

Open Enrollment is November 8-22

This year, take the time to

# Prioritize Your Health



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Open Enrollment is your annual opportunity to review your benefits and select the plans that best fit you and your family's needs in 2025.

Enrollment for 2025 is passive—your medical, dental, vision, life and disability, and any voluntary benefits will automatically roll over into 2025 if you take no action. **You will need to decide if you want to participate in Health Care, Dependent Care FSA, or HSA; these elections will not automatically roll over.**

### During Open Enrollment you should:

1. Review available plans and costs for your benefit options.
2. Determine if you want to contribute to an HSA, Health Care FSA or Dependent Care FSA. If you want to contribute in 2025, you must make an election during Open Enrollment. **Your 2024 choices will not carry forward.** Please be aware we have a new account administrator, be sure to review the information on page 6 to understand how the change may affect you.
3. Attend an Open Enrollment session.
4. Enroll for benefits on our new benefits administrator platform—Benefit Navigator. Be sure to log on to [flyr.bswift.com](https://flyr.bswift.com) between November 8-22 to enroll for benefits.

For additional plan information, visit the [FLYR Benefits site](#) or the [Benefit Navigator](#) enrollment platform.

## A note on employee contributions



We are proud to continue to be able to offer a 100% paid employee benefits package. By selecting the Cigna HSA, Dental Low, and Vision plan—benefits are 100% free for you.

For all other plans, and for any enrolled dependents, you and FLZR share in the cost of health care premiums. This year, we were able to negotiate no significant changes to our benefit plans (outside of federal regulations). Your contribution rates will be increasing; however FLZR will be absorbing most of the cost increase

## 2025 Monthly Employee Contributions

(24 PAY PERIODS)

	Cigna Buy Up	Cigna Base	Cigna HSA	Kaiser CA
<b>Employee Only</b>	\$52.50	\$32.38	\$0.00	\$26.83
<b>Employee + Spouse</b>	\$241.92	\$205.46	\$98.68	\$162.27
<b>Employee + Children</b>	\$179.64	\$152.25	\$74.73	\$147.50
<b>Employee + Family</b>	\$368.62	\$306.93	\$160.46	\$261.60

	Guardian Dental Low Plan	Guardian Dental High Plan	Guardian Vision
<b>Employee Only</b>	\$0.00	\$4.26	\$0.00
<b>Employee + Spouse</b>	\$12.37	\$17.27	\$0.87
<b>Employee + Children</b>	\$15.95	\$23.17	\$0.89
<b>Employee + Family</b>	\$26.70	\$38.46	\$1.41

## 2025 Health Benefits

There are very few benefit changes for 2025. More details and plan summaries will be available on the [FLYR Benefits site](#) as well as the [Benefit Navigator](#) enrollment platform.

### Medical Plans

You have the choice of three national medical plans through Cigna. If you reside in California, you also have the option to participate in an HMO plan through Kaiser. All plans provide 100% coverage for in-network preventive care. Below is a quick summary of what you can expect for in-network coverage in our medical plans.

Please be aware that the pharmacy copays on the Cigna HSA and Base plan will be changing to better align with the plan structure.

The Cigna HSA deductible will be increasing to comply with federal requirements. This remains the only medical plan with the option to contribute to a Health Savings Account (HSA). The 2025 contribution limit will be increasing, allowing you to contribute more to your account on a pre-tax basis.

### 2025 Medical Plan Comparison

	Cigna Buy Up	Cigna Base	Cigna HSA	Kaiser CA
<b>Annual Deductible</b>				
Individual	\$500	\$1,000	\$3,300	None
Family	\$1,500	\$3,000	\$6,600	None
<b>Out-of-Pocket Max</b>				
Individual	\$3,000	\$5,500	\$5,500	\$3,000
Family	\$6,000	\$11,000	\$11,000	\$6,000
<b>HSA eligible</b>	No	No	Yes	No
<b>Preventive Care</b>	No cost	No cost	No cost	No cost
<b>Out-of-Pocket Max</b>				
Primary Care	\$20 copay	\$35 copay	20% after deductible	\$20 copay
Specialist	\$20 copay	\$35 copay	20% after deductible	\$40 copay
<b>Out-of-Pocket Max</b>			<i>Copay amounts shown after deductible is met</i>	
<b>Retail (up to 30-day supply)</b>				
Tier 1	\$15 copay	\$15 copay	\$15 copay	\$10 copay
Tier 2	\$40 copay	\$40 copay	\$40 copay	\$30 copay
Tier 3	\$70 copay	\$70 copay	\$70 copay	\$30 copay
Specialty	30% up to \$250	30% up to \$250	30% up to \$250	
<b>Mail Order (up to 90-day supply)</b>				
Tier 1	\$30	\$30	\$30	
Tier 2	\$80	\$80	\$80	\$20 copay
Tier 3	\$140	\$140	\$140	\$60 copay
Specialty	30% up to \$250	30% up to \$250	30% up to \$250	\$60 copay

## Dental & Vision Benefits

The dental and vision plans will continue in 2025 unchanged.

You have the choice of a high or low dental plan through Cigna. The high plan includes orthodontia coverage, the low cost plan does not include coverage for orthodontia.

You also have the option to enroll in vision benefits through Cigna.

## Tax-Advantaged Accounts

In 2025, Flores will be replacing BRI as our tax-advantaged spending account administrator.

### HEALTH CARE, LIMITED, AND DEPENDENT CARE FSAS

#### *You must re-enroll in the FSAs each year*

**The Health Care FSA** allows you to set aside funds for 2025 health care expenses. If you enroll in the Cigna HSA, you may only enroll in the Limited FSA since you already have the opportunity to contribute to the HSA. The annual contribution limit has increased to \$3,300\*. **The Limited FSA** can only be used for dental and vision expenses since you can use your HSA for health-related expenses.

