



2025 Benefits Open Enrollment

November 11, 2024– November 22nd , 2024



specialty
solutions

AGENDA

- Overview
- Eligibility & Enrollment
- Review of 2025 Benefits
- How to Enroll



OVERVIEW

- Most benefit providers remain the same for 2025
 - HealthEquity will replace all Further health and dependent accounts
- Small deductible increases on both medical plans
- Medical and dental contributions will increase for the new plan year
- Intact will continue to offer the following funding for the 2024 plan year:
 - HSA funding: \$25/\$40
 - Incentive funding: \$350/\$700
- Medical support programs
 - Omada
 - Learn to Live
 - Hinge Health
 - Cariloop
- This will be a passive open enrollment. If you are not making any benefit changes, you do not have to take action, with the exception of FSA / HSA.

Intact is committed to offering a competitive benefits package to our employees and their families.

ELIGIBILITY



- **Who can enroll?**

- Employees working at least 20 hours/week
- Legal spouse
- Children under the age of 26

- **When can you enroll?**

- Within 30 days of your date of hire
- During annual open enrollment
- Within 31 days of a Qualifying Event

MEDICAL COVERAGE



MEDICAL PLAN COMPARISON

	HRA		HSA	
	2025		2025	
In-Network Deductible	Individual: Family:	\$1,000 \$2,000	Individual: Family:	\$3,300 \$6,600
In-Network Out-of-Pocket Maximum	Individual: Family:	\$4,000 \$8,000	Individual: Family:	\$5,000 \$10,000
Out-of-Network Deductible	Individual: Family:	\$2,000 \$4,000	Individual: Family:	\$4,000 \$8,000
Base Funding	N/A		Employee Only: \$25 per pay period All Other Tiers: \$40 per pay period	
Generic Medications	Not subject to the Deductible		The Deductible Applies	

PHARMACY BENEFITS

Type of Prescription	Up to 30-day supply	90-day supply/ Specialty 30-day supply
Generic Drug	30% with a \$50 max	30% with a \$125 max
Preferred Drug	30% with a \$150 max	30% with a \$375 max
Non-Preferred Drug	30% with a \$250 max	30% with a \$625 max

No changes to the pharmacy design

- Preventive Medications are not subject to the deductible.
- In the HRA Plan, generic medications are also not subject to the deductible.
- 90-day supplies can be obtained at retail pharmacies, or through the mail order program.
- Specialty medications are only available through mail order and are charged similarly to a 90-day supply but capped at a 30-day supply.

BI-WEEKLY PAYROLL CONTRIBUTIONS

\$50 - \$100K SALARY BAND

Medical	<u>HRA</u>		<u>HSA</u>	
	2024	2025	2024	2025
Employee Only	\$66.65	\$73.19	\$34.49	\$37.87
Employee + Spouse	\$256.09	\$281.19	\$158.64	\$174.18
Employee + Children	\$130.52	\$143.32	\$62.51	\$68.63
Family	\$319.95	\$351.31	\$175.11	\$192.27

TOTAL COST COMPARISON

ONE MEMBER WITH \$5,000 CLAIM

HRA		HSA	
	Person 1		Person 1
In-Network Claims	5,000.00	In-Network Claims	5,000.00
Deductible	1,000.00	Deductible	3,300.00
Coinsurance	800.00	Coinsurance	340.00
Total Out-of-Pocket	1,800.00	Total Out-of-Pocket	3,640.00
Contributions	3,922.36	Contributions	1,878.50
Account Funding	(350.00)	Account Funding	(1,390.00)
Total Out-of-Pocket	5,372.36	Total Out-of-Pocket	4,128.50

This example is based on an employee in “employee + child(ren)” coverage in the \$100k-\$150k salary band.

INCENTIVE FUNDING

- Incentive funding opportunities for HRA or HSA medical plans

Medical Coverage	HRA or HSA Incentive Funding Opportunity
Employee Only or Employee + Child(ren)	\$350
Employee + Spouse or Family	\$700

- Incentive funding encourages participants to establish a relationship with a primary care physician
- How to earn incentives within the medical plan
 - Online health assessment
 - Have annual preventive exam with primary care physician – picked up through claims data
 - Requirements must be met between January 1 and November 30, 2025
- Not too late to earn your 2024 incentives
- Check the status of your 2024 funding by emailing:
Intact.Healthy.Incentives@bluecrossmn.com

ADVANTAGES OF A HEALTH SAVINGS ACCOUNT



HSAs Fund Health Care Needs

The HSA fund can be used for future medical needs and toward the plan's annual deductible and out-of-pocket maximum.



