

City of Eagan 2025 Open Enrollment

October 2024



Gallagher

Insurance | Risk Management | Consulting

Welcome to Open Enrollment

- Open Enrollment is your annual opportunity to make changes to your benefits for the new plan year, effective **1/1/2025**.
- During Open Enrollment, you may opt to do the following:
 - Change or opt out of coverage
 - Choose new benefit options
 - Enroll eligible family members in your health or dental plans
 - Enroll in coverage, if eligible, but not currently covered
- **You must submit your enrollment decisions no later than Monday, November 11th**

Special Enrollment Periods

- Elections made at Open Enrollment will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.
- Qualifying events include:
 - Gaining a new dependent by Marriage, Birth, Adoption, or Placement for Adoption,
 - Loss of Other Coverage through your spouse's employer
 - Loss of Coverage for Medicaid or a State Children's Health Insurance Program
 - Gaining eligibility for Medicaid or a State Children's Health Insurance Program

Today We'll Cover....



Medical



VEBA/HRA



FSA



Dental



Vision



EAP & Legal Plan



Life



Disability



Accident



2025 Medical Insurance













2025 Medical Plan Offerings

	Copay Plan IN NETWORK	VEBA Plan 1 IN NETWORK	VEBA Plan 2 IN NETWORK
NETWORK	Aware	Aware	Aware
DEDUCTIBLE	\$0/\$0	\$1,500/\$3,000	\$1,500/\$3,000
COINSURANCE	100%	80%	100%
COPAY	\$20 copay (\$55 copay ER)	N/A	N/A
OUT-OF-POCKET MAXIMUM	\$1,000/\$5,000	\$3,000/\$6,000	\$1,500/\$3,000
PRESCRIPTION (RX) Generic Formulary Non-Formulary	\$10 copay \$25 copay \$50 copay	\$10 copay \$25 copay \$50 copay	\$10 copay \$25 copay \$50 copay

KNOW WHERE TO GO FOR CARE

Knowing where to go for the right care can help save you time and money. Get familiar with your options now, before you need care.

WHEN YOU NEED	USE	ACCESS/AVAILABILITY	WAIT TIME	COST
 CARE QUICKLY	Online care Colds, cough or flu, bladder infections, mental health ^[*]	Visit doctorondemand.com/BlueCrossMN 24 hours a day, seven days a week or check with your provider.	 short	\$
 CARE TODAY	Convenience clinic Minor illnesses or injuries, screenings and vaccinations	No appointment necessary. Often available nights and weekends.	 short	\$\$
 CARE SOON	Office visit Preventive care, screenings and vaccines, mental health therapy or referrals to specialty care	Call your clinic to schedule an appointment. Days and hours vary.	 varies	\$\$ – \$\$\$
 CARE NOW	Urgent care Minor cuts, sprains and burns, skin rashes, fever and flu, X-rays and lab testing	No appointment necessary. Available seven days a week, but specific hours vary.	 varies	\$\$\$\$
 CARE IMMEDIATELY	Emergency room (ER) Chest pain, shortness of breath, uncontrolled bleeding, poisoning, risk of harming yourself or others, or other life-threatening illnesses or injuries	Immediately call 911 or go to your nearest ER anytime.	 longer, unless life-threatening	\$\$\$\$\$

Please note: The conditions listed are for example only and not a complete list.

[*]Mental health visits are by appointment only, 7 a.m. to 10 p.m. local time.

Doctor On Demand® by Included Health is an independent company providing telehealth services.]

Make sure your doctor and clinic/hospital are in your network before receiving care. This will make sure you receive the highest level of benefits. Each health care provider is an independent contractor and not our agent.



Preventive Care

- Covered at 100%, not subject to deductible

Annual Physical

Including screenings for high blood pressure, diabetes and cholesterol



Vaccines



Routine pre- and post-natal care as well as well-child visits



Cancer screenings: breast, cervical and colorectal screenings



DOCTOR ON DEMAND

All you need is a smartphone, tablet or computer to get quick, convenient care with Doctor On Demand

- Medical care available in just minutes – with no travel time
 - Treats common non-emergency conditions such as sinus infections, rashes, pink eye, cold, flu, allergies, etc.
 - Prescriptions, when necessary, will be sent to your local pharmacy
- Mental health care available by appointment between 7 a.m. and 10 p.m. local time
Claims process automatically specific to your benefits as a telehealth visit



+
Dr. Ian Tong
★★★★★

Download the app or visit
[DoctorOnDemand.com/bluecrossmn](https://www.doctorondemand.com/bluecrossmn)

Please note: The conditions listed are for example only and not a complete list.

