## Welcome to ARUP Laboratories' 2025 Open Enrollment!

Open enrollment will begin on Monday, October 14, and will continue through Tuesday, October 29, providing you with an opportunity to make changes to your benefit selections for the upcoming year. Please review your benefit options carefully and choose the plans that best meet your needs. You will need to make elections this year, which include reviewing your medical plan options and updating your flexible spending account (FSA) election if you want to keep this benefit for 2025.

#### **Medical and Dental Plans**

We have invested significant time and care into an evaluation of our healthcare benefits to ensure that ARUP continues to provide affordable insurance while also managing rising healthcare costs that are affecting all companies. As always, ARUP will continue to pay the majority of medical and dental insurance premiums.

In 2025, the premiums for dental insurance through Delta Dental will remain the same. However, the premiums, out-of-pocket maximums (OOPMs), and coinsurance percentages for the two Allegiance medical plans will increase. Additionally, we have decided to discontinue the Surest plan. There will be no other changes to our medical plans for the upcoming year.

# **Pharmacy Benefit**

Kroger Prescription Plans will replace Navitus as the pharmacy benefit manager in 2025 with no changes to the pharmacy network. This transition aims to improve service and manage medication costs. While minimal disruptions are expected, some prescriptions may require adjustments. The Family Health Clinic will assist patients with managed prescriptions, and those seeing outside providers should consult with their doctors to avoid any prescription issues.

### **Flexible Spending Accounts**

If you choose to contribute to an FSA to pay for out-of-pocket medical expenses and/or childcare expenses, you will need to enroll and specify how much you want to contribute next year. This must be filled out each year during the Open Enrollment period.

## **Open Enrollment Kickoff Meetings**

You can learn more about our benefits and ask questions during the Open Enrollment kickoff meetings that will be held in the Matsen conference room and on Microsoft Teams on October 14 and 15 at 9 a.m., 2 p.m., and 10 p.m.

## **Benefits Fair**

Attend our annual Benefits Fair to learn more about ARUP's benefit package, meet vendors, ask questions, and win prizes. The fair will be held in the Matsen conference room on October 21 and 22 from 11 a.m.–4 p.m. and 10 p.m.–11 p.m.

## The Benefits Team Is Available To Help

In addition to the kickoff meetings and Benefits Fair, the Benefits team will also be available in 15-minute help sessions to guide you through completing the Open Enrollment process in UKG Pro. These help sessions will be held over Microsoft Teams or on a phone call.

To schedule a session, view recorded meetings, or find additional information, visit the Benefits website: <a href="mailto:aruplab.com/benefits">aruplab.com/benefits</a>. For general questions, email <a href="mailto:benefitshelp@aruplab.com">benefitshelp@aruplab.com</a>.

### **Moving Forward Into 2025**

Attracting and retaining top talent remains a priority for us. We understand that offering a comprehensive benefits package is crucial to achieving this goal. We want to acknowledge that the increase in medical premiums may be challenging, and we assure you that we thoroughly explored all of the options available to us. Our commitment is to keep premiums well below what employees at other companies pay, even as healthcare costs continue to rise. We appreciate your understanding, and we are dedicated to supporting you with the best benefits possible.

We want to express our gratitude for your dedication and hard work. Together, we will achieve great success and fulfill ARUP's mission to continually improve patient care.

Sincerely,

The ARUP Executive Team