



2025 OPEN ENROLLMENT: WHAT'S NEW FOR 2025

Yale New Haven Health makes a significant investment in your Total Rewards. This year, we conducted research to learn how our benefits compare to those offered by other employers. We also surveyed YNHHS employees to understand the Total Rewards programs you value most.

For 2025, YNHHS will continue to provide the same benefits, but with changes—some of which are in response to your feedback. Read on to learn more about what's new, so you can make the best decisions for you and your family.

**MARK YOUR
CALENDAR!**

2025 Open Enrollment
is October 28 through
November 8, 2024

2025 BENEFITS CHANGES

Health care costs continue to rise for many employers, including YNHHS. Many of our benefit changes are designed to manage costs, so we can continue to provide quality, comprehensive coverage at affordable rates.

Changes to the YNHHS Medical Plan Only

Medical Plan Contribution Changes

Medical plan contributions will increase for 2025. Depending on your salary band and level of coverage, increases will range between \$3.70 and \$60.43 per paycheck for full-time employees and between \$4.49 and \$97.61 per paycheck for part-time employees. To better manage costs, YNHHS will also:

- **Increase the maximum salary amount for the Premium Waiver program to have no contributions for full-time employees.** YNHHS takes a salary-based approach to medical plan contributions to ensure lower-paid employees pay less for coverage than higher-paid employees. We are expanding the maximum salary amount you can earn to have no contributions under the YNHHS Medical Plan from \$35,000 to \$45,000. This allows us to lower the cost of medical coverage for many more employees. Keep in mind, you must complete certain wellbeing activities under the Know Your Numbers Plus program to have no contributions; if you don't, you'll pay up to \$500 for YNHHS Medical Plan coverage for the year.
- **Adjust our salary bands each year to keep up with inflation and cost-of-living adjustments.** This will protect you from paying more for your medical coverage when you receive a merit salary increase. With annual salary band adjustments, if your salary increases due to a merit increase, you won't necessarily move into a higher contribution salary band.

Copay Changes for Specialty Prescription Drugs, Lab Work

The following copay changes will enable us to continue to provide our quality, affordable coverage.

- **Increases to specialty prescription drug copays.** Due to the significant cost of specialty prescription drugs, we are increasing the copay under the YNHHS Medical Plan from \$40 to \$80 for a 30-day supply. However, keep in mind, YNHHS offers PrudentRx, a free program that will save you money on specialty prescription drugs. If your specialty drug is on the PrudentRx Exclusive Specialty Drug List, you will have a \$0 copay. If your drug is on the PrudentRx list and you do not enroll in the program, you will pay 30% of the drug cost. To receive this benefit, you must fill your specialty drugs through the YNHHS Specialty Pharmacy Services at 844-881-0043.
- **Decreases in lab copays.** To offer you more affordable options for lab work, we are reducing the amount of the copay from \$35 to \$25 when you go to a Quest Diagnostics or LabCorp lab.

Changes to the High-Deductible Health Plans Only

Medical Plan Contribution Changes

Premiums will increase under the High-Deductible Health Plans (HDHPs).

Health Savings Account Contribution Maximum Increase

The maximum amount you can contribute to the Health Savings Account (HSA) is increasing to \$4,300 for individual coverage and \$8,550 for family coverage.

NEW

Back-Up Child and Elder Care through Bright Horizons

Benefits-eligible employees can access back-up child and elder care up to five times per year in a Bright Horizons center or at home when there is a gap in regular care. You will pay a set copayment depending on the service. Bright Horizon also offers additional family supports, such as access to Sittercity—an online caregiver platform with unlimited basic background checks—as well as preferred enrollment and discounts for full-time care, academic support and discounts, and nanny placement services. Watch for details in HR News to Use and on [HRConnect](#).

Changes to Both Medical Plans

More Inclusive Fertility Coverage

To ensure our fertility coverage supports everyone who needs it, we are expanding the definition of fertility coverage under the medical plans to include same-sex partners and single parents. Watch for more information as the definition is finalized by Cigna, our medical plan carrier.

New “Working Spouse Rule”

If your spouse has coverage available under another employer’s medical plan and you choose to cover them under a YNHHS medical plan, you’ll pay an additional \$10 per paycheck (\$260 per year). To avoid this fee, you must attest that no other employer coverage is available. You’ll find the attestation in the enrollment process on **bswift** when making your enrollment elections.

