

Open Enrollment: Preview of What's Changing for 2025

Open Enrollment is coming up fast: **November 4 through November 15**. But before you enroll, you need to understand what's changing with your current benefits.

The first change, you may have already noticed, is simply a name change. Going forward, your medical, dental, and vision benefits are being offered through the **Aon Benefit Experience (BenX)**. You will continue to enroll using the Cardinal Financial benefits portal at digital.alight.com/cardinalfinancial and Alight Mobile app.

Most BenX benefits and options are **not** changing significantly in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that:

- Many insurance carriers are investing in specially designed [programs](#) to help you feel your best; and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New	Why It Matters
You must enroll.	If you don't enroll, you will not have medical, dental, or vision coverage through Cardinal Financial next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account, you must make an active election.
Your cost of coverage has changed.	Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the Cardinal Financial benefits portal. You can access this information by clicking Find Doctors when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none">• Search for your provider by name—not medical practice.• Check only the office location(s) you are willing to visit.• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>
Medical and Prescription Drug	
The Bronze Plus deductibles and out-of-pocket maximums will increase slightly.	The Bronze Plus in-network deductibles are increasing from \$2,450 to \$2,500 for individual coverage, and from \$4,900 to \$5,000 if you cover dependents. The out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage, and from \$7,800 to \$9,000 if you cover dependents.

What's New**Why It Matters****Medical and Prescription Drug (Continued)**

The Gold coinsurance will decrease slightly.

If you're covered under the Gold coverage level, your coinsurance for emergency room, inpatient, and outpatient services will decrease from 25% to 20%. Emergency room visits will still be subject to a \$150 copay before coinsurance.

A new coverage level will be available to you: Bronze.

With a new medical coverage level, you'll have more medical and prescription drug options and prices to consider.

The Bronze coverage level features a higher deductible and out-of-pocket maximum, with copays for office visits. The Bronze plan offers the lowest cost per paycheck.

How your medication is classified (and covered) could have changed.

Because your medical insurance carrier's pharmacy benefit manager **can** change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the [insurance carrier](#) before you enroll to see how your medication will be covered in the new plan year.

Other medical benefits **may** have changed.

Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

Health Savings Account (HSA)

The IRS has updated the HSA contribution limits.

If eligible, for 2025, you can contribute up to \$4,300 if you cover just yourself or \$8,550 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

Want more information? Beginning October 14, find the details about all your coverage options on the Make It Yours website at cardinalfinancial.makeityoursource.com.

Once logged on to the Cardinal Financial benefits portal beginning November 4, look for the "Need Help?" icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the Cardinal Financial benefits portal.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various Cardinal Financial benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Cardinal Financial. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

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