[*Mental health visits are by appointment only, 7 a.m. to 10 p.m. local time.

Doctor On Demand® by Included Health is an independent company providing telehealth services.]

Make sure your doctor and clinic/hospital are in your network before receiving care. This will make sure you receive the highest level of benefits. Each health care provider is an independent contractor and not our agent.



LEARN TO LIVE: ONLINE BEHAVIORAL HEALTH PROGRAM

Online mental health programs for members (age 13+) living with mental health conditions. Quick online assessment to learn which program would benefit you the most.

- 6 programs: Depression; Social Anxiety; Stress, Anxiety and Worry; Insomnia; Panic; and Substance Use
- Immediate, 24/7, confidential access using your unique code
- 8 self-paced lessons per program
- Proven tools to apply to day-to-day life
- Coaches available to keep you engaged (text, email, phone)
- Social support (peer-to-peer, loved ones and social networks)



DON'T BE A MENTAL STAT HEALTH FACT

- Over 114 million Americans who have addressable mental health conditions will never seek face-to-face therapy due to social stigma, accessibility and cost
- Anxiety problems affect 30% of people, but often go undiagnosed and untreated
- 80% of employees feel stress on the job

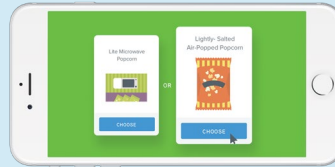


OMADA

Omada is designed to build healthy habits that last. Upon qualification, receive a welcome kit with a digital scale and other tools to track your progress. Program includes interactive weekly lessons and guidance from a health coach.

- PHASE 1** ● **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- PHASE 2** ● **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- PHASE 3** ● **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- PHASE 4** ● **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- PHASE 5** ● **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.

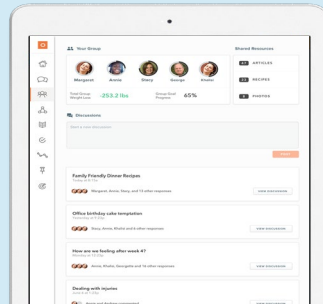
➤ See if you're eligible at OmadaHealth.com/BCBSMN1



INTERACTIVE LESSONS



SMART TECHNOLOGY



SUPPORT GROUP

PROFESSIONAL HEALTH COACH

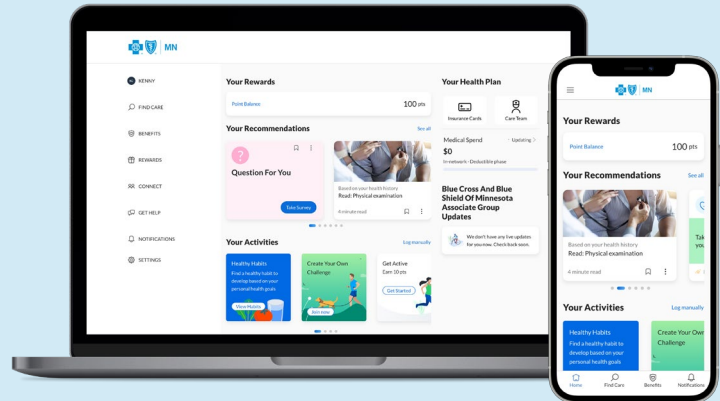


BLUE CARE ADVISORSM

Connect to everything you need to manage your health.



Blue Care Advisor lets you connect to all your benefits, so you can see your medical and pharmacy claims, programs, and more. You'll get information based on your benefits and history along with recommendations on steps you can take to improve your health.



