



# 2025

# Benefits

# Newsletter

**Open Enrollment**

**November 5 – 19, 2024**

# Open Enrollment is Here!

November 5 – 19, 2024

Open Enrollment only happens once a year! This is your opportunity to review and make changes to your benefit elections.

Because everyone's needs are different—and those needs can change over time—we invite you to take a fresh look at what's available.

As you reflect on your year ahead, remember that our benefit offerings are designed to support your journey toward a happy and healthy lifestyle. By taking advantage of these resources, you can invest in the well-being of yourself and your loved ones.



## Information About Your Benefits for 2025

Your current coverage will carry over to 2025, except for Flexible Spending Accounts (FSAs). You must actively enroll in an FSA if you want to participate in 2025.

### Reminders:

- **Healthcare FSA:** This account allows you to pay for certain healthcare expenses, such as co-pays, deductibles, prescriptions, braces, crowns, dentures, contacts, eyeglasses, laser eye surgery, and other costs for you and your dependents.
- **Dependent Care FSA:** This account is designed to help cover childcare or adult dependent care expenses that are necessary for you and your spouse (if married) to work full-time.

*Please note: If you leave IPG, FSA claims incurred after your employment will only be processed if you elect it via COBRA; If you have an HSA, you may take your account with you.*

### Introducing the Calm and Calm Health apps

- **Calm** is the #1 rated app for sleep, meditation, and mindfulness. The Calm app is available to all employees, regardless of medical plan enrollment, and can be accessed through [liveandworkwell.com](https://liveandworkwell.com).
- **Calm Health** is a well-being app available exclusively to UHC members that features content from Calm, plus mental health screenings, self-guided learning modules, and more. Access it through [myuhc.com](https://myuhc.com).

## Helpful Tips for Open Enrollment.

Here are some things to consider while reviewing your coverage elections for 2025:

- 1. How you use healthcare.** Do you use your plan benefits mostly for preventive care? Do you have a chronic condition that needs ongoing treatment and medication? Will you have a baby or a change in marital status in 2025?
- 2. Consider dental and vision coverage.** Regular dental and vision check-ups can help catch potential issues early, preventing costly treatments down the line.
- 3. Do you need additional life and long-term disability insurance?** Life changes, such as getting married, having a child, or buying a home, may impact your need for life insurance coverage. Similarly, disability can happen to anyone, at any age. Long-term disability insurance can help protect your income if you become unable to work due to illness or injury.
- 4. Make sure your beneficiaries are up to date.** Do your beneficiary designations still reflect your wishes? To review and/or change your beneficiary, log into the benefits portal at [interpublicbenefits.online.ehr.com](https://interpublicbenefits.online.ehr.com).

## Is the CDHP with HSA Right for You?

The Consumer-Driven Health Plan (CDHP) combines traditional medical coverage with the triple-tax advantage of a Health Savings Account (HSA). The plan gives you the freedom to receive care from any provider, but you will pay less out of your own pocket when you visit in-network providers.

Another important advantage of the plan is the HSA. This is a tax savings account administered by Optum Bank that you can use to pay for current or future eligible healthcare expenses. The HSA offers:

- **Tax Advantages:** Contributions are tax-deductible, and funds grow tax-free.
- **Flexibility:** Use funds for a wide range of qualified medical expenses.
- **Portability:** The account stays with you even if you change jobs or health plans.
- **Long-Term Savings:** Once your account balance reaches \$2,000, you can invest unused funds.

By utilizing an HSA, you can take control of your healthcare expenses while maximizing your savings potential.

## New for 2025: Hinge Health

Hinge Health is a digital physical therapy solution that provides you with personalized care plans to guide you through prevention, acute treatment, chronic support, or surgery related recovery. Hinge Health is available to you and your dependents at no cost when you enroll in a UHC medical plan.

Visit [myuhc.com](https://myuhc.com) for more on Hinge Health.



### 2025 HSA contribution limits

- Single: \$4,300
- Family: \$8,550

## Support @ Your Fingertips with CCA@YourService

CCA@YourService Employee Assistance Program (EAP) provides free, confidential support to help you navigate life and improve your wellbeing, including personal health and wellbeing, family and caregiver assistance, legal and financial matters, work related stress, and more.

Get started any time, day or night, at [myccaonline.com](https://myccaonline.com) (Company code: ipgus), or call **1-800-833-8707**.

## 2nd.MD: Expert Virtual Second Opinions for Your Health

If you or a loved one are feeling unsure about a new diagnosis, chronic condition, recommended treatment, or upcoming surgery, a second opinion can provide valuable peace of mind. 2nd.MD connects UHC members to leading medical specialists for expert second opinions via video or phone at no additional cost.