HSAs are Flexible

You decide when to use your HSA funds to pay for qualified health related expenses. The HSA moves with you when you change medical plans, change employers or retire.



HSAs Can Cover You in Retirement

Your HSA funds can be used in retirement for eligible health related expenses, including Medicare expenses.



No “use it or lose it!”

That's right, unused funds roll over each year. Unused funds can also grow through interest and investment earnings and can be “banked” for future health related expenses.



Triple Tax-Advantaged (for federal & most state taxes)

- No tax on contributions
- No tax on interest
- No tax when you withdraw money

INTACT HEALTH SAVINGS ACCOUNT

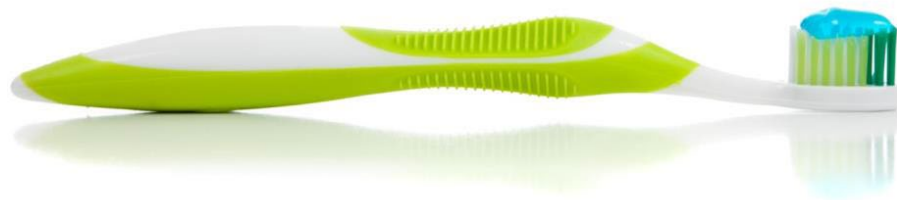
- 2025 maximum of \$4,300 for employee only coverage and \$8,550 for all other tiers
 - Maximum includes both employer and employee contributions
 - Age 55+ Catch-up an additional \$1,000
- Base employer funding
 - \$25 per pay period for Employee Only
 - \$40 per pay period for All Other Tiers
- Save receipts
- Investment Opportunities with balance of at least \$1,000
- Buy-Up Interest Rate

DENTAL COVERAGE



DENTAL PLAN COMPARISON

Key Dental Benefits	Basic Plan		Enhanced Plan	
	In-Network	Out-of-network	In-Network	Out-of-network
Deductible (Individual/Family)	\$50 / \$150		\$25 / \$75	
Benefit Maximum (per Individual)	\$1,500		\$2,500	
Covered Services				
Preventive Services (List services)	Covered in full	Covered in full	Covered in full	Covered in full
Basic Services (List services)	50%	50%	80%	80%
Major Services (List services)	50%	50%	50%	50%
Orthodontia (Adults & Children)	Not covered		\$1,500	



BI-WEEKLY DENTAL CONTRIBUTIONS

\$50 - \$100K SALARY BAND

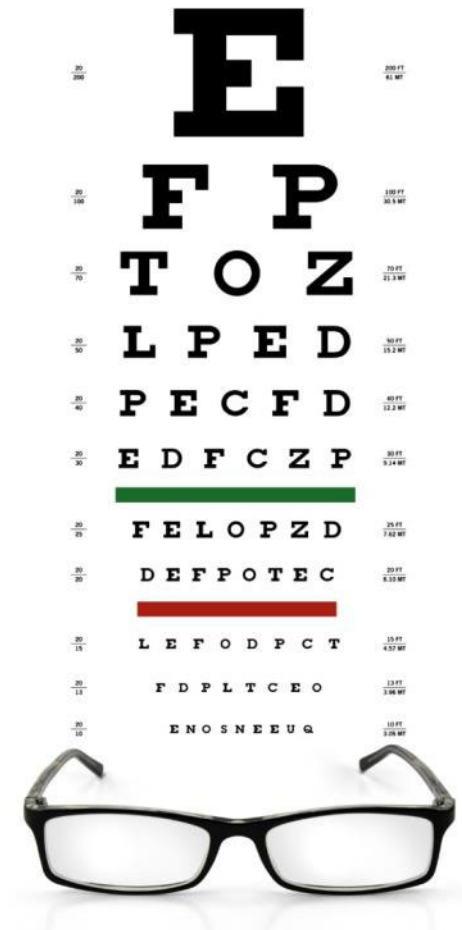
Dental	<u>Basic</u>		<u>Enhanced</u>	
	2024	2025	2024	2025
Employee Only	\$6.14	\$6.32	\$16.45	\$16.94
Employee + Spouse	\$15.19	\$15.64	\$37.36	\$38.48
Employee + Children	\$11.96	\$12.31	\$32.07	\$33.02
Family	\$20.21	\$20.81	\$51.67	\$53.20

