



VIVE™

Benefit Open Enrollment 2025

Begins November 18th, 2024

OPEN ENROLLMENT

November 18th – November 27th

- Your annual opportunity to:
 - Add or drop dependents
 - Change plans
 - Enroll for the first time
 - Waive coverage

- After Open Enrollment, you may make changes ONLY if you have a qualifying life event, such as:
 - Getting married or divorced
 - Giving birth or adopting a child
 - Involuntarily lose other coverage
 - Become eligible for coverage (through a spouse)

You have a 30-day window from the date of your life event to notify HR in order to be eligible to change your benefits.

WHAT'S NEW IN 2025?

Medical Plans

- Slight increase to the HDHP plan Deductible to match IRS HDHP Minimum Deductible requirements
 - Employee only increase from \$1,600 to \$1,650
 - Family increase from \$3,200 to \$3,300
- HTC is increasing their employer HSA contribution to accommodate these increased deductibles.
- Premium costs on both plans increased by 14%, however HTC has decided to absorb that increase. There will be no changes in cost for Employees!

New Pet Insurance Carrier - ASPCA

- All current Trupanion enrollments will continue into 2025 unless the employee cancels coverage. All new enrollees for pet insurance coverage will only have the option to enroll in ASPCA Pet Insurance.

WHAT'S NEW IN 2025?

IRS Maximum Updates:

FSA Updates

- Healthcare FSA IRS Maximum Contribution: \$3,300
- Dependent Care FSA Maximum Contribution: \$5,000 (\$2,500 if married and filing separately)
- Employees who wish to carry over Healthcare FSA funds from 2024 to 2025 must enroll in the Healthcare FSA plan in ADP.

HSA Updates

- Payroll election through ADP
- Enrolling for the first time, must complete Navia account setup on the Navia site-Navia will send email to remind employees who have elected HDHP for 2025
- IRS Maximum Contribution: \$4,300 / \$8,550

Commuter Benefits

- Parking and Transit: pre-tax elections into your GoNavia account
- IRS Maximum contribution: \$325 per month
- Employer subsidy of \$200 per month (ONLY for CA employees)

ELIGIBILITY FOR COVERAGE

U.S. regular employees working at least 30 hours per week

Your Spouse or Domestic Partner

Your Dependent Children to age 26

Medical / Pharmacy

Aetna

aetnaSM

Important Insurance Terms to Know

Copays (\$)	Deductible (\$\$)	Coinsurance (\$\$\$)
<ul style="list-style-type: none">• Payable at the time of service for things like:<ul style="list-style-type: none">• Office visits• Prescriptions• Urgent Care• Emergency Room• Do count towards out-of-pocket maximum	<ul style="list-style-type: none">• Amount of eligible expenses incurred before the plan will begin to pay• Based on calendar year• Does count toward the out-of-pocket maximum	<ul style="list-style-type: none">• Your share of eligible costs:<ul style="list-style-type: none">• After deductible has been met AND• After network discounts are applied AND• After plan pays %• Stops when the out-of-pocket maximum has been met

How to Find Aetna Providers

Aetna Open Choice PPO & HDHP Plans

You can locate a doctor or facility through Aetna's **Find a Doctor Online Directory**. Find a Doctor is updated six times a week. Please keep in mind that the availability of any particular provider cannot be guaranteed.

1. Log on to: <http://www.aetna.com>

If you are new to Aetna:

1. Continue as a guest and enter required fields.
2. Select "**Aetna Standard Plans**"
3. Then select "**Open Choice® PPO**"
4. Select what kind of provider you need – Medical Doctors & Specialists, Pharmacies, Urgent Care, ect.
5. Reminder: You should always call and check with the provider before scheduling your appointment or receiving services to confirm if they are participating in Aetna's network.

Option 1

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

Medical / Pharmacy

Aetna

aetnaSM

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

HTC continues to pay 100% for employee only coverage on the HDHP medical plan.

