

2025 Benefits Open Enrollment

Open Enrollment: November 1 – 15, 2024

Open enrollment is your chance to review and select the benefits that best suit your needs. Roper offers competitive benefits to support your physical, mental and financial wellbeing. As we approach this year's open enrollment period, we're excited to help guide you through the choices and opportunities available. Please review our resources carefully to help make informed decisions about your elections to ensure they align with your health care needs and goals for the coming year.

Open Enrollment Overview

Here's what you need to know:



Open Enrollment Period: November 1-15, 2024



Learn: Visit roperbenefits.info to explore your options and find detailed coverage information.



Enroll: When you are ready to enroll for 2025, review your current benefit elections, make changes, or waive coverage, scan the QR code or navigate to roperbenefits.info/eligibility-enrollment.



Effective Date: January 1, 2025



IMPORTANT

Once Open Enrollment ends on **November 15**, you won't be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, birth of a child, or a change in employment status.

Reminders:

- Your current Medical, Dental, Vision, Life, AD&D, and Voluntary Benefits will **automatically roll over** to 2025 if you do not take action. It is important to review your 2024 benefits package to ensure your elections are still meeting your and your family's needs.
- If you want to participate in a **Flexible Spending Account (FSA)**, you must re-enroll. FSA contributions do not roll over.
- Revisit your **Health Savings Account (HSA)** contribution election to ensure you maximize your savings opportunities as there are new limits for the upcoming tax year. Keep in mind, your account balance rolls over each year. 401(k) savings elections can be reviewed at vanguard.com/retirementplans.

What's New for 2025?

Roper continues to evaluate the benefits available to provide you with robust options at a reasonable cost. Take a look at the changes you will see in the new plan year:

- NEW Pet Insurance with Wishbone:** Keep your pets healthy with coverage for unexpected vet expenses, plus optional routine care like vaccines and exams. Get an instant quote and enroll anytime at wishboneinsurance.com/ropertech.
- HSA Updates:**
 - The IRS HSA maximum contribution has increased to \$4,300 individual / \$8,550 family.
 - Beginning January 1, 2025, you will receive the Roper employer contribution each pay period instead of quarterly. This gives you access to your HSA funds sooner to help cover healthcare expenses.
- Medical Changes:**
 - Fertility Coverage Expanded:**
 - Lifetime maximum increased from \$15,000 to \$25,000.
 - Pharmacy claims no longer count toward the prescription lifetime maximum, giving you more flexibility.
 - PPO Plan:** Annual Deductible increasing to \$1,000 Individual/\$2,000 + dependents(family).
 - Employee Contributions:** See new monthly cost below.

QUESTIONS?

For questions regarding Open Enrollment, please contact Roper Benefit Services.

888-481-3284

roper.benefits@assuredpartners.com

Compare Your Medical Plans

Choosing a medical plan is an important decision. To help you pick the right one, here is a brief side-by-side comparison of the Blue Cross Blue Shield of Florida (BCBS FL) medical plans available to you.

Features	HDHP	PPO
Payroll Deductions	Lowest	Highest
Plan Design	Pay full cost until deductible is met. Plan then covers 80%.	Copay-based plan with a lower deductible. Plan covers 80% after deductible is met.
Deductible	\$2,500 Individual \$5,000 Family	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum	\$5,500 Individual \$11,000 Family	\$4,000 Individual \$8,000 Family
Copay	No copays; after deductible is met, you pay 20%.	ER visit: \$200 Office Visit: \$25 Specialist Visit: \$40
Roper Annual HSA Contribution*	\$700 Individual \$1,200 Family	N/A
Best for employees who...	<ul style="list-style-type: none"> ...Want lower payroll deductions and tax savings. ...Want to invest for the future. ...Want to receive HSA contributions from the company. ...Can benefit from the fully covered HDHP preventive drug list. 	<ul style="list-style-type: none"> ...Are comfortable with higher payroll deductions. ...Prefer a traditional plan with set copays.

*Paid per pay period.

2025 Monthly Cost for Coverage

Benefit Plan	Employee Only	Employee + Spouse / Domestic Partner	Employee + Child(ren)	Employee + Family
Medical				
BCBS HDHP	\$100	\$368	\$181	\$427
BCBS PPO	\$204	\$617	\$359	\$743
Dental				
Delta Dental	\$23	\$47	\$40	\$75
Vision				
VSP	\$8	\$13	\$13	\$19

Working Spouse Surcharge for Medical Coverage

If you elect one of the medical plan options, you can cover your working spouse or domestic partner, even if they have coverage through their employer. If they do have medical coverage through their employer and you add them to your medical plan, you will pay a Working Spouse Medical Surcharge of an additional \$100 per month, pre-tax.

Mental Health Resources

Life can be challenging, but you don't have to face it alone. Roper offers the TELUS EAP, BCBS FL My Health Novel, and Teladoc Virtual Services to support your mental health and well-being, ensuring access to care when and how you need it.



Employee Assistance Program (EAP)

The EAP is available to all employees and their household family members, regardless if you are enrolled in a Roper benefit plan. With the EAP, through TELUS, you can access **FREE**, confidential support 24/7. Services include:

- ▶ **Work-Life Balance:** Get strategies to effectively manage your work and personal life, reduce stress, and improve overall productivity.
- ▶ **Health:** Access resources and support to enhance your physical and mental well-being, including counseling and wellness advice.
- ▶ **Family:** Obtain support for family-related challenges, such as parenting advice, relationship counseling, and navigating family dynamics.
- ▶ **Legal & Financial:** Receive guidance from experts on legal issues and financial planning, including assistance with budgeting, debt management, and understanding legal rights.

You're eligible for up to 5 in-person counseling sessions per concern, per person, plus unlimited support for family, work, financial, and legal matters. Take advantage of this valuable resource to lead a happier, more balanced life.

TELUS EAP

- Visit: roperbenefits.info/employee-assistance-program-eap
- Download the **TELUS Health One** mobile app.



My Health Novel

When you enroll in either the HDHP or PPO plan, you gain **FREE** access to My Health Novel through BCBS FL. This service offers three types of programs: Weight Management, Musculoskeletal Health (MSK), and Behavioral Health. These programs are tailored to your needs and aim to help you reduce stress, improve sleep, boost happiness, and decrease clinical visits.

MY HEALTH TOOLKIT

- Visit: roperbenefits.info/my-health-novel
- Download the **My Health Toolkit** mobile app.



Teladoc Virtual Visits*

Teladoc provides convenient, 24/7 access to licensed doctors, specialists, and mental health providers via phone or video. This service allows you to receive medical advice, prescriptions, and follow-up care, as well as confidential support for managing stress, anxiety, and other mental health concerns, all from the comfort of your home. You must be enrolled in a BCBS FL plan to utilize this service.

**There is a cost for this service. Please review your benefit guide for additional information.*

TELADOC

- Visit: roperbenefits.info/teladoc-virtual-visits
- Download the **Teladoc** mobile app.



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Open Enrollment Snapshot



Select your plans:
November 1-15, 2024



Enroll in benefits:
[roperbenefits.info/
eligibility-enrollment](https://roperbenefits.info/eligibility-enrollment)



Benefits effective date:
January 1, 2025



SCAN ME

QUESTIONS?

Reach out to Roper Employee Benefit Services at **888-481-3284** or email roper.benefits@assuredpartners.com for assistance.

READY TO ENROLL?

Scan the QR code or visit roperbenefits.info/eligibility-enrollment from November 1-15, 2024.

Make informed choices that support your health and well-being for the year ahead!