

# 2025 Annual Benefits Enrollment

## Questions & Answers

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### Introducing your 2025 benefits

We recognize that every family is unique, with different needs and priorities. That's why we offer a range of benefits designed to prioritize your family's health, well-being, and financial security. Take advantage of the opportunity to review your options and choose the right benefits for you and your family.

To get you started, please review these Questions and Answers to learn more about what's changing for 2025 benefits and the basics of how to enroll. You can find additional information and plan details in your online Benefits Decision Guide at [mytabenefits.com](https://mytabenefits.com).

### What's changing for 2025?

#### Q1. What's changing with my health and welfare benefit options for 2025?

**A1.** You will have access to the same comprehensive suite of benefits for 2025, but with a few changes. Here's what's changing for 2025:

- **New Vision Plan Option + New Carrier:** VSP will be our new vision insurance carrier. To find a VSP provider near you, visit [vsp.com](https://vsp.com). With VSP, you'll have a new plan option. Compare the new enhanced plan to the basic plan at [mytabenefits.com](https://mytabenefits.com). If you're enrolled in vision coverage, you'll remain in the basic plan unless you change your election.
- **Legal Plan Now Includes TurboTax:** The MetLife Legal Plan will now include free use of any DIY TurboTax software for one individual or joint return (state and federal). You'll also have access to planning tools and resources, as well as a discount on their TurboTax advisor support. The cost for the plan will increase by \$1.50 per month.
- **Your Cost for Coverage:** There will be a slight increase to all medical plan premiums, due to the rising cost of health care. Despite these increases, Transamerica continues to pay for the majority of all medical plans. [See the 2025 rates.](#)
- **IRS changes to be aware of:**
  - The deductibles for the \$3,200 medical plan are increasing. The new deductibles are \$3,300/\$6,600. The out-of-pocket maximums will remain the same (\$5,500/\$11,000).
    - If you're enrolled in the \$3,200 plan, you'll be auto-enrolled in the \$3,300 plan unless you change your election.
  - Here are the 2025 contribution limits for the tax-advantaged accounts:
    - Health Savings Account: \$4,300 for individuals/\$8,550 for families. If you're 55 or older, you can contribute an additional \$1,000.
    - Health Care Flexible Spending Account: \$3,200
    - Dependent Care FSA: \$5,000

## Q2. Is the cost of employee coverage increasing?

**A2.** Due to the rising cost of health care, you'll see an increase in the amount you pay for medical coverage. But we're doing everything we can to keep what you pay as low as possible, and Transamerica continues to pay the majority of the cost for your medical coverage. Dental premiums will not change. [See your 2025 rates.](#)

## General

### Q3. Where can I learn about my health and welfare benefit options for 2025?

**A3.** Education and resources are available to help you understand your options and the enrollment process.

- **2025 online Benefits Decision Guide** – You should refer to this online guide to get a detailed view of your benefits and the enrollment process. The guide is available at [mytabenefits.com](https://mytabenefits.com). You can view the site from work or from home with no login required.
- **TouchCare** – You can schedule a consult with an Open Enrollment Specialist (866-486-8242) to discuss your 2025 benefit options. [Learn more about this free benefit.](#)
- **Ask the Experts Webinars** – Join our panel of experts at one of our live webinars. Watch your email for registration opportunities.

### Q4. Who are the medical plan carriers?

**A4.** You will have either Wellmark Blue Cross Blue Shield or United Healthcare as your medical plan carrier, based on the state where you live. Some states will have additional network options. [Click here](#) for a list of medical plan carrier(s) by state.

### Q5. Where can I find my benefit costs for 2025?

**A5.** The online Benefits Decision Guide at [mytabenefits.com](https://mytabenefits.com) has everything you need to know about your benefits, including the 2025 costs for medical, dental and vision coverages. On the homepage, click the "2025 rates" tile. You'll also see full coverage details and costs on the Aptia365 (formerly Mercer Marketplace 365+) website when you enroll during Annual Benefits Enrollment.

### Q6. Why did Mercer Marketplace 365+ change to Aptia365?

**A6.** Earlier this year, Mercer sold its benefits administration business to Aptia. Our benefits enrollment site now has a new look and a new logo, and you'll notice the Aptia name in communications you receive, on our benefits enrollment website, and when you speak with Benefit Counselors over the phone. You will continue to receive the same exceptional services and features, but now with a new look and feel.

### Q7. Will I receive new medical plan ID cards?

**A7.** If your medical plan election is staying the same in 2025, you will **not** receive a new ID card unless you change coverage tiers or add new members.

