
Email Four: Open Enrollment Ends Wednesday, October 23 at 3:00 p.m.

From Amber Fluke <afluke@fcgov.com>

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To City Staff - Classified/Unclassified Management <City_Staff_Classified_Unclassified_Management@fcgov.com>

Cc HR Benefits <hrbenefits@fcgov.com>

Colleagues,

Open Enrollment ends on Wednesday, October 23 at 3:00 p.m.

This year is a passive enrollment which means that your current medical, dental, vision, voluntary life insurance, and Aflac benefits automatically roll over for 2025 if you don't wish to make changes.

Remember, you can only make changes once a year during Open Enrollment, unless you experience a Qualified Life Event (QLE), like a change in marital status, gaining or losing coverage, or the birth or adoption of a child.

Important Open Enrollment Information:

- If you have a **Flexible Spending Account (FSA)** Healthcare or Dependent care, you **MUST** re-enroll each year, even if your other benefits stay the same.
- The IRS is projected to raise the **Healthcare FSA** maximum contribution limit from \$3,200 to \$3,300 in 2025. Employees can elect the projected rate now in JDE.
- For **2024 to 2025**, the Healthcare FSA rollover max is **\$640**, which is projected to increase to \$660 in 2025 to 2026.
- **Aflac** benefits are not reflected in JDE during Open Enrollment and will automatically roll over if you are currently enrolled. If you want to learn more about [Aflac](#) or make a change to your **Aflac** benefits you will need to complete the following forms and send to HRBenefits@fcgov.com for processing.
 - [Aflac Change \(to change or cancel coverage\)](#)
 - [Aflac Enrollment Form \(to enroll\)](#)
- New Benefit for 2025, [Identity Theft with MetLife/Aura](#), sign-up during Open Enrollment!
- Remember to keep a copy of your **final confirmation statement** as proof of changes.

Find all this and more on [Benefits Connect](#) or the [Open Enrollment external page](#). Please reach out to us at HRBenefits@fcgov.com if you have questions.

Thank you,

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[City of Fort Collins](#)

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Open Enrollment Dates: Friday, October 11 at 10 a.m. to Wednesday, October 23 at 3 p.m.

For more information visit: [Open Enrollment HR Connect](#) or [Open Enrollment FC Gov](#)