

Benefit Changes for 2025

The following changes and enhancements will take effect January 1, 2025:

New Healthcare Navigation Vendor

We are delighted to introduce Quantum Health (Quantum) as our new healthcare navigator. With clinical expertise, knowledge of the healthcare industry, and 25 years of care management experience, Quantum will guide members whose plans use the Anthem and Cigna networks as they navigate the complexities of today's healthcare system, help them understand the different care options available to them, and show them how to make the most of their benefits. Due to the robust nature of Quantum's 4 services, those of Health Advocate will no longer be available. Instead, Quantum will provide those services.

During Annual Enrollment this fall, Quantum will be available to help both members whose plans use the Anthem and Cigna networks and individuals eligible for those plans to review existing benefits, understand plan options, and choose the right plans for themselves and their families.

Members covered by Kaiser Permanente and by the Hawaii Medical Service Association have comprehensive services as part of their plans and will not use the services of Quantum. Neither will members enrolled only in a dental plan (through Delta Dental), a disability policy (through Aflac), and/or the standalone EAP.

Teladoc Health Services

Teladoc Health Services will replace LiveHealth Online and MDLIVE for Anthem and Cigna members, respectively. A fully integrated virtual care platform, Teladoc offers primary, mental health, acute, chronic, specialty, and complex care services, all seamlessly accessed via Quantum. Through real-time intervention, Quantum will be able to increase telemedicine utilization when it is the most appropriate and efficient way to access care.

Magellan Healthcare

The utilization and cost of behavioral health services have increased since the pandemic. To ensure that our members in need receive the best possible care of this type, we are introducing Magellan Healthcare. It provides a holistic approach to behavioral healthcare management by collaborating with members to help them successfully address their

mental health needs. Accessed via Quantum, Magellan's services include crisis intervention, outreach to individuals while in treatment, continuing care plans, education, support, and resources. 5

Personal Precision Oncology Management

Through Quantum Health, the Medical Trust will provide members and their treating oncologists with support from renowned oncologists who specialize in rare, complex cancers and work on breakthrough treatments. Their support will include case reviews and clinical collaboration with the treating physicians.

EncircleRx

In 2023, GLP-1 agonists (drugs that lower blood sugar levels and promote weight loss) accounted for 9.3% of the Medical Trust's prescription drug costs. This was a 295% increase over 2022 in our costs for GLP-1 agonists used as weight-loss medications. During the same period, our peers in the Church Benefits Association's coalition with Express Scripts experienced a 193% increase in the cost of these drugs when used for losing weight.

To manage these costs and ensure these medications are used appropriately, the Medical Trust is introducing the EncircleRx program from Express Scripts, which:

- ensures that medical data and documentation are on file for the use of GLP-1 in diabetes
- increases GLP-1 monitoring to reduce waste in the system
- establishes higher BMI eligibility requirements to target those populations most impacted

2025 Deductible Increases for Consumer-Directed Health Plans (CDHPs-HSA plans)

For 2025, the Internal Revenue Service increased the minimum amount that a high-deductible health plan (HDHP) must impose as a deductible.³ (Note that the Medical Trust refers to HDHPs as CDHPs.)

For 2025, the minimum annual deductible under an HDHP is \$1,650 for self-only coverage (up from \$1,600) and \$3,300 for family coverage (up from \$3,200).