

# 2025 Benefits Guide



## Contents

Discover something new .....	3
Benefits-at-a-glance .....	6
Enrollment actions .....	10
How to enroll .....	13
Medical overview .....	14
Medical comparison .....	17
Health savings account.....	20
Prescription drugs.....	22
Dental .....	25
Vision .....	27
Income protection .....	29
Healthcare FSA.....	31
Limited purpose healthcare FSA .....	33
Dependent day care FSA .....	35
Added benefits program .....	36
Contacts.....	37

# Discover something new.

**2025 annual enrollment is here!**

**Oct. 14–25, 2024**

Say hello to our enhanced 2025 benefits! Explore your options and make your selections by Oct. 25 for coverage starting Jan. 1, 2025.

**It's time for 2025 enrollment.**

## **Benefits designed with you in mind.**

Our new, streamlined benefits offer enhanced flexibility, new vendors and cost savings—most colleagues will pay less for coverage!

Check out the improvements and discover how these changes can benefit you.

## **View top 2025 benefits changes**

### **1. Medical**

- Updated plan designs and new administrators for some colleagues who live in certain locations. Most current providers will remain in-network.
- Lower costs for most colleagues: Fewer wage tiers, reduced plan rates and lower out-of-pocket costs when using the plan and staying in network (your deductibles and out of pocket maximums will be higher when going out-of-network).
- No more surcharge for working spouses and dependents.

### **2. Savings account updates**

- For those enrolled in the PPO + HSA plan, there will be company funding at certain wage levels and HealthEquity will be the HSA bank. Colleagues with an HSA account at Optum Bank or Inspira Financial will be given an opportunity to transfer funds **following** enrollment.
- If you currently have a **health reimbursement account** (HRA) and elect the Basic PPO plan, you can continue to use your credits. However, no new HRA credits will be provided in 2025 or beyond.

### **3. Prescription drugs**

- New administrator: Rightway will replace OptumRx.
- Network expansion: Walgreens will be in the network, in addition to other pharmacies already in the network.
- Convenience: Refill 90-day prescriptions at a pharmacy, in addition to the mail-order refill option.

**4. Flexibility and expanded coverage:** Choose your medical, dental and vision plans separately and select different coverage options that best suit your needs, including coverage for domestic partners.

**5. Health advocacy partners:** Enhanced personalized support with Accolade (replaces Health Coach) and Centivo Member Care (in select locations).

### **6. Additional benefits**

- New student loan matching program.
- Family building: Enhanced support for adoption and surrogacy.
- Expanded orthodontia, hearing aids, chiropractic care and other coverage to provide more value and better support your needs.

**7. Company-paid benefits** (*does not apply to union hourly and nonunion hourly in Florence*)

- LTD coverage: New company-paid long-term disability insurance replaces 50% of your annual pay (no change to salary continuation pay that provides short-term disability pay for your first 26 weeks of an illness or injury)
- Life insurance: Reduced company-paid life insurance equal to 1.5 times your pay

**It's time for 2025 enrollment.**

**Step 1: Review the benefits information in this guide.**

- Start with benefits-at-a-glance. Get an overview of your 2025 GE HealthCare benefits and contribution rates.

- Review enrollment actions for 2025 coverage. Understand what happens if you **don't** enroll. Take action during annual enrollment.
- Check out the medical overview. Our new medical plans give you greater control over your healthcare and help you save money. Find out how the plans work and see if your current providers are included in-network.

**Step 2:** View your 2025 contribution rates on the MyHR Portal (MyHR).

**Step 3:** Attend an information session at your site or virtually to ask questions and boost your benefits knowledge. You can watch the recorded version on MyHR.

**Step 4:** Use the Medical Expense Estimator on MyHR. Answer a few simple questions about your expected healthcare use. The tool will help you estimate the potential costs of the medical plan options before you enroll.

**Step 5:** Take action! Enroll on MyHR by Oct. 25.

### **Have questions?**

Call MyHR: 1-844-HR4-GEHC (1-844-474-4342)

Monday–Friday: 7 a.m.–7 p.m. CT

# Benefits-at-a-glance

We're excited to introduce our new and enhanced 2025 benefits.

Our refreshed 2025 benefits program features streamlined plan designs, new vendor partners, increased flexibility and enhanced offerings to support you through life's moments, big and small. Review the [summary of benefit changes](#) and your 2025 GE HealthCare benefits overview below.

**Tip! Look for *Action* under each benefit to learn more.**

## Medical

Two new medical plans empower you to take charge of your healthcare and save money: the Basic PPO and PPO + HSA. Both plans cover in-network preventive care at 100% with no deductible, and provide virtual care, making high-quality healthcare accessible and convenient.

**Action:** Learn more about the new medical plans. Review the [2025 healthcare rates](#), [medical overview](#) and [medical comparison](#).

## Health savings account (HSA)

When you enroll in the PPO + HSA, you can open a health savings account (HSA). The HSA is a tax-free account to help you save and pay for your healthcare. Plus, GE HealthCare may contribute to your account (at certain wage tiers)!

**Action:** Learn more about the [HSA](#).

## Prescription drugs

The GE HealthCare medical plans include prescription drug coverage through Rightway, which has an extensive national pharmacy network comprising the most prominent retail and independent pharmacies.