### Q8. Will I receive a new debit card for my HSA or FSA?

**A8.** You will only receive a new debit card if you were not previously enrolled in an HSA, FSA or the Commuter Benefits Program with Transamerica.

## Enrollment

### Q9. When is Annual Benefits Enrollment?

**A9.** This year's Annual Benefits Enrollment begins **Thursday, October 24** and continues through **Friday, November 8, 2024.**

### Q10. How do I enroll?

**A10.** You will enroll through the Aptia365 (formerly Mercer Marketplace 365+) website.

Enter [benefits.transamerica.com](https://benefits.transamerica.com) in your browser window.

- If you are connected to the network, it won't be necessary to enter additional credentials.
- If you're not connected to the network, you'll need to enter your network username, password and domain. Most employees will enter "US" as the domain (Corporate Center will use "DS").

**Please note:** If you're part of the Transamerica Agency Network, you'll be required to enter your credentials whether you are connected to the network or not, enter the same ID and password you use for ePortal and Integrity Ed, and enter "US" as the domain.

**Once you've finished enrolling, make sure to save a copy of your confirmation statement for your records. Review your confirmation statement carefully to ensure your elections are what you intended, and any dependents are listed with applicable coverage. You will not be able to make any changes or add/remove dependents after the enrollment period ends.**

#### Q11. What happens if I don't enroll?

**A11.** Most of your current benefits will automatically carry over for 2025 with the exception of the Health Savings Accounts (HSA) and Flexible Spending Accounts (FSAs).

- If you have a high-deductible health plan, you may wish to elect an HSA and set your contribution amounts for 2025; even if you don't wish to contribute to an HSA, you must elect one (you can make a \$0 election) in order to receive Reward Dollars for the wellness activities you complete.
- You may wish to elect an FSA and set your contribution amounts for 2025.
- If you are currently enrolled in vision coverage and you do not make an election during Annual Benefits Enrollment, you will be defaulted into the Basic Plan. If you wish to enroll in the Enhanced Plan, you must make an election during Annual Benefits Enrollment.

If you want to make any changes to your current benefit elections, including adding or dropping benefits, electing an HSA or FSA, you must make these elections between **October 24 and November 8, 2024**.

Even if you don't plan to make changes to your medical benefits, it's still a good idea to review your elections, confirm your providers are in-network and make sure your beneficiary information is up to date.

#### Q12. Will I need to verify my dependents?

**A12.** You will need to submit dependent verification if you add a new dependent to your benefits. You must submit verification within 31 days from the date of enrollment or your dependents will be removed from benefits.

#### Q13. Why should I review my beneficiaries each year?

**A13.** Life changes such as a birth or marriage happen. And when they do, you should review your primary and contingent beneficiary elections. You can do this by visiting the Aptia365 (formerly Mercer Marketplace 365+) website at [benefits.transamerica.com](https://benefits.transamerica.com). It's now even easier to review your beneficiaries with Aptia365's redesigned navigation.

#### Q14. What are the differences between an HSA and FSA?

**A14.** HSAs are savings accounts that you can contribute to if you elect a high-deductible health plan. FSAs are spending accounts that will only allow you to carry over a certain amount (if any) each year. Each of these accounts have different eligibility requirements. [Learn more here.](#)

#### Q15. What if I enroll on the Aptia365 (formerly Mercer Marketplace 365+) site and need to make a

### **change to my elections before November 8?**

**A15.** You can return to the site and make changes to your elections any time up until 11:59 p.m. ET on November 8.

### **Q16. What if I need to make changes to my 2025 elections after November 8?**

**A16.** No changes will be allowed after the November 8 enrollment deadline unless you experience a qualifying life event.

### **Q17. What if I have a qualifying life event?**

**A17.** If you have a qualifying life event (i.e., you have a baby or get married) either later in 2024 or in 2025, you can make changes to your benefit elections at [benefits.transamerica.com](https://benefits.transamerica.com).

## Questions

If you have additional questions, please contact the Aptia (formerly Mercer Marketplace) dedicated Transamerica Benefits Center at 866-891-4274. Benefits counselors are available from 6 a.m. to 8 p.m. CT Monday through Friday. During Annual Benefits Enrollment, extended hours will be available on Saturdays from 9 a.m. to 1 p.m. CT.

*The information is intended to provide highlights for 2025 Annual Benefits Enrollment. In the event of any conflict or inconsistency between this information and the actual Plan documents, the provisions of the Plan documents, including applicable insurance contracts, will govern. The receipt of this information does not entitle you to benefits under the Plan. In order to be entitled to benefits, you must meet all of the applicable eligibility requirements.*