BLUE CARE ADVISORSM IS PERSONALIZED TO YOU



ACCESS YOUR BENEFITS ANYWHERE



View important plan and benefit information



Receive personalized support and important reminders



Track medical and pharmacy spend



Find high-quality providers with expertise that fits you



Access your Member ID card from anywhere



Compare costs to keep healthcare spending in check



Earn rewards for completing certain activities to help with your health journey



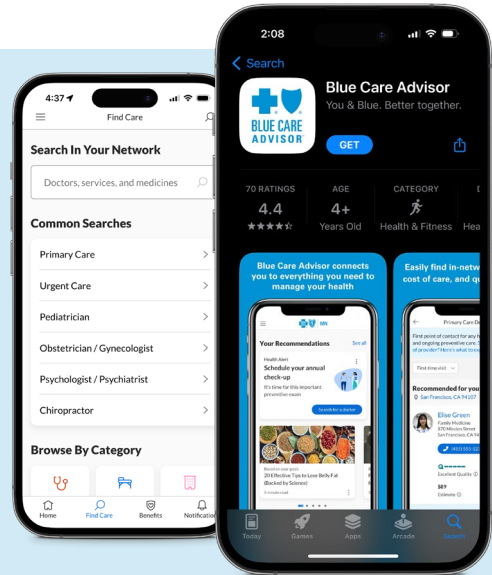
GETTING STARTED

Blue Care AdvisorSM connects you to everything you need to easily manage your healthcare, meet your goals and live healthier.

Once your plan is in effect, visit bluecrossmn.com/BCA or download the mobile app.



- If you have an existing Blue Cross account, log in with the same username/password
- If you don't have an account, you will need your Blue Cross Member ID card to register



GET ACTIVE WITH BLUE CARE ADVISOR

Earn rewards for taking steps toward your health.



Small steps can lead to big benefits — and rewards with the Get Active program.

Simply complete your Health Assessment and track your daily steps or your favorite fitness activity and earn points that translate to real dollars.



Employees and spouses¹ can earn up to
\$240² ANNUALLY



¹Employees and spouses must be enrolled in the Blue Cross and Blue Shield of Minnesota health plan.
²Based on points earned by step tracking and fitness activities.

START EARNING

1 COMPLETE A SHORT HEALTH ASSESSMENT AND EARN 100 POINTS

Complete your Health Assessment to start earning points. Based on your results, you'll receive personalized recommendations including helpful tips and resources.

2 START TRACKING

Link your fitness tracker or fitness app to automatically record your activities. You can also track activity manually — including weightlifting, yard work or swimming.

3 COLLECT YOUR REWARD

Your Reward Center shows how many points you have available.



5,000 steps = 5 points
7,000 steps = 7 points
10,000 steps = 10 points
(max per day)



10 points = \$1
Earn a maximum of **\$240 per year**



Health Reimbursement Arrangement

HRA/VEBA Administered by WEX





Health Reimbursement Arrangement

HRA/VEBA

Eligibility – who gets it?

- Employees enrolled in employer's qualified medical plan(s)



Contribution

- Only the employer can contribute
- Employees cannot make additional contributions
- Unused balances rollover

Expenses

Who's Expenses?

- Can be used for qualified expenses of the employee, spouse, and *dependents up to age 26*

What Expenses?

- Medical, Dental, and Vision Expenses
 - Including over-the-counter medications and menstrual products
- Rx, chiropractor, glasses, medical copays and expenses
- Insurance premiums
 - Any post-employment

The City of Eagan will make quarterly VEBA contributions:

- \$375 for employee coverage
- \$750 for Employee + Spouse, Employee + Children and Family coverage

This is a summary only. Learn more: [IRS Publication 969](#) & [IRS Publication 502](#)



Flexible Spending Account

FSA Administered by WEX





Flexible Spending Accounts

Dependent Care FSA

Contributions

- Elect up to **\$5,000 per family** annually to pay for child care while working
 - Cannot change election mid-year without a qualifying event
 - Use it or Lose It
- Pre-tax account: save money!