**Action:** Read more about [prescription drugs](#), including covered medications.

## **Dental and vision**

You can enroll in dental coverage through MetLife and vision coverage through Davis Vision.

**Action:** Review the [2025 healthcare rates](#) and details about [dental](#) and [vision](#).

## **Flexible spending accounts**

You can make pre-tax contributions to the healthcare FSA or limited purpose healthcare FSA (if you enroll in the PPO + HSA plan). You can also make pre-tax contributions to the dependent day care FSA.

**Action:** See details about the [healthcare FSA](#), [limited purpose healthcare FSA](#) and [dependent day care FSA](#).

## **Income protection**

Protect your income and financial well-being with life insurance, accidental death and dismemberment (AD&D) coverage, and disability insurance for unforeseen events.

**Action:** See details about [income protection](#).

## **Voluntary benefits**

GE HealthCare offers group legal and pet insurance through MetLife and identity theft protection through LifeLock.

**Action:** Go to [added benefits program](#) to review your benefits.

## **More benefits**

### **Student loan repayment**

Grow your retirement savings while paying down student loan debt with our student loan matching program. If you are unable to contribute enough to your Retirement Savings Plan (RSP) to receive the full company match, GE HealthCare will match a portion of your

qualified student loan repayments, instead of providing a matching contribution based solely on what you contribute to the RSP.

**Action:** Be on the lookout for more information and education sessions coming soon, registration opens in November 2024.

## **Well-being program**

Our well-being strategy is a priority. To support our people, patients and customers, we must care for ourselves and each other. In addition to the programs below, we plan to introduce a contemporary, holistic well-being model that puts our people first and activates healthy high-performance in teams and individuals, in alignment with our Cultural Operating Principles. Look for more about our new and improved approach in the coming months.

- The **employee assistance program (EAP)** is available if you're feeling overwhelmed or need help with the demands of everyday life. You and anyone in your household can access online resources and free counseling (in-person and virtual).
- Other work/life support resources include **Grokker** and **meQuilibrium (meQ)** for personal well-being, **Cariloop** for caregiving support, **Wellhub** (formerly GymPass) for access to fitness and wellness options and **LifeBalance** for discounts on popular products and services.

**Action:** Learn about these programs and more by visiting Work & Life on [MyHR](#). And look for more about our new and improved well-being program in the coming months!

## **Adoption assistance**

Adopting a child is an exciting time for you and your family. To support you, GE HealthCare provides a \$15,000 reimbursement for adoption-related expenses for each adopted child.

## **Have questions?**

For questions, visit [MyHR](#) or call 1-844-HR4-GEHC (1-844-474-4342).

Available Monday–Friday: 7 a.m.–7 p.m. CT.



## Benefits your way

You have the flexibility to select medical, dental and vision plans separately and choose different coverage options: colleague-only, colleague + spouse/domestic partner, colleague + child(ren) or colleague + family.

In addition, your medical contribution rates are based on **five wage tiers**.

View [2025 healthcare rates](#).

This Annual Enrollment site includes a summary of material modification (“SMM”) to the following plans. It updates the benefits handbooks, which are the summary plan descriptions and all prior SMMs for the GE HealthCare Life & Disability Plan, GE HealthCare Employee Health Plan, GE HealthCare Retiree Health & Life Plan, GE HealthCare Life, Disability, and Medical Plan, and GE HealthCare Flexible Benefits Plan. You should review all these documents together to fully understand your benefits. You may request a paper copy by contacting MyHR at GE HealthCare [1-844-474-4342](tel:1-844-474-4342).

This site provides highlights of the changes to your available health and welfare plans. If there are any conflicts between this site and the Plan documents, the Plan documents prevail. Please note that some colleagues may be ineligible to participate in benefits.

GE HealthCare reserves the right to terminate, amend, suspend, replace, or modify its benefit plans and programs at any time and for any reason, in its sole discretion. No individual has a vested right to any benefit under a GE HealthCare welfare benefit plan or program. This document does not create a contract of employment between GE HealthCare and any individual.

# Enrollment actions

Go to [MyHR](#) to make benefit elections **Oct. 14–25, 2024**. Coverage is effective Jan. 1, 2025.

Keep in mind that you can only change your coverage during 2025 if you experience a qualifying life or job event.

## Annual enrollment actions

### Medical and prescription drugs

**Action:** Review new benefit plans; enroll in coverage for you and any dependents. Use the Medical Expense Estimator on MyHR to help you estimate costs.

**If you don't make an election,** you will automatically be enrolled in the plan that most closely matches your current plan and coverage level. If you are currently enrolled in a non-HSA plan, you will be defaulted into the Basic PPO. If you are currently enrolled in an HSA Plan, you will be defaulted into the PPO + HSA. If you waived coverage in 2024, you will also waive coverage in 2025.

### Dental

**Action:** Change or drop coverage for 2025.

**If you don't make an election,** you will automatically be enrolled in the dental plan and coverage level that matches what you have today.

**Reminder:** You can select medical, dental and vision plans separately and choose different eligible dependents. If you don't act, your currently enrolled dependents will maintain coverage.

### Vision

**Action:** Change or drop coverage for 2025.

**If you don't make an election,** you will automatically be enrolled in the vision plan and coverage level that matches what you have today.

