



# Kick off 2025 with fresh benefits

## Your savings guide for 2025 Open Enrollment

Updated October 2024

Rising healthcare costs have increased health plan premiums between 2% and 4% this year. Looking to offset your costs? Here are programs and benefits we offer to help you save.

### Consider enrolling in our low-premium, High-Deductible Health Plan (HDHP)

Introduced based on associate feedback, our High-Deductible Health Plan (Cigna HDHP 6000) offers the lowest premiums among plans we offer. [Learn more here.](#)

### Start contributing to a tax-free Health Savings Account (HSA)

With the HDHP 2000 and HDHP 6000, you're eligible to open and contribute money to a Health Savings Account (HSA). The HSA is a tax-free savings account that you own. You can choose to spend the money right away on [eligible health expenses](#), save or invest it for the future, and even use it in retirement. When you sign up, CHOC contributes \$500 annually for individuals and \$1,000 if you cover dependents.

### Take full advantage of CHOC's employer match on your retirement savings plan

If you aren't taking advantage of CHOC's retirement savings match, now's a great time to enroll or evaluate your contributions. After one year of service and 1,000 hours worked, CHOC will match associate contributions as follows:

- 1-5 years: 50% match on first 4% of base pay
- 6-9 years: 100% match on first 3% of base pay
- 10+ years: 200% match on first 3% of base pay

### Open a Flexible Spending Account (FSA) to cover eligible expenses

With the HMO Select, HMO Full and PPO plans, you're eligible to contribute to a Flexible Spending Account (FSA). CHOC offers two: the Health Care FSA is a tax-free account you can contribute up to \$3,200 toward in 2025 and use to reimburse [eligible expenses](#). Unused funds up to \$610 roll over at the end of the calendar year. The Dependent Care FSA can be used to reimburse care expenses for dependents unable to care for themselves. The maximum contribution is \$5,000, and unused funds at the end of the calendar year are forfeited.

### CHOC Fit

When you enroll in CHOC Fit, you'll not only get access to programs to enhance your overall wellbeing, but also earn up to \$300 annually in credits toward your health premium. Here's how it breaks down:

- 10,000 points = \$75 premium credit
- 30,000 points = \$150 premium credit
- 45,000 points = \$225 premium credit
- 70,000 points = \$300 premium credit

Enroll today to start  
saving for next year!



## More ways to save with CHOC benefits

### Save up to 70% on veterinarian bills with Pet Insurance

Have a furry friend at home? Enroll in our pet insurance program and get 50% to 70% back on veterinary bills. [Enroll here](#) and use Group ID 8685 or call 877-738-7874.

### Score savings and get support on childcare, pet care, elder care, errands and more.

Our partners at UrbanSitter offer occasional to full-time back-up childcare and CHOC provides a \$500 subsidy. UrbanSitter also offers tutoring, pet care, senior care, help with household chores, errands and more. UrbanSitter's network of childcare centers called Kinside offers a 10% subsidy to local KinderCare, Tutor Time and Learning Care Group centers.

### Going back to school? Our education reimbursement program can save you \$10,000 annually on tuition.

We value lifelong learning so much that we offer associates a \$10,000 annual tuition reimbursement with no lifetime cap and student loan refinancing available to you, your family and your friends. [Learn more.](#)

### Find big savings on brands you love through PerkSpot

Save on everything from electronics and subscription services to groceries and travel through PerkSpot, our discount partner. [Learn more and start saving.](#)

### Need to talk? Our EAP offers free, confidential therapy

Our Employee Assistance Program through SupportLinc, powered by CuraLinc, offers up to six free therapy sessions annually. [Seek support here.](#)

### Maximize your savings and investments with financial planning from expert advisers

Financial wellbeing is important. We offer three options to help you get on the right track. Have a retirement plan with CHOC? [Meet with an Empower consultant](#) to discuss your investments. Want to focus on overall financial outlook? [A certified financial planner can support you](#) with estate planning, retirement analysis and more. Seeking financial mentorship? [Work with a mentor](#) on budgeting, debt management and overall financial wellness.

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### Have questions about your benefits?

Learn more at [benefits.choc.org](https://benefits.choc.org).