Expenses

Eligible Expenses:

- Licensed day care facilities
- Preschool programs
- After-school programs
- In-home child and dependent care services
- Elder care – *dependent care expenses for tax dependents over the age of 13 require proof of medical necessity*
- Day camp expenses

Qualifying Person

- Your child who is your dependent and who was under age 13 when the care was provided;
- Your spouse who wasn't physically or mentally able to care for himself or herself and lived with you for more than half the year; or
- A person who wasn't physically or mentally able to care for himself or herself, lived with you for more than half the year – *see IRS publication 503 for more details to determine if they are a qualified person*

This is a summary only. Learn more: [IRS Publication 503](#)



Flexible Spending Accounts

Health FSA

Elections

- Employees elect up to the limit annually to set aside pre-tax money to pay for eligible expenses
- Can only make mid-year changes to the election if there is a qualifying event
- IRS maximum amount is \$3,200 (2024)
- Elect carefully - these funds do not carry over, use it or lose it

Health FSA – Full Scope

- **Full-scope is used when employee and spouse are not contributing to an HSA**
- FSA funds used to reimburse eligible medical, vision and dental expenses

Health FSA- Limited Scope

- **Limited-scope is used when employee or spouse are contributing to an HSA**
- FSA funds **limited** to eligible vision and dental expenses only



*This is a summary only.
Learn more: [IRS Publication 969](#) & [IRS Publication 502](#)*



2025 Dental Insurance



2025 Dental Plan



	Base Plan In Network Benefits	Buy-Up Option In Network Benefits
DEDUCTIBLE:	None	\$50/\$150
ANNUAL MAX:	\$1,000	\$1,250
PREVENTIVE:	100%	100%
BASIC:	No coverage	80%
MAJOR:	No coverage	50%
DENTAL IMPLANTS, CROWNS, BRIDGES, DENTURES	No coverage	50%
DIABETES AND PREGNANCY	Additional exams, cleanings, scaling, etc. for members who are diabetic and/or pregnant are covered at 100% in-network	
		Little Partners Benefit

Extra dental care for your gums

Available on Both Plans:
Base Plan & Buy-Up Plan

We share tips to keep your teeth healthy and help you feel your best, along with important benefits.

Diabetic or pregnant and at risk of gum disease? HealthPartners MouthWise Matters covers:

- 100% of in-network services to help control or prevent gum disease – no coinsurance or deductible, even if you've hit your annual max
- Extra dental checkups and cleanings
- Root planing and scaling – a deep cleaning for your teeth



100% dental coverage for kids

ONLY included on Buy-Up Plan

Your kids are less likely to have future dental problems when they see a dentist early.

Just add your kids to your dental plan and set up their first appointment with a network dentist.

Little PartnersSM dental benefit for children 12 and younger:

- 100% coverage at an in-network dentist

- Pay nothing at the dental office

- No limit on dental care (excluding orthodontia)






2025 Vision Insurance



2025 Vision Plan

No Changes to Plan Design or Rates



Materials* \$ 10 Copay <small>(Materials copay applies to frame or spectacle lenses, if applicable.)</small>	In-Network Member Cost	Out-of-Network Reimbursement
FRAME ALLOWANCE** <small>(Up to 20% discount above frame allowance.)</small>	\$ 130 allowance	Up to \$45
STANDARD SPECTACLE LENSES		
Single Vision	Covered in full after \$10 copay	Up to \$25
Bifocal	Covered in full after \$10 copay	Up to \$40
Trifocal	Covered in full after \$10 copay	Up to \$50
Lenticular	Covered in full after \$10 copay	Up to \$80
CONTACT LENSES† <small>(in lieu of frame and spectacle lenses)</small>		
Elective	\$130 allowance	Up to \$110
Medically Necessary	Covered in full	Up to \$250
REFRACTIVE LASER SURGERY		
	Onetime/lifetime \$150 allowance Provider discount up to 25%	Onetime/lifetime \$150 allowance


 Lense enhancement options are available for additional copay amounts. See full Summary on C2MB

Frequency	
EYE EXAMINATION	N/A
LENSES OR CONTACT LENSES	Once every 12 months
FRAME	Once every 24 months

EAP & MetLaw Legal Plan

No Changes:

Benefit	Carrier
Employee Assistance Program (EAP)	TELUS Health 
MetLaw Legal Plan	MetLife Inc. 



Helping You Prepare for the Unexpected Your Benefit Options

Helping protect your family's financial future

- Life Insurance
- Accidental Death & Dismemberment Insurance

Income protection & recovery support

- Long-term Disability Insurance

Helps fill financial gaps left by medical plans

- ****NEW**** Accident Insurance

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

Life Insurance

These benefits

- Are protection for those who you will leave behind with a cash benefit that can help with final planning and loss of future income.
- Gives you some peace of mind that your family will be protected when you're gone.
- Can be used to help cover costs like funeral expenses, debts, tuition, and childcare.



Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

Life Insurance

How much Life insurance is provided by my employer?

- Employee: \$50,000

How much Supplemental coverage am I able to purchase?

- Employee: Increments of \$10,000 up to \$500,000 or 5x earnings
 - You may increase your current amount of coverage increment under Guarantee Issue
- Spouse: Increments of \$5,000 up to \$250,000 not to exceed 100% of your elected amount of coverage
- Dependent children: \$20,000

Guaranteed issue

- EE - \$250,000
- SP - \$50,000
- CH - \$20,000

When can I elect my coverage?

- 10/28-11/11

When does my coverage begin?

- Current coverage will continue and increases in coverage will take effect January 1st (for coverage not requiring EOI)

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.



Long-term Disability Insurance, which we call:

Long-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work for an extended time due to an illness or injury.
- Help create some stability in an unstable time.
- Can be used for anything you choose, like:
 - Rent or mortgage payments
 - Medical deductibles
 - Bills
 - Groceries



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

Long-term Disability Insurance

Long-term Income Protection Benefits

How much is provided by my employer?

- 50% of monthly earnings up to a maximum of \$6,250

When are benefits payable?

- Benefits are payable after 30 days of Disability

When does my coverage begin?

- Coverage begins the first of the month, next following or coinciding with 30 days of employment (for anyone newly eligible)

When do benefits terminate?

- Benefits terminate when you are no longer disabled or reach your Social Security Retirement Age

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

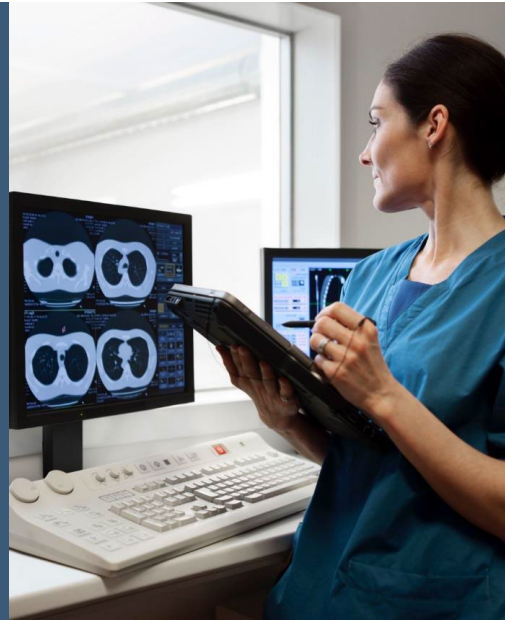


Accident Insurance, which we call

Accidental Injury Benefits

These benefits

- Provide a cash benefit for an accident.
- Are an added level of financial protection for you and your family from an accident.
- Can be used anyway you choose, such as for:
 - Deductibles
 - Food
 - Housing
 - X-ray Copays
 - Utilities



The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

Accident Insurance

Accidental Injury Benefits

How can I purchase coverage?

- Employee Only
- Employee/Spouse/DP
- Employee/Child(ren)
- Family

Health Screening Benefit \$100

Reimbursement for covered screenings

Guaranteed issue

All Guarantee Issue

Can I take the coverage if I leave my job?

Yes

	Employee	Employee + Spouse	Employee + Child(ren)	Family
Monthly Rates:	\$7.88	\$12.46	\$14.00	\$21.68

The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.



Accident Insurance

Accidental Injury Benefits

BENEFIT EXAMPLE: JAYDEN'S STORY

Jayden had played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, friends drove him to the emergency room.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden knew he'd be okay with his bills.

He'd checked the box for Accident Insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used for medical expenses, food and rent.

The plan would pay a benefit amount for each service covered as a result of Jayden's accident.

What Benefits Could be Included?

Service	Accident Plan Pays
Ground Ambulance	\$750
ER	\$150
X-Ray	\$100
CT Scan	\$300
Leg Fracture (Closed/Non-surgical)	\$2,000
Medical Appliance	\$150
Accident Follow-up (2 visits)	\$300 (\$100/visit x 3)
Chiropractor (6 visits)	\$500 (\$50/visit x 10)
Physical Therapy (3 visits)	\$750 (\$75/visit x 10)
Total	\$5,000

438220 09/24 © 2024 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.