**Reminder:** You can select medical, dental and vision plans separately and choose different eligible dependents. If you don't act, your currently enrolled dependents will maintain coverage.

## Annual enrollment actions

### Health savings account (HSA)

**Action:** If you already have an HSA, elect your contribution for 2025. If you don't have an HSA, you must enroll in the PPO + HSA and open an account. Colleagues with an HSA account at Optum Bank or Inspira Financial will be given an opportunity to transfer funds following enrollment.

**Note:** As long as you have an HSA, you will automatically get the company contribution to your account at certain wage tiers.

### Flexible spending accounts (FSAs)

**Action:** Elect your contribution amount for the healthcare FSA, limited purpose healthcare FSA and/or dependent day care FSA.

**Note:** If you are enrolled in the PPO + HSA, you may only participate in a limited purpose healthcare FSA.

### Life insurance

**Action:** Confirm/change beneficiaries and elect additional life insurance. If you are a salaried colleague, you may increase your coverage by one increment during enrollment without evidence of insurability (EOI).

**No action is needed** to keep the same level of coverage and beneficiaries for 2025.

### Accident insurance

**Action:** Elect accident insurance.

**No action is needed** to keep the same option and level of coverage and beneficiaries for 2025.

### Long-term disability (LTD)

**Action:** Purchase LTD coverage.

**No action is needed** to keep the same option and level of coverage for 2025. For salaried colleagues the first 50% of supplemental LTD will be company-paid.

### Group legal

**Action:** Add or drop coverage. Enroll on the [added benefits program website](#) or call 1-833-375-1115.

**Note:** You can only enroll in or cancel group legal coverage during annual enrollment.

**Have questions?**

For questions, visit [MyHR](#) or call 1-844-HR4-GEHC (1-844-474-4342).

Available Monday–Friday: 7 a.m.–7 p.m. CT.

**Benefits your way**

You have the flexibility to select medical, dental, and vision plans separately and choose different coverage options: colleague-only, colleague + spouse/domestic partner, colleague + child(ren) or colleague + family. Tailor your benefits to fit your unique needs.

## How to enroll

Starting Oct. 14, go to MyHR to choose your benefits.

### Enroll between Oct. 14-25, 2024

Login to [MyHR](#) and follow the prompts from the home page.

If you're unable to enroll online, call MyHR at 1-844-HR4-GEHC (1-844-474-4342) to enroll in benefits, verify dependent eligibility, review beneficiaries and/or confirm colleague contributions. Help is available weekdays from 7 a.m.–7 p.m. CT. You can also login to [MyHR](#) to chat live or schedule an appointment.

### After you enroll

You will receive a confirmation of benefits that details your elections and rates. Review it carefully and immediately report any errors to MyHR: 1-844-HR4-GEHC (1-844-474-4342).

### If you don't enroll by Oct. 25, 2024

Your current elections will carry forward with these exceptions:

- **Medical option:** If you are currently enrolled in a non-HSA plan, you will default to the Basic PPO. If you are currently enrolled in an HSA plan, you will default to the PPO + HSA.
- **HSA:** If eligible, you must make an election if you want to contribute to the HSA and receive the company contribution.
- **Flexible spending accounts:** You must make an election if you want to contribute to the healthcare FSA, limited purpose healthcare fSA or dependent day care FSA.

You will receive a confirmation of your 2025 elections from Alight, even if you don't take action during annual enrollment.

### Voluntary benefits

To enroll in pet insurance or identity theft, go to the [added benefits program website](#) or call 1-833-375-1115.

## Medical overview

For 2025, you have new plan options.

You can choose the **Basic PPO** or **PPO + HSA** administered by Credence Blue Cross Blue Shield (BCBS). Each option includes [prescription drug coverage](#) administered by Rightway.

### How the plans work

#### Credence BCBS Basic PPO

The Basic PPO, administered by Credence BCBS, has a lower annual deductible than the PPO + HSA, but monthly contributions are higher.

- You can use any provider you want, but you'll pay less when you use in-network providers.
- You pay the full cost of most services, including prescription drugs, until you meet the annual deductible. Then you pay coinsurance, and the plan pays the balance.
- Once you meet the annual out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the year.
- Preventive care received from a network provider is covered 100%, with no deductible.
- Access to new virtual care options.

#### Credence BCBS PPO + HSA

The Credence PPO + HSA works like the Credence Basic PPO but includes a tax-advantaged [health savings account](#) that GE HealthCare automatically contributes to for most colleagues. This plan has a higher deductible than the Basic PPO but lower monthly contributions.

Review the [medical comparison](#) to learn more.

### Transition of care

Contact a Health Coach to help you transition care to the new plans and administrators.

- If your medical plan administrator changes in 2025, visit their website to check if your current providers are in the network. If a provider is not in the new network, Health Coach can help with information on the transition of care process. You can reach Health Coach at 1-800-541-1153, available from 8 a.m. to 6 p.m. CT through

2024. In 2025, you can also discuss the transition of care with your new administrator by calling the number on the back of your medical ID card.

- You may continue to contact Health Coach through 2024 for support and guidance about your current medical plans and coverage, including 24/7 access to speak to a nurse.

### **Medical plan support**

Beginning Jan. 1, 2025, Accolade will replace Health Coach to provide enhanced personalized support for your healthcare needs. Accolade's Care Advocate and nurses can help you find a network doctor, understand coverage and costs, learn more about symptoms or a disease and more. Call the phone number on the back of your medical plan ID card.

