

City of Eagan 2024 Open Enrollment

October 2023



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 **1/1/2024**.
- 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 Friday, November 10th**

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....



Dental



Medical



VEBA/HRA



FSA



EAP & Legal Plan



Life



Disability



Vision



2024 Dental Insurance



2024 Dental Plan



ENHANCEMENT:
Combined Buy-Up Options

	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	
		NEW!: Little Partners Benefit

2024 Medical Insurance



**BlueCross
BlueShield**

Minnesota

2024 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

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





VALUE ADD PROGRAMS

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)

KNOW WHERE TO GO FOR CARE



DOCTOR ON DEMAND

Medical visits 24/7; mental health visits available by next-day appointment

Minor health issue

Get face-to-face, online care from a board-certified doctor at [DoctorOnDemand.com](https://www.doctorondemand.com)/bluecrossmn

- Cold, cough and flu
- Bladder infection
- Mental health
- Skin rashes



Minimal or no wait time



CONVENIENCE CLINIC

Open extended hours (nights/weekends)

Minor health issue

No appointment needed for treatment of minor health issues

- Cold, cough and flu
- Ear and eye infections
- Sore throat



Short wait times



OFFICE VISIT

Open during regular clinic hours

Preventive/routine care or health concern

Make an appointment for preventive care, routine care and health issues

- General health issues
- Preventive care
- Screenings and vaccines
- Referrals to specialty care



Wait times vary



URGENT CARE CLINIC

Open extended hours (nights/weekends)

Urgent – not life threatening

Drop in for medical care that is urgent but not life-threatening

- Minor cuts, sprains and burns
- Skin rashes
- Fever and flu
- X-rays and lab testing



Varies, typically longer than an office visit



EMERGENCY ROOM (ER)

Open 24/7

Life threatening

Call 911 or go to the nearest ER if the situation seems life-threatening

- Chest pain
- Shortness of breath
- Uncontrolled bleeding
- Poisoning or other serious illness/injury



Longer if you go with a minor condition

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

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

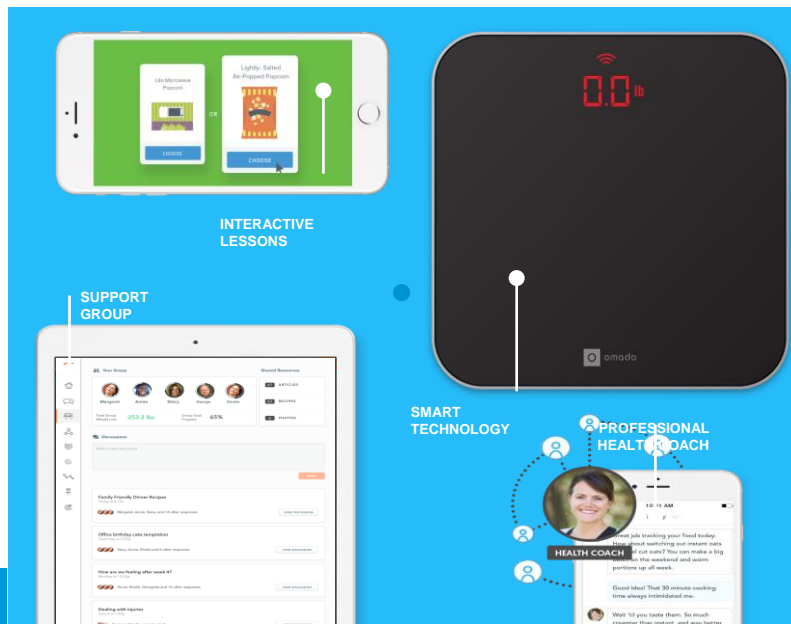
- Over 114 million Americans who have addressable mental health conditions will never seek face-to-face therapy due to social stigma, accessibility and cost
- Anxiety problems affect 30% of people, but often go undiagnosed and untreated
- 80% of employees feel stress on the job

OMADA – PRE DIABETES AND PRE HEART DISEASE SUPPORT

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

SUPPORT GROUP

SMART TECHNOLOGY

PROFESSIONAL HEALTH COACH

NEW IN 2024!



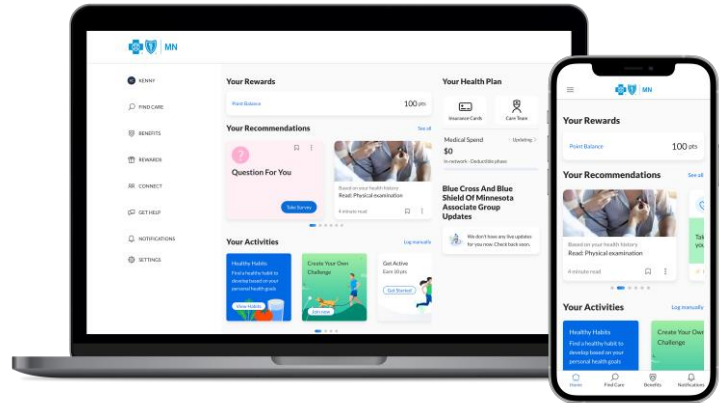
• INTRODUCING BLUE CARE ADVISORSM



- Connect to everything you need to manage your health.



