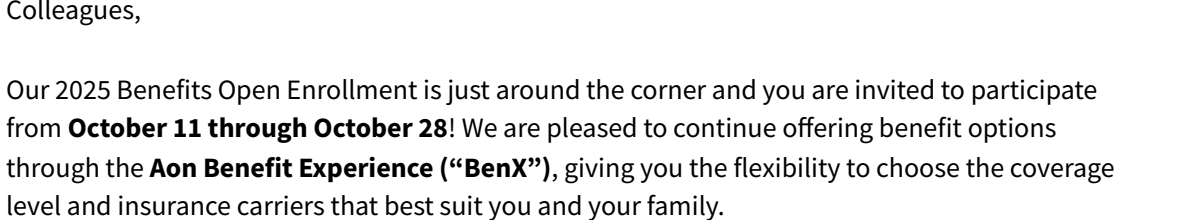


More Details for You – 2025 Benefits Open Enrollment



Colleagues,

Our 2025 Benefits Open Enrollment is just around the corner and you are invited to participate from **October 11 through October 28!** We are pleased to continue offering benefit options through the **Aon Benefit Experience (“BenX”)**, giving you the flexibility to choose the coverage level and insurance carriers that best suit you and your family.

At FTI, total wellbeing means offering you a comprehensive suite of benefits designed to support every facet of your life from your physical and mental health to financial security and work-life balance. FTI’s benefit offerings reflect our commitment to your total wellbeing, ensuring that as we grow and succeed, you do too. While many of these benefits are featured during Open Enrollment, our focus on your wellbeing extends throughout the year to ensure you take advantage of these offerings.

Open Enrollment is the ideal time to review your elected benefits and make sure they still meet the unique needs of you and your family. As always, there is a lot to consider before you enroll, but we are here to help! To provide a seamless and informed experience, we are sharing important information to help you understand what is changing in 2025, what resources are available to you and key items to keep in mind when making your elections.

You MUST enroll, as your current benefits elections will not carry over. If you do not enroll, **you will not have coverage** from FTI for medical (including prescription drugs), dental and/or vision in 2025. An active election is also needed to contribute to a health savings account (“HSA”) or a flexible spending account (“FSA”), if you’re eligible.

However, there are a select group of benefits that are **automatically continued or provided** by FTI (click [here](#) to learn more about these exceptions).

Commuter benefits may be elected or updated **at any time** via [MyHRIS](#) under the “**Historic Benefit Detail**” section.

Your Premium Costs May Change

Insurance carriers set premiums annually based on several factors, including the cost of claims for FTI employees, national healthcare trends and existing premium levels. As you review the costs of your medical options for 2025, **you can expect to see an increase with several, if not all, of the insurance carriers in your area.** The amount of increase will vary depending on where you live and your selected coverage.

FTI continues to align your employer contribution to the lowest-cost national insurance carrier at the Silver plan level in each region. The premium costs for the Silver plan with the lowest-cost national insurance carrier in your area have increased by approximately 7% for each coverage tier (i.e., single, family, etc.). Since insurance premiums can fluctuate each year, **your current coverage may no longer be the best fit for your needs in the coming year.** As of October 8th, you may use the **Interactive Pricing Tool** (access code: Medical2025) on the Make It Yours website to preview the related premiums for your available coverage options.

Your Insurance Carrier’s Provider Network May Have Changed

Insurance carriers for medical, dental and vision coverage routinely update the doctors, hospitals and facilities included in their provider networks, so it’s **important to check if your preferred doctors and hospitals are in-network** (click [here](#) for information on finding in-network providers).

If your provider is no longer in-network for your insurance carrier, you have the following options:

- Continue seeing your current provider and pay the higher out-of-network rates.
- Switch to an in-network provider and benefit from lower costs.
- Select a different insurance carrier that includes your provider in their network.

For more information on how carriers handle out-of-network coverage, click [here](#).

IMPORTANT: If you’re unsure about your coverage or need coverage for dependents in other regions, **contact the insurance carrier to confirm which providers are in their network.**

Your Region’s Lowest-Cost Insurance Carrier May Have Changed

For 2025, several of the lowest-cost national insurance carriers have changed. If you had previously selected the lowest-cost national insurance carrier, please confirm if your current insurer is still the lowest-cost carrier. **If not, you may experience premium increases to stay with that carrier.**

If your current insurer is no longer the lowest-cost carrier, your **options include:**

- Staying with your current insurance carrier but paying more in premiums.
- Changing to the new lowest-cost insurance carrier.
- Changing to another available insurance carrier that best meets your needs.
- Moving to a different plan design to possibly lower your premiums.

Prescription Classifications & Coverage May Have Changed

Your medical insurance carrier’s pharmacy benefit manager may update prescription drug coverage at any time, including changes to which medications are covered in each coverage category (i.e., generic, brand, non-preferred brand).

Before selecting a medical insurance carrier, it is **strongly recommended** that you review how your medications will be covered (click [here](#) for instructions).

HSA Contribution Limits Increased

Good news! The **IRS has increased the HSA contribution limits for 2025.** Individuals can now contribute up to \$4,300 annually on a pretax basis, while families can contribute up to \$8,550. Additionally, if you are 55 or older (or will turn 55 during 2025), you can add an extra \$1,000 as a “catch-up” contribution to your HSA. If you elect a Bronze Plus or Silver medical plan option, consider taking advantage of an HSA—this tax-advantaged account can help offset your health expenses.

