

2025 Benefits Annual Enrollment Important Information

What Can You Do to Prepare for Benefits Annual Enrollment?

- Review materials on the various benefit options available to you. **Please see details below.**
- Pay careful attention to plan design items that may have changed for 2025.
- Determine which plans are right for you and your family to meet your personal benefit needs.
- Ensure that your dependents are enrolled in Workday. Refer to the Workday instructions for more details on how to enroll/change dependent information.

When Is Benefits Annual Enrollment?

- **Friday, February 21 starting at 8:00am CT and ending Friday, March 7 at 5:00pm CT.**
- You will receive a benefit annual enrollment event in your Workday inbox on Friday, February 21.
- Complete Benefits Annual Enrollment prior to Friday, March 7, 2025, at 5:00 pm in Workday.
- If no action is taken during the enrollment period, current benefit elections from 2024 will remain in place.
Exception! You must enroll in Flexible Spending Accounts every year, if you would like to contribute to these plans due to IRS regulations.

How to Have a Successful Benefits Annual Enrollment

- Log into Workday during the benefits annual enrollment timeframe and complete the event in your inbox.
- Review each benefit in the enrollment event.
- Ensure that your dependents are enrolled in all the benefits you want them in and that their home address is updated in Workday.
- Make sure you have finalized your annual enrollment event FULLY. This is completed by selecting the 'Submit' button. You will see a screen in Workday that indicates you have submitted your elections.
- Print or save election confirmation for your records.
- Take the [WebMD](#) Health Assessment

Health Insurance

- Review materials on health insurance - [Health Plan Options](#)
- Key Points
 - There continue to be four health insurance plans to choose from, which are the same as last year.
 - Three high deductible plans and one traditional (point of service) plan.
 - [A brief summary](#) can be found by selecting this link.
 - The dependent wrap continues to be an option on all plans, except for Explore. Please [click here](#) for more details.
 - There are no changes to the networks.
 - [Spousal/ Domestic Partner surcharge](#) remains in place for 2025.
- Premiums - all plans for 2025 will include an employee premium; **this is a change from last year.**
 - [2025 Health Premiums](#) can be found by selecting this link.
- Deductibles - there are no changes to deductible amounts for any of the 2025 plans.
- Co-insurance - all plans will include a co-insurance for 2025; **this is a change from last year.**
- Maximum Out of Pocket - the 2025 maximum out of pocket amounts will increase for the high deductible plans; **this is a change from last year.**

2025 Health Insurance Plan Options					
	Enrich Elite HMO HDHP	Enrich Plus HMO HDHP	Enrich Point of Service		Explore HMO HDHP
			In Network	Out of Network	
Deductible	\$5,000/\$10,000	\$3,500/\$7,000	\$3,000/\$6,000	\$6,000/\$12,000	\$3,500/\$7,000
Co-insurance	20%	20%	20%	40%	20%
Max Out of Pocket	\$6,000/\$12,000	\$5,000/\$10,000	\$9,000/\$18,000	\$18,000/\$36,000	\$5,000/\$10,000
Primary Care Copay	NA	NA	\$30	Deductible, coins	NA
Specialty Care Copay	NA	NA	\$60	Deductible, coins	NA
UC Copay	NA	NA	\$30	Deductible, coins	NA
ER Copay	NA	NA	\$250	\$250	NA
Rx Copay	NA – includes extended preventive drugs	NA – includes extended preventive drugs	\$5 – tier 1 \$40 – tier 2 \$70 – tier 3 30% – tier 4	NA	NA – includes extended preventive drugs
HSA Eligible	Yes	Yes	No	No	Yes
Dependent Wrap	Yes	Yes	Yes	Yes	No

- Prescriptions
 - An expanded pharmacy network continues for pharmacy services, except specialty prescriptions. This means you can use any affiliated pharmacy. Following is the link to look up affiliated pharmacies and medications: <https://www.securityhealth.org/prescription-tools/business-search/sas>
 - Specialty prescription must be filled at a Marshfield Clinic pharmacy location.
 - All prescriptions in the Point of Service Plan will be subject to prescription copay; **this is a change from last year. The 2025 Preventive Medication List will no longer be included with the Point of Service Plan.**

Other Health Insurance Programs

In addition to health care coverage, the health plan offers additional programs to care for the whole you. Please see below to learn more about these programs. If you are interested in finding out how to enroll, please contact SHP Customer Service at (877) 509-1952.

[Rx Savings Solutions](#) offers personalized cost-saving opportunities for your prescription drugs that are tailored to you and your coverage. The program finds all the medication options for your condition. Savings may result from:

- Splitting a larger tablet in half to get two doses at half the price.
- Switching the medication format from a capsule to a tablet or liquid to save money.
- Switching to a different pharmacy that might sell the current medication for less.

