

2025 HEALTH INSURANCE INFORMATION AT-A-GLANCE

Summary

For the 2025 plan year, Terre Hill Concrete Products is pleased to once again offer healthcare coverage for all full-time employees through the Aetna network, administered by Marpai Health.

Plan Options (same as 2024)

The primary plan available for 2025 is a High Deductible Health Plan (HDHP) that utilizes a Preferred Provider Organization (PPO) network. This option is available to all full-time employees and offers everyone the broadest amount of coverage without the need to designate a Primary Care Provider (PCP), obtain a referral before seeing a specialist, or place limitations on your pharmacy benefits.

Additionally, we offer a separate option for full-time employees who are age 65 or older and not currently enrolled in Medicare.

- **Option #1: PPO with HSA** – This plan is available to all full-time employees. It offers all the benefits and flexibility of a traditional PPO insurance plan, as well as the option to set aside money into a Health Savings Account (HSA).
- **Option #2: PPO with HRA** – This option is only available to full-time employees who are still on the Company's healthcare plan and are currently age 65 or older.

Important Highlights

- **For 2025, our provider network will again be with Aetna, one of the largest provider networks in the country.** To see if your healthcare provider participates in the Aetna network, please contact their office to inquire or search for them [here](#).
- **Our health insurance benefits will again be administered by Marpai Health.** To learn more about Marpai Health and the services they provide, please review the section below entitled "Understanding Your Health Insurance Benefits."
- **Deductibles and Out-of-Pocket Maximums for In-Network Providers (no change):**
 - Employee Only Deductible / Out-of-Pocket Max (\$5,000 / \$6,750)
 - Employee + Dependent(s) Deductible / Out-of-Pocket Max (\$10,000 / \$13,500)
- **Deductibles and Out-of-Pocket Maximums for Out-of-Network Providers (no change):**
 - Employee Only Deductible / Out-of-Pocket Max (\$10,000 / \$15,000)
 - Employee + Dependent(s) Deductible / Out-of-Pocket Max (\$20,000 / \$30,000)
- **THCP will still contribute \$1,000 to your HSA for all employees enrolled in Option #1 (PPO with HSA).** Additionally, employees enrolled in Option #1 are still eligible for a \$1,000 reimbursement from the Company upon reaching their deductible for the plan year.



485 WEAVERLAND VALLEY ROAD
POST OFFICE BOX 10
TERRE HILL, PA 17581

Important Highlights (cont'd)

- **Preventative Care is covered at 100% (free of charge) on all plans.** For a full list of preventive services, please visit healthcare.gov.
- **Pharmacy benefits will be administered by WellDyne.** To learn more about your pharmacy benefits, please read the information provided in the section below entitled "Understanding Your Pharmacy Benefits."
- **HSA Accounts will continue to be managed by Optum Bank.**
- **Free virtual healthcare visits**
- **Care Advocacy Center**

Employee Premiums for 2025 Health Insurance (paid bi-weekly via automatic payroll deduction)

Coverage Level	Bi-weekly Premium
Employee Only	\$67.00
Employee / Child(ren)	\$155.00
Employee / Spouse	\$165.00
Family	\$205.00