

2024 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, 2024.

- Review this flyer and the benefits guide.
- Plan to attend the Benefits Fair at City Hall. November 9th at 11:30am to 1:00pm
- Enroll using the [Workterra Benefits Portal](#) by **Wednesday, 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 2024

WE'VE GONE GREEN!

- **Benefits enrollment will now be online!** The [Workterra Benefits Portal](#) is available for employees to view, enroll, or update their health, life, and disability benefits. You can enroll in or make changes to your health benefits when you first become eligible, after a qualifying life event or during annual Open Enrollment and now you can use Workterra to do so. You can also view your benefits confirmation statement within the system at any time to confirm/review your current elections. Standard Operating Procedures are available on [Connect2MyBenefits](#).

REDMED & KAISER MEDICAL PLANS

- **Updating the following coverage to align with recent law changes:**
 - Increase the hearing aid benefit to \$3000 per ear every 36 months, per WA House Bill 1222.
 - Cover termination of pregnancy in full (currently deductible and cost shares apply), per WA Senate Bill 5242.
 - Cover MRI Cancer Screenings in full for Supplemental and Diagnostic breast examinations (currently deductible and cost shares apply), per WA Senate Bill 5396.

REDMED DENTAL

- **Increase to the annual maximum** – The annual maximum for dental will increase from \$2,500 to \$3,000

REDMED VISION

- **Increase to vision hardware allowance** – The vision hardware allowance will increase from \$300 to \$400

FLEXIBLE SPENDING ACCOUNT (FSA)

- Healthcare FSA maximum is \$3,050. Annual carryover amount is \$610. Updated limits have not yet been released by the IRS for 2024.
- 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, 2024

- 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 smart device when we need it. Visit www.Premera.com or <https://wa.kaiserpermanente.org> to get started.

BENEFIT RATE CHANGES

For 2024, the City and Employees will be experiencing some rate changes for our benefits plans. Rate sheets for 2024 are available on Connect2MyBenefits.

Plan Name	Rate Change
RedMed Medical	No Change
Kaiser	12.16% Increase
RedMed Dental	3.2% Increase
RedMed Vision	6.7% Increase

BENEFIT DEDUCTIONS

Your 2024 benefits begin on January 1st, however, the deductions for your benefits will begin dependent upon when you complete your enrollment and what benefits you are electing.

Enrollment Completed by:	Type of Benefit:	Deduction Begins:
November 17, 2023	Medical, Dental, Vision	December 8, 2023 – this will be a regular half month deduction, the second half will be taken on the December 21, 2023 check
November 22, 2023	Medical, Dental, Vision	December 21, 2023 – the whole month deduction will be taken
November 22, 2023	Additional Life Insurance, FSAs, Changes to retirement plans & W4s for the 2024 tax year	January 10, 2024

BENEFITS PORTAL – CONNECT2MYBENEFITS

All your benefit information is available on the online portal 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 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.

To access your Connect2MyBenefits™ portal, go to: <https://c2mb.ajg.com/cityofredmond/home>

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.

Free: 833.627.1567

Email:



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