



October 9, 2024

OPEN ENROLLMENT INFORMATION SESSION

**Presented by: Amber Fluke
& HUB International**

Open Enrollment Dates

Opens: October 11 at 10:00 a.m.

Closes: October 23 at 3:00 p.m.



Important Things to Know:

- Opens Friday, October 11 at 10:00 a.m.
- Closes Wednesday, October 23 at 3:00 p.m.
- Passive enrollment for medical, dental, vision, and life insurance
- Annual re-enrollment for Flexible Spending Accounts (FSA)
- Benefit changes are not accepted after Open Enrollment unless there is a Qualifying Life Event (QLE)



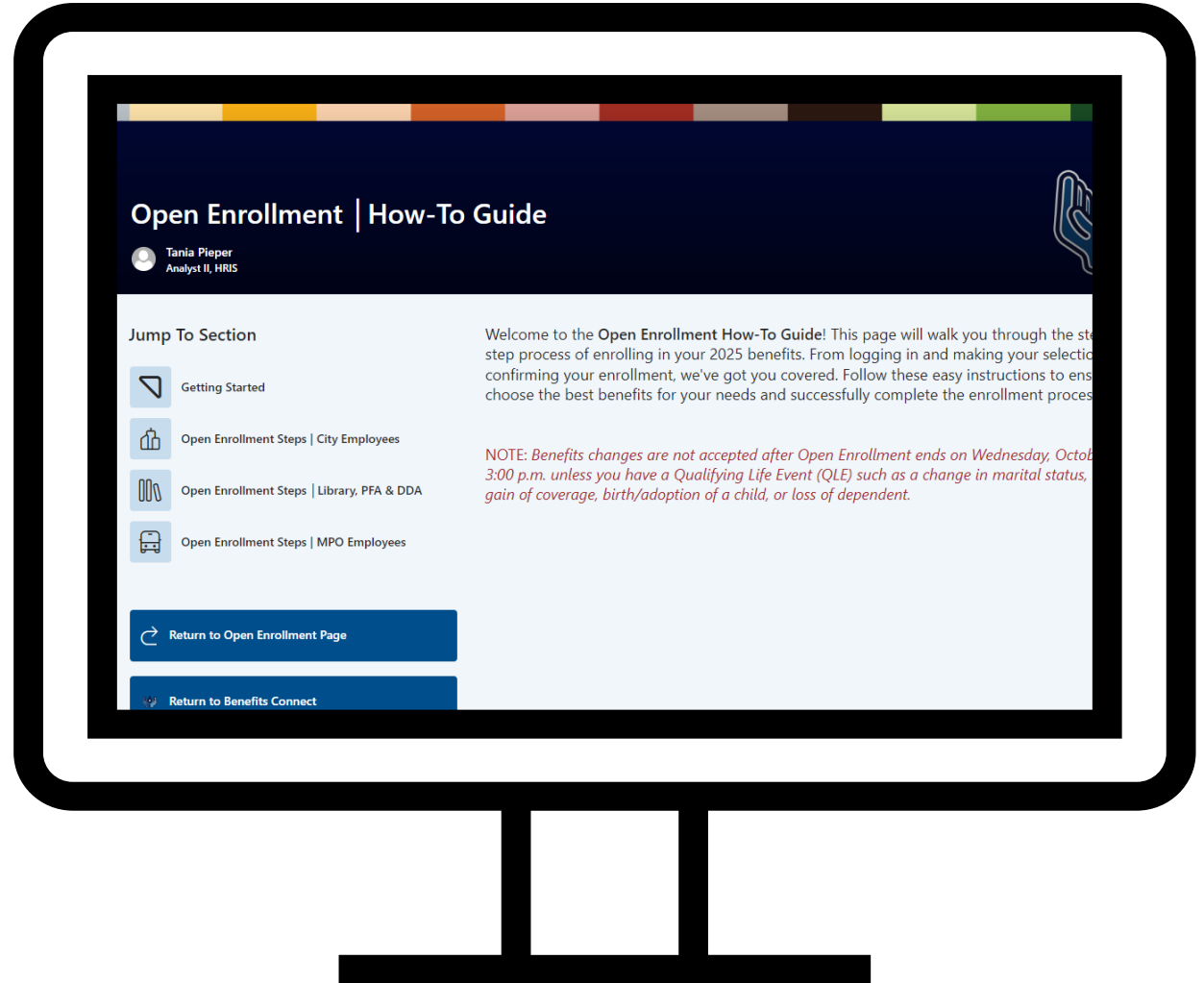
Getting Started

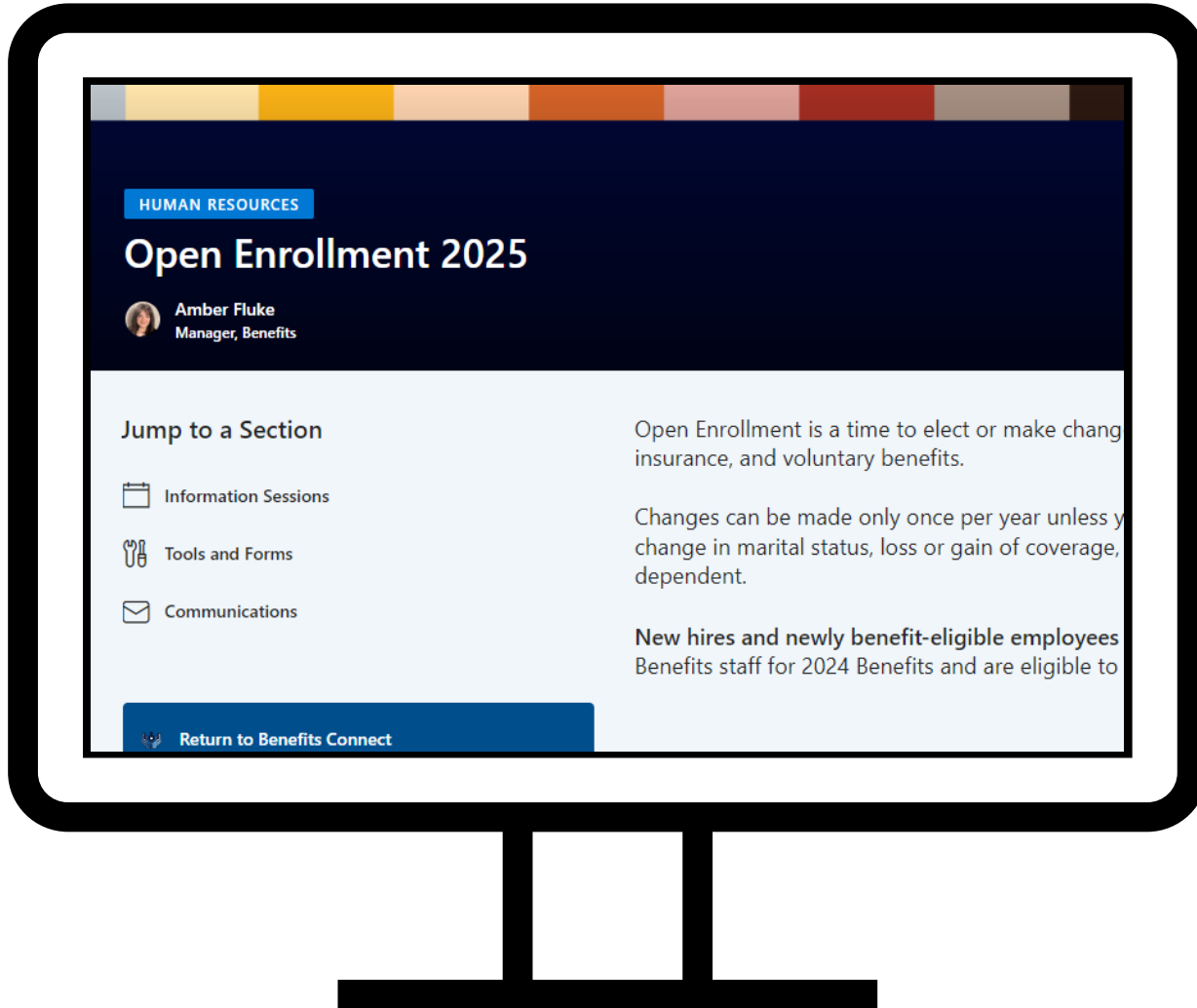
- Check Browser (use Chrome or Edge)
- Verify User ID and Password for JDE
- Reset Password if not used in over 80 days