VISION COVERAGE



VISION PLAN HIGHLIGHTS

Key Vision Benefits	<u>EyeMed</u>	
	In-Network	Out-of-network
Exam (once every calendar year)	\$10	Up to \$70
Lenses (once every calendar year)		
Single Vision	\$10	Up to \$80
Bifocal	\$10	Up to \$110
Trifocal	\$10	Up to \$150
Standard Progressive	\$75	Up to \$110
Frames (once every 24 months)	\$0 copay; 20% off balance over \$180	Up to \$100
Contact Lenses (once every calendar year; instead of prescription glasses)	Conventional: \$0 copay; 15% off balance over \$130 Disposable: \$0 copay; 10% off balance over \$130 Medically Necessary: \$0; covered in full	Conventional: Up to \$100 Disposable: Up to \$100 Medically Necessary: Up to \$200





VALUE ADDED PROGRAMS



Meet Cariloop

Cariloop is your dedicated Caregiver Support Service.

As a member, you have access to unlimited support from experienced Care Coaches who can guide you through all parts of your unique caregiving journey. No matter who you are caring for—young children, aging loved ones and even friends—a Care Coach is available at no cost to you.



Family Planning

- Prenatal prep
- Locating fertility clinics
- Exploring adoption
- Surrogacy
- Leave support
- First will creation
- Return to work planning



Early Childhood & Teens

- Daycare/nanny/babysitter placement
- Pediatrician search
- PT/OT/SLP evaluations
- Down syndrome/Autism diagnosis
- Nutrition
- Finding summer camps
- Mental health guidance



Education & College*

- Navigating early intervention (Developmental delays or disabilities)
- Special needs diagnosis support
- IEP/504 meetings
- Locating tutors
- After school care
- ESL learning
- School transfers

*Add-On Support



LGBTQ+ Support

- Adoption, surrogacy and fertility resources
- Gender affirmation
- Vetting LGBTQ+ friendly providers, attorneys, pharmacies, etc.
- Transition resources



Adult Support & Self Care

- New diagnosis navigation (cancer, dementia, diabetes, etc.)
- Finding doctors
- Locating and vetting counselors or therapists
- Family dynamics
- Providing domestic violence resources



Veterans Support

- Understanding VA benefits and eligibility
- Navigating VA Health Care and pensions
- Understanding how insurance, VA benefits, and Medicare work together



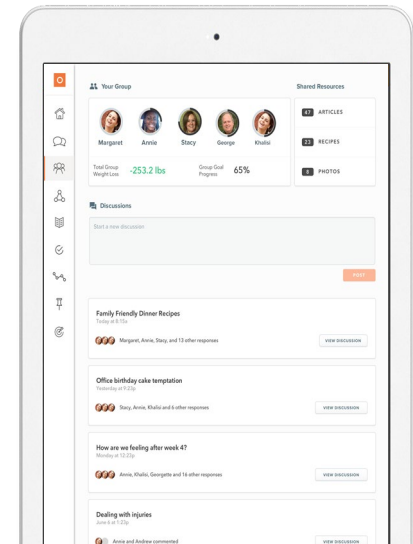
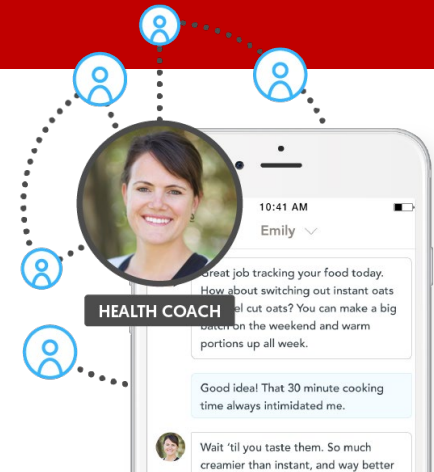
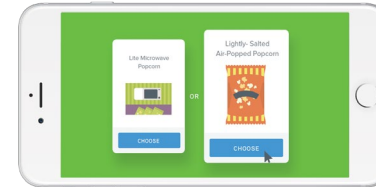
Elder Care

- Finding & vetting assisted living, nursing homes, hospice, etc.
- Medicare/Medicaid enrollment
- Wills/POA/Advanced Directives
- Dementia support
- Difficult conversations
- Transportation resources
- Finding elder care attorneys
- Sales of a home

OMADA DIABETES AND HEART DISEASE PREVENTION PROGRAM

Personalized program that combines human support and digital tools to help you reach your health goals.

- PHASE 1** **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- PHASE 2** **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- PHASE 3** **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- PHASE 4** **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- PHASE 5** **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.



