

IT'S TIME FOR OPEN ENROLLMENT



November 11th – 21st, 2024

California Locations

This is your once-a-year opportunity to make changes to your benefits, without a Qualifying Event. During Open Enrollment, you can:

- Add, cancel, or change your coverage
- Add or remove eligible family members
- Per the IRS new Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) elections are required each year.

If you do not make an open enrollment election, all of your 2024 elections except FSAs will rollover to 2025. The online open enrollment portal at [workforcenow.ADP.com](https://workforcenow.adp.com) will open on November 11th and **close at midnight eastern time on November 21st**.

What's Changing Effective 01/01/2025

- Health Saving Account (HSA): NEW 2025 IRS Annual Limits
 - Single \$4,300 / Family \$8,550
 - Over 55 \$1,000 catch up contribution – No Change
- Medical Plan Design Changes, see the charts below in red
 - The HDHP deductible changes are due to 2025 IRS requirements
- No employee rate increases. The medical rate increases for 2025 are being absorbed by Luxfer.

HMO	2024	2025
Deductible	\$750 / \$1,500	\$500 / \$1,000
Coinsurance	10%	20%
Out-of-pocket max	\$4,000 / \$8,000	\$3,000 / \$6,000
Inpatient Hospital	\$500	Deductible then 20%
Emergency Room	\$150	\$250
Specialist Visit	\$40	\$60

PPO	2024	2025
Deductible	\$1,800 / \$3,600	\$1,500 / \$3,000
Out-of-pocket max	\$3,500 / \$7,000	\$4,500 / \$9,000
Emergency Room	\$250	Deductible then 20%

PPO HDHP	2024	2025
Deductible	\$3,200 / \$6,400	\$3,300 / \$6,600
Coinsurance	0%	20%
Out-of-pocket max	\$4,000 / \$8,000	\$5,000 / \$10,000