

Open Enrollment

Pearson
Benefits



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Welcome to the 2025 Benefits Enrollment Season!

With Open Enrollment upon us, Monday, October 14 – Friday, October 25 (enrollment ends at 11:59 p.m.), it's time to consider your coverage for 2025.

Inside you will find information about what is new/changing, enrollment information, and benefit reminders. We encourage you to take a few minutes to read this brochure, so you are prepared to make informed decisions.



Open Enrollment Dates:

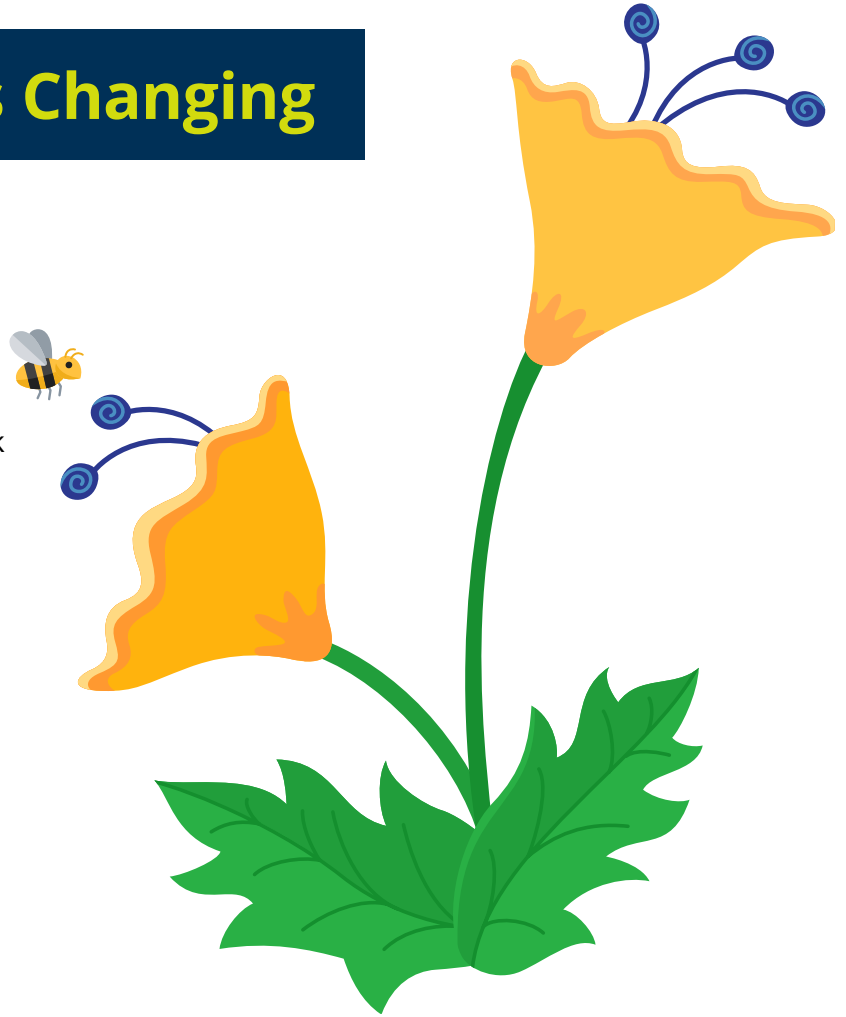
Monday, October 14 –
Friday, October 25



What's New / What's Changing

Changes to Bi-Weekly Costs

Every year we evaluate the cost of our plans and share the changes about your per-paycheck contributions for the upcoming year. While overall US healthcare costs are projected to increase between 7% and 9% in 2025, Pearson medical plans administered by Aetna, Anthem, and Kaiser will increase by 5.8%. Pearson will continue its contribution of approximately 80% toward the cost of medical coverage while employees contribute 20%, in aggregate. While Delta Dental PPO costs will increase by 3.1% there are no changes in cost for life insurance, the dental HMO, disability, or supplemental medical coverages.



Enrollment Platform. New Name, Same Functionality!

