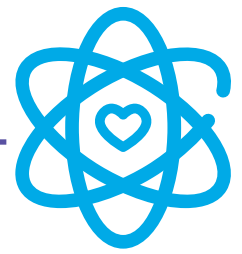


2025 Benefits Summary



Welcome



ANNUAL ENROLLMENT PERIOD

Review, elect or make changes to your benefits from Nov. 4 – Nov. 22, 2024.

Materials: A digital version of the 2025 Benefit Booklet along with informative documents are posted on the Benefits Site on Encompass 360. You may view your current core benefits elections by logging into [PeopleSoft](#) with your user ID and password and selecting the [Benefits Annual Enrollment](#) tile.



QUESTIONS?

Employee.Benefits@encompasshealth.com
or 1-800-500-3401, prompt 9.

The 2025 Benefit Booklet includes detailed information on each of the benefits plans. Please review the booklet to help you make informed decisions on your benefits elections for 2025.

OPTIONS TO ENROLL:



On-site Benefits Counselors: Gallagher Enrollment Solutions (GES) independent benefits counselors will be available this year to help educate you about the benefit changes for 2025 and gain a better understanding of your benefits options. Sign up for a one-on-one session with a benefits counselor to take place at your location. Your HR representative will provide more details on how to schedule an appointment.



GES Benefit Enrollment Call Center: Employees can pre-schedule a phone appointment with a GES Benefit Counselor. Please click the link to schedule your phone support session: www.myenrollmentschedule.com/encompass.

The counselors will be able to answer your 2025 benefit enrollment questions; however, employees are responsible for completing their online enrollment.



Online Enrollment: Log into [PeopleSoft](#) with your user ID and password and select the [Benefits Annual Enrollment](#) tile.



Enrollment



BENEFITS ENROLLMENT

What You'll Need to Enroll:

If you choose to meet with a benefits counselor to complete your enrollment, please be prepared to provide or verify the following information:

- Your full name
- Your date of birth
- Your employee ID badge
- Full names, dates of birth and Social Security numbers of any dependents and beneficiaries

Employees will continue to enroll using [PeopleSoft](#) Employee Self-Service. To access, visit [PeopleSoft](#) (this site can also be accessed from [Encompass Health 360](#)) and click on the Benefits Annual Enrollment tile.



PAYROLL DEDUCTIONS EFFECTIVE DATES

- Changes you make to your benefit elections will become effective Jan. 1, 2025.
- All benefit changes, including contributions into the Spending Accounts for the new plan year, will be reflected on the following paydays:
 - Even – All Benefits 01/17/2025
 - Odd – All Benefits 1/10/2025
 - Home Office – All Benefits 1/10/2025

CONTENTS

WHAT'S NEW?

- 4 Preventive Medical Care
- 4 New: GO TO Doctor Incentive Campaign
- 4 Surgery Plus is Changing to Lantern
- 4 BenefitHub Discount Program

MEDICAL

- 5 Medical and Dental Rates
- 6 Medical Plan Features

LIFE AND AD&D INSURANCE

- 7 Basic Life
- 7 Supplemental Term Life
- 7 Supplemental Term AD&D

DISABILITY

- 8 Optional Disability

REMINDERS

- 9 Reminders

What's New?



Preventative Medical Care:

Preventative care is very important. Getting your annual physical and screenings will help you stay healthy throughout the year and identify any health risks before they become larger concerns.

New: GO TO Doctor Incentive Campaign

Make your health a priority and lower your medical premiums. If you commit to completing an annual preventive exam by December 31, 2024, you will save \$50 per month on your medical premiums in 2025.

- **How should you obtain your medical credit?**
Schedule a wellness exam in 2024. During this year's annual enrollment, select "Yes" on your enrollment directly in PeopleSoft.
- **What happens if you do not attest by November 22nd?**
2025 medical premiums will increase \$50 per month / \$25 per pay. The premium rates are reflected in the 2025 Benefit Booklet.
- **Do we need to submit any documents to receive credit for the wellness exam?**
Documentation of your exam is not required to receive the preventive medical credit for the wellness exam.
- **If I have family coverage, should my entire family complete the wellness exam?**
The attestation only applies to the employee.
- **What happens if you are hired after annual enrollment closes, (Nov. 23, 2024)?**
If you are hired on or after October 1, 2024, you will be charged the lower rate. You will need to attest to keep the lower rate during the next annual enrollment in 2025.