Medical/Rx + Dental + Vision Monthly Premiums	2025 Monthly EE Rates
Employee	\$0.00
Employee + Spouse/Domestic Partner	\$146.35
Employee + Children	\$99.18
Employee + Family	\$248.62

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

	In-Network	Out-of-Network
Deductible	\$1,650 Individual \$3,300 Family*	\$3,000 Individual \$6,000 Family*
Out-of-Pocket Max	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family
Preventive Care	Covered in Full	50%, after deductible
Doctor's Office Visits	20%, after deductible	50%, after deductible
Lab & X-Ray	20%, after deductible	50%, after deductible
Urgent Care	20%, after deductible	50%, after deductible
Hospital	20%, after deductible	50%, after deductible
Emergency Room	20%, after deductible	

*The deductible is aggregate for families; even if only one person receives services the entire family deductible must be met before the plan will pay for services.

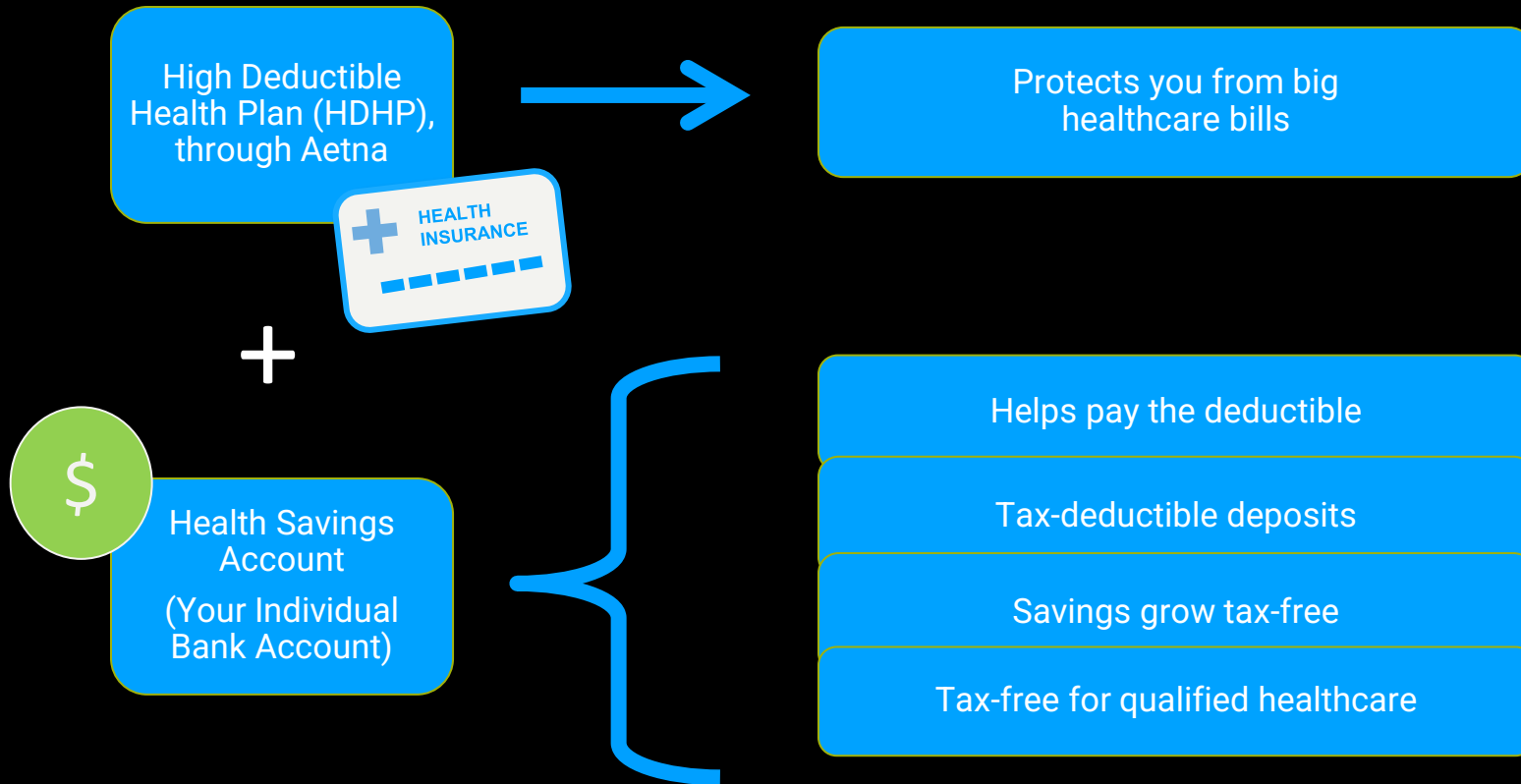
HIGH DEDUCTIBLE HEALTH PLAN (HDHP) PHARMACY