### **Prepare for enrollment**

See if your provider is in the network: [Credence BCBS](#)

## Review the [2025 healthcare rates](#).

GE HealthCare  
Non-Union  
Active Full-Time

### 2025 Contributions and Annual Limits

The chart below shows your costs to participate in each medical plan option. Note that the "Company HSA Contribution" depicted alongside the "PPO with HSA" plan is not a cost to you, but rather funds that the company will contribute to a health savings account that you open with the company's partner HSA bank.

#### Out-of-Pocket Maximum = Deductible + Co-insurance Maximum

After the plan out-of-pocket maximum is met, the company pays the full cost of covered services.

Both plan options in 2025 have the same out-of-pocket maximum.

#### Dental and Vision Plan - Annual Costs

	You Only	You + Spouse (e)	You + Child(ren)	You + Family (e)
Dental Plan	\$368	\$736	\$736	\$1,104
Vision Plan	\$121	\$242	\$242	\$363

Annual Payroll Contribution (b)			Basic PPO Annual Limits				PPO with HSA Annual Limits				
Annual Pay Range (a)			In-Network (c)		Out-of-Network (c)		Company HSA Contribution	In-Network (c)		Out-of-Network (c)	
	Basic PPO	PPO with HSA	Deductible	Co-Insurance (d)	Deductible	Co-Insurance (d)		Deductible	Co-Insurance (d)	Deductible	Co-Insurance (d)
<b>You Only</b>											
Up to \$74,999	\$1,169	\$699	\$750	\$2,750	\$1,500	\$5,500	\$500	\$2,000	\$1,500	\$4,000	\$3,000
\$75,000-\$99,999	\$1,836	\$1,151					\$500				
\$100,000-\$149,999	\$2,231	\$1,711					\$250				
\$150,000-\$199,999	\$3,117	\$2,260					-				
\$200,000 or more	\$3,240	\$2,592					-				
<b>You + Spouse/Domestic Partner (e)</b>											
Up to \$74,999	\$2,571	\$1,539	\$1,250	\$4,350	\$2,500	\$8,700	\$1,000	\$3,500	\$2,100	\$7,000	\$4,200
\$75,000-\$99,999	\$4,039	\$2,531					\$1,000				
\$100,000-\$149,999	\$4,909	\$3,765					\$500				
\$150,000-\$199,999	\$6,857	\$4,972					-				
\$200,000 or more	\$7,128	\$5,191					-				
<b>You + Child(ren)</b>											
Up to \$74,999	\$2,221	\$1,329	\$1,250	\$4,350	\$2,500	\$8,700	\$1,000	\$3,500	\$2,100	\$7,000	\$4,200
\$75,000-\$99,999	\$3,488	\$2,186					\$1,000				
\$100,000-\$149,999	\$4,240	\$3,252					\$500				
\$150,000-\$199,999	\$5,922	\$4,294					-				
\$200,000 or more	\$6,156	\$4,925					-				
<b>You + Family (e)</b>											
Up to \$74,999	\$3,214	\$1,924	\$1,750	\$5,250	\$3,500	\$10,500	\$1,200	\$4,000	\$3,000	\$8,000	\$6,000
\$75,000-\$99,999	\$5,048	\$3,164					\$1,200				
\$100,000-\$149,999	\$6,136	\$4,707					\$600				
\$150,000-\$199,999	\$8,571	\$6,215					-				
\$200,000 or more	\$8,910	\$6,488					-				

(a) Annual Pay is defined as your Normal Straight-Time Annual Earnings. It may include a portion of commissions and other variable pay. It does not include overtime or night-shift bonus.

(b) Contribution amounts are for non-tobacco users. Tobacco users pay an additional \$1,000 annually in payroll contributions.

(c) All deductibles, copays and coinsurance for in-network services and out-of-network mental health and substance abuse emergency services apply to both the in-network and out-of-network out-of-pocket maximum. All deductibles, copays and coinsurance for out-of-network services (other than those previously mentioned) apply to the out-of-network out-of-pocket maximum only. Additionally, where a plan is administered by Centivo, "in-network" means care that's guided by your primary care provider, where required, or in-network where not required; "out-of-network" means required care that was unguided by your primary care provider, or out-of-network care.

(d) In accordance with requirements under the Affordable Care Act (ACA), no individual family member can pay more out-of-pocket for eligible expenses in 2025 than \$9,200 (Basic PPO) or \$8,300 (PPO with HSA), or the combined family out-of-pocket maximum for the plan option in which they are enrolled, whichever is less. Once the combined out-of-pocket maximum is met, the plan will pay 100% of eligible expenses for the remainder of the year (including for a family member who has not met the individual out-of-pocket maximum).

(e) Coverage for domestic partners is paid on an after-tax basis. This will appear on your paycheck as an imputed income.

This table applies to employees who are regularly scheduled to work 30 or more hours a week and are considered to be full-time Company employees for GE HealthCare welfare benefit purposes.

GE HealthCare reserves the right to terminate, amend, suspend, replace, or modify its benefit plans and programs at any time and for any reason, in its sole discretion. No individual has a vested right to any benefit under a GE HealthCare welfare benefit plan or program. This document does not create a contract of employment between GE HealthCare and any individual.

