



BENEFIT CHANGES FOR 2025

See what's changing for 2025 so you're ready to make your elections during benefits enrollment coming up October 24 – November 8, 2024.

NEW VISION PLAN OPTION + NEW CARRIER

VSP will be our new vision insurance carrier. To find a VSP provider near you, visit vsp.com. With VSP, you'll have a new plan option. Compare the new enhanced plan to the basic plan at 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 TURBO TAX

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:

1. 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.
2. 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**

WHAT'S NEXT?

- Review the benefits you currently have at benefits.transamerica.com before enrollment begins on October 24. Decide if you want to make changes to your coverage or your beneficiaries. Keep in mind:**
 - **Tax-advantaged accounts must be elected each year.**
If you want an HSA and/or FSA in 2025, you'll need to make an election during annual enrollment. Not sure if these accounts are for you? This [infographic](#) and this [video](#) can help.
 - **There's a new vision plan option.**
Decide whether you'd like basic or enhanced. Remember, if you currently have vision coverage and don't change anything, you'll be enrolled in the basic plan.
- Consider scheduling a personalized consult with TouchCare.**
Work with an expert health advocate – at no cost – to make the best healthcare decisions for you and your family. They're well-versed in all of our benefit options, including our supplemental health plans. [Schedule](#) your 30-minute consult.
- Confirm your address in Workday to ensure proper administration of your medical plan. [Here's how.](#)**

QUESTIONS?

TouchCare

For help with how benefits work, benefits comparison and options best for you.

- Visit: touchcare.com
- Call: 866-486-8242
- Email: assist@touchcare.com

Regular Hours:

- Monday – Friday, 7 a.m. – 8 p.m. CT

Aptia (formerly Mercer Marketplace)

For help with enrollment and eligibility.

- Visit: mytabenefits.com
- Call: 866-891-4274

Regular Hours:

- Monday – Friday, 6 a.m. – 8 p.m. CT

Hours During the Enrollment Window:

- Monday – Friday, 6 a.m. – 8 p.m. CT
- Saturday, 9 a.m. – 1 p.m. CT