To activate your account visit [2nd.md/login](https://2nd.md/login), call **1-866-269-3534**, or download the 2nd.MD app.

## Maven: Your Caring Partner in Family Building

Maven is here to support everyone on their family-building journey with personalized care through every stage of fertility, pregnancy, postpartum, and parenting.

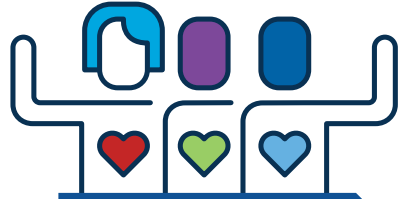
Maven Wallet provides a flexible reimbursement solution to help ease the financial burden of family planning services.

Start your journey at [mavenclinic.com/join/IPG](https://mavenclinic.com/join/IPG).

## Talkspace Texting Updates

Effective 10/01/2024, texting will no longer be available as part of the Talkspace benefit. Members currently receiving asynchronous/text-based services will need to transition to real-time, virtual face-to-face therapy sessions.

Download the Talkspace app at [talkspace.com/connect](https://talkspace.com/connect).



## Inclusive Care for UHC Members

IPG is committed to supporting the healthcare needs of LGBTQ+ members and their dependents with access to inclusive care resources, including:

- **UHC Advocates** who offer personalized support on benefit questions and can connect you with valuable healthcare resources.
- **Transgender care** that includes access to Advocates specializing in transgender support, mental health resources, and medical treatment options.
- **Gender Affirmation** coverage including gender-affirming surgeries, procedures and behavioral health services.
- **HIV Services** with coverage for HIV screenings, pre-exposure prophylaxis (PrEP), post-exposure prophylaxis (PEP), and antiretroviral therapy (ART).
- **Family Building Benefits** including fertility treatments, adoption, and other family planning resources.

# 2025 Plan Rates

## Medical

Coverage Tier	2025 Monthly Cost for Coverage			2024 Monthly Cost for Coverage		
	UHC CDHP WITH HSA	UHC PPO 1	UHC PPO 2	UHC CDHP WITH HSA	UHC PPO 1	UHC PPO 2
Employee	\$113.00	\$286.00	\$228.00	\$101.00	\$236.00	\$188.00
Employee + Spouse	\$416.00	\$655.00	\$523.00	\$343.00	\$540.00	\$431.00
Employee + Child(ren)	\$390.00	\$594.00	\$480.00	\$321.00	\$490.00	\$396.00
Family	\$577.00	\$956.00	\$766.00	\$476.00	\$789.00	\$632.00

## Dental

Coverage Tier	2025 Monthly Cost for Coverage		2024 Monthly Cost for Coverage	
	METLIFE PDP	CIGNA DHMO	METLIFE PDP	CIGNA DHMO
Employee	\$19.00	\$10.35	\$17.00	\$10.00
Employee + Spouse	\$43.00	\$23.67	\$39.00	\$23.00
Employee + Child(ren)	\$39.00	\$24.77	\$36.00	\$24.00
Family	\$62.00	\$39.26	\$57.00	\$38.00

## Vision

Coverage Tier	2025 Monthly Cost for Coverage		2024 Monthly Cost for Coverage	
	VSP	VSP PLUS	VSP	VSP PLUS
Employee	\$7.70	\$18.44	\$7.70	\$18.44
Employee + Spouse	\$10.85	\$26.00	\$10.85	\$26.00
Employee + Child(ren)	\$11.61	\$27.82	\$11.61	\$27.82
Family	\$18.57	\$44.41	\$18.57	\$44.41

### Live in California?

You also have the option of Kaiser HMO. View plan details and rates at [myIPGbenefits.com/oe2025](https://myIPGbenefits.com/oe2025).

# Tips to Save on Healthcare

As healthcare costs continue to rise, we can all use some help to save money while still getting the care and services we need.

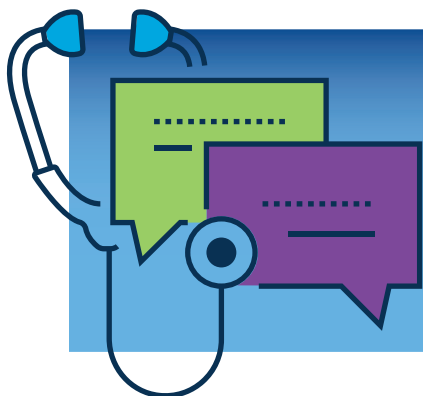
**Know where to go for care.** Spend less on care when you stay within UHC’s vast nationwide network of quality providers with free preventive care. For non-emergency services when your primary care office is unavailable, consider using telehealth or a local urgent care center for non-life threatening issues.