Determine Access to JDE

- What to do if using a computer on-site -or- offsite with VPN Access
- What to do if not on a City network

Detailed Instructions on the [Open Enrollment How-To Guide](#)





Resources

- [HR Connect > Benefits > Open Enrollment](#)
- [Open Enrollment Technical Tips & Steps](#)
- fcgov.com/openenrollment

Communications

- Emails & Newsletters
- OE Information Session - Recording
- Department Sessions
- Ask Benefits Sessions (1x1)



Visit the [Open Enrollment](#) page on [Benefits Connect](#)

2025 HIGHLIGHTS — PREMIUM CHANGES

- **Part-Time Premiums:** We're making significant strides toward equity! In 2025, part-time employees will pay the **same premiums** as full-time employees. This means your medical premiums will **decrease** by **\$22.37 to \$79.98** per pay period, and dental premiums will go down by **\$1.59 to \$4.60** per pay period.
- **Full-Time Premium Increases:** Full-time employees will see an increase in medical and dental premiums. Depending on your medical plan, increases range from **\$2.01 to \$15.82** per pay period, while dental premiums will increase by **\$0.10 to \$0.42** per pay period.
- **Vision Plan Premiums:** Expect a **decrease** in vision plan premiums across the board.



2025 HIGHLIGHTS — BENEFIT CHANGES

- **Identity Theft Protection:** You asked, and we listened! We're introducing an optional **Identity Theft Protection Benefit** in 2025, in response to your feedback from the Benefits Survey.



- **Prescriptions:** In 2025, prescriptions will now be managed by **CVS Caremark**, giving you access to affordable medications with convenient options for home delivery, retail pharmacy pickup, and easy refills through the Caremark app.

- **Lifestyle Management Flexibility:** Another exciting change! In 2025, you can use up to **\$1,000** from your **Lifestyle Management Benefit** for a single service like a registered dietician, acupuncture, therapeutic massage, or biofeedback services, with a max benefit of **\$2,000**.





2025 HEALTHCARE BENEFITS

2025 MEDICAL PREMIUMS

Plan	Tier	Bi-Weekly Payroll Deductions
UMR (PPO) SelectColorado	Employee	\$49.45
	Employee w/Spouse	\$238.49
	Employee w/Child(ren)	\$195.12
	Employee w/Family	\$303.51
UMR (HDHP) ChoicePlus	Employee	\$38.57
	Employee w/Spouse	\$186.02
	Employee w/Child(ren)	\$152.20
	Employee w/Family	\$236.75





A UnitedHealthcare Company



- A partnership with the state's leading doctors - Including those from UHealth/SCL Health and Medical Center of the Rockies.
- REMINDER: Primary care physician designation highly recommended.
- Primary Care Provider (PCP) is strongly recommended.
- The network is comprised of two tiers: Tier 1 and Tier 2 - Doctors outside of the tiers are out of network and there is no benefit coverage.
- Tier 1 Colorado providers found in 14 counties: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Mesa, Pueblo, Routt, Teller, and Weld.
- Out-of-state coverage is available through the UnitedHealthcare Select Plus Network and are considered Tier 1 providers.

2025 MEDICAL PLAN DESIGNS



	PPO Plan (SelectColorado)		HDHP Plan (Choice Plus)	
	Tier 1	Tier 2	In-Network	Out-of-Network
Deductible Per Calendar Year (PCY)				
Individual/Family	\$350 / \$700	\$2,500 / \$5,000	\$3,000 / \$6,000	\$6,000 / \$12,000
Out-Of-Pocket Maximum (PCY)				
Individual/Family	\$5,000 / \$10,000	\$8,550 / \$17,100	\$4,000 / \$8,000	\$12,000 / \$24,000
Employer Contribution HSA (PCY) - Prorated for new hires/newly eligible				
Individual/Family	N/A	N/A	\$700 / \$1,400	

