

# OE Open 25 Enrollment

Wondering if coverage in your current health plan will change in 2025?

Need to review or change your employee benefits or coverage?

Want to start or continue your Flexible Spending Account?

Carefully read the information contained in this brochure as it includes important need to know information on changes to MCC medical plans.



For more Open Enrollment and benefit plan information, visit the MCC Open Enrollment 2025 site at [micatholic.org/oe25](https://micatholic.org/oe25).

**Open Enrollment 2025 starts October 14 and ends November 1, 2024.**

- Open Enrollment is the only time each year you can typically make changes to your benefits, otherwise your current benefits will continue.
- Even if you're happy with your current plan, be sure to note that three of the four MCC medical plans are changing in 2025.
- Open Enrollment is also the time to enroll or re-enroll in a Flexible Spending Account for 2025. FSAs do not automatically carry over into the next year.
- Open Enrollment is the time to review your coverage options to ensure they meet your needs.



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# HEALTH PLAN CHANGES

## Medical Plan Changes

The following changes to the PPO1, PPO2 and PPOHD medical plans go into effect January 1, 2025. There are no changes to the BCN Blue Elect Plus plan.

### PPO1

- Increase deductibles.
- Increase out-of-pocket maximum.
- Increase office visit copays.
- Increase prescription copays.

### PPO2

- Increase coinsurance paid by plan.
- Increase deductibles.
- Remove all flat dollar copays and make all but preventive care services subject to deductible and coinsurance.
- Health Savings Account eligible. *New for 2025—read on for more details about HSAs.*

### PPOHD

- Increase out-of-pocket maximum.

MCC continues to offer the following additional resources to medical plan participants:

- RxSavings Solutions to help reduce prescription drug costs.
- Teladoc services for diabetes, pre-diabetes, hypertension and weight management.

The following chart highlights the in-network benefit plan changes going into effect in 2025 (changes are **bolded**). These changes will increase participant out-of-pocket costs. You may wish to review them along with any employer-required premium cost share amount to see how they will impact your paycheck.

|  | BCN Blue Elect Plus | PPO1  | PPO2  | PPOHD                    |
|--|---------------------|---|---|--------------------------|
| <b>Deductibles/Maximums</b>                  |                     |   |   |                          |
| Deductible (single/family)                   | \$100/\$300         | <b>\$800/\$1,600</b>                              | <b>\$2,000/\$4,000</b>                            | \$5,000/\$10,000         |
| Annual Out-of-Pocket Maximum (single/family) | \$1,000/\$3,000     | <b>\$2,800/\$5,600 (separate Rx OOPM removed)</b> | <b>\$4,000/\$8,000 (separate Rx OOPM removed)</b> | <b>\$7,000/\$14,000</b>  |
| Coinsurance (plan share/member share)        | 80%/20%             | 80%/20%   | <b>80%/20%</b>                                    | 70%/30%                  |
| <b>Office Visit Copays/Coinsurance</b>       |                     |   |   |                          |
| Primary Care Office Visit                    | \$20                | <b>\$30</b>                                       | Deductible & Coinsurance                          | Deductible & Coinsurance |
| Specialist Visit                             | \$35                | <b>\$50</b>                                       |   |                          |
| Telemedicine Visit                           | \$20                | <b>\$30</b>                                       |   |                          |
| Urgent Care                                  | \$35                | \$50  | <b>Deductible &amp; Coinsurance</b>               |                          |
| Emergency Room                               | \$150               | <b>\$150</b>                                      |   |                          |
| <b>Prescription Drugs</b>                    |                     |   |   |                          |
| Generic (30 day/90 day)                      | \$10/\$20           | <b>\$15/\$30</b>                                  | <b>Deductible &amp; Coinsurance</b>               | Deductible & Coinsurance |
| Preferred Formulary (30 day/90 day)          | \$30/\$60           | <b>\$40/\$80</b>                                  |   |                          |
| Non-preferred Formulary (30 day/90 day)      | \$50/\$100          | <b>\$75/\$150</b>                                 |   |                          |
| <b>Health Savings Accounts</b>               |                     |   |   |                          |
| Eligibility (no MCC plan offering)           | Not eligible        | Not eligible                                      | <b>Eligible</b>                                   | Eligible                 |

For a complete side-by-side comparison of the four MCC medical plans, please visit the Open Enrollment 2025 site at [micatholic.org/oe25](http://micatholic.org/oe25).

## Health Savings Accounts (HSA)

A Health Savings Account is a tax-advantage way to save for qualified medical expenses. HSAs pair with HSA-eligible health plans. Unlike FSAs, the money in an HSA may be invested, and can roll-over from year to year. They can be used to pay for both near-term medical expenses and expenses into retirement. Your funds in an HSA are yours even if you change employers or health plans.

