Annual Enrollment Oct. 14 - Nov. 1

2025 Annual Enrollment

intel

Providing comprehensive healthcare benefits is one way Intel supports its employees. Your healthcare, life and voluntary benefits for the coming year are very similar to this year's. Review this guide to learn more about your 2025 benefits.

Here's your guide to navigating Annual Enrollment.

Explore Your Benefits

- Review What's New and Changing on page 2.
- To make the right choice for you and your family, learn about the differences in the health, dental, and vision plans on page 6.

Enter the Virtual Roadshow Raffle

- Don't miss your chance to win prizes from your benefits suppliers by participating in our roadshow raffle. Visit the Virtual Roadshow to enter.

Enroll in Your Benefits

- Mark your calendar and make your Annual Enrollment elections for 2025 between **Oct. 14 - Nov. 1**

Not making changes? Here's what you need to know:

- Ensure you make your 2025 Health Savings Account (HSA), Flexible Spending Account (FSA) and/or Dependent Care Assistance Program (DCAP) elections, information on page 7.

Folsom Health for Life Center (HFLC) Opening October 2024

We're excited to announce the opening of Intel's new Health for Life Center (HFLC) in Folsom, CA, this October. The center will offer high-quality care from dedicated providers to all Intel employees (Full-time, Part-time, Intel Contract Employee (ICE) and Interns) and their dependents (ages 2+).

Services include:

- Primary care (prevention, wellness and annual exams)
- Chronic conditions (diabetes, hypertension, etc.)
- Sick care/urgent care (business hours only)
- Physical therapy
- Chiropractic care
- Acupuncture
- Behavioral health
- And more

Starting in October, you'll be able to schedule appointments, message providers, view lab results and more through the My Premise Health portal. To get started, download the My Premise Health app or visit **mypremisehealth.com** and select "Sign Up Now."

Hours of Operation: Monday through Friday, 8 a.m. to 5 p.m. **Contact:** Call 1-916-377-0082 or fax 1-916-377-0084

Discover What's New for 2025

Stay updated on the latest enhancements and changes in our benefits offerings for the upcoming year.

Medical Deductible and Premium Updates

- The deductible and out of pocket maximum for HSA-eligible High Deductible Health Plans (HDHP) is increasing to comply with IRS requirements.
- For all other health plans, there will be a $4 to $44 monthly increase in paycheck deductions depending on plan and enrollment. See page 6.

	New Deductibles		New Out-of-Pocket Maximums	
	Anthem	Connected Care	Anthem	Connected Care
Employee Only	2025: $1,800 2024: $1,680	2025: $1,720 2024: $1,600	2025: $2,700 2024: $2,510	2025: $2,400 2024: $2,240
Employee and Child	2025: $3,600 2024: $3,360	2025: $3,450 2024: $3,200	2025: $5,400 2024: $5,025	2025: $4,800 2024: $4,480
Employee & Spouse	2025: $4,500 2024: $4,200	2025: $4,300 2024: $4,000	2025: $6,700 2024: $6,220	2025: $5,750 2024: $5,335
Employee & Spouse and child(ren)	2025: $4,500 2024: $4,200	2025: $4,300 2024: $4,000	2025: $6,700 2024: $6,220	2025: $5,750 2024: $5,335

Spouse/Domestic Partner Life Insurance

- **Maximum Coverage:** Increased to $500,000.
- **Coverage Increments:** Available in $50,000 increments.
- **Approval Required:** Coverage is subject to approval.
- **Premiums:** Will increase by approximately $0.50 per month for every $50,000 in coverage.

Connected Care and Anthem

- Weight management program participation will be required for GLP1 medications (ex, Wegovy) coverage for weight loss. Contact your health plans for more information.

Anthem

- Out-of-network coverage for Autism will no longer be covered at the in-network rate; member cost share will be at the out-of-network level. Additionally, prior authorization will be required for Autism services. For more information, contact Anthem.
- Out-of-network reimbursement will be set at 275% of Medicare.

Vision and Dental

- Paycheck deductions for VSP Vision Plus, which offers enhanced vision benefits, will increase $.60 - $1.50 per month.
- There will be no change in paycheck deductions for dental options.