Blue Care Advisor lets you seamlessly 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

YOUR DIGITAL FRONT DOOR FOR EVERYTHING YOU NEED TO LIVE HEALTHIER



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 insurance card from anywhere



Compare costs to keep healthcare spending in check

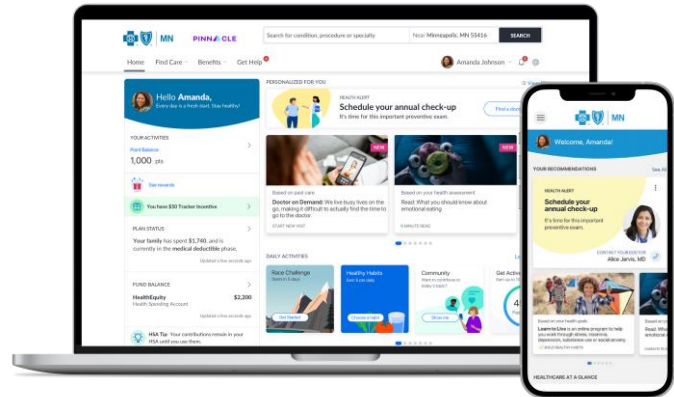


Earn rewards for completing certain activities to help with your health journey

GET STARTED TODAY

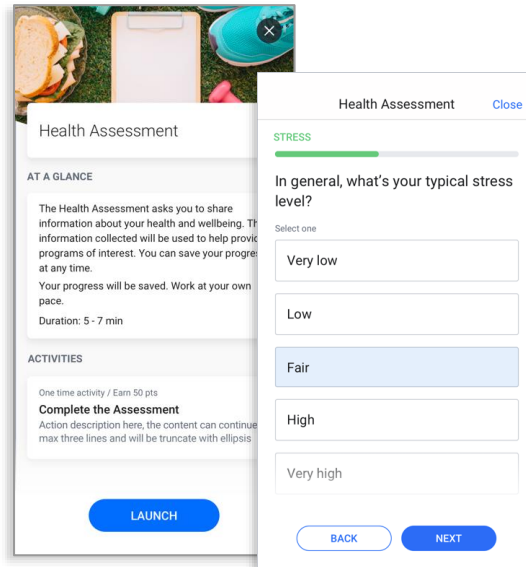
Blue Care AdvisorSM connects you to everything you need to easily manage your healthcare, meet your goals and live healthier.

- 1 To get started, download the mobile app or go to bluecrossmn.com/bca
- 2 Log in with your existing Blue Cross® and Blue Shield® of Minnesota account or register for a new account



NCQA certified health assessment to power a personalized experience that drives our members to act on their goals.

- Only takes about 5 minutes to complete
- Eligible members can receive 100 points for completing the health assessment per plan year
- Based on your Health Assessment results, you'll receive personalized recommendations including helpful tips and resources to increase engagement





With your new Blue Care Advisor Get Active program, small steps can lead to big benefits — and rewards.

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

Health Assessment

Earn **100 points** for completing the Health Assessment and enhance personalization in your experience

Tracking

Earn points for tracking daily activity

- 5 points for 5k steps
- 7 points for 7k step
- 10 points for 10k steps (max per day)



If you forget to track a day, catching up is easy. Simply go into the app and log your past activity manually up to 30 days prior.



Earn your points anytime throughout the year — there's no monthly requirement.

Rewards

Redeem points in the Reward Center

for up to \$240 in electronic gift cards
Two eligible adults per household
(employee and spouse with BCBSMN coverage)

Direct Rewards	Denominations
Visa electronic gift card	\$10, \$25, \$50
Amazon electronic gift card	\$10, \$25, \$50
Target electronic gift card	\$10, \$25, \$50
Home Depot electronic gift card	\$10, \$25, \$50
Walmart electronic gift card	\$10, \$25, \$50
Starbucks electronic gift card	\$10, \$25, \$50
Cabela's electronic gift card	\$10, \$25, \$50

Health Reimbursement Arrangement

HRA/VEBA Administered by WEX

 **wex**TM



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 \$3,050 (2023)
- 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](#)*

2024 Benefits Remaining Unchanged

No Plan Design or Rate Changes:

Benefit	Carrier	Notes:
Vision	Avesis	
LTD	The Hartford	
Basic Life and AD&D	The Hartford	
Voluntary Life and AD&D	The Hartford	During OE, you can increase your coverage by 1 increment, not to exceed the Guarantee Issue Amount, without EOI. All other increases or new enrollments will require EOI.
Employee Assistance Program (EAP)	TELUS Health	Formerly known as LifeWorks
MetLaw Legal Plan	MetLife Inc.	

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 10**
- Select beneficiaries for life and retirement plans and update address and contact information

Confirm

- Confirm elections and deduction amounts match selections

Thank You! – Questions?

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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.

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