Revised Requirements For GLP-1 Weight Loss Drugs

To better manage the cost of GLP-1 weight loss drugs and to ensure they are being used appropriately, YNHHS will be introducing the following new coverage and copay requirements:

- Effective November 1, 2024, new adult patients must have an initial body mass index (BMI) of 35+. Existing patients will be grandfathered into the current criteria.
- Effective January 1, 2025, new adult patients will have a \$200* copay (for a 30-day supply) for GLP-1 drugs. You may be able to reach out to manufacturers to leverage their coupons. **Coming soon:** YNHHS pharmacy program to prescribe these medications and provide guidance.

*If you enroll in an HDHP, you will have to meet the annual deductible before paying the \$200 copay.

Voluntary Benefit Changes

YNHHS offers an array of voluntary benefits to help make life a little easier. For 2025, changes include:

- **A new vendor for Group Legal.** We will be changing the vendor of our Group Legal Plan from MetLife to LegalEase, which costs less and offers more features. If you are already enrolled in Group Legal, your coverage will carry over for 2025 under LegalEase; you will receive more details from LegalEase.
- **Easier enrollment for Group Legal and Identity Protection.** You will now be able to enroll for Group Legal Plan and ID Theft Protection and Device Security coverage through the **bswift** enrollment platform. You will no longer have to enroll through a separate website. To newly enroll in Group Legal, you must enroll during Open Enrollment. You can enroll in Identity Protection through **bswift** at any time during the year.
- **Special enrollment for Life with Long-Term Care Insurance.** From October 28 - December 31, 2024, employees hired after August 31, 2023, ages 19-70 and working 24 or more hours per week are eligible to enroll in Life with Long-Term Care Insurance with no health questions. Employees who previously enrolled below the Guaranteed Issue amount may purchase up to \$25,000 in additional coverage with no health questions up to \$100,000 total benefits. All others may enroll with health questions.

For details about and prices for all your voluntary benefit options, visit ynhhsvoluntarybenefits.com. Keep in mind, you must enroll in some voluntary benefit options during Open Enrollment. Others you can access throughout the year.

Enroll during Open Enrollment

Through bswift

- Group Critical Illness
- Group Hospital Care (Indemnity)
- Group Accidental Injury Insurance
- Group Legal
- ID Theft Protection and Device Security (enroll at any time throughout the year)

Enroll at any time throughout the year

At ynhhsvoluntarybenefits.com

- Auto and Home Insurance Program
- Purchasing Power
- Life with Long-Term Care Insurance
- Pet Insurance
- Employee Perks Discount Program

New! Virtual Benefits Fair

This year, we're pleased to introduce a Virtual Benefits Fair. From a benefits fair "floor," you can go to "booths" to learn about your medical, dental, vision, life and disability, and voluntary benefits. From the booths, you can connect to webinars, videos, and more from these vendors:

- Cigna
- Delta Dental
- VSP
- CVS Caremark
- The Hartford
- Fidelity
- Carelon (EFR/EAP)
- HSA Bank
- Voluntary benefit carriers
- EdAssist
- HRConnect

You can access the Virtual Benefits Fair through **HRConnect** or this **BenefitsConnect** website.

4 STEPS TO GET READY TO ENROLL!

One of the most important ways to manage costs is to make informed decisions about your benefits. The 2025 enrollment process will be largely the same as it was last year, with a few important changes. Here are four things to do to get ready to enroll.