- **If I do not make any benefit changes during annual enrollment, will I still be required to attest that I've had a wellness exam?**

Yes, if there are no benefit changes during annual enrollment, your 2024 benefits will rollover to 2025 except for (1) FSA account and (2) attestation of the wellness exam. If you do not attest, your medical premium will increase by \$25 per payroll.

- **What's considered a wellness exam?**

[Go To Doctor Campaign \(www.encompasshealth.com\)](http://www.encompasshealth.com)

Surgery Plus is Changing to Lantern

Lantern offers the same service but with a new name. Lantern negotiates all costs before you have surgery, and in the end will save you money.

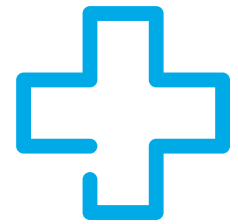
Lantern is a full-service surgical concierge focused on helping members navigate your surgical needs, identifying surgeon excellence and managing related logistics, so you and your family can focus on getting the needed care with confidence.

BenefitHub Discount Program:

BenefitHub is an all-in-one platform designed to make it easier for you to access and manage your workplace discounts. It offers a wide range of benefits and discounts, including health and wellness programs, financial services, travel and leisure deals, and more. With BenefitHub, you can conveniently explore and take advantage of these perks, improving your work-life balance and overall job satisfaction. It's a user-friendly platform that centralizes all your discounts in one place, making it simple for you to navigate and enjoy the perks available to you as part of our organization.

The BenefitHub discount link is posted on the Benefits site on Encompass Health site. To access the page, click: [Discounts \(www.encompasshealth.com\)](http://www.encompasshealth.com)

Medical



For 2025, the cost of the medical and dental plan premiums will slightly increase. The rate table includes the wellness exams rates.

Deductibles have increased for the HDHP plan. Deductibles for both the Core and Plus plans will remain unchanged.

View the full 2025 Benefits Booklet (on the [Benefits Site](#) on Encompass 360) to learn more about each medical and dental plan option.

MEDICAL RATES

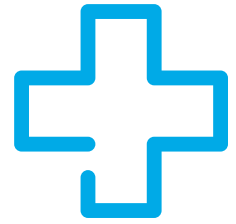
	Pay Per Period Deductions					
	Core		Plus		Choice	
	With Preventive Exam	Without Preventive Exam	With Preventive Exam	Without Preventive Exam	With Preventive Exam	Without Preventive Exam
Employee Only	\$70.65	\$95.65	\$130.86	\$155.86	\$53.51	\$78.51
Employee + Adult	\$208.48	\$233.48	\$322.56	\$347.56	\$165.83	\$190.83
Employee + Child(ren)	\$197.37	\$222.37	\$308.48	\$333.43	\$156.99	\$181.99
Family	\$243.58	\$268.58	\$388.04	\$413.04	\$188.14	\$213.14

*Coverage details can be found in the Summary of Benefits and Coverage document.

DENTAL RATES

Employee cost per paycheck*		
Coverage Tier	Employee Only	Employee + Family **
Core	\$3.57	\$17.85
Core + \$500	\$5.30	\$21.47
Core + Child Orthodontics	N/A	\$52.39
Core + \$500 + Child Orthodontics	N/A	\$56.01





OTHER MEDICAL PLAN FEATURES

Member Rewards:

Keep more money in your wallet with Member Rewards. Prices vary between providers and facilities. Now you can shop for your healthcare services before you receive them and get rewarded for choosing a lower-cost, quality provider. Before you receive any treatment, talk to a Benefits Value Advisor by calling the BCBS customer service line, 24hours a day, seven days a week, or search online to find a reward-eligible location. When you use a lower-cost provider, Member Rewards will mail your reward check directly to your home. You'll still get the treatment you need AND make money doing it.

