



# Health Benefits Open Enrollment New for 2025

**Open Enrollment Starts: Monday, October 28, 2024 (8am)**  
**Ends: Friday, November 15, 2024 (5pm)**

## 2025 Monthly Employee Payroll Contribution Rates

Each year our broker negotiates with our carriers to make sure that renewal rates reflect overall marketplace conditions and City of Bellevue's utilization. For 2025:

- **Premera Blue Cross medical plans'** rates are increasing by 3.2%
- **Kaiser Permanente medical plan** rate increasing by 4%
- **Willamette Dental plan** rates are increasing by 2.2%
- **Delta Dental of WA dental plan** and **VSP** rates will remain the same from 2024 to 2025

Your 2025 monthly employee payroll contribution rates will be available on [c2mb.ajg.com/cityofbellevue/](https://c2mb.ajg.com/cityofbellevue/) starting October 7<sup>th</sup>.

## Premera Updates

### **New: Behavioral Matchmaker**

Premera has added support to align you with your behavioral health needs. Behavioral Health Matchmakers offer the extra support needed on your care journey by providing a list of in-network, outpatient providers who are accepting new patients. Copays or deductibles apply when you see a provider. Call customer service at the number on the back of your ID card to request help finding a provider.

### **Update: Chronic Condition Support is now Teladoc Health**

The chronic condition support for diabetes, hypertension and weight loss through Teladoc (previously known as Livongo) has expanded services. There are new "Plus" designations where members can qualify for more than one program. When members can manage chronic conditions in one place, they can overcome care fragmentation and improve health outcomes, which can lead to long term total cost of care savings. Mental Health support will now be included in the new programs.

## Healthcare Flexible Spending Account (FSA)

*Assumed Increase to maximum annual election from \$3,050 to \$3,300 (Pending IRS Announcement).*

Healthcare and daycare FSA's must be elected each calendar year in accordance with Internal Revenue Service (IRS) requirements.

## Reminder: Online Resources

When you register online with your medical carriers, you'll have more access at your fingertips –estimate cost of procedures in advance (this can allow for smart consumer shopping), ID cards on the go, and benefit/claim details. It's also recommended that Premera members register for electronic explanation of benefits (EOBs).

Perks available through your carriers:

- With Premera: no cost Experian Credit Monitoring, and virtual resources for behavioral, physical therapy, and primary care through the MyCareApp.
- With Kaiser: correspond with providers as well as access emotional/behavioral support at no cost with *Calm*, *MyStrength*, and *Ginger* apps.