[Omada](#) is a personalized program that provides you with the tools and support you need to reach your health goals, whether that's losing weight, managing diabetes or improving your overall health. Omada provides:

- A dedicated Omada health coach and care team.
- Interactive weekly lessons and a personalized dashboard.
- Smart devices like a scale and/or glucose meter.
- Long-term results through habit and behavior change.
- An online community tailored to personal interests.

[Freespira](#) is an in-home treatment option to significantly reduce or eliminate panic disorder or post-traumatic stress disorder (PTSD) symptoms.

Freespira is the only medication-free, FDA-cleared digital therapeutic treatment proven to reduce or eliminate symptoms of panic disorder, panic attacks and PTSD in 28 days.

Freespira includes a combination of digital tools and personalized, one-on-one training and clinical coaching support. It doesn't require any medications, nor does it require a doctor or therapist appointment. Freespira is used alongside other treatments such as psychotherapy and medication.

[Mail order pharmacy](#) is a program that recognizes your time is valuable, so we're making it easier to get recurring prescriptions delivered right to your door.

- You can set up mail order prescriptions with our pharmacy team.
- After a few simple steps, you'll receive recurring prescriptions through the mail.
- Once payment is on file, you can manage your prescriptions through the *My Marshfield Clinic* app.
- Get started by calling 1-877-509-4980, or ask the pharmacy team next time you're at a Marshfield Clinic Health System pharmacy. **Skip the line. Get it delivered.**

Dental Insurance

- Review materials on dental insurance - [Dental Plan](#)
- Key Points
 - There are no changes to the Delta Dental Plan.
 - You are eligible for savings on your dental services when you use a Delta Dental in-network provider.
 - No changes to the coverage or the premiums.
- [2025 Dental Premiums](#) can be found by selecting this link.

Vision Insurance

- Review materials on the vision insurance - [Vision Insurance](#)
- Key Points
 - Delta Vision plan remains as is.
 - This is a voluntary plan in which you can use for expenses related to vision exams, glasses, contacts and other covered eye related needs.
 - No changes to the coverage or the premiums.
- [2025 Vision Premiums](#) can be found by selecting this link.

Flexible Spending Accounts

- Review materials on flexible spending accounts - [Flexible Spending Account](#)
- Marshfield Clinic Health System offers three different flexible spending accounts during benefits annual enrollment. Flexible spending accounts allow the employee to set aside pretax dollars to use on eligible expenses they have during the plan year.
- Key Points
 - Medical FSA (MEFSA): You may contribute a minimum of \$100 and a maximum of \$3,300 and can roll over up to \$660 of leftover funds into 2026 if they are not used during the 2025 plan year.
 - You do not need to be enrolled in a medical plan to contribute to the MEFSA.
 - Limited Purpose FSA (LPFSA): You may contribute from a minimum of \$100 to a maximum of \$3,300 with a roller over of up to \$660 of leftover funds into 2026 if they are not used during the 2025 plan year.
 - You can enroll in an LPFSA if they are enrolled in an MCHS high deductible health plan (HDHP) and are actively contributing to a health savings account (HSA).
 - These funds can be used on dental and vision expenses only.
 - Dependent Care FSA: You may contribute from a minimum of \$100 to \$5,000 to pay for eligible daycare expenses you have during the plan year.
 - Leftover funds do not rollover each year so they must be used within the plan year.
 - This account is a reimbursement only account; funds must be in the account to request a payment.
- If you are interested in contributing to any of these accounts, you must actively enroll in Workday during annual enrollment. **Contribution elections do not continue from year to year.**

Life Insurance

- Review materials on life insurance - [Life Insurance](#)
- Are you interested in purchasing supplemental life insurance for you or your eligible family members?

- Key Points
 - Current coverage will rollover. If you do not make any changes, your current coverage will remain as is.
 - Confirm life insurance beneficiaries to ensure they are up to date
- If you are not currently enrolled in the supplemental life insurance or if you would like to increase the amount of life insurance that you currently have, you will be required to pass evidence of insurability. Documentation for this insurability requirement will be sent to you directly from New York Life/CIGNA.

Employee Assistance Plan

- Review materials on the employee assistance plan - [Employee Assistance Plan](#)

This summary is designed to acquaint you with general information about some current employee benefits. More information regarding the benefits is addressed in the Clinic's Policy and Procedure Manual, Employee Handbook, and Summary Plan Documents. Marshfield Clinic reserves the right to revise, supplement, or rescind any policies from time to time as it deems appropriate, in its sole and absolute discretion. Employees will be notified of changes through e-memos and on-line publications.