

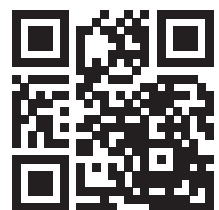
2025 BENEFITS UPDATE

What's New for Your Best Life



Learn. Decide. Enroll.

October 25–November 8, 2024





EMPOWERING YOU THROUGH BENEFITS

At Western Governors University, we recognize the value of our people and understand individual wellbeing is intertwined with life at work and at home. That's why WGU is committed to fostering a supportive and fulfilling work experience through a robust rewards package with comprehensive benefits. We've designed our benefits with flexibility and diversity in mind, while maintaining fiscal responsibility. We actively seek feedback and utilize data-informed insights to continually enhance our offerings, ensuring they remain innovative, equitable, and scalable. At WGU, we are not just building a workplace; we are cultivating a community that values the health, happiness, and success of every employee and their family.

Inflationary pressures on healthcare costs continue to create challenges for organizations and their employees across the United States. As in past years, escalating costs are rising at a faster pace than other business expenses, with medical plan costs representing a substantial portion of the overall benefits outlay. Even in this context WGU is committed to offering in 2025 excellent benefits coverage through innovative, empowering plans — without passing along substantial cost increases. That's why we're thrilled to announce a modernization of your medical plan options. Starting in 2025, we're transitioning to UnitedHealthcare (UHC), Surest, and CVS Caremark for medical coverages and pharmacy benefits. UHC and Surest offer a vast national network of top-tier medical providers at competitive prices, and CVS Caremark greatly expands your prescription-filling options.

While the administration of the High Deductible Health Plan will be transitioned to UHC and CVS Caremark, the plan design and WGU HSA contributions will remain the same. The traditional Low Deductible Health Plan option will be replaced in 2025 with the new Informed Choice Health Plan or ICHP. The ICHP's Surest app and member support are a leap forward toward simplifying the healthcare experience for you. This new type of plan eliminates deductibles and coinsurance and instead lets you simply access care through transparent, upfront copays and numerous virtual care options. With the ICHP, you also get a new wellness incentive account, called a Lifestyle Spending Account (LSA), through ThrivePass, helping you fund nontraditional wellness expenses.

We often think of Open Enrollment as an option. But with WGU's many enhancements for 2025, I encourage you to closely evaluate each plan to find the right match for your goals, financial situation, and total wellbeing. When you review your choices objectively, you become a more responsible steward of your benefit dollars. To ensure that you have the best decision support available, we are launching ALEX. ALEX is an engaging new online tool that will help you make your WGU medical plan choice using just a few key inputs you provide based on your situation.

There is much to consider during Open Enrollment for 2025, so please read on to learn more about your enhanced options and tools for 2025. Then make time to carefully evaluate all WGU benefit plans to determine the best elections for you.

Bonnie Pattee

Senior Vice President, People & Talent





OPEN ENROLLMENT 2025

OCTOBER 25 – NOVEMBER 8

Our 2025 benefits provide you with great coverage for all facets of your life — from health and wellness to financial protection. Be sure to take advantage of this opportunity to learn about our new options and enroll.

What's New for 2025

Our mission, vision, and fiscal responsibility objectives remain the same every year: to deliver benefits and options that help you achieve your total wellbeing goals. The following updates will become effective on January 1, 2025.

WGU is changing its medical plan administrator. We are moving from Cigna to two new medical coverage administrators: UnitedHealthcare (UHC) and Surest.

Here's how it works:

UnitedHealthcare (UHC) will manage the High Deductible Health Plan (HDHP). Surest will manage WGU's new Informed Choice Health Plan (ICHP), which is replacing the Low Deductible Health Plan (LDHP).

Good news! Both the HDHP and ICHP use the same network of doctors and facilities, including the vast majority of those you currently use with Cigna. Plus, you'll have even more options for filling prescriptions.

