



WHAT'S NEW!

PREMIUM RATES

- Health and dental insurance premiums will have a slight increase in 2025.
- There will be no rate increase to the HDHP w/ HSA plan.
- MetLife's income protection plans will remain the same.

FLEXIBLE SPENDING ACCOUNTS

- The annual contribution limit for Health Care Flexible Spending Accounts (FSA) will increase to \$3,200. *Up to \$610 will carryover into 2025.*
 - Up to \$640 will carryover from your healthcare FSA into 2026.
- The annual contribution limit for Dependent Care FSA will remain at \$5,000 per household.

REMINDER: You must re-enroll in FSA each year during Open Enrollment to continue participation in the new year.

HIGH-DEDUCTIBLE HEALTH PLAN

- Due to the IRS inflation rules, the deductibles for the high-deductible health plan enrollees will increase to \$3,300 (an increase of \$100) for employee-only coverage and \$6,600 (an increase of \$200) for dependent-level coverage.
- The good news is the employer funding into your health savings account will increase in 2025!
 - Employee-Only Coverage: Henrico will contribute \$1,500 (previously \$1,200) into your HSA.
 - Dependent-Level Coverage: Henrico will contribute \$3,000 (previously \$2,400) into your HSA.
- The 2025 IRS contributions limits for health savings accounts (HSAs) are \$4,300 for employee-only coverage and \$8,550 for dependent-level coverage.

EMERGENCY ROOM COPAY

- The emergency room copay on both the Premier POS and Standard POS plans will increase from \$150 to \$250 (waived if admitted).

VOLUNTARY BENEFITS

- **NEW & Available Now:** Perks@Work (free to all benefit-eligible employees).
- Visit the Open Enrollment webpage for more details on upcoming plan enhancements, reduced rates, and new choices for 2025!