

# SEH Keeps Healthcare Costs Steady in 2025

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While industry trends predict an average 8% increase in healthcare premiums for 2025, SEH is pleased to announce that your healthcare premiums will remain unchanged for the coming year. Additionally, for the second consecutive year both your deductibles and out-of-pocket maximums will stay the same.

Here are some of the ways SEH is continuing to support you in managing healthcare costs:

- **Self-insured group:** As a self-insured organization, SEH continuously reviews healthcare spending patterns, allowing us to make data-driven decisions about premium adjustments and coverage design. This approach ensures we meet the evolving needs of our employee-owners while thoughtfully managing rising costs.
- **Benefit Credits:** These remain a cornerstone of SEH's benefits package, providing \$3.38 per hour each pay period to cover most or all of your employee-only premiums for health, dental, basic life and disability insurance. This allows you to enjoy comprehensive coverage with little to no out-of-pocket cost for coverage. It's another way SEH supports both your financial and personal well-being.
- **Empower HRA Plan:** SEH continues to provide HRA funds to cover 50% of your deductible costs, significantly reducing your out-of-pocket expenses as medical needs arise. This provides financial support during times when your family needs it most.
- **Empower HSA Plan:** This plan allows you to contribute to a tax-advantaged Health Savings Account (HSA), with SEH contributing up to \$500 for single coverage and \$1,000 for family coverage. Your HSA balance rolls over year to year, allowing you to save for both current and upcoming medical, dental and vision costs. As your balance grows, you have the option to invest those funds for the potential to build even more savings for the future.
- **Physician Engagement Program:** Designed to promote proactive healthcare, this program encourages annual preventive check-ups. Participation earns you an additional Wellness Credit of \$29.75 per pay period, up to \$773 annually, to further reduce your healthcare premium cost. Engaging in preventive care not only helps identify potential health issues early but can also lead to significant savings on your overall healthcare expenses.
- **Learn to Live mental health support:** This program offers 24/7 confidential access to online cognitive behavioral therapy tailored for depression, stress, anxiety, panic, insomnia, substance abuse, and resilience. Available to all employees and their family members, this valuable benefit comes at no cost –

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there are no deductibles or out-of-pocket expenses to access these services. It's a comprehensive resource designed to support your mental health whenever you need it.

At SEH, we're committed to offering competitive benefits that support the health and well-being of you and your family, while also encouraging proactive wellness strategies to manage healthcare costs effectively. We're proud to offer these valuable, cost-efficient healthcare options for another year.