10:30:30 Good morning, everyone. My name is Amber Fluke, and I'm your benefits manager for the City of Fort Collins.

10:30:36 Today we're going to talk about open enrollment and not just open enrollment, but really all of your benefits with the City of Fort Collins.

10:30:45 This presentation is being recorded.

10:30:47 And we do ask that you, if you have questions, that if you would please put your questions in the chat.

10:30:54 Our benefits team, along with our vendors like Delta Dental, VSP, UMR, they're all participating today and they are available to answer your questions via chat.

10:31:06 And we do ask like for the chat that you be sure to send that to

10:31:11 All participants and not just to me directly. So then that way you'll get your questions answered fairly quickly.

10:31:18 We're also keeping track of all of the questions that are being asked today. We do compile an FAQ every year during open enrollment. So that way those frequently asked questions are, when they're asked, they're answered. But most importantly, we have that document to refer back to throughout the year.

10:31:38 So, um.

10:31:39 to let you all know, as far as today goes, it will be presented by me, Amber.

10:31:46 And then also Hub International, we have our benefits consultant here today as well.

10:31:52 Sean Seahawk will be helping us out throughout the presentation and also available here to answer questions.

10:32:05 Some things to know about open enrollment for 2025 are it does open on Friday at 10 a.m.

10:32:12 And it will close on

10:32:15 Wednesday, October 23rd, so that's two weeks from today.

10:32:19 at 3 p.m. And I want to remind everyone that

10:32:23 There will not be exceptions made after open enrollment closes this year.

10:32:28 Just to kind of keep that in mind that it does close earlier than 5 p.m. So it closes at 3 p.m. this year to allow for administrative

10:32:37 teams to get into the system and start working on the data that we've collected.

10:32:42 This year is considered a passive enrollment for medical, dental, and vision.

10:32:47 and also life insurance.

10:32:49 So what that means is if you are comfortable with the benefits that you have today, you do not have to make changes to your benefits.

10:32:57 Now, a reminder for all of those that are currently participating in a flexible spending account or that are interested in participating in a flexible spending account.

10:33:05 You do have to re-enroll every single year.

10:33:09 We try to make that communication as widely known as possible and we pretty much include it in all of our email communications as well as in our guide.

10:33:17 And obviously in our PowerPoint presentation today.

10:33:21 Now, if you have a change sometime in the year.

10:33:25 that's considered a qualifying life event.

10:33:28 then you can make changes to your benefits. Otherwise, you were

10:33:32 enrolled in the benefits that you're enrolled in throughout the entire plan year, unless you've experienced a qualified life event.

10:33:40 And a qualified life event would be something like the birth of a child, marriage, divorce.

10:33:46 or if one of your dependents loses or gains other coverage.

10:33:50 And that can be from other employment.

10:33:53 then that would be considered a qualified life event.

10:34:01 for you to get started with your uh

10:34:04 open enrollment, we do have the capability of employee self-service.

10:34:09 And that is going to be through JDE.

10:34:15 We do ask that you use the browser either Chrome or Edge to access JDE.

10:34:18 And we are also asking that everyone kind of test out the system before Friday. Make sure that you know what your user ID is and your password.

10:34:26 And if it's been over 80 days, then you will have to have your password reset.

10:34:32 The fantastic thing about our JDE system is that we do have a very easy way for you to reset your password that is just directly on that JDE login screen.

10:34:41 So it's very easy for you to reset your password.

10:34:45 And then determining if you have access to JDE. Are you on site, offsite? Do you have VPN access?

10:34:52 And then what do you do if you're not on a city network? We have a complete how-to guide about how to access the system.

10:35:00 Located out on our SharePoint site, as well as our external pages.

10:35:06 There is a hyperlink located in this slide as well. And these slides will be presented and posted on SharePoint and our external site shortly after the presentation.

10:35:20 Okay, so for you to find information about open enrollment, we do have that all posted, as I mentioned before, on our internal SharePoint site, which is Benefits Connect.

10:35:30 As well as our external site. And that external site is posted out on fcgov.

10:35:35 slash open enrollment.

10:35:38 Any communications that the benefits team has been sending will be posted out on those pages.

10:35:43 That includes the two emails that I've sent so far.

10:35:46 As well as the recording of this session.

10:35:49 And all of our department session schedules, so we are scheduling those real time. And anytime we add a new department session that's being added to the calendar.

10:35:59 You should also receive an invitation from

10:36:02 either your business support person or your head of your department to attend one of these meetings.

10:36:08 And then in addition to those department sessions that we're doing.

10:36:13 We do have the Ask Benefits one-on-one sessions, and those are through Sign Up Genius. We have a link to that out on these two, the FCGov as well as SharePoint. There is a link for Ask Benefits 101.

10:36:27 And as far as just familiarizing yourself with those materials and those resources, we do ask that you take time to kind of carve out some time for that.

10:36:40 Some highlights for 2025 are part-time premiums

10:36:44 So going into the next plan year, we are consolidating our premiums and we'll only have one premium for all employees.

10:36:53 And so this will be a really great benefit for those of you that are part-time.

10:36:57 It is also just a great benefit that we're able to offer to those part-time employees. We had to do a lot of work on the back end to support those two premiums, and we felt that this was a really great segue into making things more simple here at the city.

10:37:13 And then for full-time premiums.

10:37:15 We do have a slight increase this year. It is 5.5%.

10:37:20 And that ranges anywhere between $2.01 for employee only up to 15.82 cents bi-weekly for employee plus family or more.

10:37:31 And so as far as

10:37:33 What that means, though, by the pay periods, it is broken down here for 10 cents and 42 cents a pay period.

10:37:42 Okay. And so for vision this year, though, we do have a decrease in premiums on our vision plan.

10:37:49 That was something that came out of our

10:37:52 review from our vision provider, VSP, and they were able to decrease our premium slightly, which is just fantastic that we were able to continue to offer the benefits we're offering today with VSP, as well as having a lesser premium.

