

2025 Open Enrollment Frequently Asked Questions

Question	Answer
If you currently are in a UMR plan, do you need to elect UHC, or can you elect BCBS or Surest?	The option to choose between a UHC, BCBS or Surest plans is available to all employees. If you are currently on a UMR plan, you must make a new plan election for 2025.
Will Kaiser be offered in all the states they are established?	Currently, the Kaiser network is established for the state of California population only. We will continue to review our networks and the states they are offered in each year.
Will Premera still be offered to the Propel population?	Yes, Premera will remain the only medical plan network for Propel.
Does Surest Plan have same pre-certification process as the HDHP/PPO plans?	The Surest plan will have the same pre-certification rules as the HDHP/PPO plans under both UHC and BCBS.
How can I view the exact copy of my doctors with Surest?	<p>The pre-member website is available for colleagues to search not only in-network providers and the costs associated with provider visits, but also the costs associated with procedure copays and facility copays, as well.</p> <p>URL: join.surest.com/alera Code: Alera2025</p>
Do you have to be on the medical plan to use Spring Health? Who is qualified in your household to use Spring?	<p>No, you do not have to be enrolled in the medical plan to use the Spring Health Benefits. Spring Health is available for spouses, children, and parents.</p> <p>Spring Health supports resources for children of all ages – accounts can be created for kids as young as 0-5. Therapy is available for ages 6+, medication management is available for ages 18+ and coaching is available for ages 18+ (with teen coaching starting as a new offering in 2025). Substance use disorder support is available for ages 18+.</p>
Is the HSA deductible embedded?	The deductible for both the \$3,300 HDHP and \$6,000 HDHP are embedded. This means if you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the

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	overall family deductible.
Will Optum be the Pharmacy vendor for all plans (UHC, BCBS, Surest)	Yes, Optum will remain our Pharmacy vendor for all UHC, BCBS and Surest plans in 2025. If you choose a Kaiser plan (available in California only), you will receive prescription drug coverage through Kaiser.
Do we offer Adult Ortho on the dental plan?	Adult orthodontia is available through the DHMO and Enhanced DPPO plan offerings.