Medical Plan Design Changes

For 2025, a few plan design changes are being made. Please factor in these changes as you make your plan election:

- The **Bronze Plus** in-network deductibles are increasing from \$2,450 to \$2,500 for individual coverage and from \$4,900 to \$5,000 if you cover dependents. The out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage and from \$7,800 to \$9,000 if you cover dependents.
- The **Silver** in-network deductibles are increasing from \$1,600 to \$1,700 for individual coverage and from \$3,200 to \$3,400 if you cover dependents. The out-of-pocket maximums are increasing from \$3,800 to \$4,250 for individual coverage and from \$7,600 to \$8,500 if you cover dependents.
- The **Gold** plan will see a decrease in the coinsurance for emergency room, inpatient and outpatient services from 25% to 20%. Emergency room visits will continue to be subject to a \$150 copay before coinsurance.

Vendor Changes: Voluntary Insurance Plans

For 2025, FTI will offer voluntary Accident, Critical Illness, Hospital Indemnity and Pet insurance through new insurance carriers.

Our new insurance carrier for **Accident, Critical Illness and Hospital Indemnity insurance** will be Unum, replacing Aetna. Unum will provide enhanced plan designs effective January 1, 2025. These new plans provide more comprehensive coverage, additional covered conditions and competitive rates for most employees. If you’re currently enrolled in any of these plans through Aetna, your coverage will automatically transfer to Unum with no action needed. If you want to make changes or opt out of your current plan election, you may do so during this Open Enrollment period. Learn more about the plans offered through Unum by clicking [here](#).

MetLife will be our new Pet insurance carrier, replacing Healthy Paws, effective January 1, 2025. If you’re currently enrolled for pet insurance through Healthy Paws and want to remain with Healthy Paws, no action is needed as your policy will remain active. If you prefer to switch to MetLife, you will need to cancel your Healthy Paws policy by December 31, 2024 and enroll in MetLife during Open Enrollment. For instructions on how to cancel your Healthy Paws policy, click [here](#).

Open Enrollment Support For You

On-the-Go Access – Enroll from anywhere and get access to your benefits information on the go using the **Alight Mobile app**. To download the app, go to the [Apple App Store](#) or [Google Play](#) from your mobile device. From the Alight mobile app, you will be able to enroll in benefits (when Open Enrollment begins), check your current coverage and more. Click [here](#) for FTI’s login instructions.

On-Demand Support – In addition to the **online chat feature** on the **FTI Benefits Center** website, you may also **schedule an appointment** with a customer service representative to assist you with your enrollment questions and enrolling.

Pre-schedule an Open Enrollment appointment by visiting the [FTI Benefits Center](#) website and selecting “**Appointment Scheduling**” from the homepage. Open Enrollment appointments will be available beginning **October 10 through October 25**. Once confirmed, a customer service representative will call you at your pre-scheduled appointment time using the phone number you provided.

Of Note: When calling the FTI Benefits Center, you may opt to hold your spot in the queue without staying on the phone. When it’s your turn, **a representative will call you directly.**

What’s Next?

Monday, October 7 – Make It Yours with 2025 Open Enrollment information is live:
The [Make It Yours](#) website is available for you today! As of today, you will find plan design information, insurance carriers’ preview websites and more. Use the resources from this website to explore all options available to you before making decisions and electing your 2025 benefits.

Tuesday, October 8 – Interactive Pricing Tool with 2025 pricing launches:
Beginning Tuesday, you may access the **Interactive Pricing Tool** on the [Make It Yours](#) website by clicking on the “**Compare Your Costs**” button from the home page and use the **access code:** Medical2025 (click [here](#) for instructions).

Friday, October 11 – Open Enrollment begins:
You will receive an email that directs you to the [FTI Benefits Center](#) website, where you can make your Open Enrollment elections. As you begin your enrollment, remember to use the **Help Me Choose** tool in the Benefits Center. It’s an easy way to help you confirm that your providers and prescriptions are covered by the insurance carrier you choose (click [here](#) to learn more).

Week of October 14 – Quick Guide will be available:
You will receive a Quick Guide mailer at your home address with enrollment resources, tips and details on where enrollment information can be found.

Wednesday, October 16 and Thursday, October 17 – Benefits Overview Webinars provided:
FTI will be hosting webinars to review benefit options, walk through the Open Enrollment process and answer any questions you may have. On October 16, we will offer a condensed version of the webinar, tailored for our tenured employees who may not need a full overview. On October 17, the full webinar version will be presented, providing more comprehensive details about Open Enrollment for 2025. Register for these webinars now by clicking one of the links below.

Wednesday, October 16 at 1:00 p.m. ET.

Thursday, October 17 at 1:00 p.m. ET.

Monday, October 28 – Open Enrollment ends:
All employees must **submit your elections before 11:59 p.m. CT.**

In the meantime, please visit the [U.S. Benefits page on FTI Atlas](#) for more information. For questions, contact the FTI Benefits Center at 1.844.249.8586, or 1.312.843.5256 for international callers, from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Sincerely,
FTI Human Resources

This overview of 2025 changes serves as a Summary of Material Modifications (SMM), providing information on various FTI Consulting benefit plan changes that take effect January 1, 2025. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through FTI Consulting. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern. Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter. Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits. All product and company names are trademarks™ or registered® trademarks of their respective owners. Use of them does not imply any affiliation with or endorsement by them.