2025 MEDICAL PLAN DESIGNS



Covered Services	PPO Plan (Select Colorado)		HDHP Plan (Choice Plus)	
	Tier 1	Tier 2	In-Network	Out-of-Network
Office Visit Physician/Specialist	\$0 / \$40 Copay	40% After Deductible	10% After Deductible	40% After Deductible
Routine Preventative Care In-person & Virtual Care	100% Covered		100% Covered	40% After Deductible
Major Diagnostic Imaging	\$250 Copay	40% After Deductible	10% After Deductible	40% After Deductible
Minor Lab & X-ray	\$25 office/\$25 Outpatient	40% After Deductible	10% After Deductible	40% After Deductible
Chiropractic	\$20 Copay		10% After Deductible	40% After Deductible
Outpatient Mental Health	100% Covered for Optum Health in-network		10% After Deductible	40% After Deductible
Urgent Care	100% Covered		10% After Deductible	40% After Deductible
Ambulance	20% after Tier 1 Deductible	20% after Tier 2 Deductible	10% after In-Network Deductible	
Emergency Room	20% after Tier 1 Deductible		10% after In-Network Deductible	
Inpatient hospital stay	20% after Deductible	40% after Deductible	10% After Deductible	40% After Deductible
Outpatient Surgery	20% after Deductible	40% after Deductible	10% After Deductible	40% After Deductible
Infertility Benefit	Subject to place of service and treatment administered up to a \$25,000 lifetime maximum		Subject to place of service and treatment administered up to a \$25,000 lifetime maximum	

MENTAL HEALTH BENEFITS



		MINES EAP	MINES Supportiv	Teledoc Behavioral Health	Talkspace		UMR PPO Plan	UMR HDHP Plan
Sessions		8 sessions per issue per year	Unlimited peer-peer chat session	Unlimited sessions	Unlimited text-based		Unlimited sessions	Unlimited sessions
Cost		\$0	\$0	Cost based on medical plan (PPO or HDHP)	Cost based on medical plan (PPO or HDHP)		In-network: \$0 Out-of-network: Deductible and coinsurance	In and Out-of-network: Deductible and coinsurance
Who's Eligible?		All employees and household members	All employees and household members	Employees & dependents covered on medical plan	Employees & dependents covered on medical plan <small>Therapist Psychiatrist</small>		Employees & dependents covered on PPO	Employees & dependents covered on HDHP
Delivery	Digital	✓			✓			
	Telephone	✓		✓				
	Virtual	✓	✓	✓	✓	✓	✓	✓
	In-Person	✓					✓	✓

	PPO (SelectColorado)	HDHP (ChoicePlus)
Tier 1: Generic	\$10 copay	\$10 copay after deductible
Tier 2: Formulary	\$30 copay	\$30 copay after deductible
Tier 3: Non-Formulary	\$50 copay	\$50 copay after deductible
Tier 4: Specialty	\$100 copay	\$100 copay after deductible
Mail Order (90-day supply)	\$25 / \$75 / \$125 / Tier 4 N/A	\$25 / \$75 / \$125 / Tier 4 N/A

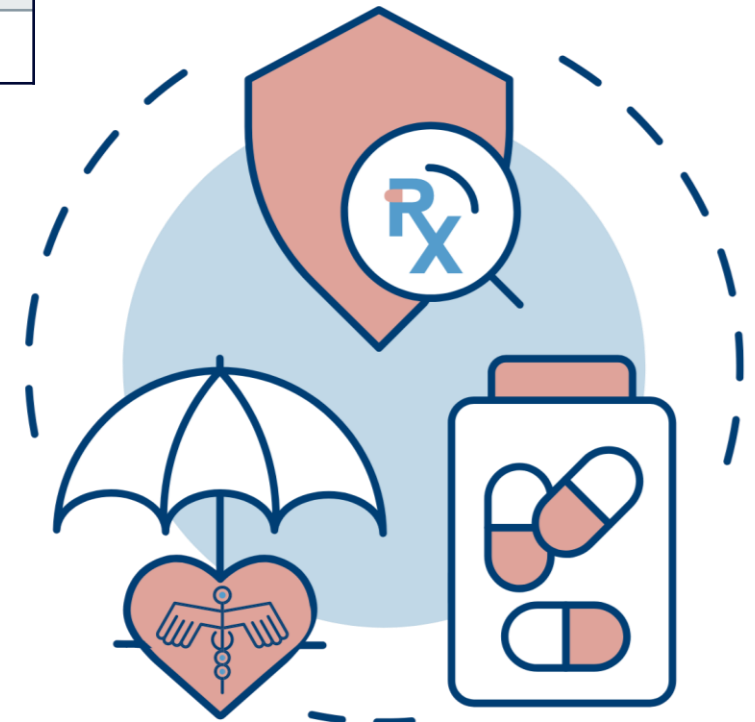


CVS Caremark

- Caremark.com
- Specialty Drugs must be ordered from CVS
- Contact member services for specific drug coverage information