See if you're eligible at OmadaHealth.com/BCBSMN1

Blue Care Advisor

There's nothing more important than your health, and Blue Care Advisor is the new way to guide you through your healthcare journey.

Now you can:



Choose high-quality doctors near you and know the cost before you go.



See what's covered by your health plan and discover benefits you may not know you have.



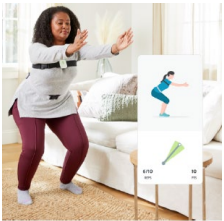
Get active and track your daily activity to hit your health goals.



Earn points for making healthy choices and redeem them for rewards.

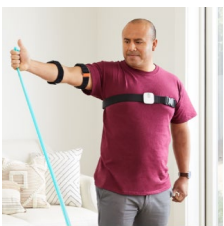
Earn up to \$240 for completing your health assessment and other activities. Points can be redeemed for gift cards.

Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. Their programs are available to you and your eligible dependents at no cost. Plus, you can complete your customized care plan anywhere, any time.



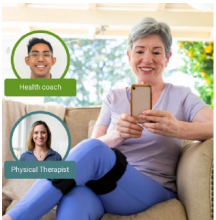
App-guided exercise therapy

- 15-minute sessions reduce pain and increase strength and mobility



Free wearable sensor

- Wearable sensors give you live feedback on your form in the Hinge Health app



Personal care team

- Connect with your personal health coach or physical therapist at any time

For questions, call (855) 902-2777 or email hello@hingehealth.com.

LIFE/AD&D INSURANCE



BASIC LIFE

- **100% paid by Intact**
- **Provided through Voya**
 - Benefit equal to one times your salary to a maximum of \$500,000
 - Designate or update your beneficiary information



SUPPLEMENTAL LIFE

- **100% paid by Employees**
- **Provided through Voya**
- **Some elections are subject to evidence of insurability**

Benefit Options	
Employee	Coverage available in multiples of your salary, from 1X to 6X your salary
Spouse	Coverage available: \$25k, \$50k or \$100K
Child(ren)	Coverage available: \$5K, \$10k or \$15K

SUPPLEMENTAL AD&D

- **100% paid by Employees**
- **Provided through Intact Accident and Health**

Accidental Death & Dismemberment Insurance (AD&D)

- Provides financial protections if you are injured or die in an accident while covered by the plan. If you become injured, the plan pays benefits according to a schedule, depending on the nature of your injury.
- You can elect one time to six times your salary to a maximum of \$500,000

DISABILITY INSURANCE



SHORT TERM DISABILITY

- **100% paid by Intact**
- **Provided through Lincoln Financial**

Plan Highlights	
Benefit Percentage	100% for up to 3 weeks, and 66.67% for up to 22 weeks thereafter
Weekly Benefit Maximum	No maximum
When Benefits Begin	After 7 days
Maximum Benefit Duration	25 weeks

LONG TERM DISABILITY

- **Employer/Employee paid**
- **Provided through Lincoln Financial**

Plan Highlights	
Benefit Percentage	60%
Monthly Benefit Maximum	\$25,000
When Benefits Begin	After 25 weeks
Maximum Benefit Duration	Social Security Normal Retirement Age

Supplemental Long-Term Disability is also available , which increases your income replacement to 70%. This benefit is employee paid.

EMPLOYEE ASSISTANCE PROGRAM



EMPLOYEE ASSISTANCE PROGRAM (EAP)

- **100% paid by The Company**
- **Provided through Guidance Resources, a partner of Lincoln Financial**
- **Counseling on Personal Issues, such as:**
 - Stress, anxiety, depression
 - Relationships
 - Problems with your children
 - Substance abuse

EAP Services

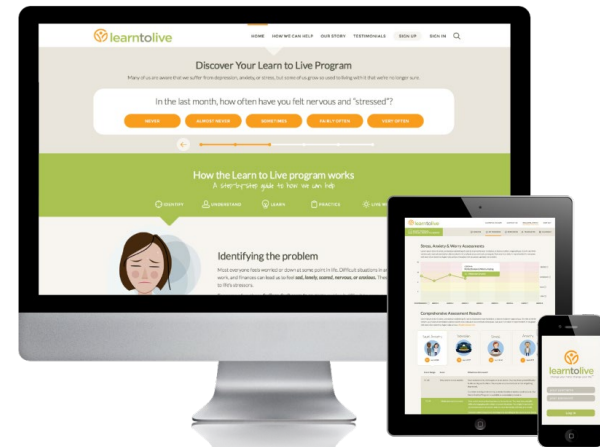
- Assistance for you or a household family member
- In-person sessions with a counselor available
- Unlimited toll-free phone access 24/7
- Online resources 24/7
- Work/life services for assistance with child-care, elder care, financial issues, plus much more
- For free immediate access to these programs, visit the website [GuidanceResources.com](https://www.guidanceresources.com) or download the GuidanceNow mobile app
- You can also reach the EAP toll free at 1-888-628-4824
- GuidanceResources login credentials:
 - Username: LFGSupport
 - Password: LFGSupport1



