



United Rentals
100 First Stamford Place, Suite 700
Stamford, CT 06902



**2025 Benefits
Open Enrollment**
Oct. 14 – Nov. 1, 2024



Benefits, United

Dear United Rentals Team,

Open Enrollment for 2025 benefits is approaching, and we're excited to share some great improvements to our industry-leading benefits program for 2025! We encourage you to take full advantage of this opportunity to explore the various plans and resources available to you. Your health and safety are our top priorities, and we are here to support you every step of the way.

This year, we've worked to make our plan more efficient and our vendor partnerships more effective, so that we can provide the best possible benefits experience at the most competitive rates. We're also introducing new programs that support your overall wellbeing and save you money without sacrificing quality care. Read on to learn about reduced costs for virtual care, new incentives for making smart healthcare choices, and more.

Your participation plays a key role in keeping costs manageable for everyone. That starts with choosing the right coverage for you and your family. The 2025 Open Enrollment period is **Oct. 14 – Nov. 1**. Take this opportunity to review your benefits and make sure your coverage still meets your needs. If you're not sure, scan the QR code below to ask ZOE. It's a virtual benefits counselor that can recommend the medical and dental plans that may be right for you.

Also, taking proactive steps for your health is essential, and we want to reward you for it! Preventive care visits are just a \$0 copay, and thanks to the United Rentals wellness incentive, they can really pay off. When you complete a wellness biometric screening **and** the online health assessment questionnaire by **Dec. 31**, you'll earn **\$1,000** toward your 2025 medical premiums!

And don't miss the range of convenient, affordable tools we offer to support your unique health goals, including personalized family-building programs, physical therapy, weight management resources, and more.

Get ready to explore your options in Workday starting **Oct. 14**. Here's to another year of health, security, and continued success for you and your family at United Rentals.

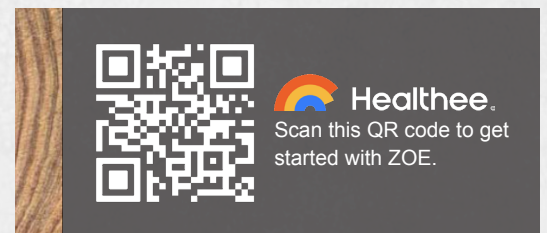
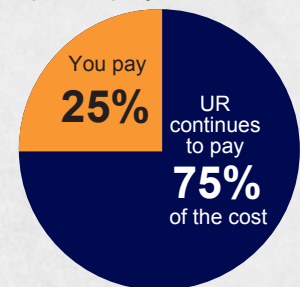


Craig Pintoff

Executive Vice President and Chief Administrative Officer

\$17,078

The average healthcare cost
per employee for 2025



Anthem Medical Plan Updates

In response to the rising cost of care, including pharmaceuticals, employee contributions will increase on average between \$1.24 – \$10.05 per biweekly pay period, depending on your plan, coverage tier, and eligibility group. All updated rates are located in the 2025 Benefits Guide and on the 2025 OE Resource Center website. To help manage your out-of-pocket costs, we're making the following enhancements:

\$0 Virtual Visits

LiveHealth Online visits will be a **\$0 copay** on the Gold Plan and **\$0 cost share** after the deductible is met on the Silver and Bronze Plans. For 2025, this also includes mental health visits!

LiveHealth Online is your most most convenient and affordable physical and emotional care option. So, for non-emergency health issues like these, skip urgent care or the ER and start with a virtual visit:

- Cold, flu or respiratory symptoms
- Sinus problems
- Minor injuries
- Allergies
- Ear infections
- Stress or anxiety

Introducing Cost-Saving Programs

- **Save with Anthem SmartShopper**

When you search for cost-effective, quality healthcare services through SmartShopper, you'll get better value and can earn up to \$500 in cash rewards. That's twice the opportunity for savings! There are more than 90 shoppable procedures in the program — including MRIs and colonoscopies.

You can access SmartShopper from the Sydney mobile app starting Jan.1.

- **Get the Best Care with Carrum Health Surgical and Cancer Centers of Excellence**

Carrum Health is a surgical resource for musculoskeletal disorders, cardiac care, cancer treatment, and bariatrics surgery. The Carrum Centers of Excellence will partner with you to offer a comprehensive approach to ensure the best possible outcomes.