10:38:11 Okay, for identity theft this year, we do have a new benefit under our voluntary benefits.

10:38:17 which is known as our identity theft protection.

10:38:20 This was something that came out of our benefit survey that we did back in June.

10:38:25 And we're so excited that we get to roll out this benefit for 2025.

10:38:30 There's some additional information regarding identity theft, both located on SharePoint and our FCGov page.

10:38:36 As well as we'll kind of briefly talk about it here today.

10:38:39 Also new for 2025 is going to be your CVS Caremark benefits, or really prescriptions are going to be going through CVS Caremark starting January 1st. What this means is that you will receive new medical cards that will include your CVS Caremark information on those cards starting on January 1st from UMR.

10:39:00 And we were able to receive an enhanced network with CVS Caremark.

10:39:04 So if you all remember with express grips and Kroger, we did have to remove Kroger from the Express Scripts

10:39:13 network and it was actually something that Express Scripts had to do because of negotiations and thankfully with

10:39:18 CVS Caremark, we're going to be able to bring Kroger back in.

10:39:22 So in addition to King Soopers, you'll still have access to Safeway, Walmart, Walgreens, Costco.

10:39:28 as well as CVS Caremark, which are located inside Targets.

10:39:33 And in addition to these two enhancements, we are going to be

10:39:37 offering lifestyle management

10:39:41 So that's been offered for the past many years as $500 between four different categories.

10:39:48 So for 2025, we are going to be able to bump that amount up to $1,000 for

10:39:55 Up to two categories for a total of $2,000 per participant.

10:40:00 But you can kind of finagle your way as far as how you want to allocate those dollars. Do you want to spend a full $1,000 on massage?

10:40:07 And then maybe 500 on a registered dietitian and then 500 on acupuncture. You do have the capability of doing that or just splitting it between two, splitting it between three, but you do have that $1,000 cap per category for a $2,000.

10:40:27 Okay, so next we'll get into talking about our health care benefits.

10:40:33 And so this is just a quick overview of what those medical premiums look like for 2025.

10:40:40 Okay, so we'll just hang out here for just a second.

10:40:44 And these are located in the benefits guide that will be released tomorrow.

10:40:48 As well as the premiums are posted right now.

10:40:53 Okay, and so for a medical plan, we still have our two plans that we're offering. The first plan being our PPO plan or Select Colorado.

10:41:01 plan, and that's going to be the more narrow network

10:41:04 But it's the

10:41:05 a lot of employees do feel it's a little bit easier to manage because it's pretty simplistic when you go to the doctor and you see your primary care physician at $0, as well as if you have mental health visits that are in the Optum Health Network, also $0. But this partnership is with the state's leading doctors, including those with UC Health.

10:41:27 SCL Health and Medical Center of the Rockies.

10:41:29 as well as Village Medical.

10:41:32 We do want to remind everyone that primary care physician designation is highly recommended because they have found in many studies that this is the best way for participants to receive the best care. So if you have that primary care physician, that is something that we do highly recommend.

10:41:48 And then as far as the network, it is comprised of two tiers, tier one being the most cost savings for the network, and then tier two being that that is still

10:42:01 in network, but you do have to pay a lot more out of pocket for tier two doctors.

10:42:06 So Tier 1 providers are found in 14 different counties. And then outside of those 14 different counties, you have access to the select network

10:42:16 for this benefit. And that just means that you would need to utilize the Select Plus network

10:42:22 that's outside of these counties. You still have those coverages. And it even counts for those that are seeking benefits out of state.

10:42:30 So you can still have Select Colorado. And then if you're outside of the counties listed here, it becomes the select plus network.

10:42:39 And they're considered tier one providers.

10:42:44 Okay, as far as the plan designs, here's a great overview of what our plan designs look like.

10:42:49 As you can see, selecting those select Colorado doctors, you do have the most cost savings with your plan with that $350 deductible and the $700 for employee plus one or more under tier one. And then your out-of-pocket maximum is going to be $5,000 an individual or $10,000 for an employee plus one or more.

10:43:11 Okay. And then as far as the tier two doctors, that's going to be a $2,500 deductible and then a $5,000 deductible for employee plus one or more.

10:43:21 And then for out-of-pocket maximums, you can see that that's significantly more than if you were to select with a tier one provider.

10:43:29 For the high deductible health plan, that network uses Choice Plus.

10:43:34 And that is just as it says it is. It is a high deductible health plan, which means that you have to meet your deductible first before your coinsurance will kick in.

10:43:43 For an individual, that's going to be $3,000.

10:43:46 And then $6,000 for employee plus one or more.

10:43:50 And then that's for the in-network benefits. And then for out-of-pocket maximum.

10:43:55 That is going to be $4,000 for in-network providers and then $8,000 for employee plus one or more.

10:44:02 And then as you can see, there's some significant savings staying in the network.

10:44:07 And the Choice Plus network is going to be a more broad network than our Select Colorado.

10:44:11 It does include

10:44:12 Banner Health in the Choice Plus Network. So if that's something that you wanted to consider and if you're currently seeing a better health doctor, then this is a great benefit for those individuals that want to stay within Banner Health.

10:44:26 And so one thing I also want to point out with your high deductible health plan is this works really well with a health savings account.

10:44:34 And so the city of Fort Collins has a health savings account that's prorated based off of

10:44:40 Either your new hire date or as of the first of the year, if you were with the city of Fort Collins as of January 1st, you will receive $700 contributed to your HSA account. And we'll go over what that looks like per pay period here shortly. And then $1,400 for employee plus one or more. And that's what the city is going to be contributing to your health savings account.

10:45:07 So for the medical plan designs, this is considered, again, as far as the two different plans, we do have the PPO plan and the high deductible health plan.

10:45:17 Select Colorado is listed there on the left and that's going to be broken into those tiers.

