



## Annual Enrollment: Preview of What's Changing for 2025

Annual Enrollment (AE) is coming up fast: **October 14 through November 1**. But before you enroll, we want you to understand what's changing with your current benefits.

The first change is simply a name change. Previously known as the Aon Active Health Exchange, your medical, dental, vision, and other benefits are being offered through the **Aon Benefit Experience** or simply **BenX**. You will continue to enroll using the RELX Benefits Center and Alight Mobile app.

Most BenX benefits and options are **not** changing significantly in 2025. However, below is an overview of important changes and considerations for 2025. Keep in mind that:

- Many insurance carriers are investing in specially designed programs to help you [feel your best](#); and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New?	Why It Matters?
<b>You must enroll.</b>	If you don't enroll, you and your family (if applicable) will <b>not</b> have medical, dental, or vision coverage through RELX next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And, you won't be able to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) unless you make an active election.
The cost of coverage has changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of our interactive pricing tool that helps you compare the costs of your health care options. To access the pricing tool beginning October 2, use the access code provided on the email and/or postcard you received prior to Annual Enrollment. During the enrollment period, you'll see the prices of your options on the RELX Benefits Center website.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change at any time. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making your final decision.</p> <p>When it's time to enroll, see if the providers critical to your care are in the network through the RELX Benefits Center website. You can access this information by clicking <b>Find Doctors</b> when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> <li>• Search for your provider by name—not medical practice.</li> <li>• Check only the office location(s) you are willing to visit.</li> <li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li> </ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>



## What's New?

## Why It Matters?

### Medical and Prescription Drug Plans

<p>Anthem will provide out-of-network coverage in California.</p>	<p>If you live in California and are considering Anthem as your medical insurance carrier, Anthem will provide in-network <b>and</b> out-of-network coverage for all coverage levels in 2025. Just remember, seeing out-of-network providers may cost you substantially more than seeing in-network providers.</p>
<p>The Bronze Plus deductibles and out-of-pocket maximums will increase.</p>	<p>The Bronze Plus in-network deductibles are increasing from \$2,450 to \$2,500 for individual coverage, and from \$4,900 to \$5,000 if you cover dependents. The out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage, and from \$7,800 to \$9,000 if you cover dependents.</p>
<p>The Silver deductibles and out-of-pocket maximums will increase.</p>	<p>The Silver in-network deductibles are increasing from \$1,600 to \$1,700 for individual coverage, and from \$3,200 to \$3,400 if you cover dependents. The out-of-pocket maximums are increasing from \$3,800 to \$4,250 for individual coverage, and from \$7,600 to \$8,500 if you cover dependents.</p>
<p>The Gold coinsurance will decrease.</p>	<p>The Gold coinsurance for emergency room, inpatient, and outpatient services will decrease from 25% to 20%. Emergency room visits will still be subject to a \$150 copay before coinsurance.</p>
<p>How your medication is classified (and covered) could have changed.</p>	<p>Because your medical insurance carrier's pharmacy benefit manager (PBM) <b>can</b> change how it covers prescription drugs at any time (such as changing formulary tiers), it's strongly recommended that you call the <a href="#">insurance carrier</a> before you enroll to see how your medication will be covered in the new plan year and determine if any pre-authorization or step therapy may be required.</p>
<p>Other medical benefits <b>may</b> have changed.</p>	<p>Medical insurance carriers may offer new or enhanced benefits for 2025. Additional coverage details will be available when you enroll, so be sure to review your options carefully.</p>

