

What You Need to Know for 2025

Benefit	Highlights												
Deductible and Out-of-Pocket Maximum (OOPM) Changes	The in- and out-of-network deductibles and OOPMs for the Premium and Premium Plus HSA Plans, the Advantage HRA Plan and the Select HSA Plan will increase for 2025, driven by changes in IRS regulations. All plan enrollees will receive a new medical ID card. See page 5 for plan details.												
Gulfstream Health Savings Account (HSA) Contribution	If you are enrolled in the Premium Plus HSA Plan and open your HSA by December 1, 2025, Gulfstream will contribute to your HSA. Beginning in 2025, Gulfstream's HSA contribution will be divided into quarterly deposits (instead of a one-time deposit in January).												
Increased Contribution Limits to the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	<p>2025 annual IRS contribution limits - HSA</p> <table border="1" data-bbox="391 541 1323 657"> <tr> <td data-bbox="391 541 776 579">Employee Only</td> <td data-bbox="776 541 1323 579">Increase to \$4,300</td> </tr> <tr> <td data-bbox="391 579 776 617">All Other Coverage Levels</td> <td data-bbox="776 579 1323 617">Increase to \$8,550</td> </tr> <tr> <td colspan="2" data-bbox="391 617 1323 657">If you are age 55 or older in 2025, you may contribute an additional \$1,000</td> </tr> </table> <p>See page 6 for more information about HSAs.</p> <p>2025 annual IRS contribution limits - FSA</p> <table border="1" data-bbox="391 762 1323 877"> <tr> <td data-bbox="391 762 776 800">Full Use Health Care FSA</td> <td data-bbox="776 762 1323 800">Increase to \$3,200</td> </tr> <tr> <td data-bbox="391 800 776 837">Limited Use Health Care FSA</td> <td data-bbox="776 800 1323 837">Increase to \$3,200</td> </tr> <tr> <td data-bbox="391 837 776 877">Dependent Care FSA</td> <td data-bbox="776 837 1323 877">Remains \$5,000</td> </tr> </table> <p>See page 6 for more information about FSAs.</p> <p>HEALTH CARE FSA</p> <ul data-bbox="391 993 1516 1098" style="list-style-type: none"> • For 2024, you can roll over up to \$640 to use in 2025 • Beginning in 2025, you can roll over a remaining balance <i>only if</i> you make an FSA election for 2026 <p>DEPENDENT CARE FSA</p> <ul data-bbox="391 1161 922 1182" style="list-style-type: none"> • Unused funds are forfeited, not rolled over 	Employee Only	Increase to \$4,300	All Other Coverage Levels	Increase to \$8,550	If you are age 55 or older in 2025, you may contribute an additional \$1,000		Full Use Health Care FSA	Increase to \$3,200	Limited Use Health Care FSA	Increase to \$3,200	Dependent Care FSA	Remains \$5,000
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401(k) Catch-up Contribution Change	<p>Participants turning 50 or older by year-end are eligible for 401(k) catch-up contributions. Starting January 1, 2025, catch-up contributions will no longer require a separate flat dollar amount election. Instead, eligible participants will elect a total deferral percentage that will include both regular and catch-up desired deferrals.</p> <p>Deferral elections will continue to be withheld until they reach the combined regular and catch-up contribution limits. The flat dollar catch-up election set as of December 31, 2024 will not roll over on January 1, 2025. Pre-tax, after-tax and Roth deferral elections as of December 31, 2024, will remain in effect unless updated on gdbenefits.com.</p>												
Employee Assistance Program Reminder	<p>Earlier this year, we introduced Mindstream™ — a fitness club for your mind! Provided through the SupportLinc EAP, Mindstream™ offers live and on-demand mental health and mindfulness sessions. Visit mygdsupport.com for more information.</p>												