



Benefits Strategy Solutions

January 1–December 31, 2025

Client Benefits Renewal Guide



What's Changing for the **2025** Benefits Plan Year

Medical

- Changes to the TriNet-sponsored medical plans are described on page 3. See [Medical Plan Highlights](#).

Dental

- No plan design changes.

Vision

- No plan design changes.

Flexible Spending Accounts (FSAs) and Health Savings Account (HSA)

- The maximum health care FSA annual contribution limit for the 2025 benefits plan year is \$3,200. The maximum dependent day care FSA annual contribution limit for the 2025 benefits plan year is \$5,000.
- The maximum HSA single contribution limit for the 2025 calendar year is increasing to \$4,300. The maximum HSA family contribution limit for the 2025 calendar year is increasing to \$8,550.

Disability

- No plan design changes.

Life and AD&D Insurance

- Effective January 1, 2025, Basic Company-Paid Life and AD&D insurance coverage will be automatically reduced at ages 65 (to 65% of the plan coverage amount) and 70 (to 50% of the plan coverage amount) for the flat dollar plan options listed in the chart below. Age-based coverage reduction does not apply to flat dollar plans less than \$50,000.

Basic Company-Paid Life and AD&D Flat Dollar Amount Options
\$50,000
\$100,000



What's Changing for the **2025** Benefits Plan Year

Voluntary Benefits

- No plan design changes.

Voluntary Benefits				
Aflac	Chubb	Farmers GroupSelect SM	IdentityForce	MetLife
Critical Illness Insurance	Personal Excess Liability Insurance	Auto & Home Insurance	Identity Theft Protection Plan	Legal Plan
Hospital Indemnity Insurance				Pet Insurance
Accident Insurance				

Other Benefits

- TriNet provides your eligible U.S. based worksite employees enrolled in a TriNet-sponsored medical plan access to **Health Advocate**. Whether your worksite employees have questions about how to find health insurance for family members or are overwhelmed with medical bills, the Health Advocate team of nurses and billings and claims specialists can help your worksite employees get the answers they need, saving them time, money and worry. Also, Health Advocate covers your worksite employees and eligible relatives, which may include their spouse, dependents and even their parents and parents-in-law. [Click here](#) for more details.
- The maximum commuter benefits monthly contribution limit for the 2025 calendar year is \$315 for both qualified parking and public transit expenses.
- No plan design changes to the Employee Assistance Program.



Medical Plan Highlights for the **2025** Benefits Plan Year

To view What's Changing for the 2025 benefits plan year, click on the medical carrier logo(s) below.



a Point32Health company



Benefits Renewal Tips

- Are you satisfied with your current benefits funding strategy and want to submit? You can easily do this using the "Renew Current Funding" button from the BSS site landing page.
- When creating a new strategy, be sure to give it a meaningful name. This will help you differentiate between your options when creating multiple strategies.
- Don't forget you can delete funding strategies that you created but won't meet your financial objectives.
- Now is a great time to review your benefit programs and plan for the next twelve months. Will you need new benefit programs to assist you with growth and expansion? Is a benefit program not being utilized, and can it be deleted?

Want to learn more?

Benefits Strategy Solutions Resource Center

Access the [Benefits Strategy Solutions Resource Center](#) to find out about new plan offerings, changes to existing plans, ACA requirements and much more.

Medical plan offerings and changes by carrier:

- [Aetna](#)
- [Anthem Blue Cross and Blue Shield \(formerly Empire\)](#)
- [Blue Cross and Blue Shield of Minnesota](#)
- [Blue Cross and Blue Shield of North Carolina](#)
- [Blue Shield of California](#)
- [Florida Blue](#)
- [Harvard Pilgrim Health Care \(formerly Tufts Health Plan\)](#)
- [Kaiser Permanente](#)
- [UnitedHealthcare](#)



Submitting your Benefits Renewal

Submit your Benefits Renewal by October 15

The Benefits Strategy Solutions period is open to submit your benefits renewal for the new plan year, which begins January 1, 2025. It's important to take this opportunity to review the plan offerings and rate changes, and then complete and submit your benefits renewal by 10 p.m. PT on **October 15, 2024**.