Mail Order

- Home delivery with free standard shipping
- Order refills via internet or phone
- A registered pharmacist is available 24/7





214 North Howes Street
970-672-4331
Monday through Friday
8:00 a.m. to 5:00 p.m. (closed 1:00 -2:00 p.m.)

- Services available to employees, spouses, and dependents (ages 2+) covered by the City medical plan
- Services are **free** for those on the PPO plan and \$45 for those on HDHP for non-preventative services
- Personal health information is private and protected by law
- Employees that are Veterans and benefit-eligible have access to CityCare – information on Benefits Connect

Healthcare Services

- Routine medical care
- Prescription/medication management
- Basic labs
- Health reviews
- Discussion of health diagnosis/treatment

CityCare Staff



Steve Toth, PA



Jules Taylor, PA



Sandy Banks, MA

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is an account that allows you to set aside pre-tax dollars to pay for certain healthcare costs and the City of Fort Collins contributes to your account each pay period

HSA Contribution Limits for 2025

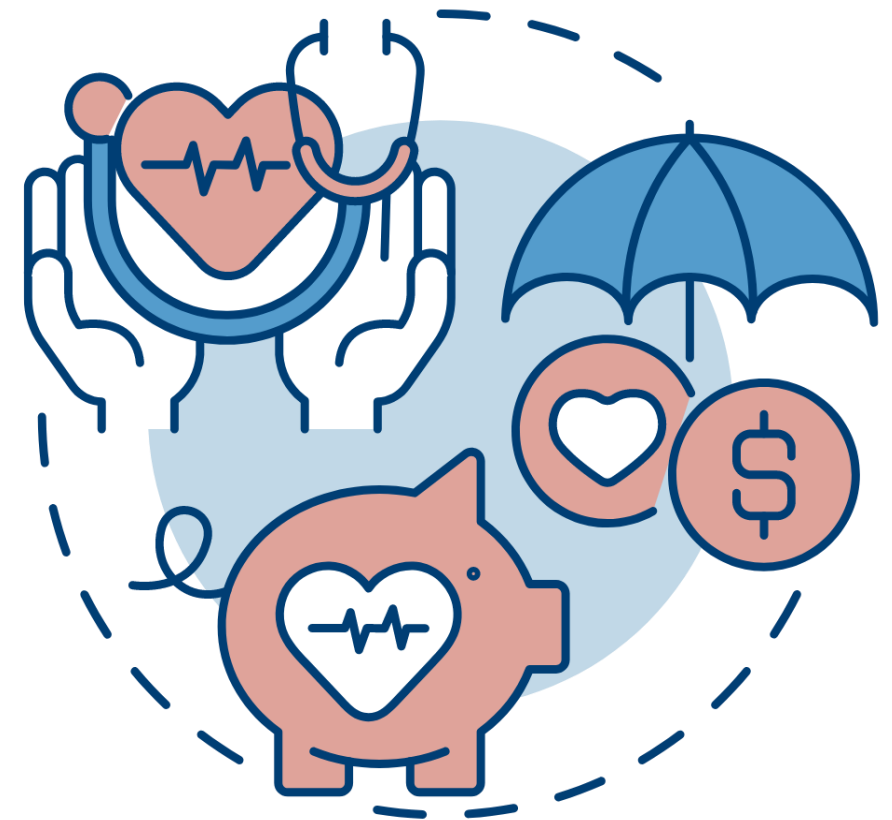
Employee Only	\$4,300 (\$700 employer contribution)
Employee and Dependents	\$8,550 (\$1,400 employer contribution)

***\$1000 HSA Catch up for 55 years or older**

Key Details

- Funds roll over year to year – No “use it or lose it”
- Investment opportunities – Funds grow tax-free
- Portability – Money is yours to manage and rollover
- Employer Contribution
 - Single: \$26.92 per pay period
 - Family: \$53.84 per pay period

A L E R U S



FLEXIBLE SPENDING ACCOUNTS (FSA)

An FSA is an account that allows you to set aside pre-tax dollars to pay for certain out-of-pocket dependent care and healthcare costs.