Virtual Visits:

Skip the ER waiting rooms with Virtual Visits. You can see a doctor or therapist any time of the day or night, from the comfort of your own home. Simply log onto mdlive.com/bcbstx or the MDLIVE mobile app, set up your account and request either a phone or video consultation. Within minutes, you'll connect with a board-certified doctor who can help diagnose and treat non-emergent common conditions, such as allergies, cold and flu, ear infections, fever, headaches, anxiety and depression, and more. If necessary, Virtual Visits doctors can send prescriptions to your local pharmacy.

Tria Health (Pharmacy advocate program and diabetes management):

Tria Health provides one-on-one, confidential telephonic counseling with a pharmacist to make sure your medications are working as intended and you can afford them. Tria Health's Pharmacy Advocate Program is a telehealth benefit provided at no cost to you.

Participate and Save!

- **Active participants can earn up to \$150**
By completing your consultation over the phone, you will receive a \$50 Tria Health Rewards VISA gift card. Members can qualify to receive up to \$150 by attending three consultations within a 12-month period.
- **Free diabetes test strips & wireless meter**
Active participants with diabetes will have free access to a wireless blood glucose meter, testing strips and mobile app designed to help better manage your diabetes.

Voya Financials myVoyage Decision Tool

We are excited to offer personalized enrollment guidance through the enhanced interactive decision tool, housed on the platform, myVoyage. The tool guides you through your benefits options and helps you see how today's choices can impact your financial future.

The Voya link will be posted on the Benefits site and the Annual Enrollment form. This tool will walk you through a series of questions about your household, your coverage needs and your savings goals. It will then provide guidance and a personalized action plan for:

- Health insurance benefits to fit your unique needs
- Emergency savings to prepare for the unexpected
- Retirement strategies to help you prepare for a secure financial future

Life and AD&D



Lincoln Financial Group Plan – Annual Enrollment coverage only, effective 1/1/2025					
Employer Paid Benefits:	Coverage:	Cost			
Basic Life Insurance	1x annual base salary up to \$500K; \$1,000 increments	No cost to you Please name or review your beneficiary designations during this time.			
(LTD) Long Term Disability	50% of salary up to \$10,000 monthly benefit	No cost to you (after 6 months of service in a benefit eligible class)			
Optional Life Insurance Benefits:	Coverage	Guaranteed Issue	Increments	Max Coverage	Rules
Employee Supplemental Life Insurance *	1, 2, 3, 4 or 5 X annual base salary, rounded up \$1,000	1 incremental increase - Any amount over 2 X salary or \$500,000 requires EOI	Salary, rounded to next highest \$1,000	5 X salary (Overall combined max of basic and optional is \$2 Mill)	
Spouse Supplemental Life Insurance *	\$10,000-\$200,000	1 incremental increase - Any amount over \$50,000 requires EOI	\$10,000	\$200,000	SP Supp life can't exceed 100% of the employee's combined basic + supp life
Child Supplemental Life	\$5,000-\$25,000	EOI not required	\$5,000	\$25,000	CH Supp life can't exceed 100% of the employee's basic life
Optional AD&D Insurance:	Coverage	Guaranteed Issue	Increments	Max Coverage	Rules
Employee AD&D	\$25,000-\$300,000	EOI not required	\$25,000	\$300,000	
Spouse AD&D	\$25,000-\$300,000	EOI not required	\$25,000	\$300,000	SP Supp AD&D can't exceed 100% of the employee's combined basic + supp AD&D
Child AD&D	\$5,000-\$30,000	EOI not required	\$5,000	\$30,000	
Steps to prove evidence of insurability to Lincoln Financial:					
<p>During Annual Enrollment, if you enroll in coverage that requires evidence of insurability (EOI) you must access www.mylincolnportal.com/customer/employer/home to answer a short health questionnaire. To register, use the code, "Encompass". If you do not complete this step, you will not have the additional insurance elected. You may also access Lincoln Financials' website from the Benefits site/Life Insurance page; however, this MUST be done before Dec. 31, 2024.</p>					