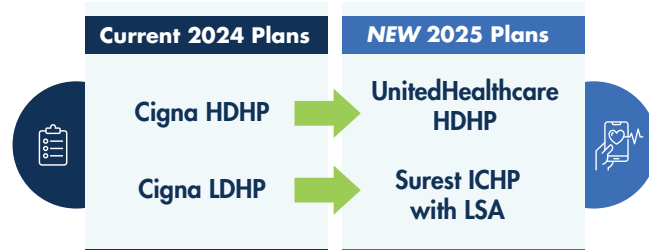
Pharmacy benefits will be provided by CVS Caremark with expanded locations to serve you, including Costco, CVS, Kroger (Smith's), Sav-On, Walgreens, and more.

The HDHP

If you love the idea of saving for the future with pretax dollars while getting quality healthcare providers, the HDHP is a strong choice. This plan will continue to provide access to an HSA account with a generous matching HSA contribution from WGU and tax-advantage savings for you. Along with WGU's matching contribution, you can earn up to an additional \$750 annually if you participate in WGU's Medical Plan Wellbeing Incentive program by completing preventive activities in the Sonic Boom portal.

The plan design is the same as the current HDHP with the exception of a minor increase in the mail order copay from \$10 to \$20. Your per paycheck costs will increase slightly for the 2025 plan year. If you live in Utah, you will have access to providers in the Options

WGU's 2025 Medical Plans



If you do not change your elections during Open Enrollment, your medical plans will automatically roll over.

Transition of Care

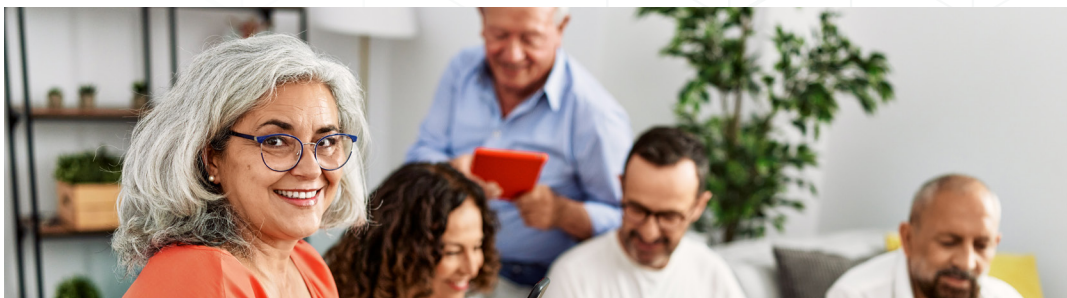
If you are receiving treatment from an out-of-network healthcare professional, with both the HDHP and ICHP there is a process to request extended coverage for 2025. Contact the benefits team through the WGU People Center.



For All Benefits Resources, Visit [WGUBenefits.com](https://wgubenefits.com)

Access your WGU benefits information by visiting wgubenefits.com during Open Enrollment and throughout the year to:

- View what's changing for 2025
- Learn which benefits WGU has that best help you and your family
- Compare medical plans to see which option is the best fit for your needs
- **New!** Access ALEX for a personalized recommendation on the best WGU health plan
- Learn about common healthcare topics with exclusive access to our Video Library
- And so much more!



PPO network, which includes providers at the University of Utah and Intermountain Health. If you live outside of Utah, you will have access to the UHC Choice Plus network.

The ICHP

The ICHP gives you access to the same broad coverage and free in-network preventive care as the HDHP because it leverages the same network of in-network providers. It's designed to offer you a simpler healthcare experience, with a focus on greater clarity around costs of care. Consider how the ICHP's features might fit your needs:

A broad network of doctors with transparency into quality of care

The ICHP makes it easy to spot high-quality providers in the broad UnitedHealthcare network. When you search for a provider, you'll see a range of copays (flat fees for services) for the providers in your area. Providers with higher quality ratings have lower copays.

Predictable costs and access to a Healthcare Flexible Spending Account (FSA)

The Surest app makes it easy for you to understand what you'll pay before you go to the doctor, so you'll know in advance exactly what your cost will be. You can also make tax-free contributions to a Healthcare FSA to pay eligible medical expenses.

No deductible before the plan begins to pay

The ICHP does not have a deductible, meaning you will be able to access care at predictable copays from your very first doctor's visit.

Intuitive digital experience

Surest's app and member portal offer an integrated, seamless experience, making it easy to access your healthcare information whenever you need.

