

Next Year, Now

Celebrating the new year starts two months early for benefits. It's Annual Enrollment, your one time of year to think about your needs for the following year and pick your benefits accordingly.

Whether your life has changed a lot, a little, or not at all over the past year, reviewing your choices is important. Some stuff will change for next year, and it's key that you understand what you're signing up for.



What's coming in 2025

Copays will apply for virtual Cloud Care appointments for Smart Plan members.

Look, it's not our call. The federal government is requiring high-deductible health plans—which both of the Smart Plans are—to implement copays for virtual care. Once you meet your deductible, there's no cost to Workmates for virtual care visits.

Contribution changes for medical and dental plans. The SimplePay Health plan will introduce contributions for 2025 at the same rate as the Cigna Smart Plan. Consequently, rates for all medical and dental plans will increase for all coverage levels.

Cigna's going digital. They won't mail out medical or dental ID cards anymore. But you won't be anonymous. Just download the Cigna app for your virtual ID card.

A higher out-of-pocket maximum for the Cigna Core Plan. The annual maximum for in-network care will increase to \$3,600 (individual coverage) or \$7,200 (family coverage).

Changes to Smart Plan deductibles and out-of-pocket maximums. Federal law requires us to increase the deductibles of the Cigna and Kaiser Smart Plans to \$1,650 for individual coverage and \$3,300 for family coverage. The new out-of-pocket maximums for the Cigna Smart Plan will be \$3,300 per person or, if you're covering your whole family, \$6,600. There's no change to the Kaiser Smart Plan out-of-pocket maximum.

Urgent care copays are fixed for the SimplePay Health plan. When you go to an in-network urgent care facility, you will pay \$30 per visit. If you use an out-of-network facility, it is \$80 per visit.

Updates to CVS Caremark coverage. Specialty drug copays are increasing for the Cigna Core Plan and SimplePay Health Plan.

- **Cigna Core Plan:** \$80 for a 30-day supply at a retail pharmacy or \$160 for a 90-day supply via mail order
- **SimplePay Health Plan:** \$40 for a 30-day supply at a retail pharmacy or \$80 for a 90-day supply via mail order

Better fertility coverage for Kaiser plans in Georgia and California. Kaiser will pick up more of the bill when you or your dependents receive fertility treatment, aligning the benefits with existing Colorado coverage.

More services for your pets. Preventive veterinary options are expanding through PetPartners. In addition, rates will change slightly for both PetPartners plan options for 2025.

Payroll deductions for student loan repayments and 529 plans will end. Workday will no longer partner with SoFi. If you have existing payroll deductions set up, those will stop on December 31, 2024.

COBRA rates for all health plans, Maven, and Lyra Health are changing. This will only affect you if you leave Workday and want to keep your benefits coverage for any duration.

Updated 2025 contribution limits

The amount you can contribute to certain accounts in 2025 is increasing.

Account	2025 Limit
HSA	Individual: \$4,300 (up to \$1,000 provided by Workday) Family: \$8,550 (up to \$2,000 provided by Workday)
Health Care and Limited Purpose FSAs	\$3,200*
Dependent Care FSA	\$5,000
401(k)	\$23,500 (plus \$7,500 if age 50+)
Commuter benefits	\$315*

*This is the 2024 IRS limit. Limits for 2025 have not been released as of publication.



The information contained here includes important changes to your Workday benefits and represents a summary of material modifications under the Employee Retirement Income Security Act (ERISA) of 1974, as amended, and updates information contained in the Workday, Inc. Health and Welfare Benefits Plan Summary Plan Description.