10:45:25 Tier one is going to be for office visits. As I mentioned before, there's $0 copay for any of your office visits directly with your primary care physician.

10:45:35 And then if you see a specialist, that's where you're going to have a $40 copay.

10:45:40 And then routine and preventative exams are covered at 100% on all of our plans.

10:45:44 that are in network and then major in diagnostic, as you can see there, and I'm not going to read through every single one of these, but you can see how it's kind of broken down.

10:45:55 into the different plans.

10:45:57 So once again, if you're on the PPO plan, staying within that tier one provider network is going to have the biggest cost savings to you.

10:46:06 And then as far as just some things I like to point out on these slides, of course, with the PPO plan, we did roll out a couple years back about mental health benefits being covered at 100% as long as you're staying in the Optum Health Network.

10:46:21 Under that PPO plan.

10:46:23 And then outside of the PPO plan, it is treated very similar to the tier two benefits.

10:46:28 So if you needed to see a mental health provider that is outside of the Optum network, that can be treated as Tier 2 benefits.

10:46:37 Okay. And then there is a chiropractic available on our medical plan.

10:46:42 urgent care under the PPO plan is covered at 100%.

10:46:47 So if you needed to see somebody that was either tier one or tier two, so UC Health or Banner Health.

10:46:55 under urgent care only and emergency room, those are considered

10:47:00 covered. So the way they're listed here. So for urgent care, it's going to be 100%. And then for emergency room, 20% after the tier one deductible.

10:47:11 Okay, moving over to the high deductible health plan under Choice Plus.

10:47:15 You do have to meet that 3,000 or 6,000 deductible before your benefits kick in.

10:47:20 And that's going to be 10% to see your physician.

10:47:24 So just kind of something to keep in mind when you're weighing those options of which benefits you want to elect.

10:47:30 And then as far as

10:47:33 any of the services that are listed here.

10:47:36 just kind of it's pretty simplistic it's always that 10% after the deductible

10:47:40 If you're staying within network and then 40% after the deductible if you go out of network.

10:47:48 One thing we did enhance for 2024 would have been our infertility benefits, and that's $25,000 on our medical plan. And so I just wanted to point that out to you all is that was one of the enhancements we made for 2024.

10:48:08 All right. And then for our mental health benefits, now this is something that we do find extremely important, being able to support our employees during those times of need. We do offer our EAP benefits for our employees.

10:48:22 And that's going to be eight sessions with a counselor, either in person or online.

10:48:29 And you do not have any cost associated with that when utilizing an EAP provider.

10:48:34 And then with minds, they have some enhancements to that EAP benefit.

10:48:39 So that could be anything between

10:48:44 online. So this mind supportive, this wonderful chat system that they do have that's unlimited peer-to-peer chats

10:48:54 And another thing we like to point out is that

10:48:57 everyone in your household is eligible for MINDS. So if you came to the health fair yesterday, there's just so many other

10:49:04 wonderful aspects that we have with minds that we wanted to remind our employees.

10:49:09 about, but as far as this benefit, it is available to all of our employees, not just our benefit eligible.

10:49:16 And it's also eligible for anybody inside their household.

10:49:22 Okay. With our medical plan, we're offering Teladoc, Talkspace, and then of course how the benefits are outlined under the plan itself.

10:49:31 So the Teladoc benefits are going to be unlimited sessions.

10:49:36 And then they do have costs associated with whatever plan you have selected. So that is one of the changes we do have for 2025 is that the federal government is taking away the $0 cost for Teladoc.

10:49:48 for mental health benefits so there's still

10:49:51 Teladoc available at a reduced cost for medical, but when it comes to the behavioral health.

10:49:57 it is treated just as the plan would treat those benefits being paid.

10:50:02 So in addition to that, as far as with UMR, they have

10:50:07 talk space. So Talkspace is going to be also once again, based off of which plan you've elected. So if you're on the PPO plan, it's $0, then the high deductible health plan, you have to meet your deductible first, but then you do have that unlimited text-based

10:50:22 chat that you can um

10:50:23 chat with a therapist or a psychiatrist virtually.

10:50:28 And then the UMR medical plan, that $0 is listed there as long as you're staying within network for those outpatient

10:50:37 office visits. And then for the high deductible health plan, you just have to meet your deductible first.

10:50:46 So for 2025, we did mention that CVS Caremark will be taking over our prescription benefits.

10:50:53 Nothing's changing as far as the plan.

10:50:56 We will be offering the same drugs that were covered before. We're trying to make certain to build the plan very, very similar so that way it has that same

10:51:07 Specialty drugs need to be ordered through CDS that just the same parameters we have with Rx benefits. The generic

10:51:15 Medications are going to be a $10 copay

10:51:18 For the PPO plan and then $30 for formulary, $50 copay for non-formulary, and then specialty is going to be $100.

10:51:27 And so as you can see there, there is a bit of a cost savings available to you when you utilize mail order. So with mail order benefits, there's a $5 cost savings for those 90-day supplies. And that's going to be just kind of broken down the same way. Your tiers are just going across this time instead of down.

10:51:47 And so that $25 for a 90-day supply for tier one

10:51:51 Tier 2, $75.

10:51:53 Tier three is going to be $125. And unfortunately, just the same as it was with Rx benefits, tier four is not available.

10:52:03 Okay, and so CVS Caremark is going to also be offering the mail order prescriptions that are available, as we mentioned with those 90-day supplies.

10:52:12 But what we're working on right now and part of our implementation is to make sure that we have a seamless transition. So we are working towards getting Express Scripts information to CDS Caremark on the prescriptions our participants are already signed up for. So that way we do have that seamless transition. If there's any disruption whatsoever, we will be sending out letters or CDS Caremark will also be sending out letters.

10:52:35 If we have any disruption with anything with our plan.

10:52:39 Okay, and so the information for CVS is going to be located on your medical card.

10:52:44 And so that is going to be your UMR medical card. So anyone that's participating in our medical benefits for 2025 will receive a new card with their CVS Caremark information listed.

