

Email Five: Thank You and Medical Card Information

**From** Amber Fluke <afluke@fcgov.com>  
**Date** Thu 10/31/2024 11:04 AM  
**To** City Staff - Classified/Unclassified Management <City\_Staff\_Classified\_Unclassified\_Management@fcgov.com>  
**Cc** HR Benefits <hrbenefits@fcgov.com>

Hello All,

Thank you for diving into Open Enrollment and staying engaged with our emails and reminders! This is the last one from me about 2025 Open Enrollment, I promise!

First, I'd like to extend a big thank-you to our Benefits Team for all the fantastic work they did to ensure our employees were well-informed about their benefit options. They hosted six department sessions, a Citywide information session, 35 Ask Benefits 1x1 sessions, and responded to numerous emails and calls.

We understand that rising healthcare costs are a concern across the nation, and our team works hard to negotiate with our providers to keep premium increases as low as possible each year while offering a robust benefits package. Despite these challenges, we're committed to offering valuable, competitive benefits that meet your needs. We hope you felt thoroughly supported throughout this process and were able to get your benefits for 2025 squared away.

Here's what you need to know now:

**Confirm Your Choices:**

It's essential to review your elections to make sure they match what you saved during Open Enrollment. Here's How:

1. Log into JDE.
2. Scroll to Benefits Maintenance.
3. Click on View Current Elections.



**New Premium Deductions:**

Your premium deductions for 2025 will be implemented starting with your 1/10/25 paycheck. Check out the [2025 Pay and Holiday Schedule](#) for all pay dates next year.

**Medical ID Cards:**

For the 2025 plan year, all employees enrolled in medical will receive new UMR Medical cards by mail, which will include updates reflecting the changes in prescription benefits through CVS Caremark. Please look for your new card to arrive in your mailbox by January.

**Life Insurance:**

If you exceeded the guaranteed issue amount during Open Enrollment, you'll need to fill out the Reliance Standard [Evidence of Insurability Form](#). Please reach out to the HR Benefits team if you are not sure if this affects you.

**HSA/FSA:**

If you re-enrolled in an HSA or FSA, you won't receive a new Alerus debit card – continue to use the card you have, and your balance will update on 1/1/2025. For new HSA/FSA enrollees, watch for a debit card from Alerus in the mail.

**Dental and Vision:**

ID cards are not needed for Dental or Vision benefits. Your provider can check your coverage with your name, birth date, and social security number.

**Providers:**

Go to the [UMR website](#) to find a SelectColorado provider or check out this [step-by-step guide](#).

Use these links for quick access or to create accounts:

- [Alerus](#) - Flex Spending Account (FSA) and Health Savings Account (HSA)
- [Alight](#) – Healthcare Advocate that can help you understand and navigate your benefits
- [Delta Dental](#) – Dental
- [UMR](#) – Medical
- [VSP](#) – Vision
- Aura/MetLife – Identity Theft Protection information will be sent to those that signed up.

Remember, you can only make changes to your benefits during Open Enrollment unless you have a Qualified Life Event (QLE) like the birth/adoption of a child, change in marital status, or the loss or gain of benefit coverage. For new employees, the Benefits Team will provide a paper enrollment form upon hire for the current and next plan year.

Please reach out to the [Benefits Team](#) with questions.

Thank you again!

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**Upcoming Out of the Office: October 31 and November 1**