FSA Contribution Limits for 2025

Healthcare FSA	Dependent Care FSA
\$3,300 (projected)	\$5,000

Key Details

- Employees **must re-elect** into their FSA during Open Enrollment
- If you enroll in the High Deductible Health Plan (HDHP), you may only participate in the Limited Purpose Healthcare FSA that allows reimbursement for eligible dental, orthodontia, and vision expenses
- For plan year 2024 to 2025, employees can rollover up to \$640
- For plan year 2025 to 2026, employees can rollover up to \$660 (projected)





CHOOSING THE RIGHT PLAN FOR YOU & YOUR FAMILY





Consider

1. How often you use your healthcare benefits?
Low, Medium, High
2. How much risk are you willing to take?
The “what if” scenarios.
3. Where are your providers located?
Are your providers in-network?

Search UMR.com

- For medical providers, choose *View Providers*
 - PPO SelectColorado
 - HDHP Choice Plus
- For behavioral health providers (including counseling and substance abuse), select *Behavioral Health Directory – Optum Health*

DETERMINE YOUR UTILIZATION

Low



- Primary care or specialty visits a few times a year
- Few generic medication fills

Medium



- Monthly physician and specialty visits, urgent care or emergency room
- Maternity or outpatient surgery
- Monthly prescriptions formulary or non-formulary

High



- Inpatient or outpatient services
- Specialty medications
- Imaging, labs, urgent care and emergency room

Health Advocacy Service – Your HealthPro

Alight provides City Participants and their families advocacy and guidance throughout the year and can assist with:

- Navigate health and benefit plans
- Compare PPO plan and HDHP or external plans
- Find in-network, highly-rated, cost-effective Providers
- Coordinate care
- Compare costs for procedures and care
- Lower cost prescription drug options
- Help with medical bills and claim issues
- No additional cost to you (employer-paid benefit)

[Contact your Alight Health Pro](#) between now and Dec. 31 to be entered into a drawing for one of five **\$100 gift cards!**

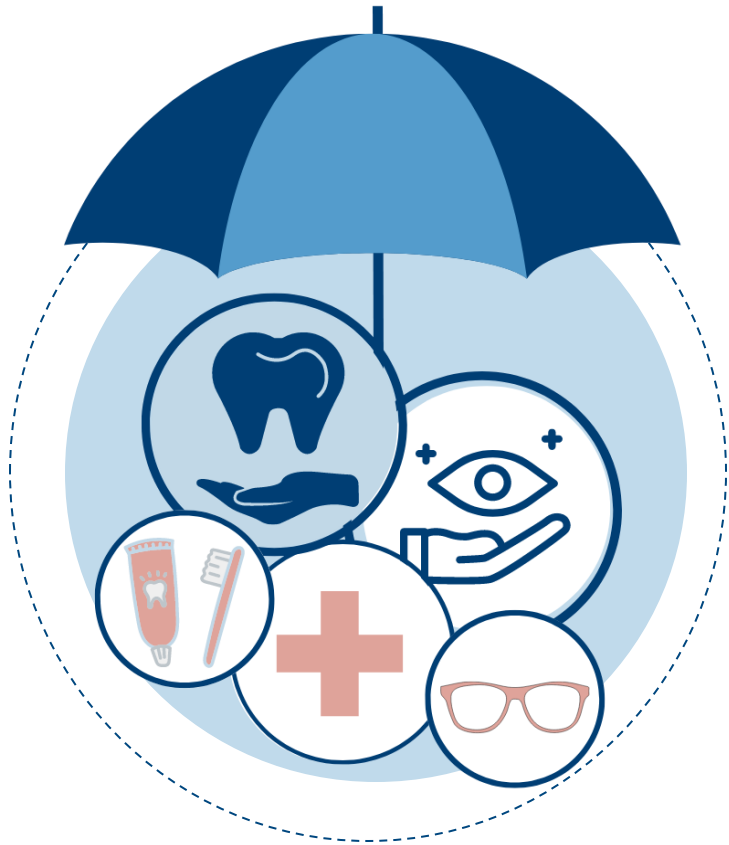




DENTAL & VISION BENEFITS



2025 DENTAL AND VISION PREMIUMS



Plan	Tier	Bi-Weekly Payroll Deductions
Delta Dental	Employee	\$5.39
	Employee w/Spouse	\$12.93
	Employee w/Child(ren)	\$16.18
	Employee w/Family	\$21.56
VSP	Employee	\$3.47
	Employee w/Spouse	\$6.94
	Employee w/Child(ren)	\$6.94
	Employee w/Family	\$10.92

