

What's New For Your Health Benefits – Coming This Fall!

We're excited to share some upcoming enhancements and updates to your health benefits – designed with your wellness, convenience, and value in mind. Here's what to look forward to:

Introducing Two New Plan Options – Built for Performance

Explore our two brand-new medical plans featuring high-performance provider networks. These options are designed to offer exceptional care while keeping your costs manageable. More choices mean more ways to find the right fit for you and your family. Yes, the Mesquite Employee Health Center is included in this network!

HDHP Plan Update – Now an Exclusive Provider Organization (EPO)

To provide even better coordinated care, the High Deductible Health Plan (HDHP) will transition to an Exclusive Provider Organization (EPO) model. That means all care must be received from in-network providers (except in emergencies), ensuring access to top-quality care at the most cost-effective rates.

HDHP Plan Update – Increased deductible

To keep in line with IRS guidelines, the High Deductible Health Plan (HDHP) deductible is making a slight shift. Beginning 9/1/25, the individual deductible will move from \$3,200 to \$3,300 and the family deductible will go from \$6,400 to \$6,600

EPO High Plan is now being grandfathered

This means if you're currently enrolled, you can continue enjoying the benefits of this plan as long as you choose to stay in it. If you decide to leave the EPO High Plan, you won't be able to rejoin it in the future. So, make your choice with care!

Enhanced Benefits

Airrosti is an in-network benefit to all health plans. It's a great program that helps diagnose and treat muscle and joint pain – so you can feel better, faster. Choose what works for you: in-person or virtual visits. Services are subject to your plan's deductible and coinsurance for the HDHP or a \$70 specialist copay for the EPO or HPN copay plans.



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Emergency Room Visits

Starting this plan year, **a new \$500 copay applies to ER visits that are not considered true emergencies.** If you're experiencing a true emergency, don't worry – the copay will be waived so you can focus on your health. For non-emergency situations, we encourage you to explore virtual visits, urgent care or primary care options when possible — these can offer faster service and lower costs.

New Copays for Primary Care Visits

Starting this fall, PCP visits will have a \$70 copay, and the Mesquite Employee Health Center clinic visits will be just \$15 across all plans – a simple and predictable way to manage everyday care needs. Specialty copays will remain at \$70.

Pharmacy Network & Formulary Update

We're updating our pharmacy formulary to better support your prescription needs. As part of this change, **CVS will no longer be an in-network pharmacy as of September 1, 2025.** But don't worry – Mesquite Employee Health Center Pharmacy, Walgreens, and other trusted pharmacies remain in-network.

Spousal Coverage Policy Update

To help manage overall plan costs and ensure fairness across the board, there will be \$100 monthly surcharge for spouses who have access to medical coverage through their own employer but choose to enroll in our plan. This change helps us keep our benefits sustainable for all team members.

Active Enrollment for Health

Benefits Open Enrollment runs from May 13 – June 5 and is an active enrollment for health. If you are currently enrolled in a health plan, you must re-enroll to keep your coverage for the next plan year. If no action is taken, health coverage will be lost.

We're committed to supporting your health journey every step of the way. More details – including plan comparison tools and support resources will be shared soon to help you make the best decisions for your Open Enrollment.

