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BENEFITS.

MY WAY. MY ALERA GROUP.

Three steps to a smooth enrollment.

Choose your 2025 benefits from

October 16 – 30, 2024.

A Message from Sarah

Open Enrollment is all about choosing the right benefits for you and your loved ones. It's about making sure that you have the coverage and protection you need for the year ahead. That's why we're committed to offering you lots of options — including health plans, tax-advantaged accounts, voluntary benefits and more. We want to make sure you have your pick of benefits, programs, tools and resources that will promote a healthy lifestyle, encourage your personal wellbeing and provide the right support for you and your loved ones. **We want you to have your Alera Group benefits, your way.**

This year is an active enrollment cycle for all colleagues, meaning that you will need to make specific elections for 2025 coverages as your current selections will not automatically carry over. I invite you to follow the steps outlined here to choose just the right benefits for you. If you have any questions about your specific situation, please reach out to an Alera Group Benefits Center Member Advocate at 888-850-1765. Wishing you all a happy, healthy and secure 2025!

Sarah Sheckells
Chief Human Resources Officer



2025 Open Enrollment is coming soon!

It's almost time to pick your benefits for the year ahead — everything from medical coverage to tax-advantaged accounts to voluntary benefits like LifeLock. Here are three steps you can take to prepare.

1 Check out what's changing.

There aren't many changes when it comes to your 2025 benefits. You'll notice:

- **Carrier Replacement:** Our UMR/Accolade health plans will be replaced by new integrated plans from UnitedHealthcare. You'll continue to have access to the same provider network you have today.
- **Health Care Increases:** Health care costs continue to rise nationwide, and you will see an increase in your costs for 2025. Alera Group will share in these increases with you — and we're committed to providing a range of plan options that provide you with the care you need while helping you manage expenses.
- **Updated Health Care Flexible Spending Account (FSA) and Health Savings Account (HSA) Limits:** The IRS is increasing Health Care FSA and HSA contribution limits in 2025 for individuals and families. Open Enrollment is a perfect time to review your finances and adjust your savings goals.
- **GLP-1s for Weight Loss:** We're rolling out a new companion program with ModifyHealth and you must participate for access to GLP-1s for weight loss. ModifyHealth is a nutrition and wellbeing support program providing home-delivered, medically tailored meals while also offering dietitian support, remote patient monitoring, medication and education.
- **Adult Orthodontics:** The Enhanced DPPO plan will now include adult orthodontia at no added cost to your rates.

2 Visit MyAleraGroupBenefits.com.

All the information you need about your Alera Group benefits can be found on our one-stop benefits site. While you're there, take a few minutes to consider your medical plan options. We offer many choices to help you find benefits that best suit your health care needs, budget and preferences.



The deductibles and out-of-pocket maximums for our PPO plans will increase for 2025. If you haven't yet, take a look at the Surest plan we introduced last year. With Surest, it's easy to search and see costs before you make an appointment. When you need care, you search on the Surest app or website, compare prices in the UnitedHealthcare Choice Plus Network and decide who you want to see. When you get care, you pay a flat dollar amount — the one you saw in advance in your search. There's no deductible to meet and no coinsurance to pay.

On MyAleraGroupBenefits.com, you'll also want to explore our wide selection of voluntary benefits, including comprehensive identity theft protection and monitoring at a discounted rate through LifeLock.

3 Enroll on time.

You must make your elections for 2025 benefits from October 16 – 30, 2024, at MyAleraGroupBenefits.com, if you want coverage for next year. The coverage you choose will become effective January 1, 2025. As you make your elections, don't forget the FSA and HSA. These tax-advantaged accounts can help you save!