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.

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**

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	
Employee Only	2025: $1,800 2024: $1,680	2025: $2,700 2024: $2,510
Employee and Child	2025: $3,600 2024: $3,360	2025: $5,400 2024: $5,025
Employee & Spouse	2025: $4,500 2024: $4,200	2025: $6,700 2024: $6,220
Employee & Spouse and child(ren)	2025: $4,500 2024: $4,200	2025: $6,700 2024: $6,220

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.

Anthem

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

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.

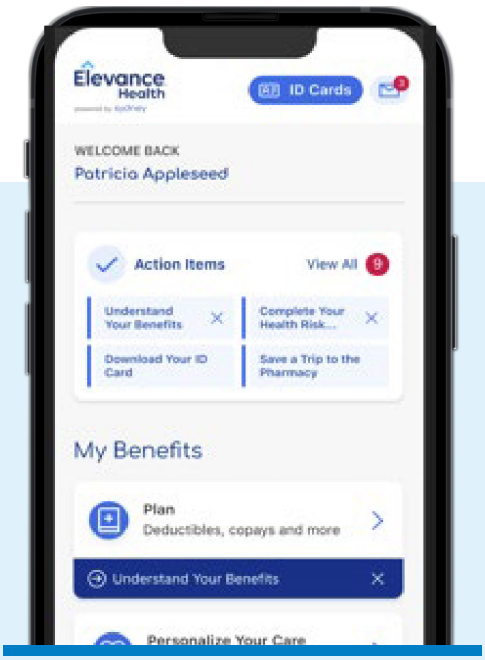
Visit **rethinkbenefits.com/intel** for free expert consultations with Board Certified Behavior Analysts and self-guided digital trainings for your family.

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.

Anthem Programs that Support Your Whole Health

Sydney Health mobile app

Sydney℠ Health helps you keep track of your health and benefits all in one place. You can use the app to:



- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Chat with an Anthem Health Guide if you have questions or need information.
- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Connect with Community Resources to find no-cost and reduced-cost programs.
- Simplify your family's health data with My Health Record to access and share health information in one place.

Text **SYDHEALTH** to **268436** to download the Sydney Health app today

Emotional well-being resources

Emotional well-being resources, administered by Learn to Live, can help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching. You will learn effective ways to manage stress, depression, anxiety, and sleep issues. To access these resources, visit **anthem.com/ca.**, go to **My Health Dashboard**, choose **Programs**, and select **Emotional Wellbeing Resources.**

24/7 NurseLine

You can connect with a registered nurse who will answer your health questions wherever you are — anytime, day or night. They can help you decide where to go for care and find doctors and other healthcare professionals in your area. Call **800-700-9184.**

Building Healthy Families

New in 2024, this program offers support to help your family from preconception through the stages of pregnancy, childbirth, and early childhood (to age 5 and beyond). It is available 24/7 through our **Sydney Health** app.

Find a helping hand with Navigator

Benefit offered through your Anthem Health Plan

NAVIGATOR HEALTHCARE INC.

Scan the QR code to learn more

- Expert Guidance & Resources
- Personalized Recommendations
- Same or Next-day Evaluations
- Follow Up for 6 Months
- 24/7 drug and alcohol support
- Access to in-plan, evidence-based care available locally (in-person) or virtually

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**.

	Anthem Blue Cross HDHP	**Anthem Blue Cross PCP**	**Kaiser Permanente HMO** California Residents Only	**Hawaii HMSA** Hawaii Residents Only
Annual Deductible	The total amount you pay for covered healthcare services before coinsurance begins.			
Employee only:	**$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	No deductible for participating providers **Out-of-network*:** For non-participating providers $100 person/$300 family. Doesn't apply to contraceptives, emergency services, prescription drugs and supplies, preventative care and well-child care.
Employee & child(ren):	**$3,600**			
Employee & spouse:	**$4,500**			
Employee & spouse and child(ren):	**$4,500**			
Coinsurance	The percentage of costs of a covered healthcare service you pay AFTER you've paid your deductible.			
In-Network	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	▪ $12 per primary provider visit ▪ $12 per specialist visit ▪ $12 copay per physician visit + 20% coinsurance per emergency room visit ▪ $12 copay per physician visit + 10% coinsurance per hospital stay
Out-of-network*	40%; reimbursement limits apply	40%; reimbursement limits apply	Emergency coverage only	30%; reimbursement limits apply, and Rx coinsurance and coverage varies
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:	**$2,700**	$1,500	$1,500	$2,500 (medical) $3,600 (prescription)
Employee & child(ren):	**$5,400**	$3,000	$3,000	$7,500 (medical) $4,200 (prescription)
Employee & spouse:	**$6,700**			
Employee & spouse and child(ren):	**$6,700**			
Prescription drugs				
In-Network	10% coinsurance Prescription drugs accumulate toward annual deductible	30-day supply: $10 generic, $20 formulary, $35 non-formulary	30-day supply: ▪ $10 generic ▪ $20 formulary	30-day supply: ▪ $7 Tier 1 – mostly generic ▪ $30 Tier 2/3 – mostly preferred and non-preferred formulary ▪ $100 Tier 4 – mostly preferred formulary specialty ▪ $200 Tier 5 – mostly non-preferred formulary specialty ▪ Copays for mail order will vary

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 with the exception of HMSA.

Want to learn more about your health coverage options? Scan the QR code to watch 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									
Anthem Blue Cross HDHP *(No change from 2024)*		$0	$0	$0	$0	$0	$0	$0	$0
Kaiser Permanente HMO (CA)	**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
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
HMSA (Hawaii PPO Medical)	**2025**	**$1,500**	**$2,973**	**$4,446**	**$4,446**	**$4,446**	**$2,973**	**$4,446**	**$4,446**
	2024	$1,486	$2,945	$4,404	$4,404	$4,404	$2,945	$4,404	$4,404
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.

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.

US 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.