

# 2025 PLAN CHANGES

## Overseas Plan Changes



### HEALTH PLANS

#### ID Cards

You have one card for medical, prescription and dental benefits (if applicable). Access digital ID cards at [CignaEnvoy.com](https://CignaEnvoy.com).

#### Global Health 1500

Cigna's Global Health 1500 plan has a non-embedded deductible with an embedded maximum out-of-pocket limit.

**Deductible** – Claims for a family member are covered at plan co-insurance only when the family deductible is satisfied. All family members contribute toward the family deductible. The individual deductible is not applicable. Any individual amount only applies to employee-only coverage. This is considered a non-embedded deductible.

**Maximum out-of-pocket (MOOP) (medical and prescription)** – Family members meet only their individual maximum out-of-pocket and then their claims will be covered with no additional member cost share; if the family out-of-pocket limit has been met prior to their individual out-of-pocket limit being met, claims will be paid with no additional member cost share. This is considered an embedded maximum out-of-pocket limit.

If you have any questions about this information please contact your Benefits Coordinator, Kathy Dollinger ([Benefits@team.org](mailto:Benefits@team.org)).

The following plan will be updated to remain Health Savings Account (HSA)-qualified

#### Global Health 1500

- Outside U.S. deductible
  - Individual \$1,650/Family \$3,300
- In-network U.S. deductible
  - Individual \$1,650/Family \$3,300
- Out-of-network U.S. deductible
  - Individual \$3,000/Family \$6,000



## **PRESCRIPTION PLANS**

There will be no plan changes for 2025.



## **DENTAL PLANS**

There will be no plan changes for 2025.



## **VISION PLANS**

There will be no plan changes for 2025.



## **TERM LIFE AND ACCIDENT PLANS**

### **Term Life Plans**

There will be no plan changes for 2025.

### **Accident Plans**

There will be no plan changes for 2025.