### Health Savings Account (HSA)

<p>The IRS has updated the HSA contribution limits.</p>	<p>If eligible, for 2025, you can contribute up to \$4,300 if you cover just yourself or \$8,550 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.</p>
<p>New and/or enhanced voluntary benefit options</p>	<p>Coverage under the following benefits is now available:</p> <ul style="list-style-type: none"> <li> <p><b>New Whole Life Insurance with Long-Term Care (LTC):</b> We're introducing this new benefit, offered through Allstate. It is one policy with two benefits – it pays a lump sum cash payment in the event of your death or the death of your covered spouse/partner. It also allows you to use your life insurance benefit to assist with long-term care needs. With this plan, you can receive part of your benefit as a monthly payment to help pay for long-term care expenses that traditional health insurance doesn't cover, such as a home health care worker, long-term care facility, or nursing home, for up to 50 months (some exclusions and limitations may apply).</p> <p>Visit the designated microsite at <a href="http://www.benefitsgo.com/RELX">www.benefitsgo.com/RELX</a> for more details. You can watch an on-demand webinar, review additional resources about this benefit, and schedule a 1-on-1 appointment with a specialized counselor now through the end of the annual enrollment period.</p> </li> <li> <p><b>Enhanced Critical Illness Insurance:</b> We are changing our carrier from UnitedHealthcare to MetLife. This benefit complements your medical coverage and provides a lump sum cash payment if you or a covered family member is treated for a major medical event (such as a heart attack or</p> </li> </ul>



## What's New?

## Why It Matters?

stroke) or diagnosed with a critical illness (such as cancer or MS). Enhancements to this benefit include a reduction in recurrence waiting periods, coverage for skin cancer and an increase in childhood conditions, as examples.

Plus, for the employee voluntary paid portion, there is an added \$50 wellness incentive\* that each covered member can earn, payable by MetLife.

Enrollment will be available during AE in the enrollment flow. If you and your covered dependents are enrolled in this voluntary benefit for 2024, your coverage will automatically continue into 2025. No action is required on your part.

- **Enhanced Hospital Indemnity Insurance:** We are changing our carrier from UnitedHealthcare to MetLife. This benefit complements your medical coverage and provides a lump sum cash payment if you or a covered family member is hospitalized. Enhancements to this benefit include an increased number of admissions, waiver of pre-existing/maternity limitation, addition of rehabilitation, newborn, and mental health/substance abuse admissions benefit.

Plus, an added \$50 wellness incentive\* that each covered member can earn, payable by MetLife.

Enrollment will be available during AE in the enrollment flow. If you and your covered dependents are enrolled in this voluntary benefit for 2024, your coverage will automatically continue into 2025. No action is required on your part.

- **New Accident Insurance:** Offered through MetLife, this benefit complements your medical coverage and provides a lump sum cash payment when an accident occurs (such as breaking your ankle during a league softball game) including costs for an ambulance, ER, follow-up treatment, appliances, x-ray, etc. The benefit also includes a Sports Injury Rider.

Plus, an added \$50 wellness incentive\* that each covered member can earn, payable by MetLife. Enrollment will be available during AE in the enrollment flow.

- **New Pet Insurance:** Offered through MetLife, this insurance helps pay veterinary expenses for your sick or injured pet (dog, cat, birds, etc.). It provides coverage for accidents, illness injuries, and other expenses plus you can add on preventive care to cover routine wellness. This discount is not part of AE, and you can enroll in this benefit at any time. Click [here](#) for more information and to enroll. Use employer code "RELX".

\*The \$50 wellness incentive provided by MetLife is not part of the RELX Wellness Connection Program. This is a separate incentive offered for those enrolled in these employee paid voluntary benefits.

**Want more information?** Beginning October 2, find the details about all your coverage options on the Make It Yours website at <https://benefits.relx.com/miy>.



For general questions during Annual Enrollment, use the online chat via the [RELX Benefits Center](#) or submit a ticket (click on the **Your Help Requests** link under Quick Actions). You can also call the RELX Benefits Center at **1.877.734.1938** and listen carefully to the prompts. Representatives are available Monday through Friday, from 9 a.m. to 9 p.m. ET. If you don't connect with a representative right away, you will be given the option to save your place in line and be called back when a representative is available. You can also schedule a call ahead of time on the [RELX Benefits Center](#) website to help you avoid potential wait times. Look for **Schedule Time with a Representative** under Quick Links once you're logged on.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various RELX benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through RELX. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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