2025 Benefits Changes

Mark your calendar for Open Enrollment October 28 – November 13



Benefit	Current Insurance Carrier	New Insurance Carrier	Change Highlights	Paycheck Impact
Medical	Anthem BCBS of WI	No Change	New Copay plan with office visit and Rx copays. HDHP 1 and HDHP 2 have some plan design changes including deductibles and OOP max.	HDHP 1: 2-5% increase HDHP 2: decrease Copay Plan: new rates
Dental	Delta Dental	MetLife	Change in provider network, with higher out-of-network reimbursement.	Slight increase
Vision	VSP	MetLife	Same VSP provider network, accessed via MetLife.	Slight decrease
Short Term & Long Term Disability	Voya	MetLife	No changes	Company-paid
Voluntary Life and AD&D	Voya	MetLife	One combined election for both Life and AD&D coverage. Higher coverage maximum up to \$1,000,000. Elect up to \$200,000 Voluntary Employee Life/AD&D during this OE with no medical questions.	No change; elimination of tobacco rates.
Accident	Voya	MetLife	Change: Transition to an electable voluntary benefit available to all full time employees.	Employee-paid
Critical Illness	Voya	MetLife	Enhancement of covered conditions. Elect up to \$50k. New \$100 Wellness Benefit	Higher rates for richer coverage
EAP	ComPsych	MetLife TELUS Health	Up to five counseling sessions per employee or dependent per incident per year at no cost.	Company-paid
NEW Benefits for 2025				
Hospital Indemnity	-	MetLife	New voluntary benefit that pays a lump sum if you are hospitalized, including maternity! Includes \$100 Wellness Benefit.	Employee-paid
State & Federal Benefits Advocacy	-	FEDlogic	New resources for all Agropur employees to access unlimited, confidential support for State and Federal benefits such as Medicare, Medicaid, Social Security and more.	Company-paid
Voluntary Rx Program	-	CANARx	Voluntary Rx program for members enrolled in the Agropur health plan to access brand-name maintenance medications for no cost.	Company-paid

Questions about enrollment?

Contact the Employee Service Center at 866-445-8885 or employee.service.us@agropur.com

Review more info here



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