These claim examples are for illustrative purposes only. The benefit amounts used in this example are for demonstration purposes only and may vary from the benefits that are available to you.

The ACCIDENT POLICY IS A LIMITED ACCIDENT ONLY BENEFIT POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York, This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. **IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent.





Additional Services

Take advantage of additional benefits that come with your insurance plan.

- Funeral Planning Services¹
- Will Prep Services.¹
- Travel Assistance and ID Theft and Protection Services.¹
- Ability Assist[®] Counseling Services.¹
- HealthChampionSM Health Care Support Services.^{1,2}

¹ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

² HealthChampionSM specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.



The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2024 The Hartford

This presentation includes one or more products, which are issued on the following forms: Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Accidental Death and Dismemberment Form Series includes GBD-1000 and GBD-1300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent. Paid Family Medical Leave Form Series includes GBD-1852 PFML (2020) MA, GBD-1855 PFML (CT) v.1, GBD-1859 PFML (VT). Statutory Disability Form Series includes GBD-1850 A (NY), or state equivalent. Statutory Family Leave Form Series includes GBD-1851 PFL (NY) and GBD 1856 FLI (NJ). Temporary Disability Form Series includes GBD-1850 A (HI, NJ), or state equivalent. Statutory Family Leave Insurance Form Series includes GBD 1856 FLI (NJ). Statutory Family and Medical Leave Form Series Includes GBD-1857 FAMLI (CO). Statutory Paid Family and Medical Leave Form Series Includes GBD-1858 PFML (OR). Blanket Accident Form Series Includes BTA-1000, BTA-1300, BSR-1000, BSR-1200, BSR-1300, BSR-1500 or state equivalent.

Products may not be available in all states.

Information relating to Paid Family Medical Leave is subject to change as The Hartford continues to receive guidance from states and municipalities. It shall not be considered legal advice. The Hartford assumes no responsibility for legal compliance with respect to an employer's business practices, and the views and recommendations contained herein shall not constitute The Hartford's undertaking on a company's behalf, or for the benefit of others, to determine or warrant that an employer's business operations are in compliance with any law, rule, or regulation. Employers seeking resolution of specific legal or business issues, questions, or concerns regarding this topic should consult their own attorney or business advisors; and employees should continue to consult their employers' Human Resources or other employment benefits department for guidance on the application of any law, rule, or regulation.

Next Steps

Review

- Review current elections and consider your benefit needs
 - Review the Open Enrollment Benefit Information on the Connect2MyBenefits site: c2mb.ajg.com/cityofeagan

Elect

- **Make elections via JDE-ESS (where you enter your timecard) by November 11**
- Select beneficiaries for life and retirement plans and update address and contact information

Confirm

- Confirm elections and deduction amounts match selections

Thank You! – Questions?

3600 American Blvd., Suite 500
Bloomington, MN 55431
USA



Gallagher

Insurance | Risk Management | Consulting

This material is meant to provide an overview of the most commonly asked questions on HSAs and FSAs. It does not represent all rules and regulations. For more information, please refer to IRS Publications [#502](#), [#503](#), [#969](#) and the [US Treasury Website](#). And always consult your tax advisor.

Disclaimer - GBS

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Investment advisory services and corresponding named fiduciary services may be offered through Gallagher Fiduciary Advisors, LLC, a Registered Investment Adviser. Gallagher Fiduciary Advisors, LLC is a single-member, limited-liability company, with Gallagher Benefit Services, Inc. as its single member. Certain appropriately licensed individuals of Arthur J. Gallagher & Co. subsidiaries or affiliates, excluding Gallagher Fiduciary Advisors, LLC, offer securities through Kestra Investment Services (Kestra IS), member FINRA/SIPC and or investment advisory services through Kestra Advisory Services (Kestra AS), an affiliate of Kestra IS. Neither Kestra IS nor Kestra AS is affiliated with Arthur J. Gallagher & Co., Gallagher Benefit Services, Inc. or Gallagher Fiduciary Advisors, LLC. Neither Kestra AS, Kestra IS, Arthur J. Gallagher & Co., nor their affiliates provide accounting, legal, or tax advice.



Gallagher

Insurance | Risk Management | Consulting