Aetna HDHP (Medical Deductible Applies)	
Classification of Prescription	Your Cost
Generic	\$15, after deductible
Preferred brand-name drugs	\$35, after deductible
Non-preferred drugs	\$60, after deductible
Specialty drugs	30% to a max of \$150
Mail Order 90-Day Supply	2x above cost share



Use GoodRx (website or app) to cost compare pharmacies!

THE HEALTH SAVINGS ACCOUNT (HSA)



ELIGIBILITY FOR AN HSA (HEALTH SAVINGS ACCOUNT)

- Employees enrolled/entitled to Medicare are not eligible
- You cannot be covered on any other non-HSA eligible medical plan
- Cannot be claimed as a dependent on someone else's tax return
- You cannot participate in your own or a spouse's general FSA or Health Reimbursement Account
- You cannot participate if you have received any Veteran's Administration benefits within the last three months, or if you're using Indian Health Services.

CONTRIBUTIONS TO AN HSA

HTC contributes on your behalf:

HTC's Contribution	2025
Individual	\$1,150
Family (2+)	\$2,300

HTC has increased their employer contributions to accommodate the 2025 increased deductibles made by the IRS

Annual HSA contribution maximum (including HTC's contribution):

IRS Maximum	2025
Individual	\$4,300
Family (2+)*	\$8,550
Catch-up (age 55+)*	\$1,000

*If both spouses have HDHPs, the maximum family contribution applies per household

**Catch-up rule only applies to the account holder, not the spouse

2025 HSA REMINDERS

- If not previously enrolled in the Navia HSA, you must open a Navia account in order to receive the employer contribution in 2025
- Make pre-tax employee contributions into your HSA account through ADP
- Remember that the maximum contribution amounts include all contribution types; employer and employee contributions.
- If you have remaining funds in a 2024 medical FSA, you will waive any carryover of those funds into 2025 in order to participate in 2025 HSA Account and receive employer contributions

HSA QUALIFIED EXPENSES

- Deductibles and coinsurance for medical and dental care
- Prescriptions and over-the-counter drugs
- Vision care, including glasses and Lasik eye surgery
- Smoking cessation treatment/prescriptions
- Some premiums, such as long-term care, COBRA, Medicare Part A, B or D and health care premiums while you receive unemployment compensation.
- For a detailed list of qualifying medical expenses, go to www.irs.gov or visit the Navia website

CHOOSING AN HDHP WITH HSA – THINGS TO CONSIDER

- Lower monthly premium = lower payroll deductions for you
- Portability
 - Your HSA account is yours to keep
 - You can continue to spend your HSA funds into the future
- Pre-Tax Account
 - Your contributions reduce your taxable income
 - Your employer contributions are not considered taxable income
- Rollover from year to year
 - No expiration date on funds
 - No cap on how large your account can grow
- Investment opportunities
 - Interest accrues tax free
- After age 65, no longer subject to tax penalty for non-medical usage

Option 2

Preferred Provider Organization (PPO) Plan

Medical / Pharmacy

Aetna



PREFERRED PROVIDER ORGANIZATION (PPO) PLAN OPTION

HTC contributes to the majority of plan premiums for you and your dependents.

