

# The must-know HEADLINES AND HIGHLIGHTS FOR 2025

**Own it!**  
You need to act if you want Rich's benefits for 2025. Start learning more today, so that you're ready to make confident choices between **Monday, October 28 and Friday, November 8.**

## HEALTHCARE COSTS ARE GOING UP – HERE'S WHAT YOU NEED TO KNOW

We're always looking for the **best options at the best prices**, and we've been able to keep our **healthcare costs level** for several years. But for 2025, health insurance rates have gone up significantly across the country. Although Rich's will absorb most of the cost increase, you may see that **paycheck contributions will go up for most plans** next year.

That's why it's **important to fully understand your choices** – and **we're here to help**. We've simplified and streamlined our resources, so it's easier to find your way around.

**Find more helpful links and tips in a new, dedicated spot on Enrich Café, accessible through your work devices, or at kiosks in plant facilities. Look for it in the "Grab & Go" section.**

## TWO MEDICAL PLANS HAVE SMALL CHANGES, BUT THE OTHERS WILL STAY THE SAME

You may notice minor changes in our Bronze Plus and Gold plans.

### Bronze Plus Plan

The plan deductible has increased from \$2,450/\$4,900 to \$2,500/\$5,000, and the out-of-pocket maximum has changed from \$3,900/\$7,800 to \$4,500/\$9,000.

### Gold Plan

The coinsurance has decreased from 25% to 20%, and the Emergency Room cost has decreased from \$150 copay + 25% to \$150 copay + 20% coinsurance.



## NEW SPENDING ACCOUNT VENDOR

SmartChoice takes over our **Flexible Spending Account (FSA) and Health Savings Account (HSA)** as of January 1, 2025. **Look for communications directly from SmartChoice about the change.**

## CARE FOR YOUR FAMILY

If you enroll or participate in our Care@Work program, you can get up to 10 days of **caregiving or backup care** for your family members, including pets. **Learn more at rich.care.com**

## WE'RE STILL PUTTING PEOPLE FIRST

We're committed to providing an exceptional experience for you by **removing barriers and nurturing an inclusive culture**. Coming soon: valuable information about **gender-affirming care, family-friendly programs, mental health support**, and more on Enrich Café. **We'll share details as soon as it's live.**

## A SIMPLER WAY TO MANAGE A LEAVE OF ABSENCE

We're making it easier to manage leave. Launching soon – a new Enrich Café page, titled **Leave of Absence & Accommodations**. **Look out for more details to come.**

## LIVE WELL. BE WELL.

Your benefits are a reassuring safety net. But it's more than that. It's about **making positive changes** too.

By sticking to healthy habits, we can **boost our own wellbeing** and help **create healthier workplaces**.

There's a financial plus too. If you sign up for Rich's Wellbeing Program through Virgin Pulse, you can **save up to \$900 per year off the cost of your healthcare**.

Living well starts with each one of us. What's your healthcare pledge for 2025?

**Look out for more information about wellbeing coming soon.**



*Save up to \$900 per year*

## TOP TIPS FOR 2025

Do you have a spending account, or looking to add one?

Here's why it pays to consider one.

### HEALTH SAVINGS ACCOUNT (HSA)

Think of your HSA as a personal bank account that works with the Bronze and Bronze Plus medical options. It allows you to set aside tax-free money to pay for qualified health care expenses, such as medical, dental, and vision copays and deductibles. Any money you don't spend rolls over from one year to the next, and there are even options to invest your funds and watch them grow!

### FLEXIBLE SPENDING ACCOUNTS (FSA) - HEALTHCARE FSA AND DEPENDENT CARE FSA

With two options for setting aside pretax paycheck funds, FSAs help you save on qualified health expenses and dependent care expenses. FSAs can be paired with any of Rich's medical plans.



## NEED A SECOND OPINION? 2ND.MD CAN HELP.

Your wellbeing includes **feeling confident about advice from healthcare professionals**. If there's anything you're unsure about, with 2nd.MD you can get another doctor to review your situation online and give you a virtual second opinion. It's **free for associates and family members** enrolled in a Rich's medical plan.

**To learn more about spending accounts and 2nd.MD on Alight Worklife, visit [benefits.rich.com](https://benefits.rich.com)**