

# Know your options

## Picking your medical plan for 2025



How your benefits work together



Which plan is best for you?



Plan features and benefits



### How your benefits work together

At GM, you have access to a complete benefits package to help you manage and improve your health and well-being. It's flexible health care coverage for you, your spouse and your family.

#### Your GM health benefits include:

**Medical** coverage for medical, behavioral health and substance use disorder services

**Wellness** programs to help you improve and maintain your health

**Dental** coverage for dental services, treatment and supplies

**Vision** coverage for eyecare services, treatment and supplies

**Prescription** coverage for medications prescribed by a doctor

**Information on cost and quality** for network doctors, hospitals and other health care providers with your Aetna® member website

If you have questions about your Aetna medical benefits, call your Aetna One® Advocate team at **1-800-233-7686 (TTY: 711)**.

**Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).**

# Which plan is best for you?

GM offers you two medical plan options. When picking your plan, you should consider your total possible out-of-pocket expenses for the plan year. This is the sum of your monthly medical plan contributions, plus your out-of-pocket maximum.

## Your medical plan has four key cost components:

<b>1</b> <b>Annual contribution</b> The fixed yearly amount you pay to keep your health care coverage.	<b>2</b> <b>Deductible</b> The amount you pay for covered health care services before GM starts to pay.	<b>3</b> <b>Coinsurance</b> The amount you pay for covered health care services after you meet your deductible, usually a percentage.	<b>4</b> <b>Annual out-of-pocket maximum</b> The most you'll pay in deductibles, coinsurance and pharmacy copays in one plan year.
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## ConnectedCare option

	Annual contribution	In-network deductible	In-network coinsurance	In-network annual out-of-pocket maximum	Total out-of-pocket expenses possible
	1	2	3	4	1 + 4
<b>Single</b>	\$360	\$1,750	10% after deductible	\$2,550	\$2,790
<b>Two Party</b>	\$720	\$3,500*	10% after deductible	\$5,100	\$5,580
<b>Family</b>	\$1,080	\$4,150*	10% after deductible	\$6,250	\$6,970

## Basic option

	Annual contribution	In-network deductible	In-network coinsurance	In-network annual out-of-pocket maximum	Total out-of-pocket expenses possible
	1	2	3	4	1 + 4
<b>Single</b>	\$780	\$2,050	10% after deductible	\$2,850	\$3,450
<b>Two Party</b>	\$1,560	\$4,000*	10% after deductible	\$5,600	\$6,800
<b>Family</b>	\$2,340	\$4,600*	10% after deductible	\$6,700	\$8,500

\*Entire deductible must be met for Two Party and Family plans.

Refer to the *2025 Your GM Benefits Summary Plan Description* for cost-sharing information for out-of-network benefits.



## Plan features and benefits

Both options have the same features and benefits that can simplify your life, keep you healthier and help control costs.

<b>No copays</b>	There are no copays for medical services with either of the plan options. (A copay is a fixed amount you pay for a covered health care service, usually at the time of service.)
<b>No need for referrals</b>	You'll never need referrals (but some visits or procedures may require preapproval).
<b>Savings in network</b>	<p>You can keep your costs lower by choosing in-network providers. Use your Aetna® member website to shop for cost and quality of services. And <b>click here</b> to visit the GM-Aetna website to search for doctors and other health care providers participating in your area.</p> <p><b>Note:</b> The ConnectedCare option features a local provider network with a dedicated care team, led by your primary care doctor. A focus on team-based care through technology and patient-centered records allows for highly coordinated care.</p>
<b>Preventive care</b>	<p>Routine care, such as annual physicals and flu shots, is covered 100% when you use in-network providers. Confirm whether procedures or tests are preventive. If they're diagnostic, you'll incur a cost. Your GM plan even covers some prescriptions at 100%. <b>Click here</b> for more information.</p>
<b>Extra dollars for completing your annual physical</b>	<p>It's easy to earn up to \$1,500 in wellness incentives. Take these steps:</p> <ol style="list-style-type: none"><li>1. Schedule your annual preventive physical with your doctor.</li><li>2. Attest that you have had your preventive physical via an online form at <b>MyHealth.BankofAmerica.com/gm</b>.</li></ol>

### Consider a Health Savings Account (HSA) or Flexible Spending Account (FSA)

Your plan gives you cost-effective ways to help pay for your out-of-pocket medical expenses. An HSA lets you save for medical costs over your lifetime. You can also use a limited-purpose FSA with an HSA to pay for vision and dental care expenses. Or you can opt for an FSA on its own.

#### HSA and FSA offer you:

- Tax-free contributions
- Tax-free investment earnings
- Tax-free qualified distributions
- Easy-to-use debit card and other reimbursement options

To learn more about your HSA and FSA options, call the GM Benefits & Services Center at **1-800-489-4646**. Already have an account? Manage your HSA, FSA and LifeSteps Wellness Incentive at **MyHealth.BankofAmerica.com/gm**.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna plans.

Dental, vision, HSA, FSA, pharmacy and Employee Assistance Program benefits are not administered by Aetna.