Medical/Rx + Dental + Vision Monthly Premiums	2025 Monthly EE Rates
Employee	\$25.00
Employee + Spouse/Domestic Partner	\$222.14
Employee + Children	\$155.47
Employee + Family	\$345.90

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN OPTION

	In-Network	Out-of-Network
Deductible	\$750 Individual \$1,500 Family	\$1,500 Individual \$3,000 Family
Out of Pocket Max	\$4,000 Individual \$8,000 Family	\$9,000 Individual \$18,000 Family
Preventive Care	Covered in Full	50%, after deductible
Doctor's Office Visits	\$25 copay	50%, after deductible
Lab & X-Ray	20%, after deductible	50%, after deductible
Urgent Care	\$25 copay	50%, after deductible
Hospital	20%, after deductible	50%, after deductible
Emergency Room	\$250 copay, then 20%	

PREFERRED PROVIDER ORGANIZATION (PPO) PLAN - PHARMACY

Aetna PPO (Deductible does NOT apply)	
Classification of Prescription	Your Copay
Generic	\$15
Preferred brand-name drugs	\$35
Non-preferred drugs	\$60
Specialty drugs	30% to a max of \$150
Mail Order 90-Day Supply	2x above copay



Prescription costs will be applied to your out-of-pocket maximum on the plan

Virtual Care Benefits

Aetna



VIRTUAL CARE OPTIONS

CVS Health Virtual Primary Care™

From wellness visits to quick care, easily schedule a virtual care appointment from anywhere. You can use CVS Health Virtual Primary Care™ in addition to your traditional network of providers.

GET STARTED TODAY!



Scan the QR code or go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.

On-demand care

Available to adults and children over 18 months

- Coughs, colds, flu and strep
- Joint, head, and stomach pain
- Infections (ear, sinus, skin, UTI)
- Medication refills

Mental health services

Available to adults ages 18 and up

- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep health behaviors

Primary care services

Available to adults ages 18 and up

- Chronic illnesses (asthma, diabetes)
- Wellness and annual health assessment
- Follow-ups from in-person visits
- Medication adjustments and refills

VIRTUAL CARE OPTIONS

24-Hour Nurse Line

With the 24-Hour Nurse Line, you can speak to a registered nurse — whenever you need to:

- It's toll-free.
- You can call as many times as you need, at no extra cost.
- Your covered family members can use it, too.

Two Ways to Connect

Call a registered nurse at

800.556.1555

- Get information on a wide range of health and wellness topics
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic

Visit your Aetna® member website at

Aetna.com

- Create an Account
- Send us an email
- Use our symptom checker
- Learn about treatment options and health risks
- Research a medicine, and more

**Which medical plan is the best
fit for me and my family?**

THINGS TO CONSIDER

- **Where do I receive care?**
 - How many times a year do I go to the ER?
 - Do I have a relationship with a Primary Care Provider?
- **How do I use healthcare?**
 - Do I have a chronic condition requiring frequent medical visits?
 - Do I take an expensive medication?
- **What payroll deduction can I afford?**
 - How much does it cost to cover my dependents?
 - Do I prefer to have a higher payroll deduction now to pay less for care at the time I receive it (PPO)? Or pay less in payroll deductions now, to pay a little more for care if/when I need to receive (HDHP)?
- **Do I have a planned procedure in 2025 where I anticipate meeting my deductible/out-of-pocket maximum?**

SAVING MONEY ON MEDICAL COSTS

Regardless of the plan you select, there are key ways to save money on medical costs:

- **Mail Order:** Same prescription every month? Try mail order and consider generic alternatives.
- **Shop Around:** On HSA plan? Shop around to see if your prescription costs less at another pharmacy. Check apps like “GoodRX” to help find lower cost drugs in your area.
- **ER or Urgent Care:** Is it really an emergency, or can you go to an Urgent Care Center? Emergency room care is expensive for you as a member and is costly to the HTC plan.
- **Virtual Care:** Check out the virtual care options through Aetna. You can consult with a regular board certified physician at in-network levels via phone, video, or email at days/times when your regular physician may not be available.
- **Tip:** When coordinating your care and maximizing the use of your coverage, it is important to ask the provider whether they are in our network rather than just do you accept Aetna coverage, the difference being that providers will bill anyone on your behalf, finding out whether they are in network can substantially adjust how much the expense is covered by the Plan

Dental

Delta Dental of Washington



DENTAL PLAN

- No benefit changes!
- Participating Delta Dental PPO and Premier dentists, nationwide, agree to provide services at discounted, negotiated fees.
- Use a PPO dentist and it will cost you less!