New Don't let Joint Pain get in your way

Sore back, achy knees, and stiff wrists and hands—conditions like these affect 1 out of every 2 adults. Join **Hinge Health**, Intel's new benefit, to make this the year you move beyond pain. This benefit is available to employees and eligible dependents aged 18 and above, enrolled in **Anthem** and **Connected Care CA** plans.

The **Hinge Health** benefit comes at no cost to you and includes:

- Personalized exercises designed by physical therapists to alleviate pain.
- Virtual sessions that you can access anytime, anywhere.
- 1-on-1 support from a physical therapist and qualified health coach.

Hinge Health also provides a Women's Pelvic Health program, focusing on pelvic floor strengthening, bladder control issues, pregnancy/postpartum, and more.

For more information and to enroll, scan the QR code or visit **hinge.health/intel-explore.**

If you have any questions, feel free to call **(855) 902-2777** or email **help@hingehealth.com.**

Family and Childcare Benefits

Intel has improved its childcare benefits to offer more support for you and your family!

Enhanced Childcare Benefits – making childcare more accessible and affordable

Intel is building on its 20-year commitment of providing childcare benefits by bringing you new and improved services.

New Non-exempt Primary Childcare Benefit

Non-exempt employees with children 5 years and younger who use primary childcare during working hours may enroll in the Non-exempt Primary Childcare Benefit. The benefit provides $200 a month to help offset the cost of primary childcare. Go to **MyHealthBenefits** to enroll. If you enroll during Annual Enrollment, you will receive your benefit beginning with the second January paycheck.

New Care.com Membership

Free membership to Care.com to help your family find vetted and high-quality childcare centers, nannies, babysitters, and more. Visit **intel.care.com** and enroll today.

Enhanced Backup Childcare

Backup childcare is now $100 per day up to 15 days per year for up to 3 children. Also, Intel has expanded a drop off arrangement to include the Learning Care Group. Backup care at Learning Care Group and KinderCare is at no cost to you. Get reimbursed for a personal network backup care arrangement at **intel.care.com**.

Enhanced Primary Childcare

Our newly updated primary childcare network through Learning Care Group and KinderCare Education offers a 15% discount on in-center tuition, waived registration fees, and priority registration.

RethinkCare: Expert Family Resources

This benefit gives you and your family support to help you understand, teach, and better communicate with your child, including those with developmental and learning challenges.

Visit **rethinkbenefits.com/intel** for free expert consultations with Board Certified Behavior Analysts and self-guided digital trainings for your family.

Learn more about the latest enhancements to our childcare benefits by watching the new short video on the Virtual Benefits Roadshow or by visiting **goto/USChildcare** from Circuit.

Reasons To Choose Connected Care

Local Touch Point With National Reach

Great Value

- Lower deductibles, co-insurance and out-of-pocket maximums compared to other Intel High Deductible Health Plan (HDHP) options.
- Connected Care is the only medical plan option where many preventative medications are covered at 100%.
- No prior authorization needed for services from a Connected Care neighborhood provider.

Local Expertise You Can Trust

- Local knowledge, relationships and connectivity that national plans can't match.
- Extensive network of doctors, clinics, and hospitals dedicated to quality care and convenience for your family's diverse needs.
- Local nurse case managers to assist with navigating complex or chronic medical conditions and collaborate directly with your care team.

Nationwide Coverage for Peace of Mind

- Extensive in-network coverage with care available across the country. This is especially beneficial for employees who travel frequently or have dependents living elsewhere.
- Access to network doctors and hospitals both locally and nationally.

Concierge at Your Service

- A one-step resource to help you find the right doctor, answer questions about benefits and claims, verify eligibility, process ID card requests and more.
- The Concierge is dedicated to service excellence, helping you maximize your benefits and connect with covered programs and support.

Curated Programs to Meet Your Health and Wellness Needs

Stanford/Dignity

- Stanford Health care Alliance and Dignity Health networks of care
- Nurse case managers
- Stanford Health Clinic
- Rula Behavioral Health program
- LGBTQ+ Health program

Learn more about Connected Care

Why Connected Care? Scan the QR code for six reasons.

Scan the QR code to view a short video on Connected Care.

Health Option Comparison

This at-a-glance comparison summarizes key features and differences to assist you in your decision making. More details can be found at **My Health Benefits** and in the **Pay, Stock and Benefits Handbook**.

