

2025 OPEN ENROLLMENT

NOVEMBER 4 - 18, 2024



Open Enrollment begins Monday, November 4th and continues through Monday, November 18th.

What's New for 2025

Log into Employee Self Service (ESS) via ADP Workforce Now to update your 2025 benefit plan selections.

Medical Plans

- The MedFlex Select plan has been enhanced for services obtained at Southwest General. Services obtained at Southwest General will be covered at 100% after a Copay for Inpatient Hospital Services, Emergency Department visit, and Outpatient Surgery. The MedFlex Select plan will continue to offer a \$0 deductible.
- The Basic PPO plan deductible will change to \$750 for single and \$1,500 for family.

Prescription Drug

- The Pharmacy Benefit Manager will be changing from MedImpact to SmithRx.
- New medical ID cards will be issued by MHS with the SmithRx pharmacy plan information.
- The plan will no longer cover weight loss medications due to the unsustainable cost.

Vision Insurance

- Southwest will continue to offer the current vision plan through VSP with no cost increase.
- We have added a new Buy-Up vision plan option! The VSP Buy-Up Plan with EasyOptions offers:
 - Exam, lenses and frames every calendar year.
 - \$0 copay for exam and materials.
 - Increased contact lens or frame allowance to \$200 or VSP LightCare to \$300.
 - VSP EasyOptions: Each family member may select one upgrade option.

Flexible Spending Account (FSA) – The 2025 Health Care FSA contribution limit increased to \$3,300. You must re-enroll each year to continue the FSA benefit.

Health Savings Account (HSA) – If you choose the CDHP Plan (high deductible health plan with HSA), Southwest will contribute \$500 or \$1,000 (Single/Family) to your HSA.

Voluntary Benefits – Southwest General will continue to offer Aflac's Cancer Care Insurance, Unum's Whole Life, Accident, Critical Illness, Hospital Indemnity, and Half-Time Short-Term Disability insurances.

Online Benefit Resources – Remember, you can visit www.mysouthwestbenefits.com to be linked to a number of online resources designed to help you make informed decisions about your benefits. There, you will find our 2025 Benefit Guide, a summary of what's new for 2025 and information on where and when to get help with your benefits enrollment questions.