

2025 ANNUAL ENROLLMENT

Benefits that

Count

for every stage of you and
your family's health journey

Your health and the health of your family are two of the most important things to preserve. Texas Children's partners with vendors and implements programs to assist you in best achieving your goals, whether they be physical, mental or financial. Your benefits are here to directly support you through your health journey at every turn, through every stage.

Make the most of these offerings and set yourself up for success in the upcoming year!

Annual enrollment for the 2025 Plan Year will be **October 21 – November 8, 2024**. Access texaschildrensbenefits.org at any time or from any device to review, enroll and/or make changes to your elections.

Please read on for the changes you can expect for 2025.

IMPORTANT!

If you take no action, your current coverage will continue for 2025 - except your Flexible Spending Account elections, which must be elected each year.

NEW - you must answer the Tobacco Use question, or you will have the surcharge added to your medical premium.

KEY HIGHLIGHTS:

- **NEW** Spending Account vendor, **WEX**
- **NEW** Life and Accidental Death and Dismemberment (AD&D) vendor, **Voya Financial**
- Rate decrease for Optional Life and AD&D plans
- Medical Plan design updates
- Minimal rate increases for Medical and Dental plans
- **NEW** Tobacco surcharge
- Expanded access to health and wellbeing resources with your **NEW** wellness website - tchealthhub.org
- Digital Medical and Dental ID cards

ANNUAL ENROLLMENT EVENTS:

Week 1: October 21 – 25, 2024

Benefits Breakdown – a Deep Dive into Your Benefits
Click [here](#) to access a listing of scheduled sessions that focus on all the benefits Texas Children's offers and the changes that takes effect on January 1, 2025. Employees may also receive on-site enrollment support.

Week 2: October 28 – November 1, 2024

Annual Enrollment Benefit Fairs
Click [here](#) for scheduled times and locations for the on-site, interactive Benefits Fairs where employees may ask specific benefits questions to vendors and Total Rewards team members, as well as receive swag items. Employees may also receive enrollment support.

Week 3: November 4 – 8, 2024

Virtual and In-person Enrollment Assistance
Click [here](#) to view the in-person enrollment assistance schedule or arrange a virtual appointment with a member of our Benefits team. Also refer to **ASK EMMA**, your personal digital benefits advisor, available 24/7 within the Benefits portal in both English and Spanish.

WHAT'S NEW FOR 2025

Medical and Dental

- Traditional and Consumer Plus (with HRA) medical plans will continue to be offered. Refer to the benefits portal for details on the plans, how to Find a Provider and more.
- Medical plan design updates with slightly increased co-pays and out-of-pocket max. For additional details click [here](#).
- Minimal rate increase for Medical and Dental plans. Please refer to the rate tables shown [here](#).
- **NEW** - Tobacco surcharge added to the medical plan premium for those that attest to using tobacco products. All enrolled in a medical plan must attest to their status. Click [here](#) for more details.
- Transition to digital Medical and Dental ID cards only effective January 1, 2025. Cards can be accessed on myCigna.com or through the myCigna app. To learn more, click [here](#).

Spending Accounts (FSA / HRA)

- **NEW** – Spending Account vendor, WEX for Health Care & Dependent Care FSA and Health Reimbursement Account effective January 1, 2025
- Texas Children's to continue \$260 contribution towards Dependent Care FSA for those that elect the plan
- New debit cards for enrolled employees
- Improved claim substantiation experience
- Continued online and mobile services

Life and AD&D

- **NEW** – Life and AD&D vendor, Voya Financial effective January 1, 2025
- Reduced Optional Life and AD&D rates.
- No EOI for those newly electing coverage, up to guarantee issue amount
- Texas Children's to continue Basic Life and AD&D at no cost to eligible employees
- Please refer to the rate tables shown [here](#).

Retirement

- Texas Children's to continue 50% matching contribution up to first 6% of pre-tax and Roth deferral contribution for 403(b) plan, up to \$10,350*
- 403(b) annual deferral limit increase to \$23,000*
- 403(b) catch up contribution limit increase to \$7,500*
- Texas Children's to continue Cash Balance Pension Plan, requiring no contribution from employee
- Please click [here](#) to view information on Texas Children's contributions, plan eligibility and vesting requirements.

*Subject to change pending the IRS determination of the 403(b) limits for 2025.

Reminders – Don't Forget

- Add/remove dependents to/from benefit coverage(s)
- Assign a beneficiary for Life, AD&D and 403 (b) Retirement plan

NEW - WELLNESS WEBSITE

www.tchealthhub.org



SUMMARY OF MATERIAL MODIFICATIONS:

THIS NOTICE CONSTITUTES A SUMMARY OF MATERIAL MODIFICATIONS, WHICH UPDATES THE SUMMARY PLAN DESCRIPTION (SPD) FOR THE PLAN THAT WAS PREVIOUSLY DISTRIBUTED. ANY PROVISIONS OF THE SPD OR THE PLAN NOT REFERENCED HEREIN REMAINED UNCHANGED. IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE OR YOUR RIGHTS AND BENEFITS UNDER THE PLAN, PLEASE CONSULT THE SPD OR CONTACT OUR TOTAL REWARDS CUSTOMER SERVICE TEAM AT TOTALREWARDS@TEXASCHILDRENS.ORG FOR ASSISTANCE.