Delta Dental Mobile App

- Find a dentist
- See your plan details and claims status
- Mobile ID card and email to dentist from the app



IMPORTANT NOTE

If you use out-of-network dental providers, your charges will be based on the maximum allowable fee for your area, as determined by Delta Dental.

DENTAL PLAN

Deductible	In-Network Services	Maximums
<p>\$50 Individuals \$150 Family</p> <p>The deductible must be satisfied before the plan will pay for basic or major services</p>	<p>Preventive <i>(cleanings, x-rays, topical fluoride)</i> Covered in full</p> <p>Basic <i>(fillings, extractions, periodontics, root canals)</i> You pay 20%</p> <p>Major <i>(crowns, bridges, dentures)</i> You pay 50%</p>	<p>Orthodontia <i>(adults & children)</i> 50% up to \$1,500 per lifetime</p> <p>Annual Maximum \$2,000 per person, per calendar year</p>

Vision

Vision Service Plan (VSP)



VISION PLAN

Eye Exams	Eyeglasses Lenses & Frames	Contact Lenses
<p>Once per calendar year</p> <p>\$10 copay for vision exam</p> <p>up to \$60 for a contact lens exam and fitting</p>	<p>1 pair every calendar year</p> <p>Lenses: 100% after \$25 copay</p> <p>Frames: up to \$150; 20% discount off more than \$150</p>	<p>Once every calendar year</p> <p>lieu of frames & lenses</p> <p>Up to \$150 allowance</p>

Life & Disability

Prudential



LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

- Life insurance provides financial security for the people who depend on you
- All eligible employees are covered by Basic Life and Accidental Death and Dismemberment (AD&D) Insurance benefits at 2X your annual earnings to a benefit maximum of \$300,000.
- Imputed Income: as required by the IRS, HTC employees with an employer-paid life insurance benefit of \$50K+ pay a small payroll tax on the value of the excess insurance.



IMPORTANT NOTE

When you first enroll in Life Insurance Benefits, you will need to designate a beneficiary who would receive the benefits in the event of your death.

You may change or update your primary and contingent beneficiary designations at any time.

Please note that HTC follows all applicable state laws on beneficiary designations.

LONG-TERM DISABILITY INSURANCE

Disability benefits help protect your income if you become ill or are injured (outside of work) and are unable to perform your occupation. This benefit has been designed to protect your income on a long term basis. HTC pays the full disability premium for employees.

Long-Term Disability

Can replace up to 60% of your salary
180 day elimination period
Up to \$10,000 per month
Up to SSNRA duration

Note: Your Prudential benefit may be offset by any State disability benefit you qualify for.

Voluntary Benefits

Gallagher vChoice & ASPCA



VOLUNTARY BENEFIT OPTIONS

Additional insurance coverages are available for you and your family on a voluntary basis at discounted group rates through Gallagher vChoice. You pay 100% of the premium for these policies.

You may choose from the following plans:

- Employee, Spouse/Domestic Partner & Child/ren Term Life
- Accidental Death & Dismemberment
- Injury/Accident
- Legal Assistance
- Identity Theft

VOLUNTARY BENEFITS

Life

- **Employee:** increments of salary, up to 5x salary, max of \$500,000
- **Spouse/Domestic Partner:** up to 50% of employee election amount
- **Children:** \$10,000 (ages 6+ months)
- Rates are based on age and salary
- Guaranteed Issue amounts are \$210,000 for employee & \$105,000 for spouse (for newly eligible employees only)

AD&D



- **Employee:** \$100,000 increments, up to \$500,000
- **Spouse/Domestic Partner:** up to 50% of employee election amount
- **Children:** \$10,000 (newborn to 26)
Guaranteed Issue

VOLUNTARY BENEFITS



Injury Accident

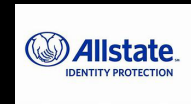
Accident insurance can help protect against financial hardships resulting from emergency room treatment, hospital admissions and physical therapy expenses as a result of a non-work related accident.