The ICHP provides clear, upfront prices for the care that you need. You'll pay an assigned price for care until you meet your annual out-of-pocket maximum. Here's how it works:

- Whenever you need care, you'll visit the Surest app or website to search for your condition, treatment, or procedure to find a provider near you.
- When you're "shopping around," you'll see a range of copays for all in-network providers, so you know exactly what you'll pay before you get care. You will pay higher costs to see providers that are not in-network.
- There is no coinsurance and no deductible to meet – you'll pay set copays for care and prescriptions until you meet your annual out-of-pocket maximum.
- You can schedule a 1:1 virtual visit to ask specific questions regarding this plan before you enroll. Use this QR code to schedule a time that is convenient for you.



ALEX: Your New Decision Support Tool

Starting this Open Enrollment, access ALEX, an online tool to help you learn more about your medical benefits and decide what medical plan to enroll in. Once you complete your profile and answer questions about your coverage needs, ALEX will recommend a WGU plan for you. You can also use ALEX to learn about our new benefit offerings for 2025.

Visit start.myalex.com/wgu to get started.

New Options for 24/7 Telehealth

While MDLive will be phased out in 2025, we have new virtual visit options on the horizon. Watch WGUBenefits.com for more information.

ThrivePass: Your 2025 Lifestyle Spending Account Program

In 2025, as we replace the LDHP with the new ICHP, the approach to wellbeing incentives will also change. Those who enroll in the ICHP will automatically be enrolled in a Lifestyle Spending Account (LSA). The LSA program, powered by ThrivePass, will provide benefits to employees for completing wellbeing activities. You will be able to earn \$150 for each qualifying activity, up to a maximum of \$750, and your LSA will provide plenty of options for using the funds on eligible expenses. With ThrivePass, you will be able to choose multiple ways to use your funds. While funds are not tax-free, the expanded options for using them include services for physical fitness, spa, healthy eating, athletic gear, and more.

If you are currently enrolled in the LDHP, you will be able to earn \$150 per activity up to \$750 for activities completed in 2024. The funds will be deposited into your HSA account if you enroll in the HDHP, or into your LSA account if you enroll in the ICHP, by February 2025. You will still be able to earn an additional \$150 per activity up to \$750 towards your HSA or LSA for activities completed in 2025.

Do I Need to Enroll During Open Enrollment?

No, but even if you don't plan to make any changes during Open Enrollment, it's always a good idea to double-check your elections to ensure your current coverage still fits the needs of you and your family.

After Open Enrollment ends, you cannot change your benefit elections unless you experience a Qualifying Life Event (QLE), such as a change in marital status, having a baby, or adopting a child. If you experience a QLE, you have 30 days from the date of your event to make changes to your benefit elections. Learn more about QLEs by visiting the Life Events page on wgubenefits.com.

Note: With the exception of Flexible Spending Accounts (FSAs), all of your other 2024 benefits will continue next year under the 2025 plan options.

FSAs do not automatically carry over to the next year, so you must take action if you wish to have an FSA in 2025.

Pharmacy: Your Expanded Network of Pharmacy Options Through CVS Caremark

Starting in 2025, your pharmacy benefits will be available via CVS Caremark. You will have expanded options to receive prescriptions through Costco, CVS, Kroger (Smith's), Sav-On, and Walgreens, among others. Your medications can be delivered to your home via the CVS Caremark mail order program, too. The majority of pharmacy benefits will be enhanced or stay the same.

If there are any changes that will impact you or your family members' prescriptions, you will receive a letter from CVS Caremark prior to January 1, 2025. It will include details regarding your available options and next steps.

You will have access to personalized tools and services through the CVS Caremark website to help you stay on track with your health and find the lowest cost on your prescriptions.

GLP1 Weight Loss Prescription Coverage Change:

With the rising costs of GLP1 weight loss drugs, these prescriptions will become subject to deductible and coinsurance on the HDHP and subject to the out-of-pocket maximum on the ICHP.

ID Cards

You will be receiving new medical ID cards that you will use for medical and prescription services. You will receive one member ID card for each member enrolled. Watch for those ID cards to arrive in December if you enroll in a WGU medical plan.

