

2025 OPEN ENROLLMENT OVERVIEW



Open enrollment is your annual opportunity to choose the benefits that best fit you and your family's lifestyle. During this time, you may choose to change medical plans, add/drop a dependent from coverage, enroll in a flexible spending account, or enroll in voluntary life insurance. The benefits you elect during open enrollment will become effective on January 1, 2025.

- Review this flyer and the benefits guide.
- Plan to attend the Benefits Fair at City Hall. November 13th at 11:30am to 1:00pm
- Enroll using the [Workterra Benefits Portal](#) by **Friday, November 22nd**. You must enroll to participate in the FSA plans each year even if you were previously enrolled. For all other benefit plans, if you have no changes, you do not need to take any action.

WHAT'S NEW FOR 2025

ONLINE BENEFITS



Make changes in the **Workterra Benefits Portal** by 5pm on November 22, 2024



Open Enrollment materials are located on **Connect2MyBenefits**

REDMED MEDICAL PLAN

- Added service for behavioral health. Matchmaker from Premera helps align members with an in-network provider accepting new patient based on your preferences. Call the Premera Customer Service number on the back of your ID card. They will provide a list to you of providers within 4 days.

RETIREMENT PLANS

- Plan participants will be able to choose a Roth contribution option for both the MEBT Plan and the MetLife 457 Plan. On or after January 1, 2025, you will be able to log into your account online and select this option for your contributions.

FLEXIBLE SPENDING ACCOUNT (FSA)

- Healthcare FSA will increase from \$3,200 to \$3,300. Annual carryover amount will increase from \$640 to \$660.
- Dependent Care FSA maximums will remain at \$5,000 per household.
- Please remember that you must complete enrollment in [Workterra](#) to re-enroll in your Flex Plans each year!

WHAT TO DO AFTER JANUARY 1, 2025

- If making a plan change, learn more about your plan and notify any doctor's offices and/or pharmacy you have a change in your insurance, as you may forget to tell them when you are there for a visit. If you do forget and they bill the wrong plan, that can cause you headaches later!
- Register online with your carrier to access a wealth of resources. You are also able to download the mobile applications – giving you on demand access to your benefits information.
- Register for virtual care ahead of time; in the moment of illness, it is nice to have virtual healthcare available on a smart device when needed. Visit www.Premera.com or <https://wa.kaiserpermanente.org> to get started.

BENEFIT RATE CHANGES

For 2025, the City and Employees will be experiencing some rate changes for our benefits plans. Rate sheets for 2025 are available on [Connect2MyBenefits](#).

Plan Name	Rate Change
RedMed Medical	4.1% Increase
Kaiser	No change
RedMed Dental	No change
RedMed Vision	No change

BENEFIT DEDUCTIONS

Your 2025 benefits begin on January 1st, however, the deductions for your benefits will begin dependent upon when what benefits you are electing/changing.

Enrollment Completed by:	Type of Benefit:	Deduction Begins:
November 22, 2024	Medical, Dental, Vision	December 10, 2024
November 22, 2024	Additional Life Insurance, FSAs	January 10, 2025
December 10, 2024	Changes to retirement plans (except for Roth) & W4s for the 2025 tax year	January 10, 2025
January 10, 2025	Changes to retirement plans electing Roth contributions	January 24, 2025

BENEFITS PORTAL – CONNECT2MYBENEFITS

All your benefit information is available on [Connect2MyBenefits](#) where you can access information about your benefits package and company policies 24 hours a day, 7 days a week.

- **Benefit Summaries and Pricing:** Review your plans at open enrollment to select the one that fits you best. Check back at any time during the year as the need arises to look up what your plan covers.
- **Provider & Facility Directories:** Link to online directories where you can find doctors, hospitals and other healthcare providers covered under your plan.
- **Helpful Information:** Learn about your FSA plan, utilize cost estimator tools, learn about medications through the online pharmacy and much more.
- **Insurance Forms:** Print out any forms you may need.
- **Useful links:** You can link to your carrier websites to access your claim information, print cards, maintain your plan, refill prescriptions, nominate your dentist, and more.
- **Helpful Resources:** Access your carrier contact information, resources to help you reach your health and wellness goals, and many other helpful tools provided by your carriers.

QUESTIONS?

Contact a Benefit Advocate at Gallagher Benefit Services for help understanding your benefits, completing your enrollment paperwork, or resolve a claims issue. The Benefit Advocates are available from 6am to 6pm PT Monday through Friday.

Phone: 425.201.8419

Toll Free: 833.627.1567

Email: BAC.CityofRedmondWA@ajg.com



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™