Mercer Marketplace is now known as Aptia365. With Aptia365 you have the same enrollment functionality that you enjoyed under Mercer Marketplace. Visit [Aptia365](#) to enroll for 2025. Simply select "Enroll in your 2025 benefits" and follow the prompts. Recently hired? If you were hired on or after October 14, you must enroll twice. You will need to enroll for the remainder of 2024 and once completed, you will need to complete enrollment for 2025.



New Telehealth Vendor

Beginning January 1, 2025, MDLive will be replaced with LiveHealth Online. With LiveHealth Online, you will have access to physicians who are available 365 days a year, 24 hours a day. You can consult with a physician through live video from your phone, tablet, or computer. Visit the [Pearson Benefits LiveHealth Online page](#) to learn more.

Deductible and Plan Name Change

The in-network deductible for the \$3,200 plan administered by Anthem, Aetna, and Kaiser will increase to \$3,300 single / \$6,600 family (the out-of-network deductible will change to \$6,600 single / \$13,200 family). There are no changes to the out-of-pocket maximums. This change is required to make the plan compliant with revised Internal Revenue Service (IRS) guidelines. The plan will now be called the \$3,300 Deductible Plan to coincide with the deductible change.



2024 Tax-Advantaged Account Limits

Aptia365 will reflect the 2024 limits until the IRS releases the limits for 2025. Below are the projected limits for 2025.

2024 Health Savings Account (HSA) annual limits:

- \$4,300 for individual coverage
- \$8,550 for family coverage
- \$1,000 catch-up contribution for those age 55 and over

2024 Flexible Spending Accounts (FSA) annual limits:

- \$3,300 for the Healthcare FSA
- \$3,300 for the Combination FSA
- \$5,000 for the Dependent Day Care FSA

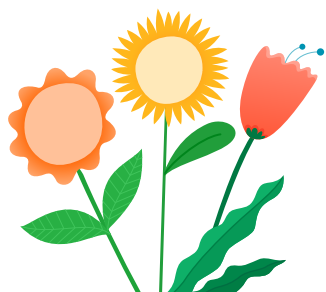
2024 Commuter monthly limit – \$325; 2024 Parking monthly limit – \$325

Reminder: If you do not make any changes for 2025, you will be automatically enrolled in your current coverage except the tax-advantaged accounts (Flexible Spending [FSA], Health Savings [HSA] and commuter / parking accounts). If you are currently participating in any of the tax-advantaged accounts and want to continue to do so next year, you must make an election for 2025, even if the amount you are contributing is the same as your 2024 election.



Which Medical Plan Is Right for You?

Pearson offers a choice of **national medical plans** with a range of coverage levels and costs, so you have the flexibility to select the option that is best for you. When you enroll in one of these plans, you will receive prescription drug coverage through CVS Caremark.



Medical Plans Comparison Table

	Anthem PPO Network Plans	Aetna Premier Care Network Plans	Anthem High-Performance Network (HPN) Plans
Network Size	Broad	Small	Narrow
Network Name	National PPO (BlueCard PPO)	Premier Care Network (APCN) – Choice POSII	National Blue High-Performance Network (Non-Tiered Network)
Available Nationally	Yes	No. Only available in certain markets.	No. Only available in certain markets.
Cost to You	\$\$\$ (3 dollar signs)	\$\$ (2 dollar signs)	\$ (1 dollar sign)
Out-of-Network Coverage Available	Yes	Yes	No. Only urgent and emergency care are covered out-of-network.
Medical Plans Offered	\$400 and \$900 Deductible PPO Plans	\$400 and \$900 Deductible PPO Plans	\$400 and \$900 Deductible EPO Plans
Consumer-Directed (CDHP) Medical Plans offered	\$1,850 and \$3,300 Deductible Plans	\$1,850 and \$3,300 Deductible Plans	\$1,850 and \$3,300 Deductible Plans
Referral Needed to See a Specialist?	No, but we highly recommend you visit your primary care physician first to ensure that someone is managing your overall health and wellness.	No, but we highly recommend you visit your primary care physician first to ensure that someone is managing your overall health and wellness.	No, but we highly recommend you visit your primary care physician first to ensure that someone is managing your overall health and wellness.
Prescription Drug Coverage Provided By	CVS Caremark	CVS Caremark	CVS Caremark

Depending on the state in which you live, you may have access to a regional plan.