When determining contributions for 2025 for the health FSAs, be sure to plan carefully—you may only carryover up to \$660\*, all other funds will be forfeited.

*Be sure to review the timeline on page 7 to get a better understanding of any 2024 carryover funds.*

**The Dependent Care FSA** allows you to set aside funds for 2025 daycare expenses for children under 13 and elderly dependents claimed as a dependent on your tax return. The annual contribution limit remains unchanged for 2025 at \$5,000 for individuals and married couples filing jointly, and \$2,500 for married people filing separately.

**Commuter benefits** are a pre-tax way to pay for eligible parking & transit expenses. The 2025 maximum for parking and transit expenses will increase to \$325/month\*.

\* The 2025 contribution limits have not been officially released. We are providing the projected contribution limits for reference.

HSA ANNUAL CONTRIBUTION IS INCREASING

The 2025 HSA contribution limit is increasing—its most significant increase in recent years. You can adjust your contribution rate at any time during the year, but we encourage you to review and adjust your contributions based on the new limits. Remember, unused funds will roll over from year to year and you have the opportunity to invest these funds as well.

FLYR will continue to contribute \$50/month for employee-only coverage and \$100/month for family coverage into your HSA, you should take that into consideration when planning your personal contributions.

	2025 IRS Limit	FLYR annual contribution	Maximum employee contributions
Employee Only	\$4,300	\$600	\$3,700
Employee + Family All coverage levels	\$8,550	\$1,200	\$7,350
Catch up employee contributions if age 55+	\$1,000	–	\$1,000

YOUR ACCOUNTS WITH FLORES

In 2025, Flores will be replacing BRI as our tax-advantaged spending account administrator.

If you enroll in the Health Care FSA, Dependent Care FSA, commuter account, or the Cigna HSA, your account will automatically be opened with Flores. Flores may reach out to you if they need additional information from you to complete the enrollment process. You will receive a welcome email in December with important information about how to access your Flores account.

By the end of December, you will receive a debit card from Flores in the mail. **Be aware that even if you enroll in multiple accounts, you will only receive one debit card.** If you are enrolled in multiple accounts (ex: HSA + Limited FSA), Flores’ smart technology will automatically pull the funds from the correct account at point-of-purchase.

There is no debit card for the Dependent Care FSA, all reimbursements should be submitted directly on the Flores portal.



There are some important key dates to be aware of if you plan to participate in 2025.

DEC	JAN	FEB	MAR	APR
<div>HSA</div> <div>Use your BRI HSA funds as normal until <b>December 31</b></div>	<div>You can begin to use your Flores debit card for expenses once your account is funded. Both FLYR and personal contributions will be deposited into your Flores account in your first paycheck in January.</div> <div>In <b>January</b>, there will be a 2-3 week administrative transition period where you won't be able to access your BRI HSA fund</div>			
<div>COMMUTER BENEFITS</div> <div>Use your BRI commuter funds as normal until <b>December 31</b></div>	<div>There will be a 2-3 week administrative period in <b>January</b>, where you will not be able to access your commuter funds</div>	<div>Once your commuter account is funded, you may begin to use the account for eligible expenses</div>		
<div>FSA</div> <div>Until <b>December 31</b>, you can use your BRI debit card and submit all claims incurred in 2024 to BRI</div>	<div>Flores FSA: Starting <b>January 1</b>, your entire FSA annual election will be available to you. You can use your Flores debit card and submit any claims to Flores incurred in 2025.</div> <div>BRI FSA: Between <b>January 1-March 31</b>, you can submit any 2024 claims to BRI</div>			<div>After <b>March 31...</b></div> <div>If you have less than \$640 in your BRI account, the entirety of your balance will roll over to Flores and will be available by mid-May.</div> <div>If you have funds in excess of \$640 in your BRI account, up to \$640 will roll over to your Flores account, any funds in excess of this amount will be forfeited.</div>
<div>DEPENDENT CARE FSA</div>	<div>BRI FSA: You have until <b>March 31</b>, to submit all claims incurred in 2024 to BRI. There is no rollover for Dependent Care FSAs—the funds are use it or lose it.</div> <div>Flores FSA: Once your Flores Dependent Care account is funded, you may begin to use the account for eligible expenses</div>			

Important information regarding your current HSA with BRI

Any contributions both you and FLYR make to your HSA will be deposited into your new account with Flores beginning in January. You will receive instructions from BRI on how to access your individual account after January 1.

Please be aware that your current account with BRI through Inspira will still be available to you, however; you will be charged a monthly maintenance fee of \$2.75 to keep that account open. If you keep that account open, you will receive a new debit card along with instructions on how to access your individual account. You have the option to transfer your HSA funds as well as any investments to Flores, note that a \$25 transfer fee will apply. The Flores transfer form will be posted on the [FLYR Benefits site](#).

## Additional Benefits

Remember, you can enroll or adjust your coverage in the following benefits during Open Enrollment.

- › Voluntary Life and AD&D
- › Voluntary Critical Illness
- › MetLife Legal
- › AllState Identity Theft
- › Pet Insurance
- › Urbansitter, Kinside and Carrot

Be sure to explore the **FLYR Benefits site** for details about all your benefit options.

## How to Enroll



**Complete your enrollment online between November 8–22.**

Log on to Benefit Navigator at [flyr.bswift.com](https://flyr.bswift.com) and click on “Enrollment Center” to get started.

You will have an opportunity to ask questions during our enrollment webinar sessions—you can also direct any questions to [benefits@flyr.com](mailto:benefits@flyr.com).