Non-Union: Centivo  
Non-Union: Credence  
Version: Oct. 14, 2024, pm

## If you don't enroll

You will automatically be enrolled in the Credence BCBS medical plan that most closely matches your current plan and coverage level. If you waived coverage in 2024 and take no action, you will not be covered in 2025.

## Have an HRA?

If you select the Basic PPO plan and have an HRA balance, you can continue to use your credits to pay for eligible expenses, but no new HRA credits will be provided in 2025 or beyond. If you choose the PPO + HSA plan, you will forfeit your HRA credits.



# Medical comparison

See how the 2025 medical options compare to help you determine what will work best for you and your family.

## Key considerations

Before you choose a medical option, consider the following:

- Pay a lower medical plan contribution rate from your paycheck in exchange for higher out-of-pocket costs if you use the plan. Or opt for a higher medical plan contribution rate in exchange for lower out-of-pocket costs.
- If you currently have a **health reimbursement account (HRA)** and elect the Basic PPO plan, you can continue to use your credits. However, no new HRA credits will be provided in 2025 or beyond.
- If you enroll in the PPO + HSA, you are eligible to open a tax-advantaged HSA and may receive a contribution from the company.

## See how the plans compare

Review a high-level overview of the [2025 GE HealthCare medical plans](#).

### 2025 Medical Comparison

Here's a high-level comparison of the GE HealthCare medical options.

	Basic PPO Credence BCBS		PPO + HSA Credence BCBS	
Health Savings Account				
Company contribution based on salary tier				
Colleague				
Salary less than \$99,999	N/A		\$500	
\$100,000 - \$149,999	N/A		\$250	
\$150,000+	N/A		\$0	
Colleague + spouse/DP or colleague + child(ren)				
Salary less than \$99,999	N/A		\$1,000	
\$100,000 - \$149,999	N/A		\$500	
\$150,000+	N/A		\$0	
Colleague + family				
Salary less than \$99,999	N/A		\$1,200	
\$100,000 - \$149,999	N/A		\$600	
\$150,000+	N/A		\$0	
	In-network	Out-of-network	In-network	Out-of-network
	What you pay			
Annual deductible*				
Colleague	\$750	\$1,500	\$2,000	\$4,000
Colleague + spouse/DP or colleague + child(ren)	\$1,250	\$2,500	\$3,500	\$7,000
Colleague + family	\$1,750	\$3,500	\$4,000	\$8,000
Out-of-pocket maximum*				
Colleague	\$3,500	\$7,000	\$3,500	\$7,000
Colleague + spouse/DP or colleague + child(ren)	\$5,600	\$11,200	\$5,600	\$11,200
Colleague + family	\$7,000	\$14,000	\$7,000	\$14,000
Coinsurance				
	20%	40%	20%	40%

\* If an individual meets an in-network and/or out-of-network deductible and/or out-of-pocket maximum, that deductible and/or out-of-pocket maximum, it is met for the entire family.

### Covered services

Services are paid *after you meet the deductible* and pay the coinsurance unless otherwise noted below.

	Basic PPO Credence BCBS		PPO + HSA Credence BCBS	
	In-network	Out-of-network	In-network	Out-of-network
	What you pay, after deductible, unless otherwise stated			
Preventive care	\$0, no deductible	Not covered	0%, no deductible	Not covered
Office visit	20%	40%	20%	40%
Medical (Inpatient surgery)	20%	40%	20%	40%
Emergency room	20%	20%	20%	20%
Behavioral health (Inpatient)	20%	40%	20%	40%
Behavioral health (Office visit)	20%	20%	20%	20%

## **Have questions?**

Plan details or networks: Visit [Credence BCBS](#) or call 1-888-879-4179.

Eligibility: Visit [MyHR](#) or call 1-844-HR4-GEHC (1-844-474-4342).

## **Benefits your way**

You have the flexibility to select medical, dental, and vision plans separately and choose different coverage options: colleague-only, colleague + spouse/domestic partner, colleague + child(ren) or colleague + family.

In addition, your medical contribution rates are based on **five wage tiers**.

View [2025 healthcare rates](#).

## Health savings account

When you enroll in the PPO + HSA, you can open a health savings account (HSA) with HealthEquity. Colleagues with an HSA account at Optum Bank or Inspira Financial will be given an opportunity to transfer funds following enrollment.

The HSA is a great way to pay for healthcare expenses now and in the future because of the triple tax savings—your dollars go into the account tax-free, grow tax-free and can be used to pay medical expenses tax-free. The money in your HSA is always yours, even if you change jobs or retire.

If you have an HSA, you are also eligible to contribute to the [limited purpose healthcare FSA](#) for eligible dental and vision expenses.

### Contributions to the HSA

There are two ways to fund your HSA.

- **GE HealthCare contributions:** The company may contribute to your HSA based on your coverage level and your wage tier. You *must* elect an HSA during the enrollment process to receive the company contribution. The company contribution is funded quarterly.
- **Colleague contributions:** You can make pre-tax contributions to your HSA up to the IRS limits minus the contribution from GE HealthCare. **Note:** You do not need to contribute to the HSA to receive the company contribution.

In 2025, the annual HSA contribution limits will be \$4,300 for colleague-only coverage and \$8,550 for other coverage levels, as shown below.