Legal


Telephone and office consultations for a number of legal matters such as:

- Will preparation
- Debt collection defense
- Property tax assessments
- Repossession
- License suspension
- Civil litigation defense



Identity Theft

Identify theft protection through Allstate. You have the option to buy coverage for yourself or your family to:

- Monitoring fraud
- Reduce junk mail
- Protecting or restoring identity
- Provide free credit reports and score  VIVE watch

VOLUNTARY BENEFITS



Pet Insurance

Pet insurance is offered through ASPCA for any **NEW** enrollments. From exam fees, diagnostics, to medications, ASPCA can cover a portion of eligible veterinary costs for the diagnosis and treatment of new unexpected injury or illness.

You can customize your Annual Limit, Reimbursement Percentage, and your Annual Deductible.

You can also add **Preventive Care Coverage** or just select **Accident-Only Coverage**

How to Enroll

- Enroll via the ASPCA website: <https://www.aspcapetinsurance.com/HTC>
- Or Call: **866.204.6764**
- Use Priority code: **EB24HTC**

(Premiums will NOT be handled through payroll deductions)

VOLUNTARY BENEFITS – HOW TO ENROLL

- ✓ Enrollment in voluntary plans offered through Gallagher vChoice will be done in ADP.
- ✓ If not enrolling or not making changes to voluntary coverage, your only action is to review your current benefit elections in ADP.
- ✓ Your current coverage will roll into 2025 for all supplemental coverages enrolled from 2024 except FSA and HSA.
- ✓ If enrolling for the first time, be sure to have your dependent and beneficiary information handy when enrolling dependents or coverage requiring a beneficiary, for example voluntary life.
- ✓ If currently enrolled, your current Trupanion coverage will roll into 2025 so if there are no changes, there is no action required of you. You only need to Log-into Trupanion, if you would like to terminate your coverage.
- ✓ If you would like to enroll in ASPCA, you can do so by following the link provided or call the customer service and provide the priority code to enroll.

Flexible Spending Accounts & Commuter Benefits

Navia Benefit Solutions



Healthcare Flexible Spending Account (FSA)

ONLY For employees participating in PPO plan or waiving medical coverage with HTC

Healthcare Flexible Spending Account (FSA)

What is a Healthcare FSA?

A pre-tax account that allows you to set aside funds to cover your medical/dental/vision/pharmacy expenses.

- **Date of Service Plan:** Services must be used within the Calendar Year
- **Maximum Contribution:** \$3,300
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the run-out period.
- **Carryover:** up to \$660 may be rolled over to the following plan year. Any Healthcare FSA funds in excess of \$660 will be forfeited. Rollover funds will available for use in April, 2025. *You must elect enrollment in the Healthcare FSA in 2025 to use the carryover.

Healthcare Flexible Spending Account (FSA)

Examples of Eligible Expenses:

- Doctor visit copays
- Coinsurance
- Prescription copays
- Dental expenses (including orthodontia)
- Vision (glasses, contacts, LASIK, etc.)
- OTC medications
- Menstrual care products

How Do I Access My FSA Dollars?

- Full annual election available at beginning of calendar year
- Use Navia debit card at time of service
- Use personal debit/credit card at time of service, then file for reimbursement with Navia



Dependent Care Flexible Spending Account

Dependent Care Flexible Spending Account (FSA)

What is a Dependent Care FSA?

A pre-tax account that allows you to set aside funds to cover your childcare expenses for dependent children

- **Date of Service Plan:** Services must be used within the Calendar Plan Year
- **Maximum Contribution:** \$5,000 (\$2,500 if married and filing separately)
- **Commitment:** Must continue to participate for the whole plan year, unless qualified life event
- **Plan Accordingly:** Claim all elected funds by the end of the grace period. Funds remaining after grace period are forfeited.
- **Grace Period:** Following the end of the plan year (12/31), a 2.5 month grace period applies, allowing you to incur NEW claims and spend down your prior year FSA balance, through 03/15.