10:52:57 And orders are available for refills either through the internet or over the phone.

10:53:03 And there's also a really great app with CVS Caremark that's a little more robust than what we've had previously, but you can order your prescriptions through an app over your phone.

10:53:13 And then a registered pharmacist is available 24 seven with CVS.

10:53:23 Okay, and so moving on to our wonderful city care, we do have benefits with our own clinic that is located at 214 North House.

10:53:33 And their hours of operation are 8 a.m. to 5 p.m.

10:53:37 CityCare has the most phenomenal staff. We couldn't be more

10:53:41 lucky to get such a great group of individuals taking care of our employees. So we do have Steve, Jules, and Sandy available. They do have wonderful availability for their appointments. So it's one of the things that we like to really promote.

10:53:55 is the utilization of city care.

10:53:57 And the services are available for employees, spouses, and dependents over the age of two that are covered on the city's medical plan.

10:54:04 Services are free for those on the PPO plan, and then those that are on the high deductible health plan have a great cost savings with only $45 to see

10:54:13 one of our wonderful city care providers.

10:54:16 And that's going to be for anything that's not considered preventative, because as I mentioned on the previous slides, your preventative visits are considered

10:54:25 zero cost dollars on both the high deductible health plan as well as the PPO plan, unless they find something in the visit that ends up turning that visit into a diagnostic visit.

10:54:34 So preventative, meaning you are going there just for your annual exam, they're not managing anything right now for you today. But if they find something, that's where it becomes diagnostic and they're diagnosing what the issue is and then figuring out what the condition is and then treating those symptoms. That's when the visit becomes diagnostic.

10:54:56 So for…

10:54:58 Your personal health information is completely kept private because it is protected by HIPAA.

10:55:04 And employees that are

10:55:06 considered benefit eligible

10:55:08 but may have waived

10:55:11 their city benefits, then they also, and these would be veterans that are either currently active

10:55:17 reservist or retired.

10:55:20 They do have access to city care. So they do have to be a city of Fort Collins employee.

10:55:25 In order to access this benefit. And we do have information online on Benefits Connect on how to get started with those benefits. So if you're a veteran that's covered on TRICARE, just kind of keep that in mind that as long as you're benefit eligible, then you are also eligible to see our wonderful city care.

10:55:42 providers.

10:55:44 And CityCare can do routine medical care, prescription, medication management, basic labs, any sort of health reviews, and then they can help you with those discussions as far as managing anything that comes out of those visits, whether it's diabetes.

10:56:00 high blood pressure, CityCare is there to help.

10:56:07 Okay, so as far as our health savings accounts, those are not changing for 2025 is we're still going to continue to utilize Alaris for our health savings accounts. And the only thing that's changing is going to be those limits. So those limits go up every year and that's what's mandated by the federal government.

10:56:26 For 2025, that amount is going to be $4,300 for employee only.

10:56:31 And then you have that $700 employer contribution.

10:56:35 For employees plus one or more, that's going to be $85.50.

10:56:40 for those individuals. And then we do have a $1,400 employer contribution.

10:56:46 Anybody that's over the age of 55 will need to contact the benefits team if they're participating in the high deductible health plan

10:56:53 Because you do have the ability to sign up for the HSA catch-up.

10:56:58 Unfortunately, we can't do that in JDE, but so we do ask that you please notify the benefits team and we will get that set up for you before the first pay period of the year, or we can set it up at any time of the year. That's the wonderful flexibility that we have with the health savings account.

10:57:12 is that you can make changes to your health savings account

10:57:16 Any time throughout the year just by filling out a form.

10:57:20 A reminder on those health savings accounts is that there's no use it or lose it. So it's very different than a flexible spending account.

10:57:26 And then you have investment opportunities available with your health savings account.

10:57:32 There's portability. So if you were ever to leave the city of Fort Collins and you can take that money with you.

10:57:38 But if you're just newly coming to the city of Fort Collins and you have another health savings account.

10:57:43 that you want to roll into your city of Fort Collins health savings account, you can do that.

10:57:49 So Alaris is there to help you with any of those steps along the way of getting your health savings account where you want it.

10:57:56 The employer contribution is done every pay period. So that $700 that the city is contributing for an employee only, that's done over that 26 pay periods. And so that amounts about $26.92 a pay period.

10:58:10 And then for an employee plus one or more, it's going to be $53.84 a pay period that you receive into your health savings account.

10:58:17 on behalf of the city of Fort Collins. You can contribute anywhere up to the amount of the limits for 2025.

10:58:24 It's completely up to you. So it's very flexible as far as how you can manage those dollars.

10:58:29 It's just not to be misconstrued with an actual flexible spending account.

10:58:36 And so as I mentioned with the high deductible health plan, that's where you get your health savings account.

10:58:43 Now, with the PPO plan, or if you're on another plan, you do have the access to our flexible spending accounts as well.

10:58:51 So if you're on the high deductible health plan, you have your health savings account set aside for medical expenses.

10:58:56 You can elect to participate in a limited purpose health care FSA.

10:59:02 So that's one of the really great things about the high deductible health plan is that you have the ability to put aside some more money.

10:59:09 But that limited purpose FSA is only going to be available for those benefits for dental and vision.

10:59:15 It cannot be used for medical because you have a health savings account.

10:59:20 As far as anyone else that wants to participate that's benefit eligible in the flexible spending account, you do not have to be signed up for a medical plan.

10:59:28 to either do a healthcare savings or a dependent care savings.

10:59:31 You just have to be benefit eligible.

10:59:34 The amount for a flexible spending account for the FSA is projected to be $3,300 this year.

10:59:41 So that is what the federal government is currently projecting. We are going to go ahead and load that into the system this year. So we have a little less cleanup after open enrollment.

10:59:55 So what we're hoping for. So, so far, many, many years, the projected amount has been right on the news. So that's what we're hoping for this year.