	Connected Care California HDHP Dignity Health Stanford Health Care Alliance	**Anthem Blue Cross HDHP**	**Anthem Blue Cross PCP**	**Kaiser Permanente HMO**
Annual Deductible	The total amount you pay for covered healthcare services before coinsurance begins.			
Employee only:	**$1,720**	**$1,800**	**In-network:** $250 Individual $500 Family **Out-of-network*:** $250 Individual $500 Family In and out-of-network deductibles are separately tracked Deductible does not apply toward in-network primary care or specialist office visits and prescription drugs	No Deductible
Employee & child(ren):	**$3,450**	**$3,600**		
Employee & spouse:	**$4,300**	**$4,500**		
Employee & spouse and child(ren):	**$4,300**	**$4,500**		
Coinsurance	The percentage of costs of a covered healthcare service you pay AFTER you've paid your deductible.			
In-Network	5%	10%	Primary provider visit: $10 Specialist visit: $25 5% for all other care after deductible	▪ $15 per primary provider visit ▪ $35 per specialist visit ▪ $100 per emergency room visit or outpatient surgery ▪ $250 per hospital stay
Out-of-network*	40%; reimbursement limits apply	40%; reimbursement limits apply	40%; reimbursement limits apply	Emergency coverage only
Out-of-Pocket Maximum	The amount you'll pay each year before coverage for eligible expenses are paid at 100% up to the maximum allowed amount. Certain exclusions apply.			
Employee only:	**$2,400**	**$2,700**	$1,500	$1,500
Employee & child(ren):	**$4,800**	**$5,400**	$3,000	$3,000
Employee & spouse:	**$5,750**	**$6,700**		
Employee & spouse and child(ren):	**$5,750**	**$6,700**		
Prescription drugs				
In-Network	5% coinsurance Covered at 100% for certain medications Prescription drugs accumulate toward annual deductible	10% coinsurance Prescription drugs accumulate toward annual deductible	30-day supply: $10 generic, $20 formulary, $35 non-formulary	30-day supply: $10 generic and $20 formulary

Save money when you use in-network providers!

*Out-of-network providers can charge you any amount, which may be higher than what in-network providers charge. When an out-of-network provider charges above the plan's maximum allowable amount, you are responsible for the difference. Amounts above the plan's maximum allowable amount do not count toward the plan out-of-pocket maximum. See the Pay, Stock and Benefits Handbook, Chapter 6, Subsection 6.3.4 Maximum Allowed Amount.

For full benefit coverage details, review the Pay, Stock and Benefits Handbook available on Circuit. These options are all self funded.

Want to learn more about your health coverage options? Scan the QR code to view a short video.

2025 Medical, Dental and Vision Annual Paycheck Deductions

Plan		You Only	You & Spouse	You, Spouse & 1 Child	You, Spouse & 2 Children	You, Spouse & 3 or More Children	You & 1 Child	You & 2 Children	You & 3 or More Children
Annual Paycheck Deductions for Medical Options									
Connected Care California HDHP *(No change from 2024)*		$0	$0	$0	$0	$0	$0	$0	$0
Anthem Blue Cross HDHP *(No change from 2024)*		$0	$0	$0	$0	$0	$0	$0	$0
Anthem Blue Cross PCP	**2025**	**$809**	**$3,866**	**$4,846**	**$5,853**	**$7,132**	**$2,586**	**$3,008**	**$3,988**
	2024	$756	$3,613	$4,529	$5,470	$6,666	$2,417	$2,812	$3,727
Kaiser Permanente HMO+	**2025**	**$899**	**$4,288**	**$5,390**	**$6,520**	**$7,935**	**$2,872**	**$3,349**	**$4,424**
	2024	$840	$4,007	$5,038	$6,093	$7,416	$2,684	$3,130	$4,134
Annual Paycheck Deductions for Dental Options *(No change from 2024)*									
Delta Dental PPO		$0	$245	$343	$453	$600	$122	$220	$343
DeltaCare USA DHMO		$0	$73	$122	$171	$208	$49	$98	$135
Annual Paycheck Deductions for Vision Options									
VSP Basic Vision		$0	$0	$0	$0	$0	$0	$0	$0
VSP Vision Plus	**2025**	**$105**	**$197**	**$236**	**$250**	**$275**	**$131**	**$145**	**$183**
	2024	$98	$184	$220	$233	$257	$122	$135	$171

Explore these resources to learn more

From Intel via VPN:
Access **My Health Benefits** from popular links on Circuit

From Outside Intel:
Log in to: **intel.com/go/myben**

Pay, Stock and Benefits Handbook:
Go to the Intel Pay, Stock and Benefits Handbook (the Summary Plan Description) in Circuit for a complete description of current benefits, limits and eligibility requirements.