To submit your benefits renewal, log in to TriNet (login.TriNet.com) and look for the “Go to Benefits Strategy Solutions” button.

[Go to Benefits Strategy Solutions](#)

...But only YOU can submit your Benefits Renewal

If you don't act by October 15 at 10 p.m. PT:

- Your funding strategy for the current benefits plan year will roll over to the 2025 benefits plan year, which begins January 1, 2025, including any rate increases, adjusted to the minimum contribution levels.
- If the current selections are not available, your strategy will roll over using the most comparable options.
- Benefit offerings may not align with your business goals and financial objectives.
- You may not have an opportunity to change your benefits funding strategy for the new plan year.*
- Worksite employees may have to bear the full rate increase.

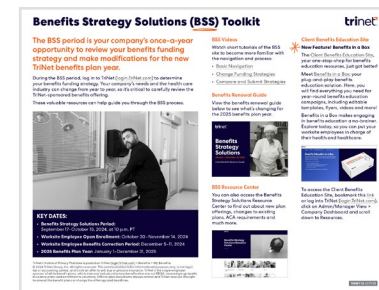
* Any requested changes made after the BSS period has closed (mid-year funding changes), may be assessed a \$2,500 service fee.

KEY DATES

- **Benefits Strategy Solutions Period:** September 17–October 15, at 10 p.m. PT
- **Worksite Employee Open Enrollment:** October 30–November 14, 2024
- **Worksite Employee Benefits Correction Period:** December 5–11, 2024
- **2025 Benefits Plan Year:** January 1–December 31, 2025

Benefits Strategy Solutions (BSS) Toolkit

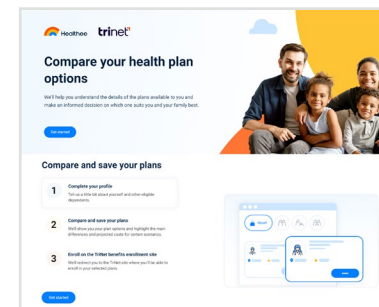
Download and save the BSS Toolkit to ensure you have these BSS resources in one convenient location to guide you through the funding period!



NEW!

Benefits Decision Support – Powered by Healthee

Benefits decision support* is an integrated application within the TriNet platform that helps your worksite employees better understand the value of their TriNet-sponsored medical, dental and vision benefit options (if applicable), so they can identify the plan(s) that best fit their needs and make informed benefit elections.