Cost share will be waived for Gold Plan participants for services completed through Carrum. Silver and Bronze Plan participants will only be subject to the IRS minimum deductible of \$1,650, with waived coinsurance. This deductible will count toward your Anthem medical deductible.



What's New for 2025

Other Benefits Enhancements

Upgrades to Voluntary Benefits



New Accident, Critical Illness, and Hospital Indemnity Vendor

In order to ensure you are receiving the best customer service and value for your voluntary medical benefits, we have made the decision to move from MetLife to Allstate. By moving to Allstate, we are able to offer similar levels of coverage at a 20% reduction in premiums. Consider enrolling in one or more of these plans to help with unexpected medical expenses. Although your medical plan covers a large portion of your costs, Accident, Critical Illness, and Hospital Indemnity plans provide a direct payment to you, which you can use however you wish. If you're currently enrolled in one of these plans, you will automatically be enrolled in the closest level of coverage with Allstate if you don't make a change during Open Enrollment.



New Legal Plan Vendor

With the LegalEASE plan, you're covered when you run into life's challenges with paid-in-full benefits for personal legal matters. What's included:

- Family law
- Home and residential
- Estate planning and wills
- Financial and consumer
- Auto and traffic
- General coverage



Identity Protection

Good news! Premiums have been lowered on the Identity Protection Pro+ Plan.

New Flexible Spending Accounts (FSA) Vendor

To improve your FSA experience, effective Jan. 1, we are moving from Payflex/Inspira to Navia as our FSA vendor. Navia offers an improved, more intuitive — and mobile friendly! — user experience. Their FlexConnect feature collects all your health, dental, vision, and prescription claims and allows you to submit for reimbursement from one central location. You can also automate your recurring healthcare and dependent care FSA claims to save time. If you need help, Navia offers 100% live, U.S.-based customer support.

Kaiser Medical Plan Updates

The Kaiser HMO Plan design is changing in an effort to balance the value of the plan with increasing costs. Below is a summary of the changes. Contributions will be increasing to reflect the fully-insured rate requirements provided by Kaiser.

Kaiser DHMO		
	2024	2025
Deductible (Individual/Family)	\$0/\$0	\$250/\$500
Out-of-Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$2,000/\$4,000
Coinsurance (You Pay)	0%	10%
Primary Care Visit	\$25 copay	\$20 copay
Specialist Visit	\$40 copay	\$30 copay
ER Visit	\$100 copay	\$200 copay
Prescription Drugs (Retail)	Tier 1: \$10 copay Tier 2: \$35 copay Tier 3: N/A Tier 4: N/A	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$60 copay Tier 4: 10% up to \$250

Read All About It

Visit the Open Enrollment Resource Center — featuring videos, your Benefits Guide, and plan summaries — to learn more about these changes and your 2025 benefits. Scan the QR code to get started.



Get Ready for Open Enrollment

Even if you're happy with your current coverage, this is your one chance each year to:

- Review your plans
- Confirm your covered dependents' information
- Sign up for any new benefits
- Re-enroll in plans that don't carry over each year, such as **Flexible Spending Accounts** and **Vacation Buy**

Remember, the elections you make during Open Enrollment will remain in place for all of 2025 unless you have a Qualified Life Event. Starting **Oct. 14**, log in to Workday and follow the steps below.

Don't Forget Your Savings!

Save up to \$1,600 annually on your medical premiums by completing your wellness activities by **Dec. 31, 2024**.

2025 Tobacco-Free Incentive: Earn up to \$600 in incentives if you and your covered spouse/partner confirm your tobacco-free status.

2025 Wellness Screening Incentive: Earn up to \$1,000 in incentives if you complete both the Health Assessment Questionnaire and the biometric screening by Dec. 31, 2024.

How to Enroll



Don't forget to use ZOE to help choose the right plans. Compare plan costs and elect or waive coverage for each option



Sign in to your Workday account online or through the mobile app



Follow the prompts to choose your coverage for 2025



Add your eligible dependents to your coverage



When finished, click [Submit Enrollment](#)

Need Help?

Submit a Workday Help case or e-mail 1HR@UR.com for assistance.

UR Benefits representatives are also available at [888-220-9202](tel:888-220-9202)

from 8:00 am to 6:00 pm EST.