



OPEN + ENROLLMENT

2025

BENEFIT UPDATES

Medical ID Cards | Anthem will send out new ID cards by Jan. 1.

Medical Plan | Due to IRS regulations, increases to the deductibles and out-of-pocket maximums for the HSA plan were made. To create equity across both plans, the PPO plan deductibles and out-of-pocket maximums will also increase. The plans will increase \$100 to the single deductible and Out of Pocket Max (OOPM) & \$200 on the family deductible and OOPM.

PPO Deductible will now be \$2,300 individual, \$4,600 family and OOPM will be \$4,300 individual, \$8,600 family. The HSA deductible and OOPM will now be \$3,300 individual, \$6,600 family.

Medical & Dental Rates | There will be an increase in employee contributions for the dental and medical plans. To maintain equitable distribution of the shared employee costs, medical rates will be increased by salary band.

HSA Contributions | Your contribution amount will no longer be rolled over from the previous year. You must choose a contribution amount for 2025.

Flexible Spending Account | If you want to contribute to an FSA in 2025, you must enroll during the open enrollment period.

YOU CAN ENROLL

NOVEMBER 3–17

ENROLL BY VISITING

[Bit.ly/ValpoEnroll](https://bit.ly/ValpoEnroll)

BENEFITS ARE EFFECTIVE

JANUARY 1, 2025

IT'S BENEFITS TIME

Open Enrollment is Nov. 3–17. This is your annual opportunity to review your benefits and make sure they are still a good fit.

This is a passive enrollment, meaning you **only** need to take action if you want to make changes to your current benefits or contribute to a Flexible Spending Account or Health Savings Account in 2025.