DELTA DENTAL COVERAGE



	PPO Provider	Premier Provider	Non-Network Provider
Annual Deductible			
Individual / Family	\$50 / \$100		
Annual Benefit Maximum (preventative, basic, and major services combined)			
Per Individual	\$2,000		
Covered Services			
Preventative Services	100% no deductible		
Basic Services	80%	Periodontics: 60% Endodontics: 80%	Periodontics: 60% Endodontics: 80%
Major Services – includes occlusal guards/night guards	50%		
Orthodontia – adults/children up to 26	50% \$2,000 lifetime maximum		

VISION SERVICE PLAN (VSP) COVERAGE



	In-Network	Out-of-Network
Eye Exam (Once every 12 months) - KidsCare (Twice every 12 months)	\$15 copay \$0 copay (KidsCare, children up to age 18)	Up to \$45 Copay
Lenses (Once every 12 months) Single Vision Bifocal (Lined) Trifocal (Lined)	\$15 copay	Up to \$30 Allowance Up to \$50 Allowance Up to \$65 Allowance
Lens Enhancements Standard Progressive Premium Progressive Custom Progressive	\$0 \$95-\$105 \$150-\$175	N/A
Frames (Once every 24 months) - KidsCare (Once every 12 months)	\$205 Featured Frame Allowance; \$185 Frame Allowance; 20% discount on the amount over the allowance; \$100 Costco Frame Allowance	Up to \$70 Allowance
Contacts (instead of glasses) (Once every 12 months)	\$185 Allowance; Copay does not apply	Up to \$105 Allowance
Lightcare™	\$185 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses	N/A
Essential Medical Eye Care	\$20 copay Dry eye, diabetic eye, glaucoma and more	N/A



VOLUNTARY BENEFITS



Eligibility

Classified, Unclassified Management, Contractual, Executive and Senior Leadership, Police and Collective Bargaining employees, working full-time as defined by your position

Benefit Amount - Employee

- Choose from a minimum of \$10,000 to a maximum of \$1,000,000 in \$10,000 increments
- Elect or increase coverage from \$0 up to \$50,000 during Open Enrollment, without Evidence of Insurability, up to Guarantee Issue(GI) \$300,000

Benefit Amount – Dependent Spouse

- Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments
- Elect or increase coverage from \$0 up to \$10,000 during Open Enrollment, without Evidence of Insurability, up to Guarantee Issue(GI) \$30,000

Benefit Amount – Dependent Children

- 14 days through age 26: \$2,000 to \$10,000 in increments of \$2,000
- All amounts are Guarantee Issue (GI)

Eligibility

Classified, Unclassified Management, Contractual, Executive and Senior Leadership, Police and Collective Bargaining employees, working full-time as defined by your position

Benefit Amount – Employee AD&D

- Choose from a minimum of \$10,000 to a maximum of \$550,000 in \$10,000 increments

Benefit Amount – Dependent AD&D Spouse

- Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments

Benefit Amount – Dependent AD&D Children

- Birth to age 26 years
- \$2,000 to \$10,000 in increments of \$2,000



In the event of a covered accident, the plan pays cash benefits to help with the associated out-of-pocket expenses or any other bills/needs.

Payable Benefits *related to the following types of injuries/situations*

Enrollment

- Emergency Room
- Hospital Admission
- Ambulance
- Physical Therapy
- Wheelchairs/Crutches
- Hospital Room/ICU
- Fractures

- Employees will need to complete an Aflac Form to enroll, cancel or make changes to Aflac Voluntary Benefits.
 - Forms are listed on cofc.info/Aflac
 - Completed forms will only be accepted during Open Enrollment

Participants signed up for Aflac can submit a Wellness & Health Screening credit for \$50 annually. Forms are located on the Aflac website – details are listed on Benefits Connect >> [Aflac](https://cofc.info/Aflac).