10:59:59 As far as dependent care flexible savings, those are staying at that $5,000 that hasn't changed over many decades, but it is a benefit that is still available to our employees. And we do really want to also stress the

11:00:14 the wonderful benefits that a dependent care flexible spending account can be used for. It can be used for

11:00:21 some of our recreation activities, so those recreation through our

11:00:25 City of Fort Collins Recreation Department that are considered childcare certified. So any of the ones that we have listed on our

11:00:32 recreation reimbursement page that we do every January. We roll all of that information out and then our wonderful recreation partners, they do have some great programming that's done throughout the year when school's out.

11:00:46 So you can utilize your flexible spending accounts for those types of activities with the recreation department that you're not already receiving reimbursement on.

11:00:56 And if you're enrolled in

11:00:59 The plan currently, then you can roll over $640 on your

11:01:05 Regular health care savings account

11:01:06 And then for your dependent care, that does not have rollover associated with it. So I just want to be sure to stress that as well. You want to use up that full $5,000.

11:01:16 One of the things that we don't have listed on this slide is the fact that the dependent care FSA has

11:01:23 a different set of qualified life event meaning. So there's different parameters around that.

11:01:28 If you have any specific questions about that, please reach out to Alaris or you can also reach out to your benefits team or LIGHT. It's a wonderful health pro resource that we have here at the City of Fort Collins.

11:01:41 But there's different parameters when it comes to that qualified life event. So if you find yourself in a situation where you've enrolled in a dependent care flexible spending account and you

11:01:51 have a family member say grandma moves into town and she's willing to take on that little one for you.

11:01:56 then that is considered a qualified life event because your childcare situation has changed.

11:02:00 and vice versa. So you find yourself in a situation where you no longer have that childcare and you need childcare mid-year, you can set yourself up for dependent clear flexible spending account based off of that qualified life event.

11:02:15 Okay.

11:02:17 All right. So choosing the right plan for you and your family. We could ask this question a lot, and it's one of the questions that the benefits team

11:02:24 really can't answer for you. We really do just help you figure out what it is and where you need to kind of balance things. And ultimately, you have to make that decision for yourself.

11:02:36 One of the things we like to always point out and have you consider is

11:02:40 how often you use your health care benefits. Do you consider yourself a low utilizer of your benefits, medium or high?

11:02:46 And how much risk are you willing to take? And by that, we mean like as of January 1st, are you comfortable on a high deductible health plan

11:02:55 paying a $3,000 deductible right at the beginning of January, something would come up.

11:03:00 We do have other things that can also supplement that for you as well. So we'll go into that here in a little bit.

11:03:06 But then also where are your providers located?

11:03:10 So are your providers located within that Select Colorado network? Because perhaps Select Colorado and PPO is for you because you're utilizing already

11:03:19 All UC health doctors

11:03:22 Or is your network with Banner and you want to stay with Choice Plus?

11:03:26 So that's a really great question and a really important question that you have to answer for yourself is, you know.

11:03:31 As far as the utilization.

11:03:34 your what if scenarios and where your providers are located.

11:03:39 To find your providers, we do ask that you do a little bit of research on your own, but we always have the ability to utilize a light and we'll

11:03:48 go over the exciting news about a light here in just a few minutes, but our PPO plan and Select Colorado and High Deductible plan and choice plus

11:03:57 All of that information is really clearly listed out on that UMR website.

11:04:03 And for behavioral health providers, that is considered under the behavioral health directory. And that network is called Optum Health.

11:04:13 Okay, so helping you figure out that determining your utilization, low, medium, high, an example of a low

11:04:22 utilization would be somebody that doesn't go to the doctor very often.

11:04:25 No maintenance medications or only generic maintenance medications.

11:04:30 And then that would be considered low utilization.

11:04:33 As far as that utilization, maybe the high deductible health plan is for you because you are only using it very, very minimally and you like putting away money for savings.

11:04:43 Medium utilization is you have regular monthly physician visits, maybe a few urgent care visits, and then perhaps you're planning to get pregnant this year or you or your spouse or whoever, you do have the ability with that medium utilization, like kind of a lot of choices as far as what you're most comfortable with.

11:05:03 And then high utilization is somebody that does need to see somebody

11:05:07 on a regular basis, so you're seeing specialty like doctors, you also have a lot of images and labs and maybe a few urgent care or emergency room visits. That is going to be considered your high utilization.

11:05:23 And…

11:05:26 For some reason, my slides got

11:05:29 Duck.

11:05:31 It's thinking about it because I'm getting all excited. It's at the anticipation piece.

11:05:36 about a light. So I've been talking a lot about a light throughout all of this as far as that utilization.

11:05:41 And someone that we do have available to you to help you really dive deep into those benefits.

11:05:49 Now, the benefits team can help you when those ask benefits 101 sessions, but if you're somebody who really wants to go through and do a deep analysis of the PPO plan, the high deductible health plan, and anything you have coming up for 2025, Alite can help you.

11:06:02 So they could not only weigh those differences out for you, they can provide you quotes. They can find physicians that are in the area, highly rated physicians that will be either under the PPO plan or the high deductible health plan. The fantastic thing about Alite is that they can

11:06:19 go that extra mile about like checking into the ratings on those physicians

11:06:24 As well as

11:06:26 kind of mapping it all out for you. And then helping you make that decision between PPO or the high deductible health plan.

11:06:34 In addition to that, this month, as well as until December 31st, we're just so happy that Alite was willing to do another promotion. So we did one earlier this year, kind of towards our summer months where five individuals were drawn for a $100 gift card and we're doing it again for this wonderful timeframe because that way they can help our employees during open enrollment.

11:06:56 So if you contact a light about anything related to open enrollment, about those comparisons, they're willing to help you out. And your name goes in for a drawing.

11:07:05 So in addition to the wonderful service that they're providing during open enrollment.