Pearson offers three regional HMOs: Kaiser (California), Triple-S (Puerto Rico), and HMSA (Hawaii). Visit [Aptia365](#) (formerly Mercer Marketplace) to see what medical options, and their applicable costs, are available to you.

Supplemental Medical Options

Supplemental medical options provide cash payments in the event of a significant medical expense. You can only enroll in supplemental medical coverage during the Open Enrollment period unless you experience a qualifying life event. You do not need to be enrolled in a Pearson medical plan to enroll in supplemental medical coverage. It is important to note that these plans do not provide comprehensive medical coverage but are intended to supplement coverage provided by your primary medical plan.



Benefits of Supplemental Medical Options:

- Payments are made directly to you, unless otherwise assigned,
- Payments are made regardless of any other medical or supplemental insurance, and
- Coverage may be continued (with certain stipulations). That means you can take it with you if you leave Pearson.

Pearson Offers Three Supplemental Medical Options:

- Accident Insurance provides a payment in the event you experience an accident.
- Critical Illness offers a cash payment if you are diagnosed with a serious illness such as cancer, stroke, or end-stage renal failure.
- Hospital Indemnity insurance provides you with a payment if you are admitted or confined to a hospital.



Visit the [Pearson Benefits Supplemental Medical page](#) to learn more about these coverages. When you are ready to enroll, and to see the cost of coverage, visit [Aptia365](#) (formerly Mercer Marketplace).

Wellhub — Well-being, Evolved

Wellhub is your partner in every step of your wellness journey. Whether you're focusing on fitness, nutrition, mindfulness, or ensuring you get those precious z's, Wellhub has the resources you need to thrive.



Explore what Wellhub has in store for you!



Webinar: Say Hello to Wellhub

October 24 at 1 PM EST

[Register online: Say Hello to Wellhub](#)

Did you know that there is a free Digital Plan? With the Digital Plan you get access to a suite of apps that collectively addresses various facets of wellbeing such as sleep, meditation, nutrition, on-demand content and workout routines and more.

World Mental Health Day



Established in 1992 by the World Federation for Mental Health (WFMH), World Mental Health Day is observed on October 10 to raise awareness about mental health issues and advocate for the importance of mental well-being. The day aims to reduce the stigma surrounding mental health and promote mental health care services and resources. It serves as a reminder of the significance of mental health in our overall well-being and the need for increased understanding and support for those who may be facing challenges. Register for one or more of the following webinars held throughout the month.

World Mental Health Day Webinars

Menopause 101

October 7 at Noon EST

[Register online: Menopause 101](#)

This session aims to be informative, interactive, and develop supportive conversations about menopause.

Unlock the Secret to Financial Wellbeing

October 8 at Noon EST

[Register online: Unlock the Secret to Financial Wellbeing](#)

Participants will examine the obstacles to reaching their financial goals.

Cross-Cultural Communication

October 9 at Noon EST

[Register online: Cross-Cultural Communication](#)

Develop an awareness and understanding of different cultures.

It's Time to Prioritize Mental Health in the Workplace

October 10 at 2 PM EST

[Register online: It's Time to Prioritize Mental Health in the Workplace](#)

This webinar is designed to inspire individuals at all levels – from senior leaders to individual contributors – to take meaningful steps toward a healthier workplace.

#InspireInclusion:

Supporting our Colleagues through Pearson's Benefits Program

At Pearson, we are dedicated to creating a culture of belonging for everyone. As part of this commitment, we have designed our benefits program to support our colleagues in their personal journeys while fostering an inclusive environment. Examples of key benefit provisions include comprehensive medical coverage for gender affirmation services, doula coverage, parental leave, infertility treatment coverage, travel / lodging services, and so much more. Please visit the [Pearson Benefits Diverse Communities page](#) to learn more about how we support our various communities.

You too can **#InspireInclusion!**

Share your personal experiences, join an **Employee Resource Group**, or be an ally by supporting colleagues who may feel marginalized. Participate in programs and activities to promote diversity and inclusion within the workplace.