	2025 IRS contribution limit	GE HealthCare contribution (based on wage band)	Maximum colleague contribution*
<b>Colleague only</b>			
< \$99,999	\$4,300	\$500	\$3,800
\$100,000 – \$149,999		\$250	\$4,050
\$150,000 <		\$0	\$4,300

	<b>2025 IRS contribution limit</b>	<b>GE HealthCare contribution (based on wage band)</b>	<b>Maximum colleague contribution*</b>
<b>Colleague + spouse/DP or colleague + child(ren)</b>			
< \$99,999	\$8,550	\$1,000	\$7,550
\$100,000 – \$149,999		\$500	\$8,050
\$150,000 <		\$0	\$8,550
<b>Colleague + family</b>			
< \$99,999	\$8,550	\$1,200	\$7,350
\$100,000 – \$149,999		\$600	\$7,950
\$150,000 <		\$0	\$8,550

\*If you are 55 or older at any point during 2025, you can contribute an additional \$1,000.

### **More about the HSA**

- You may change your HSA contribution anytime during the plan year in MyHR.
- You are not eligible to contribute to an HSA if you:
  - Have other health insurance coverage that is not a high deductible health plan, including coverage under your spouse's plan.
  - Are enrolled in Medicare coverage. You are eligible to contribute for the months before you start Medicare Parts A, B, C or D.

To have an HSA, you must pass Patriot Act screening and accept the terms and conditions.

# Prescription drugs

Rightway offers a personalized pharmacy benefits experience.

When you enroll in a GE HealthCare medical plan option, [Rightway](#) provides prescription drug coverage.

## About prescription drug coverage

Rightway helps you manage your pharmacy benefits while focusing on keeping costs low and providing high-quality care. You'll have a wide range of nationwide pharmacies to fill your prescriptions, including major retail chains like Walgreens and cost-saving options. For retail and mail, mail order is no longer required for maintenance medications.

## Support from Rightway

Here's how Rightway provides support to GE HealthCare colleagues:

- Mobile app and portal site to access your information and manage prescriptions.
- Call centers staffed with experts to provide guidance.
  - **Health Guides:** Certified Pharmacy Technicians are available via the Rightway app or phone to answer your questions about how your prescription drug benefits work. They help you maximize the value of your pharmacy benefits, assist with accessing care, and handle necessary actions on your behalf. They will connect you with a Rightway pharmacist for further assistance if needed.
  - **Pharmacy Navigation Team:** Clinical pharmacists offer 24/7 support and can guide you to high-value medications.

Coverage includes:

- Retail network pharmacies: Up to a 90-day prescription or less
- Mail order home delivery: For medications you need on a longer-term basis

Go to [Rightway](#) to search for medications that are covered and not covered.

**Note:** Your costs for prescription drugs apply to the medical plan deductible and out-of-pocket maximum. There is not a separate deductible for prescription benefits. Out-of-network prescriptions are not covered. Certain prescriptions require prior authorization.

	<b>Basic PPO Credence BCBS</b>	<b>PPO + HSA Credence BCBS</b>
	<b>What you pay</b>	
<b>Certain preventive drugs</b>	\$0; no deductible	\$0; no deductible
<b>Certain antibiotics</b> , generic high-blood pressure drugs and opioid treatment drugs	\$0; no deductible	\$0; subject to deductible
<b>Certain diabetic supplies</b> , insulin pump, insulin pump supplies	\$0; no deductible	\$0; subject to deductible
<b>30 day retail</b>		
<b>Generic</b>	\$12 copay, subject to deductible	\$12 copay, subject to deductible
<b>Brand</b>	30%, subject to deductible	30%, subject to deductible
<b>Specialty drugs</b>	\$120 copay, no deductible	\$120 copay, subject to deductible
<b>Targeted drugs</b> (e.g., diabetes, high cholesterol, asthma)	\$12 copay, no deductible	\$12 copay, subject to deductible
<b>90 day supply</b>		
<b>Generic</b>	\$24 copay, subject to deductible	\$24 copay, subject to deductible
<b>Brand</b>	20% co-insurance, subject to deductible	20% co-insurance, subject to deductible
<b>Specialty drugs</b>	\$360 copay, no deductible	\$360 copay, subject to deductible
<b>Targeted drugs</b> (e.g., diabetes, high cholesterol, asthma)	\$24 copay, no deductible	\$24 copay, subject to deductible

## **Transferring your prescription**

Beginning Jan. 1, 2025, present your Rightway ID card at an in-network pharmacy for prescription refills—no new prescription is needed.

If you use OptumRx Mail Order or Specialty Pharmacy, most prescriptions will be transferred to Walgreens Home Delivery or Specialty Pharmacy. Look for details from Rightway before Jan. 1.



## Dental

For 2025, your dental election is separate from medical and vision.

GE HealthCare offers dental coverage administered by MetLife.

### How the plan works

You can see any dentist you want. However, you'll save money and receive the highest level of coverage (which means you pay less out of your pocket) when you visit a dentist in the MetLife network. Go to [MetLife Dental](#) and select *Find a participating dentist*.

Here's a high-level overview of the dental plan.