2025 Employee Contributions for Medical Coverage

For 2025, there will be a modest increase in your payroll deductions for WGU medical coverage on the HDHP and lower costs on the ICHP. Depending on your coverage election, your payroll deductions will increase between \$2 and \$11 per paycheck. All other premiums paid via payroll will remain the same. Detailed 2025 cost information for all WGU benefits is available on wgubenefits.com.



2025 Healthcare FSA Contribution Limit

The Healthcare FSA limit for 2025 has not been released yet. It is currently \$3,200 for 2024. If you elect the maximum FSA amount, your contributions will be updated to the new maximum when released. When making your 2025 elections, remember that any remaining balance of \$640 or less will be carried over to the next year. You will lose any unused funds in excess of \$640. You will have until March 31, 2026, to submit healthcare claims for eligible expenses incurred during 2025.

FSA and HSA Debit Cards

Just like your bank cards, your FSA and HSA debit cards remain current until the printed expiration date on each card. When you're enrolled in an FSA or have an HSA, new cards are automatically sent before they expire.

Spring Health Enhancements

In 2025, WGU is expanding the resources available through Spring Health. You will have access to eating disorder support as well as Substance Abuse support to help individuals and family members experiencing varying levels of addiction.

Additionally, therapy and coaching are expanding by two sessions. In 2025, you will have access to 12 sessions covered at no cost to you or your family members. Two of the therapy sessions can now be used for medication management consultation.

Carrot Pregnancy Support Enhancements

Starting in 2025, all pregnancy support will be provided through Carrot. This includes pregnancy and labor/birth support, postpartum support (up to 6 weeks), and bereavement support related to pregnancy or infant loss.

You also have access to Doula support including prenatal visits for pregnancy and birth planning, continuous support during labor and delivery, and postpartum visits with the birth doula for follow-up support after delivery.


For postpartum services, members can receive up to 16 hours of Doula services per day, up to 6 weeks after delivery, for educational, emotional, and physical support to help with recovery. Please note that doula services apply to the \$15,000 lifetime maximum through Carrot.

Additional support is also available for pregnancy loss for attendance at stillbirths, emotional support for pregnancy loss, assistance with memorial services, and lactation cessation support.





YOUR OPEN ENROLLMENT RESOURCES

Resource	What it Can Help With	Contact
My Benefits Website	The My Benefits website helps you discover what plans WGU has to offer you and your family, choose your benefits based on your unique needs, learn about common healthcare topics with exclusive access to our Video Library, and so much more!	Visit: wgubenefits.com 
Health Advocate	If you have questions about your benefits, you may contact Health Advocate for additional support. Our partners at Health Advocate are extremely knowledgeable in all of WGU's benefits and will be able to help you determine which plan may work best for you and your family.	Visit: https://healthadvocate.com/wgu Call: 866-695-8622
Medical Plan Decision Support: ALEX	Learn about your benefit options and choose the right medical plan for you with ALEX, your decision support tool.	Visit: start.myalex.com/wgu
HDHP	Visit the UHC website to access a range of features including finding network providers, checking benefits, reviewing plan details and available resources. UHC provides a convenient solution for managing healthcare needs all in one place!	Visit: preview.whyuhc.com/wgu
ICHP	Schedule a 1:1 consultation to learn more about this plan and answer any questions you have prior to enrolling. Once a member, the mobile app will show you pricing for provider visits before you show up for your visit. You will find bundled pricing for provider visits and labs depending on the services you need and access to multiple virtual care options.	Visit: britehr.app/WGU-2025
Pharmacy	Search for available pharmacy locations near you online at CVS Caremark after January 1, 2025 (account login required).	Visit: caremark.com
WGU's P&T People Center	Receive help with questions about WGU benefits or Open Enrollment.	Access from the homepage of the WGU Home Site or wgu.service-now.com (requires WGU login)



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This document highlights certain provisions of WGU's employee benefits programs as of January 1, 2025. Complete details can be found on the My Benefits online platform and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, WGU reserves the right to amend or end these programs or plans at any time for any reason.