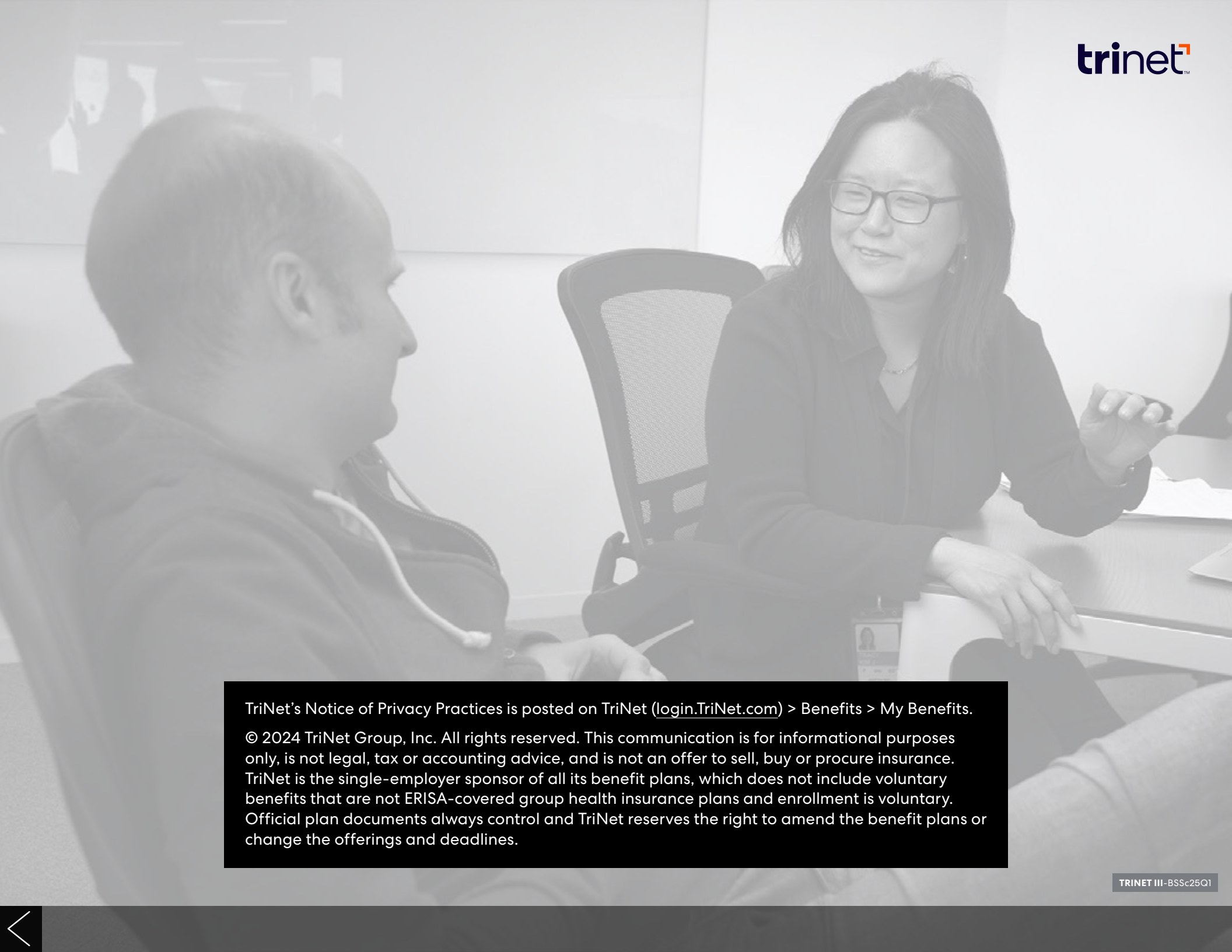


Worksite employees can utilize benefits decision support to:

- Receive support with their medical, dental and vision benefits plan elections
- Get a better understanding of estimated benefit plan costs, which include both pay-period costs and cost-shares (the share of costs covered by their insurance that they pay out of their own pocket)
- Receive guidance on network coverage for specific providers
- Compare benefits between plans

For more information about benefits decision support, please click [here](#) for a list of Frequently Asked Questions.

* If offered to your benefits eligible worksite employees, benefits decision support is an optional resource incorporated into their benefits enrollment experience.

The background of the page is a grayscale photograph of two people sitting at a table in an office setting. On the left, a man is seen in profile, wearing a dark hoodie. On the right, a woman with glasses and dark hair is smiling and looking towards the man. They appear to be in a meeting or discussion. The image is semi-transparent, allowing the text to be overlaid.

TriNet's Notice of Privacy Practices is posted on TriNet (login.TriNet.com) > Benefits > My Benefits.

© 2024 TriNet Group, Inc. All rights reserved. This communication is for informational purposes only, is not legal, tax or accounting advice, and is not an offer to sell, buy or procure insurance. TriNet is the single-employer sponsor of all its benefit plans, which does not include voluntary benefits that are not ERISA-covered group health insurance plans and enrollment is voluntary. Official plan documents always control and TriNet reserves the right to amend the benefit plans or change the offerings and deadlines.

