

Annual Enrollment: Get Ready to Take Action for 2025

Annual Enrollment is coming up fast: **November 4 through November 15**. But before you enroll, you need to understand what's changing with your current benefits.

Although many benefits will remain the same, there are some significant changes to the OnePlus Medical coverage options in 2025. Below is an overview of important changes and considerations for 2025.

2025 Medical Plan Changes: Although plan names may look similar to past options, some of the 2025 metallic level plan designs have significant changes, specifically the Bronze (PPO, non-HSA) and Silver (high-deductible HSA) plans. You should carefully review all options before selecting your 2025 coverage.

What's new?	New Medical Plans in 2025
You'll have a new Bronze (non-HSA plan) coverage option.	<p>The new Bronze coverage plan design changes include:</p> <ul style="list-style-type: none">• Preferred provider organization (PPO)• Copays for provider visits and prescription drugs• No option to contribute to a Health Savings Account (HSA)<ul style="list-style-type: none">- This will be significantly different from the current option, so you need to consider all your options carefully before enrolling. <p>Note: If you elect the new Bronze coverage option, you won't be able to make HSA contributions, but any money left in your HSA will still be available to use toward qualified medical, dental, and vision expenses.</p>
You'll have a new HSA Silver coverage option.	<p>The new Silver coverage plan design changes include:</p> <ul style="list-style-type: none">• High-deductible plan• Coinsurance for provider visits and prescription drugs• HSA eligible plan<ul style="list-style-type: none">- This will be significantly different from the current option, so you need to consider all of your options carefully before enrolling.
You'll have an updated Gold coverage option.	<p>The Gold in-network deductibles increase from \$800 to \$1,000 for individual coverage, and from \$1,600 to \$2,000 if you cover dependents. The coinsurance is increasing from 25% to 30%. And, the out-of-pocket maximums are increasing from \$3,600 to \$4,250 for individual coverage, and from \$7,200 to \$8,500 if you cover dependents.</p>
The Bronze Plus deductibles and out-of-pocket maximums will increase slightly.	<p>The Bronze Plus in-network deductibles increase 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>

REMINDERS	Why It Matters
<p>Active Medical Election</p> <p>You must actively select medical coverage during Annual Enrollment, or you will NOT have Ricoh medical coverage in 2025.</p>	<p>You must select and submit each of the following by November 15 to be enrolled in Ricoh medical coverage for 2025:</p> <ul style="list-style-type: none"> • Medical metallic level (Bronze, Bronze Plus, Silver, Gold, Platinum) • Medical carrier (Aetna, Cigna, Independence Blue Cross, UnitedHealthcare, etc.) • Coverage tier (Employee only, Employee + Spouse/Partner, Employee + Child(ren), Employee + Family) • Complete Working Spouse (if applicable) and Tobacco User Surcharge sections <p>Even if you are currently enrolled in Ricoh medical coverage, you must make an active medical election by November 15 if you want to be enrolled in Ricoh medical coverage in 2025.</p>
<p>Your cost of coverage has changed.</p>	<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>
CHECK	Why It Matters
<p>Insurance carrier provider networks could have changed.</p>	<p>Insurance carrier provider networks can change. 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 a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through Your Benefits Resources™ (YBR). You can access this information by clicking Find Doctors when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name—not medical practice. • Check only the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>
<p>How your medication is classified (and covered) could have changed.</p>	<p>Because your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new year.</p>
<p>Other medical benefits may 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> <p>Many insurance carriers are investing in specially designed programs to help you feel your best.</p> <p>Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.</p>

The elections listed in your 2025 Summary of Benefit Elections page as of November 15, 2024, will be saved and go into effect on January 1, 2025, even if you do not click the Complete Enrollment button.

Want more information? Beginning October 14, find the details about all your coverage options on the Make It Yours website at ricoh.makeityoursource.com.

Once logged on to YBR beginning November 4, look for the “Need Help?” icon to ask Lisa, your virtual assistant, any questions you may have. For additional support, you can schedule an appointment with a customer service representative through YBR during Annual Enrollment.

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various Ricoh 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 Ricoh. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

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