Critical illness insurance pays cash benefits to ease strain and allow you to focus on your recovery. It gives you the flexibility to pay out-of-pocket costs related to treatment or to help with everyday living expenses is yours to decide

Payable Benefits *related to the following types of illnesses*

- Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- Paralysis
- Kidney Failure

Enrollment

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Participants signed up for Aflac can submit a Wellness & Health Screening credit for \$50 annually. Forms are located on the Aflac website – details are listed on Benefits Connect >> [Aflac](https://cofc.info/Aflac).

MetLife/Aura Identity & Fraud Protection offers an award-winning, AI-powered solution to help employees, and their families stay safe online. Everything is managed in one easy-to-use app that provides comprehensive protection from online threats.

- **Identity Theft Protection:** Alerts for threats to personal info and online accounts, with automatic removal from data broker sites.
- **Financial Fraud Protection:** Monitors credit and financial accounts, with tools like credit lock to safeguard money and assets.
- **Privacy & Device Protection:** Secure devices, manage passwords, and keep browsing private, even on public Wi-Fi.



Protection Plus (bi-weekly payroll deductions)	
Individual	\$3.90
Family	\$6.44

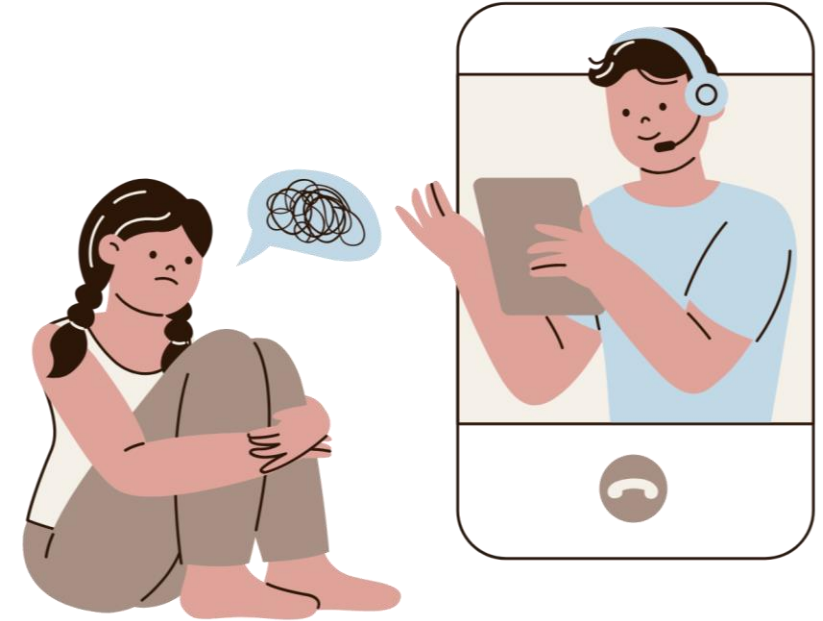


ADDITIONAL EMPLOYER PAID BENEFITS



MINES can connect you with a range of services, including emotional support, stress management, child and elder care referrals, financial assistance, home/life support and legal assistance.

- Connect over the phone or through live chat, and receive a referral to licensed clinicians and consultants
- Provides **8** in-person or virtual sessions per issue per year
- Meet with counselors virtually on your phone, tablet, or home computer
- Live, on-demand webcasts
- 100% Confidential
- Available to anyone in your household
- No additional cost to you (Employer Paid Benefit)
- EAP First Responder Benefits Available



BACKUP DEPENDENT CARE

MyWoosah is a comprehensive platform designed to make managing in-home childcare and adult caregiving simpler and more convenient for you and your family.

Key Benefits:

- **Simplified Family Management:** Effortlessly organize and oversee childcare and caregiving needs.
- **24/7 Access:** Get emergency support, flexible scheduling, and real-time updates anytime.
- **Work-Life Balance:** Supports a healthier balance between work and personal life.

With **100 hours of caregiving per year**, MyWoosah provides:

- **In-home childcare** for children under 16: Includes care, engagement, safety, meal prep, light housekeeping, and homework help.
- **Companion care** for adults: Social interaction, meal prep, household chores, errands, medication reminders, and more.
- **Transportation:** To/from school, activities, medical appointments, etc.

Cost: \$7.00 co-pay per hour (four-hour minimum).





City of
Fort Collins

Thank you!

For Questions or Comments, Contact HRBenefits@fcgov.com