877-GOMYBEN (466-9236)

Your Mental Wellness Matters

Check ups are important for your physical and mental health. From **Circuit** select **goto/mentalwellness** to learn more about free therapy, emotional well-being coaching, and other resources for yourself and your family.

Stay in the know! Join our Health and Wellness Communities!

- Visit the Mental Wellness Community at **goto/MentalWellness**
- Visit the US Healthcare Connect Community at **goto/USHealthcareConnect**

Understand changes to optimize your healthcare and voluntary benefits
This 2025 Annual Enrollment Guide is intended to be a Summary of Material Modification ("SMM") to your benefit plans. In the event of any discrepancy, the 2025 Pay, Stock and Benefits Handbook (PSBH) will prevail. For a copy of the current PSBH, from Circuit search Pay, Stock and Benefits Handbook. PSBH updates will be available in Q1, 2025. Intel reserves the right to modify, change, or discontinue any benefit at its sole discretion. Reproduction, photocopying, and/or electronic storage or transmission of this publication in whole or in part without the written permission of Intel Corporation is strictly prohibited.

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Contribute to your Health Savings Account (HSA)*

An HSA is a powerful financial tool that you can pair with an Intel high deductible health plan (HDHP) to help you pay for your medical expenses now and in the future with pretax dollars. IRS contribution limits have increased for 2025. Review the table below for details.

HSA Contribution Limits	2024	2025
You Only	$4,150	$4,300
Family	$8,300	$8,550
Catch-Up Contributions (55 and older)	$1,000	$1,000

Did you know?

1. **Save on taxes.** Health Savings Account (HSA) contributions are pre-tax. The money you save in your HSA lowers your taxable income so you may pay less in taxes^. **For example, if your federal tax rate is 22% and you contribute the annual individual maximum of $4,300, your tax savings could be up to $946. Or, if you contribute the annual family maximum of $8,550, your tax savings could be up to $1,881.**
2. **Invest for your future.** Investment growth is tax free^ and can help you prepare for retirement. The average 65-year old couple retiring in 2024 can expect to spend $330,000† on healthcare expenses in retirement.
3. **Save on medical expenses.** Distributions from your HSA are tax-free when used for qualified medical expenses‡.
4. **HSA funds are yours, forever.** Your HSA balance rolls forward each year and isn't tied to employment.

*HSA is not an Intel-sponsored benefit; eligibility requirements apply, and contribution limits are set by the IRS.

^Some state's tax laws do not conform to federal HSA tax rules; therefore, HSA contributions are currently subject to state income tax in California and New Jersey. Some states may also tax earnings.

†Estimated by Fidelity Workplace Consulting

‡For more information on qualified medical expenses, refer to IRS publications 969 and 502 and consult with a tax professional.

Have questions about or want to learn more about HSA?

Call a Fidelity HSA service specialist at (888) 401-7377.

Spending Account Contribution Limits

	2024	2025
Health Flexible Spending Account (Health FSA)		
You Only or Family	$3,050	$3,200
Limited Use Health FSA		
You Only or Family	$3,050	$3,200
Dependent Care Assistance Program (DCAP)		
Single or Married Filing Jointly	$5,000	$5,000
Married Filing Separately	$2,500	$2,500

Note: Limits are set by the IRS.

Important Spending Account Reminders

HSA and Health FSA

If you choose to enroll in an HSA and a Health FSA, your FSA will be limited to dental and vision expenses only.

Health FSA Carryover

You can carry over up to $610 of unused Health FSA funds from 2024 to 2025.

Dependent Care Assistance Program (DCAP)

There is no carryover for unused DCAP funds.

Leave of Absence Impact on DCAP Claims

Dependent care expenses incurred during a leave of absence longer than 2 weeks are not eligible for reimbursement from DCAP.

California Enrollment Guide

Intel's Annual Enrollment is Oct. 14 - Nov. 1, 2024

Choices will take effect Jan. 1, 2025

Scan the QR code to visit the Virtual Benefits Roadshow, get the latest updates and enter to win great prizes.