1 Review Your Total Rewards Statement

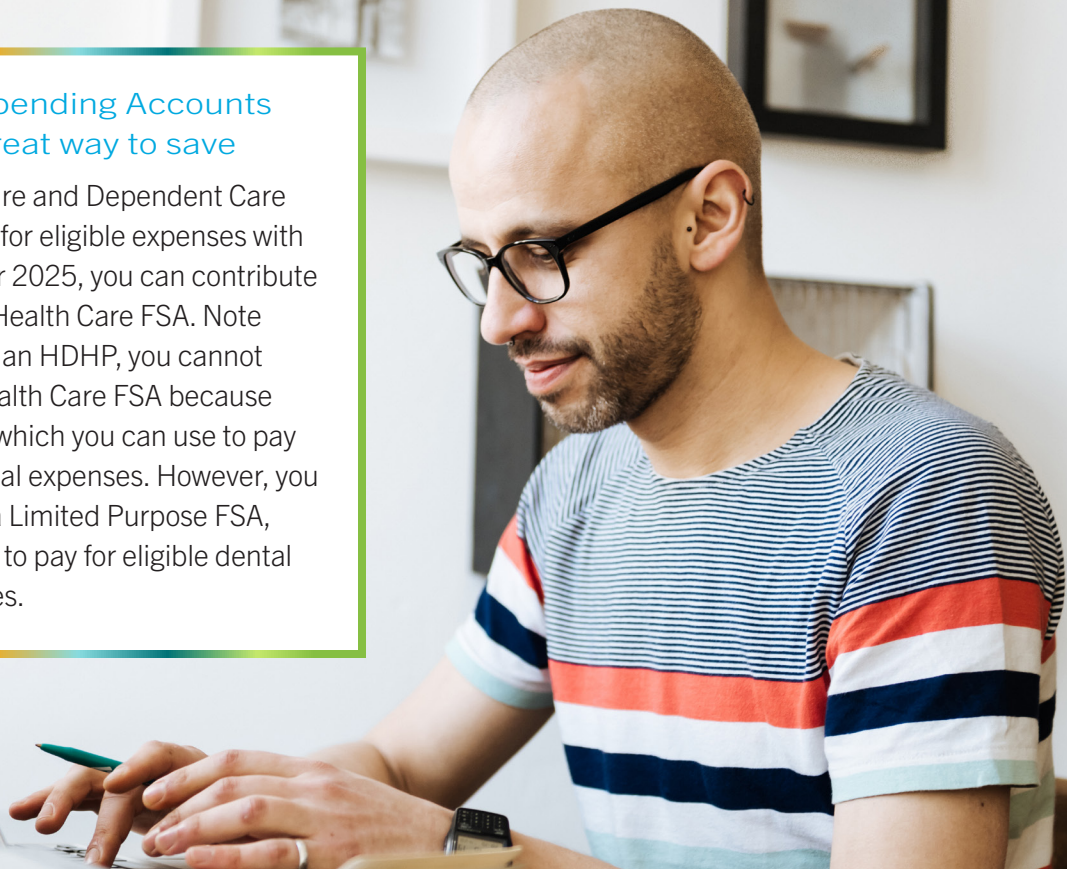
In mid-October, you will receive a personalized Total Rewards Statement in the mail. This snapshot of your YNHHS-provided compensation, benefits, and programs shows how much you and YNHHS contribute to the total cost of the programs. The statement will come with a brochure, which provides details about your YNHHS Total Rewards Program.

2 Attend A Virtual Benefit Fair — And You May Win A Prize!

Starting October 28, access the virtual benefits fair directly at virtualfairhub.com/YNHHS or through ynhhs-benefits.org or HRConnect. Enter virtual booths to access webinars, videos, and more from most of our benefit vendors. (Visit five booths to be entered into a prize raffle!)

The Flexible Spending Accounts (FSAs) are a great way to save

With the Health Care and Dependent Care FSAs, you can pay for eligible expenses with tax-free dollars. For 2025, you can contribute up to \$3,300 to a Health Care FSA. Note that if you enroll in an HDHP, you cannot participate in a Health Care FSA because you have an HSA, which you can use to pay for qualified medical expenses. However, you can contribute to a Limited Purpose FSA, which you can use to pay for eligible dental and vision expenses.



3 Attend A Webinar

Learn about what's new and ask questions at one of these webinars:

When	What Time
Leadership Webinars	
Monday, Oct. 14	9 – 10 am
Tuesday, Oct. 15	11 am – 12 pm
Employee Webinars	
Monday, Oct. 14	7 – 8 pm
Thursday, Oct. 17	7 – 8 am
Friday, Oct. 18	12 – 1 pm

4 Make Sure Your Dependents Are Eligible For Coverage

In 2025, we will conduct an audit to ensure all dependents covered under our plans are eligible for YNHHS benefits coverage. With the audit, you will need to provide documentation that verifies your dependents' eligibility. If they are not eligible, they will be dropped from coverage.

As a reminder, if you're eligible for coverage, you can also enroll your:

- Legal spouse or domestic partner (HDHP only);
- Dependent children under age 26, including biological, step-, adopted, and foster children, as well as any children for whom you are responsible per court order; and
- Dependent children over age 26 if fully dependent on you for support due to disability and covered by you prior to age 26.



Enroll by November 8, 2024

Please take time to review your options and enroll by November 8, 2024. To enroll, visit **bswift** through **BenefitsConnect** at ynhhs-benefits.org starting October 28. If you don't enroll, many of your benefit elections will carry over to 2025. However, be sure to:

- Review any dependents you are covering to ensure they continue to meet eligibility requirements. You should also review your beneficiaries for life insurance.
- Enroll in the Health Savings Account or Flexible Spending Accounts if you want to participate in 2025 (your elections won't carry over).
- Check out the **BenefitsConnect** website for more details as well as the 2025 Benefits Guide, which you can access on the site.
- Attend the Virtual Benefits Fair at **on BenefitsConnect** or directly at virtualfairhub.com/YNHHS starting October 28.