11:07:09 regular services that they provide for us is that finding highly in network

11:07:16 highly rated providers that are out there that are also cost effective. And they can even help you coordinate care. And what we mean by that is that they can make appointments for you.

11:07:25 In addition to that, they can compare costs of procedures.

11:07:30 They can also lower your prescription drug cost.

11:07:33 And they could help review any of your medical claims or anything that you think just kind of doesn't seem right or you're curious like how the deductible goes into your coinsurance and how all of that kind of shakes out. There are professionals.

11:07:46 that are really well versed in reviewing that claims information.

11:07:50 So this is no cost to you and any of our employees.

11:07:54 any of our employees, even those that are not on the benefit eligible plans, they still have access to a light.

11:08:03 So if you've waived benefits or if you want to say, hey, I want to look at my spouse's benefits as well as the city's benefits and do that comparison, as long as you get that information to a light, they will look that up for you.

11:08:20 Okay, so now I'm going to hand the presentation over to Sean Seahawk from Hub.

11:08:27 Hi. Thank you, Amber.

11:08:28 Thanks, Sean.

11:08:29 Great overview so far. So let's jump into the dental and vision benefits. We're going to do a quick summary.

11:08:35 And we'll start with dental here in just a second. I know the slide hasn't moved forward for me, but I know it will in just a second.

11:08:47 Hmm, you're stuck again in birth.

11:08:54 All right. Well, just to set it up, everybody knows that your dental plan is through Delta Dental.

11:09:01 And we'll go through the network. I know that can be a little bit confusing. Now, as Amber said, we had a slight increase to the dental premium rates. Those premiums are listed here. Again, like medical, we'll pause a minute so that you can take that in. And then a slight decrease to our VSP vision contributions. These are your biweekly or per pay period payroll deductions listed here.

11:09:25 based on the tier of coverage that you are enrolled in.

11:09:30 All right, let's talk about Delta Dental. So sometimes this can be a little bit confusing because Delta really has two levels of in-network providers. They have what they call their PPO network. Those providers are in network, but they also have their premier network of providers. Both are considered an in-network level of benefit. We'll go through PPO providers first. Now, the big difference

11:09:58 here, PPO providers, that PPO network is a smaller network. So there's not as many PPO providers available but

11:10:05 They have agreed to a larger discount.

11:10:07 So when you can seek care from a PPO provider, your benefit maximum will go further, your out-of-pocket costs will be lower because their charge is lower

11:10:20 been a premier provider and definitely lower than outside the network. So again, you want to, where you can, select a PPO provider. Now, if you're in your area, you do not find a PPO provider you like, you can also access a premier network provider. So a premier network is a larger network of dentists.

11:10:41 They have agreed to a discount with Delta Dental. So they are in network with a discount. It's not as large of a discount as a PPO provider, but there is a discount there. So they can't balance bill you or do any of those things.

11:10:54 Now, if you have a particular dentist you've

11:10:57 you love, you've gone to them forever and you don't want to change, there is coverage outside the network. You'll just want to be cautious there because

11:11:06 out of network providers can balance bill you for any billed amount above what the plan allows. So again, make sure that you're aware of that if you do use a dentist outside the network. Now, for the plan of benefits.

11:11:22 Regardless of whether you go to PPO Premier or non-network providers.

11:11:27 There is an annual deductible to meet. That's $50 per individual with a maximum of $100.

11:11:35 for yourself plus one, whether it's a spouse, child, or domestic partner or anything in between. So yourself plus one or more, that's that $100 deductible.

11:11:47 our annual benefit maximum, and this is a combined maximum with preventive benefits, basic and major services.

11:11:54 That is 2,000 per individual covered on the plan.

11:11:57 Now, both of those things, annual means they run from January through the end of December.

11:12:04 Then reset for the next year.

11:12:06 Covered services for your preventive care, things like your twice a year exam and cleanings and those sort of things, that is covered by the plan at 100% with no deductible required. So we really do encourage you to get out, have those preventive services, make sure you take care of your teeth and maybe head off any of those

11:12:29 more serious services. Now, if you are in that situation where you have a little need for some basic services.

11:12:37 Those are more advanced. Maybe you have a cavity that needs to be filled.

11:12:41 filled periodontics, endodontics, those are the kind of things in that category.

11:12:45 you would meet the deductible first.

11:12:48 And then for a PPO provider.

11:12:51 The plan will pay 80%. You are responsible for 20%.

11:12:57 premier provider for all services except periodontics the plan pays

11:13:02 80%, you're responsible for the 20%. For periodontics, that's a 60% coverage. So you'd be responsible for 40% of those charges.

11:13:12 And then on the non-network, that's similar to the Premier, all services, 80% coinsurance covered by the plan for periodontics, that's 60%.

11:13:23 Major services, those are things like your night guards, any

11:13:31 Oh, I just lost my train of thought, but dentures, larger surfaces, more expensive services. So those would be major services.

11:13:39 After your deductible is met for the year, it's a 50% coinsurance for those services. And again, all three of those services do roll up to that

11:13:48 annual benefit maximum.

11:13:50 The plan does also have orthodontica coverage available for both adults and children.

11:13:56 The benefit is a 50% coinsurance and it is a $2,000 lifetime maximum benefit

11:14:02 per person covered by the plan.

11:14:06 Next, we will move on.

11:14:12 In just a second to our vision service plans or VSP, that's our vision

11:14:19 care provider. And we have both in and out of network coverage available here.

11:14:25 When you stay inside the VSP network, you can get an eye exam once every 12 months for that $15 copay.

11:14:33 Now, we do also have a kids care benefit. So for your children up to age 18 that are covered by the plan.

11:14:40 you can get twice every 12 months an exam with no copays.

11:14:45 We're aware that kids, sometimes their eyes change a little more frequently than when you become an adult. So this kids care benefit was developed specifically for that situation so that you don't have to come out of pocket if your child's eyes have changed and you need to get in more than once a year.