Dependent Care Flexible Spending Account (FSA)

What is an eligible Dependent Care expense?

Childcare expenses so you/your spouse can go to work or school

Does my childcare provider have to be licensed?

No. As long as the person caring for your child is over the age of 18 and is not another qualified dependent living in your household

What is the dependent age limit?

Through the age of 12, unless disabled

How do I access my Dependent Care funds:

Your Navia debit card, or by using your own debit or credit card and filing for reimbursement online



Commuter Benefits - Transit & Parking

Commuter Benefits

What are Commuter Benefits?

Pre-tax accounts that allow you to set aside funds to cover your work-related transit and parking expenses

Who is eligible for this benefit?

Only available for CA employees

What is an eligible expense?

Transit: Bus, subway, train, light rail, ferry, vanpooling, UberPool, Lyft shared rides

Parking: Metered parking, daily/monthly fees for parking lots/garages, park & ride lots, parking at a mass transit facility

What expenses are not eligible?

Bridge/road tolls, gas/fuel, residential parking fees, transit/parking expenses for spouses/dependents, private carpool expenses, non-work related transit/parking expenses

Commuter Benefits

How much can I contribute?

- The IRS maximum, is \$325 per month for parking and \$325 per month for transit expenses.
- If eligible, HTC will also contribute \$200 per month to your account.

How do I elect my commuter benefits?

- Login as a participant to Navia's employee portal. If you've not registered yet, you will need to complete the registration process. Select the "GoNavia Commuter Orders" and follow the instructions.

How often can I change my election?

- Commuter benefits can be changed monthly. The cut-off date to submit your monthly order to Navia is the 20th of the month prior. If your commuter expenses remain the same, you can set up recurring orders.
- For example, if you wanted to elect to contribute \$150 into your parking account for the month of March, you would need to log into the GoNavia site and make that election by Feb. 20th.

Additional Resources

Employee Assistance Program (EAP)

FREE!

24/7/365 Phone Consultation

Up to 3 face-to-face visits per issue

Legal
Consultation

Relationship
Issues

Financial
Planning

Financial
Consultation

Substance
Abuse

Anxiety, Stress,
& Depression

Retirement
Planning

Work
Conflicts

Day Care &
Elder Care Assistance

Access Information:

Web: <https://www.guidanceresources.com> (company ID: GEN311)

Phone: 800-311-4327

Gallagher Benefit Advocate Center (BAC)

What is the Gallagher BAC?

A free resource to assist in answering your benefit questions

Benefit Advocates will:

- Answer benefit related questions
- Help you find a provider
- Be an advocate for resolving claims issues
- Assist you through open enrollment



Benefits Help

425-201-9082

bac.htcamerica@ajg.com

Hours of Availability

6:00 am to 6:00 pm (PT)

*Language interpretation
available*

Next Steps

Important Enrollment Information



- You **MUST** review your benefit elections in ADP for 2025.
 - Review the following for accuracy and any changes needed for 2025:
 - ✓ Medical
 - ✓ Dental
 - ✓ Vision
 - ✓ Life/Disability (automatically enrolled)
 - ✓ Healthcare/Dependent Care FSA (review for reference)
 - ✓ Health Savings Account (current payroll deduction)
 - ✓ Voluntary Coverages
- You **MUST** make an affirmative election for your medical benefits this year to enroll or waive coverage.
- You **MUST** enroll through ADP to participate in a Healthcare and/or Dependent Care FSA, and to make your HSA election for 2025.
- If enrolling in the HSA for the first time, you must complete the application on the Navia site.
- ASPCA enrollment or changes must be made on the ASPCA site directly.
- If you are currently enrolled in Trupanion and you want to terminate your coverage, you must do so on the Trupanion site.

Enrollments must be complete by 5pm PST, November 27th



QUESTIONS ABOUT YOUR BENEFITS?

[visit https://htc.benefithub.com/](https://htc.benefithub.com/)

GALLAGHER BENEFIT ADVOCATES

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833-580-5861