – Medical Premiums Count

- **Consider Medical Premium Costs**

- ✓ When selecting your medical plan during Open Enrollment, be sure to consider premium costs rather than just anticipated out-of-pocket costs
- ✓ The below doesn't factor in the company HSA contributions to the Value CDH Plan participants

## Annual Employee Medical Premiums - 2025

Tier	Value CDH Plan	Choice PPO Plan	Select EPO Plan
Employee Only	\$280	\$1,579	\$3,057
Employee + Spouse	\$1,051	\$4,034	\$7,441
Employee + Child(ren)	\$904	\$3,472	\$6,405
EE + Family	\$1,259	\$4,832	\$8,915

# Things to Remember – Medical Premiums Count

Employee Only	Value CDH	Choice PPO	Select EPO
A. Annual Premium	\$280	\$1,579	\$3,057
B. In-Network Deductible	\$1,650	\$600	\$400
C. In-Network OOP Maximum (includes ded)	\$4,500	\$3,000	\$2,000
D. Company HSA Funding	\$500	N/A	N/A
<b>"Normal" (A + B - D)</b>	<b>\$1,430</b>	<b>\$2,179</b>	<b>\$3,457</b>
<b>Worst Case (A + C - D)</b>	<b>\$4,280</b>	<b>\$4,579</b>	<b>\$5,057</b>

Employee + Spouse	Value CDH	Choice PPO	Select EPO
A. Annual Premium	\$1,050	\$4,034	\$7,441
B. In-Network Deductible	\$3,300	\$1,200	\$800
C. In-Network OOP Maximum (includes ded)	\$9,000	\$6,000	\$4,000
D. Company HSA Funding	\$1,000	N/A	N/A
<b>"Normal" (A + B - D)</b>	<b>\$3,350</b>	<b>\$5,234</b>	<b>\$8,241</b>
<b>Worst Case (A + C - D)</b>	<b>\$9,050</b>	<b>\$10,034</b>	<b>\$11,441</b>

Employee + Children	Value CDH	Choice PPO	Select EPO
A. Annual Premium	\$904	\$3,472	\$6,405
B. In-Network Deductible	\$3,300	\$1,800	\$1,200
C. In-Network OOP Maximum (includes ded)	\$9,000	\$9,000	\$6,000
D. Company HSA Funding	\$1,000	N/A	N/A
<b>"Normal" (A + B - D)</b>	<b>\$3,204</b>	<b>\$5,272</b>	<b>\$7,605</b>
<b>Worst Case (A + C - D)</b>	<b>\$8,904</b>	<b>\$12,472</b>	<b>\$12,405</b>

Employee + Family	Value CDH	Choice PPO	Select EPO
A. Annual Premium	\$1,259	\$4,832	\$8,915
B. In-Network Deductible	\$3,300	\$1,800	\$1,200
C. In-Network OOP Maximum (includes ded)	\$9,000	\$9,000	\$6,000
D. Company HSA Funding	\$1,000	N/A	N/A
<b>"Normal" (A + B - D)</b>	<b>\$3,559</b>	<b>\$6,632</b>	<b>\$10,115</b>
<b>Worst Case (A + C - D)</b>	<b>\$9,259</b>	<b>\$13,832</b>	<b>\$14,915</b>

All Plans provide age-appropriate preventive care at 100%

- Worse case scenario, assuming employee and their covered dependents would meet their OOP maximum regardless of which plan they are enrolled in

**Thank you for  
your continuing  
support!**