11:15:06 On our lens benefit for glasses, that's once every 12 months as well. So that would be lenses for glasses or contact lenses. So that's under that same umbrella.

11:15:15 You can see the list here for standard progressives, premium or custom progressives. There's a little bit of range for those more advanced progressive lenses. That would be your out-of-pocket cost.

11:15:27 Now, our frames for glasses once every 24 months for kids care, once every 12 months. Again, kids grow, they grow out of frames. We don't want you coming out of pocket due to that situation. So kids can get frames for glasses once every 12 months.

11:15:43 Now, our allowance, when you purchase a featured frame, there is a $205 allowance and your vision care provider can look that up for you and let you know while you're there picking out your glasses, which are featured frames and which are more standard frames. And that would be 185

11:16:03 dollar allowance.

11:16:04 If you pick out a frame that's more costly, you will get a 20% discount on the amount over that allowance.

11:16:12 Now, if you are a Costco member, you can get a $100 allowance towards frames at Costco. Now, I know that seems like a lot less than your standard frame allowance through other providers, but you might know if you go there, Costco's

11:16:27 Prices are cheaper. And so that $100 allowance is on par with that $185 allowance from your other network providers.

11:16:38 All right, as we said, if you are a contact lens wearer, you can get contacts instead of lenses for glasses. Once every 12 months.

11:16:47 with contacts as well, $185 allowance, no co-pays needed there.

11:16:53 We have a really exciting light care benefit that was added in the last few years, and Light Care really says for those people who are blessed with good vision or who've had LASIK or other vision correction surgery and really you don't have a need for glasses or contacts or anything along those lines, you can still use your $185 allowance

11:17:16 for any ready-made non-prescription sunglasses

11:17:20 or any ready-made non-prescription blue light filtering glasses. So I know we're all on computer screens and phones a lot more. And so please don't forget about this benefit throughout the year if you're in this situation, because those could be two really great ways to use your program.

11:17:39 Now, last, I want to talk

11:17:41 is the essential medical care benefit.

11:17:46 So that's an additional coverage if you have medical conditions with a $20 copay, you can get some care if you have dry eye syndrome, you need diabetic eye care, if you have glaucoma, and more, but more around some medical eye care through this program.

11:18:03 Now, as I said before, we do have coverage outside the network as well. This is more of a scheduled benefit outside the network. So it becomes with an allowance. So if you go outside the network, you can get up to a 45, you would pay a $45 copay or the allowance is actually $45 for your eye exam. Again, anything billed above that amount would be out of pocket to you.

11:18:29 on our lenses for our single or bifocal or trifocal, we can get up to a $30 allowance, a $50 allowance, or a $65 allowance.

11:18:41 No lens enhancements available outside the network. For our frames, that's up to a $70 allowance and our contacts up to $105 allowance.

11:18:50 And again, because we're outside the network, you aren't able to use your light care or that essential medical care benefit.

11:18:58 So I will turn it back over to you, Edward.

11:19:06 Thank you, Sean. So other benefits that we do have here at the city are considered voluntary benefits.

11:19:14 So we do have some information and some enhancements for 2025 that we want to share with everyone.

11:19:26 So as far as our benefits that we've rolled out back in 2022 with life insurance, we do have still Reliant Standard for our life insurance benefits.

11:19:39 So all of benefit eligible employees do have a basic life insurance plan.

11:19:44 And that basic life insurance plan is going to be one times their annual salary.

11:19:57 And so with that, they can elect supplemental life insurance

11:19:57 And then accidental death and dismemberment.

11:19:57 The Supplemental life insurance for an employee, their guarantee issue amount is going to be

11:20:03 300,000. And during open enrollment, if you've never elected life insurance before, you can elect anywhere between zero to $50,000 in $10,000 increments

11:20:15 without evidence of insurability.

11:20:18 And those increments would be up to a million dollars in coverage, but anything over that $50,000, if you've never signed up before, that would be subject to

11:20:30 the evidence of insurability or medical underwriting.

11:20:34 Now, if you're somebody who's currently enrolled in supplemental life insurance and you have, say, $250,000 worth of life insurance.

11:20:41 You can actually enroll up to that guaranteed issue amount of $300,000 as long as you're already currently enrolled in $250,000 worth

11:20:49 of supplemental life insurance.

11:20:52 For dependents, for your spouse, you can elect anywhere between

11:20:59 zero up to $10,000 without evidence of insurability during open enrollment.

11:21:05 Otherwise, you can also elect anything within $5,000 increments. The minimum would actually be $5,000 up to that $10,000 for no EOI.

11:21:15 And that evidence and durability or medical underwriting is actually done directly with Reliant Standard. So there's an additional hyperlink that you would click on to complete that evidence of insurability. And you can do that right after you finish open enrollment.

11:21:29 So you go through the system in JDE, you enroll, and at the very end, we do have links to the evidence insurability paperwork, as well as our Benefits Connect website.

11:21:40 So for dependent children, there is no evidence of insurability needed for anybody under the age of 26.

11:21:48 older than 14 days old, you can elect the

11:21:53 dependent life insurance for the supplemental life insurance, anywhere between $2,000 up to $10,000. And again, no evidence of durability is needed, no medical underwriting. All amounts are considered guaranteed issue.

11:22:10 In addition to supplemental life insurance, we have a benefit called voluntary AD&D, and that voluntary AD&D must also be elected with the supplemental life insurance.

11:22:21 So for an employee, that's going to be anywhere between $10,000 up to $550,000, not to exceed

11:22:29 five times a person's annual salary. So that's one of the things we don't have listed on the side, but it's one of the other variations of how this plan would work that those details are located in our system.

11:22:40 But that's going to be in $10,000 increments. And that's for the AD&D insurance.

11:22:46 And then for dependent spouse insurance, it's going to be $5,000 increments for a maximum of $250,000, not to exceed the employee's insurance. So you cannot go over what you're electing for yourself, for your spouse. And that goes the same for supplemental life insurance as well.