**Save on prescriptions** with generic medications that are as effective as their brand-name counterparts, at a lower cost. Don’t forget, the Mail-Order Rx program can help you save on prescriptions orders on a 90-day supply for the cost of 60 days.

**Consider the tax-savings potential of FSAs or the HSA.** Set aside pre-tax dollars for healthcare expenses while lowering your taxable income.

## Where to Go for Care

	When to use	Availability	Wait time	Cost
<b>Doctor’s office</b>	Non-emergency conditions: sore throat, fever, ear ache, infections	Office hours vary	Appointment needed	\$
<b>Telehealth virtual visits</b>	Non-emergency conditions: sore throat, fever, ear ache, infections	24/7	Less than one hour	\$
<b>Urgent care center</b>	For non-life-threatening issues when you can’t see your doctor. Examples: cold/flu, sprains/strains, allergies, rashes	Hours vary but can include evenings, weekends, holidays	Varies	\$\$
<b>Emergency room</b>	Life-threatening issues such as chest pain, uncontrolled bleeding, loss of consciousness	24/7	Long	\$\$\$\$



**Still not sure where to go?  
There’s help to decide.**

Call **Health Advocate** at **1-866-679-0946** or email **Advocate4me@uhc.com**. Health Advocate can provide advice on non-emergency health concerns, including where to go for care and what you can do until you see a doctor.

## Visit the Virtual Benefits Fair

Take the opportunity to learn more about your benefit choices and explore your options. You'll find the Open Enrollment fair at [myIPGbenefits.com/oe2025](https://myIPGbenefits.com/oe2025).

For helpful benefits information and resources throughout the year, visit [myIPGbenefits.com](https://myIPGbenefits.com).

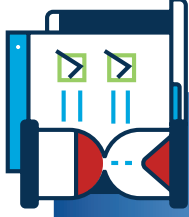


## Contacts

Benefit	Provider	Phone	Web
Medical	UnitedHealthcare (Plan #: 702551)	1-866-679-0946	<a href="https://myuhc.com">myuhc.com</a> United Behavioral Health <a href="https://liveandworkwell.com">liveandworkwell.com</a> (Access code: 702551)
Medical	Kaiser	1-800-464-4000	<a href="https://kaiserpermanente.org">kaiserpermanente.org</a>
Prescription drugs	Express Scripts	1-888-418-2589	<a href="https://express-scripts.com">express-scripts.com</a>
Health Advocate	UnitedHealthcare	1-866-679-0946	<a href="mailto:Advocate4me@uhc.com">Advocate4me@uhc.com</a> (Email)
Dental PDP DHMO	MetLife Cigna	1-800-942-0854 1-800-244-6224	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a> <a href="https://cigna.com">cigna.com</a>
Vision	VSP	1-800-877-7195	<a href="https://vsp.com">vsp.com</a>
Health Savings Account	Optum Bank	1-800-791-9361	<a href="https://optumbank.com">optumbank.com</a>
Flexible Spending Accounts	HealthEquity/ WageWorks	1-877-924-3967	<a href="https://healthequity.com">healthequity.com</a>
Employee Assistance Program	CCA@YourService	1-800-833-8707	<a href="https://myccaonline.com">myccaonline.com</a> Company code: <b>IPGUS</b>
IPG Savings Plan 401(k)	Empower	1-844-866-4474	<a href="https://empowermyretirement.com">empowermyretirement.com</a>
Voluntary Benefits	IPG Best	1-866-564-5454	<a href="https://ipgbest.com">ipgbest.com</a>
2nd.MD	UnitedHealthcare	1-833-505-1314	<a href="https://start.2nd.MD/ipg">start.2nd.MD/ipg</a>



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## Benefits Open Enrollment: November 5 - 19, 2024

Review your current coverage and make any necessary updates to your elections for 2025. No changes? No problem! Your current coverage will roll over to 2025 with the exception of FSAs.

### Your Open Enrollment checklist

#### **Review your 2025 Benefits Guide**

Log into [interpublicbenefitsonline.ehr.com](http://interpublicbenefitsonline.ehr.com) with your work email and password.

#### **Log into the Virtual Benefits Fair**

Visit the fair at [myIPGbenefits.com/oe2025](http://myIPGbenefits.com/oe2025) for an interactive benefits experience.

#### **Make sure your home address and beneficiary information are up to date**

**Personal information:** [hrlink.interpublic.com](http://hrlink.interpublic.com)  
**Beneficiaries:** [interpublicbenefitsonline.ehr.com](http://interpublicbenefitsonline.ehr.com)