*Note: any election for those previously declined coverage will require EOI approval

Disability



Optional Disability Coverage:	Coverage	Guaranteed Issue	Increments	Max Coverage	Rules
STD:	60% of your weekly salary, limited to \$1,500 per week	EOI not required	n/a	n/a	Pre-existing conditions apply during first 12 months of coverage
LTD Buy Up	60% of salary to \$10,000 monthly benefit	EOI not required	n/a	n/a	Pre-existing conditions apply during first 12 months of coverage



Reminders



FLEXIBLE SPENDING ACCOUNTS (FSA): To participate in the Medical and/or Dependent Care Flexible Spending Accounts (FSA) for 2025 you must make a new election. Contributions into the Flexible Spending Account for the new plan year will be reflected on the first payday in January 2025.

MEDICAL FLEXIBLE SPENDING ACCOUNT GRACE PERIOD: The Medical Spending Account (FSA) allows you to access any unused funds from the 2025 plan year to pay for qualified expenses incurred from January 1 through March 15, 2026. You have until March 31, 2026, to file claims under the grace period.

HEALTH SAVINGS ACCOUNT (HSA): If you newly participate in the Choice plan, you are eligible to enroll in a Health Savings Account – or HSA. The money you contribute to your HSA account can pay for out-of-pocket expenses before you meet the annual deductible and the plan starts paying benefits. You can elect to contribute up to \$4,300 if you have individual coverage or \$8,550 if you have family coverage. For 2025, Encompass Health will contribute up to \$500 (\$19.23/paycheck) for individual and up to \$1,000 (\$38.46/paycheck) for family.

MOVING FROM MEDICAL FSA TO HSA PLAN: Participants moving from the Medical FSA to the HSA plan will be under a grace period if there are any unused funds in the HealthEquity Medical FSA account on Dec. 31, 2024. Having unused funds in a Medical FSA account at the end of the 2024 plan year *automatically* activates a grace period through HealthEquity and will delay eligibility and participation in an elected HealthEquity HSA plan by 3 months. Because of this grace period, the IRS will not allow the HSA enrollment to begin until April 1, 2025. Both the employer and employee contributions will begin on April 1, 2025. To file for Medical FSA reimbursements during your grace period you will need to submit those claims through HealthEquity by March 31, 2025.

RETIREMENT SAVINGS PLAN – 401(k): The retirement savings plan allows you to contribute up to 100% of your pay on a pre-tax basis into their individual retirement account subject to the normal maximum limits set by the IRS. If you will turn 50 or older, you are eligible to make an additional pre-tax “catch-up

contribution.” You may elect to contribute up to the projected limits of \$23,500 for 401(k) and \$8,000 for the catch-up contributions.

DEPENDENT VERIFICATION: If you will be adding a new spouse, domestic partner or child during this annual enrollment, you will be required to provide appropriate documentation to verify the eligibility of each covered family member by January 31, 2025.

AFLAC WHOLE LIFE: New enrollments and changes to the Whole Life insurance plan must be made directly through AFLAC. Please see the Aflac Whole Life link on the **PeopleSoft Annual Enrollment form** to access the AFLAC site.

LIFE INSURANCE BENEFICIARY DESIGNATIONS: This is a great time to review or add beneficiary designations for all life insurance plans. Go to Encompass Health 360 > Home Office Services > Benefits > Life Insurance page to link to Lincoln Financial's website: www.mylincolnportal.com. To register, use code, "Encompass".

OPT-IN/OPT OF COMMUNICATION: You have the option to receive communication from our vendors. Some of our vendors will periodically mail marketing material directly to your home. To respect your desire for privacy, you can decide which communications you'd like to receive. Please log into **PeopleSoft**, click the **My Benefits** button and then select the Benefits Vendor Consent tab to opt in or out of specific vendor communications. Make sure to save your elections.

2025 BENEFITS BOOKLET: Review the booklet as it includes detailed information on each of the benefits plans and will assist you in making informed decisions regarding your benefits elections for 2025.



QUESTIONS?

Employee.Benefits@encompasshealth.com
or 1-800-500-3401, prompt 9.