PPO2 and PPOHD medical plans offered by MCC will be eligible for Health Savings Accounts beginning in 2025. However, participants must establish their own HSA account with Health Equity (MCC's FSA provider) or another institution that provides HSA services. MCC will begin offering a Health Savings Account plan option beginning in 2026. You may still contribute to an individual HSA in 2025 if you enroll in PPO2 or PPOHD.

Please visit [micatholic.org/oe25](https://micatholic.org/oe25) for links to more information on Health Savings Accounts.

**Note:** If you are contributing to a Health Care Flexible Spending Account, you are not eligible to contribute to an HSA.

## Dental Plan Update

MCC's Delta Dental of Michigan plan is moving its benefit plan year from July 1 through June 30 to January 1 through December 31. Because of this, the maximum benefit payable for services received from July 1, 2024 through December 31, 2025 will be \$2,250 (excludes orthodontia). Beginning January 1, 2026, the plan year maximum will return to \$1,500.

## Flexible Spending Accounts (FSA) Update

For 2025, the contribution maximum for the Healthcare FSA is \$3,200 with a \$640 carryover from 2024 to 2025.

The Dependent Care FSA contribution maximum remains unchanged at \$2,500 when filing individual tax returns, or \$5,000 when filing jointly.

**Note:** The Health Care Flexible Spending Account is different from a Health Savings Account.

# NEED TO KNOW

## Flexible Spending Accounts

If you wish to have a health care or dependent care account in 2025, you must actively elect to do so. Active election of FSA amounts is required every year.

## Plan Options

Not all employers offer all MCC Benefit Plans. Plans offered by your employer will be listed in "Your Benefits" in Employee Self-Serve's (ESS) Open Enrollment event.

## Employee Contribution Amounts

Employee contributions may be required for medical, dental and vision plans and may vary for Employee Only, Employee and Child, Employee and LDA and Employee and Family. **Please check with your employer.** Employee contribution amounts for these plans are not included in ESS nor does the MCC Benefits Team have access to this information.

**Annual Required Notices:** Required notices regarding employee benefits are available on the MCC website. Please contact the MCC Benefits Team or your employer to obtain a printed copy of these notices if you are unable to access them on the website.

# REMINDERS

## Are you adding a dependent child or Legally Domiciled Adult?

When adding a dependent (child or Legally Domiciled Adult) during Open Enrollment, MCC will need supporting documentation of eligibility no later than Friday, November 8, 2024. For more information, please visit the MCC Open Enrollment site at [micatholic.org/oe25](https://micatholic.org/oe25).

## Are your beneficiaries up to date?

Remember to name a beneficiary for your life insurance and retirement plans. You can view your current beneficiaries for Life, Optional Life and Lay Employees' Retirement Plan in your ESS account. Your 403(b) beneficiaries can be viewed by logging into your Empower account.

## Looking for resources to improve your wellbeing?

MCC offers resources for financial, emotional, and physical wellbeing. Please visit [micatholic.org/wellbeing](https://micatholic.org/wellbeing) for complete details.

## Are you aware of additional benefits that come with participating in the MCC Medical Plans?

Check out RxSavings Solutions, Livongo for Diabetes, and Livongo for Hypertension at [micatholic.org/medical-plans](https://micatholic.org/medical-plans).

## Interested in voluntary benefits?

MCC offers group-rated Unum Group Accident, Hospital Indemnity, Critical Illness Protection and Whole Life with a Long-Term Care rider. You may enroll for all or any of the Unum Voluntary Worksite Benefits during Open Enrollment. Feel free to contact MCC with any questions you may have about Unum voluntary benefits.

After you "Save" your MCC benefit elections in ESS, a link is available for you to learn more and to enroll in one or more plans, if interested.

You may also go directly to [enrollvb.com/micatholic](https://enrollvb.com/micatholic) to learn about the Voluntary Benefits and to enroll.



# Ready to begin Open Enrollment for 2025? LET'S GO!

Open Enrollment for 2025 benefits will not be available until October 14, 2024. Those wishing to make benefit plan changes for 2025 or who wish to renew or start an FSA may do so either online via Employee Self-Serve or with an MCC Employee Benefits Team member over the phone.

## Employee Self-Serve

When logging into your Employee Self-Serve (ESS) account at [micatholic.org/ess](https://micatholic.org/ess), be sure to review your personal information, dependents, and beneficiaries for accuracy before commencing enrollment. After reviewing your information, you can make your benefit changes and FSA elections for 2025.

**Note:** You must click on "Save" for your changes/enrollment to record. Failure to "Save" will result in the same elections you had in 2024 and no FSA enrollment for 2025. Be sure to print your final election page.

## MCC Benefits Team

Those who wish to enroll over the telephone may do so by calling **(800) 395-5565**. The MCC Benefits Team is available Monday-Friday, 8:30 am to 4:45 pm to help you enroll for 2025 and answer any questions you may have regarding MCC benefit plans.