LEARN TO LIVE ONLINE BEHAVIORAL HEALTH PROGRAMS

Online mental health programs and clinical assessments for members (age 13+) living with stress, depression or social anxiety

- Programs: Depression, Social Anxiety, Insomnia, Substance Use and Stress, Anxiety & Worry
- Immediate, 24/7, confidential access
- 8 clinically-valid, self-paced lessons per program
- Proven psychological tools to apply to day-to-day life
- Master's-level coaches to keep you engaged (text, email, phone)
- Social support (peer-to-peer, loved ones via TeamMates™, social networks)



Learntolive.com/partners > enter access code INTACT1

FLEXIBLE SPENDING ACCOUNTS



FLEXIBLE SPENDING ACCOUNT (FSA)

- Set aside a portion of your income, **before taxes**, to pay for qualified health care and/or dependent care expenses
- Decrease your taxable income and increase your take-home pay

Health Care FSA

- **\$3,300** maximum annual contribution for 2025
- Eligible expenses include:
 - Coinsurance
 - Copays
 - Deductibles
 - Dental treatment
 - Vision care
 - Prescriptions



Post Deductible FSA

- Available to members enrolled in the HSA medical plan
- Use for dental and vision expenses
- Can only be used for medical and pharmacy once the full family deductible has been met

DEPENDENT CARE ACCOUNT

Dependent Care FSA

- **\$5,000** maximum annual contribution (per family)
- Eligible expenses include:
 - Care of a dependent child **under the age of 13** by babysitters, nursery schools, pre-school or daycare centers
 - Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

IMPORTANT:

- **Unused dependent care funds will NOT be returned to you or carried over to the following year.**

ADDITIONAL BENEFITS



VOLUNTARY BENEFITS

- Voluntary Health Benefits through Voya
 - Critical Illness
 - Hospital Indemnity
 - Accident Insurance
- Financial Products through SoFi
 - Student Loan consolidation
 - Student loans for parents
 - Mortgages
- Pet insurance through Nationwide

401K

- Employees may elect to contribute on a pretax, after-tax or Roth basis up to 40% of salary
- Annual contributions will be contributed to the plan, following the investment direction you have on file
 - Fixed: 3% up to Social Security wage base
 - Variable: 0% – 6% based on overall financial results
- Intact provides a match of 100% on up to 3% of your contributions.
- Maximum annual contribution, per IRS regulations, is \$23,500 in 2025

WWW.VANGUARD.COM

800-523-1188

401K RESOURCES AVAILABLE THROUGH VANGUARD

- **Target Retirement Trusts**
- **Tools and Calculators**
 - Log onto vanguard.com to model retirement income. (You do not need to be active in the plan, but must be web registered)
 - Retirement calculators on [Vanguard's Financial Wellness Hub](#):
 - Retirement Income Calculator
 - Retirement Nest Egg Calculator
 - And much more
 - [Vanguard's Public Learn Library](#) - For more articles, tools and Videos
- **Advice Services**
 - Digital Advisor
 - Personal Advisor
 - CapTrust at Work
- **Vanguard**
 - [Vanguard.com](https://vanguard.com)
 - Vanguard app
 - 800-523-1188

Start tackling student debt!

Candidly's toolbox may help you:

- Find debt forgiveness programs
- Build a paydown plan
- Pay off your debt earlier
- Turn spare change into loan payments
- Lower your monthly student loan bills

Log in and click on the “Log me into Candidly” button: vanguard.com/studentloans

HOW TO ENROLL

- Open enrollment will be held between November 11th and 22nd.
- Enroll online at: www.myintactUSAbenefits.com
- You will receive an email on November 11th with instructions to access your account
- Once you are logged in click “Enroll Now”
- Follow the enrollment screens and prompts to make your benefit elections
- When you see the confirmation page, please review for accuracy
- If you need assistance with the Benefit Express portal, please feel free to reach out to the Benefits call center at 833-393-0375 between 7:30am – 6:00pm CST
- If you have any benefit questions, please email benefits@intactinsurance.com.

QUESTIONS?