Dental coverage	
Plan highlights	
Annual benefit maximum	\$2,500 per person per calendar year for some services
What you pay	
Annual deductible	\$50 per person, up to \$150 per family
	Applies to all services except preventive, diagnostic, orthodontia
Preventive services	No cost (up to the annual benefit maximums) for routine exam, cleaning, fluoride, sealants, bitewing x-rays
Other services	20% after deductible
	<ul style="list-style-type: none"><li>• Root canals</li><li>• Periodontics</li><li>• Inlays/onlays/crowns</li><li>• Routine extractions</li><li>• Oral surgery</li><li>• Anesthesia for dental care</li></ul>
Orthodontia	50%, up to the \$2,500 lifetime maximum per child

**Benefits your way**

You have the flexibility to select medical, dental, and vision plans separately and choose different coverage options: colleague-only, colleague + spouse/domestic partner, colleague + child(ren) or colleague + family.

View the [2025 healthcare rates](#).

# Vision

For 2025, your vision election is separate from medical and dental.

GE HealthCare offers comprehensive vision coverage administered by Davis Vision.

## How the plan works

Maximize your benefits when you see eyewear providers in the Davis Vision network. Go to [Davis Vision](#) and select *Find an eye care professional*.

Here's a high-level overview of the vision plan.

### Vision coverage

#### Plan highlights (in-network)

**Annual eye exam** (includes dilation and 15% discount for contact lens exam and fitting)

You pay \$0

**Eyewear** (includes lenses)

Up to a \$200 annual allowance (in-network and out-of-network combined)

**Single vision lenses**

Plan pays up to \$41\*

**Davis Vision Collection frame benefits**

Plan pays up to \$57\*

**Davis Non-Collection frame benefits**

Get 50% off first \$150, then 20% off over \$150\*

Get 10% off retail cost at Walmart and Sam's Club\*

**Discount on contact lenses**

Get 15% off retail cost (not applicable at Walmart or Sam's Club)\*

\*Applied towards \$200 maximum annual eyewear allowance.

## Davis Vision Value

Take advantage of the Davis Vision Value program and get discounts below retail pricing for eyewear. Contact [Davis Vision](#) for more information.

**Benefits your way**

You have the flexibility to select medical, dental, and vision plans separately and choose different coverage options: colleague-only, colleague + spouse/domestic partner, colleague + child(ren) or colleague + family.

View [2025 healthcare rates](#).

# Income protection

Safeguard your income and financial well-being.

You have the following income protection benefits. Go to [MyHR](#) for details, including costs and who you can cover.

## Highlights

### Life insurance

Life insurance pays a benefit in the event of death. You automatically receive basic life insurance from GE HealthCare:

- **Hourly:** 2X annual pay (normal straight-time earnings).\*
- **Salaried:** 1.5X annual pay (normal straight-time earnings).\*\*

You have the option to purchase additional protection for yourself and eligible dependents. MetLife administers the plan.

### Accidental death & dismemberment (AD&D)

AD&D insurance pays a benefit if you experience an accident resulting in death, dismemberment or loss of limb/sight/speech/hearing. AD&D is available for you and your eligible dependents. MetLife administers the plan.

## Highlights

### Disability

Disability pays a benefit if you can't work because of a covered illness or injury.

#### **Short-term disability for hourly colleagues paid weekly**

You will automatically receive a benefit from GE HealthCare for the first 26 weeks, replacing 60% of your pre-disability pay. Sedgwick administers the plan.

#### **Salary Continuance Pay for all other colleagues**

You will automatically receive a benefit from GE HealthCare for the first 26 weeks, replacing 100% of your pre-disability pay. Sedgwick administers the plan.

#### **Long-term disability**

MetLife administers the plan.

- **Hourly colleagues paid weekly:** You can purchase LTD coverage.\*
- **All other colleagues:** GE HealthCare provides company-paid LTD coverage to replace 50% of your annual pay. You can purchase additional LTD.\*\*

\*Applies to Florence colleagues.

\*\*Applies to nonunion production colleagues.

## Have questions?

Call MyHR: 1-844-HR4-GEHC (1-844-474-4343)

Call Sedgwick: 1-866-849-0564, Option 1

Monday-Friday: 7 a.m.-7 p.m. CT

# Healthcare FSA

Set aside pre-tax dollars to pay for qualified healthcare expenses.

Save money with the healthcare flexible spending account (HCFSAs). [HealthEquity](#) administers the HCFSAs.

**Note:** If you enroll in the PPO Plan + HSA, you are not eligible for a HCFSAs. Instead, you may contribute to the [limited purpose healthcare flexible spending account \(FSA\)](#).

Here's a high-level overview of the HCFSAs.

## Features

### Contributions to your account

- Contribute up to \$3,200.
- Contributions are deducted pre-tax from your paycheck, which reduces your taxable income.

### Eligible expenses

Use your HCFSAs on a pre-tax basis to pay for:

- Medical and dental deductibles
- Medical, dental and vision copays
- Other medical, dental and vision expenses not reimbursed by a plan, such as contact lens solution and coinsurance amounts
- Over-the counter medications and menstrual products

[IRS Publication 502](#) has a complete list of eligible expenses.

**Note:** If your domestic partner and/or domestic partner's children qualify as your tax dependents, their expenses are eligible to be claimed under your HCFSAs.

### Debit card

HealthEquity will send you a debit card for eligible expenses with access to your full balance.

## Features

### Reimbursement

- **Submit claims:** When you have eligible expenses, send your receipts and claim forms to HealthEquity.
- **Get reimbursed:** You'll be reimbursed up to the total amount you elected for the year and any carry over amount (if applicable), even if you haven't contributed the total amount at the time of your request.

### Carry over of funds

Carry over up to \$640 from one year to the next. Amounts over the \$640 limit are forfeited.



# Limited purpose healthcare FSA

If you enroll in the PPO + HSA medical plan, you may only participate in a limited purpose healthcare flexible spending account (LPFSA).

The LPFSA reimburses you for eligible dental and vision expenses. [HealthEquity](#) administers the LPFSA.

Here's a high-level overview of the LPFSA.

## Features

### Contributions to your account

- Contribute up to \$3,200.
- Contributions are deducted pre-tax from your paycheck, which reduces your taxable income.

### Eligible expenses

Use your LPFSA on a pre-tax basis to pay for eligible dental and vision expenses at **any time**, including:

- Dental deductibles
- Dental and vision copays
- Other dental and vision expenses not reimbursed by a plan, such as contact lens solution, vision correction surgery, orthodontia and coinsurance amounts.

[IRS Publication 502](#) has a complete list of eligible expenses.

**Note:** If your domestic partner and/or domestic partner's children qualify as your tax dependents, their expenses are eligible to be claimed under your LPFSA.

### Debit card

HealthEquity will send you a debit card for eligible expenses with access to your full balance.

## Features

### Reimbursement

- **Submit claims:** When you have eligible expenses, send your receipts and claim forms to HealthEquity.
- **Get reimbursed:** You'll be reimbursed up to the total amount you elected for the year and any carry over amount (if applicable), even if you haven't contributed the total amount at the time of your request.

### Carry over of funds

You may carry over up to \$640 from one year to the next. Amounts over the \$640 limit are forfeited.

# Dependent day care FSA

Save money with the dependent day care flexible spending account (DCFSA) by setting aside pre-tax dollars to pay for eligible non-medical day care expenses. [HealthEquity](#) administers the FSA.

Here's a high-level overview of the DCFSA.

## Features

### Contributions to your account

- Contribute up to \$5,000 (if you and your spouse/domestic partner file taxes together) or \$2,500 (if filing separately).
- Contributions are deducted pre-tax from your paycheck, which reduces your taxable income.

### Eligible expenses

Put aside money on a pre-tax basis to pay for eligible dependent day care expenses for:

- Your children under age 13
- Your spouse or other dependent (of any age) who is physically or mentally incapable of self-care and you claim as an exemption on your federal income tax

[IRS Publication 503](#) has a complete list of eligible and ineligible expenses.

**Note:** If your domestic partner and/or domestic partner's children qualify as your tax dependents, their expenses are eligible to be claimed under your DCFSA.

### Reimbursement

- **Submit claims:** When you have eligible expenses, send your receipts and claim forms to HealthEquity.
- **Get reimbursed:** You'll be reimbursed up to the total amount in your account at the time of submission.

### Forfeit of funds

Money left over after all eligible expenses have been reimbursed cannot be returned to you. You will forfeit any unused balance.

## Added benefits program

Customize and enhance your GE HealthCare benefits with the added benefits program. Participation is optional, and you cover the costs through after-tax payroll deductions.

### **Group legal insurance**

Access experts who can help you with various personal legal matters in person or over the phone. MetLife administers the plan. You may enroll for group legal only during annual enrollment on MyHR.

### **Pet insurance**

Protect yourself from costly vet visits with pet insurance administered by MetLife. Enroll anytime during the year by calling 1-833-375-1115 or going to [GE HealthCare added benefits](#).

### **Identity theft protection**

Get protection for credit theft, identity restoration, privacy, device security, child safety, social media monitoring, bank alerts, data breach notifications, and more. Norton LifeLock administers the plan. Enroll anytime during the year by calling 1-833-375-1115 or going to [GE HealthCare added benefits](#).

### **Take action by Oct. 25!**

Enroll in group legal insurance during annual enrollment to have coverage in 2025 or to cancel existing coverage.

# Contacts

## Benefit

### MyHR Portal

## Contact information

### [Alight](#)

1-844-HR4-GEHC (1-844-474-4342)

Monday-Friday, 7 a.m.-7 p.m. CT

### Medical

### [Credence BCBS](#)

1-888-879-4179

### Health savings account/Limited purpose FSA [HealthEquity](#)

1-866-346-5800

### Prescription drugs

### [Rightway](#)

1-866-450-2746

### Dental

### [MetLife](#)

1-800-942-0854

### Vision

### [Davis Vision](#)

1-888-657-6550

### Income protection

### [Metlife](#)

- Life insurance (MetLife)

1-888-657-6550

- AD&D (MetLife)

### [Sedgwick](#)

- Short-term disability (Sedgwick)

1-866-849-0564, Option 1

- Long-term disability (MetLife)

### Spending accounts

### [HealthEquity](#)

- Healthcare FSA

1-877-924-3967

- Dependent day care FSA

24 hours/7 days a week

- Health reimbursement account

## **Benefit**

## **Contact information**

### **Voluntary benefits**

[GE HealthCare added benefits](#)

- Group legal (MetLife)
- Pet insurance (MetLife)
- ID theft protection (Norton LifeLock)

1-833-375-1115