11:23:05 For dependent children, that's anywhere between $2,000 up to $10,000 also in those $2,000 increments.

11:23:09 And again, you have to have the employee portion elected in order to elect any of your dependent coverages.

11:23:16 And the other caveat about AD&D coverages that we always like to point out is that that supplemental life insurance, it's kind of like a package deal. You have to have that to have the AD&D.

11:23:31 And what AD&D means is accidental death and dismemberment.

11:23:39 And in addition to the life insurance benefits, we do have a representative with Hub that will be sharing information on Aflac.

11:23:52 Has it?

11:23:55 Brandy's here brandy

11:23:58 You're on mute.

11:24:02 Okay. Ah, there you go.

11:24:05 There I am. It wouldn't let me unmute myself. Apologies for that. Thank you so much for having me.

11:24:10 While the accident plan with City of Fort Collins is not a new benefit.

11:24:15 It is an important one. No one can be fully prepared for an accident that might happen in your life. This can be impactful not only for your mental and physical health, but also your financial peace.

11:24:27 Should you have an accident, the accident plan is a great way to offset medical expenses to pay for things such as your deductible and coinsurance.

11:24:35 or just simply pay bills for any lost wages that may have occurred due to this

11:24:40 accident. It's not required for you to use the monies that you get paid back to you to pay for your deductible and coinsurance. So you can honestly use this money the best way that fits your needs.

11:24:52 Listed here are just a few reasons or examples of how the accident plan may pay out to you in the event of an accident.

11:25:00 We do have a personalized benefits guide that we put together as well that will be available to you that goes into more detail on these plans as well.

11:25:09 The great benefit about being enrolled in the hospital plan, or I'm sorry, the accident plan, is that there is a $50 wellness health screening benefit attached to this plan. So if you are going in for your preventative exams, it could be with your primary care, could be a dental cleaning, could be a preventative eye exam, anything that you're doing wellness wise can be submitted to get that $50 back in your pocket.

11:25:39 And I think the next plan is comet.

11:25:43 Yes, the next offering is going to be for critical illness. Again, this plan is not new this year, but I don't know about you, but personally, I have so many friends and family that are affected by some sort of critical illness.

11:25:58 Whether it be cancer, heart attacks, or strokes, the CI plan is currently set up to allow you to select certain coverage amounts that you would like to choose.

11:26:07 And once you've done that, in the event that there was a critical illness claim.

11:26:12 This money will get paid out to you to help to support you however you choose. Again, you could pay your medical bills with it. You could use that money to go on vacation once you're healed and healthy. You could go buy a new TV if you're going to be laid up for a while, however you choose to use that money, it will get paid back to you in your pocket.

11:26:31 In addition, this plan does have a $50 wellness as well. It's one per calendar year. The same thing would apply. You just have to get your wellness exam with your primary care.

11:26:44 your dental cleanings or your eye exams, whatever wellness benefit you're utilizing for the year, submit that to get that $50 back in your pocket.

11:26:56 Thanks so much for having me. I did invite a friend, Michael. He's here to join us to talk about a great new benefit with Aura and MetLife.

11:27:06 For ID protection for you. So with that, I'm going to hand it off to him.

11:27:15 you probably can't get unmuted to give us just a minute.

11:27:21 There we go. Can everybody hear me?

11:27:33 All right. Okay.

11:27:33 So first and foremost, yes, thank you for the introduction, Brandy. My name is Michael Bjorkwist, and I represent Aura. And what Aura is, is Aura is the identity and fraud protection solution for MetLife.

11:27:41 So I want everybody to keep in mind that this is a very high level overview of ultimately a very complex and very comprehensive solution. So if anybody needs anything subsequent to this, please, I'm here. My colleagues out west are there for you as well. We're here to support Hub and ultimately the city of Fort Collins as well. So please

11:28:03 don't hesitate. Feel free to reach out.

11:28:06 As I go through this, I want you to remember a few things and really I want to drive home three main bullet points. So number one.

11:28:15 that there is in fact a need for a solution like this in our

11:28:20 society. What you're going to see as I talk through some of these stats is that we simply aren't as protected as we need to be from a society standpoint. And that protection is becoming more and more vital as things continue to increase from a cyber crime standpoint. Number two, that Aura is vastly

11:28:44 different from a conceptual standpoint than any other identity theft product that you've seen thus far in the marketplace. And then last but not least, I'm a little bit partial, but I will tell you that we are the best in the business and I want you to feel that as we conclude this short discussion. So first and foremost.

11:29:04 The need, okay? 2020.

11:29:07 was the first year in American history where the cost of cybercrime actually exceeded

11:29:14 the losses from physical home burglary in the United States.

11:29:18 I want you to think about that for a second.

11:29:20 What's interesting is, and I get this a lot when I'm out speaking in front of audiences is they say, well, that makes sense. Everybody was home in 2020.

11:29:29 Okay, I get it. But the gap and the trend continues. So the cost of cybercrime continues to increase and elevate year over year over year. While the cost of physical home burglary is actually going down.

11:29:41 So what that tells me is that the solutions that we've created as a society are protecting us from that physical standpoint.

11:29:50 But the solutions that we've had to protect us from a cyber standpoint and those digital vulnerabilities that we all have individually, we simply haven't seen that solution yet, but I'm about to introduce it to you.

11:30:04 So when I mentioned to you some other issues, there's some other issues in terms of why people don't have this.

11:30:14 90% of the employee force out there, the workforce in the United States, 90% still are either unprotected from a cyber standpoint

11:30:25 or underprotected from a cyber standpoint? And the answer to that is that the reason why nobody has these protections is because it's very confusing. For those of us who were not born into the digital world, myself included, it's confusing to us. It's very disjointed. It's very chaotic. And even if we did know where to go to get those comprehensive solutions, it would be incredibly, incredibly expensive.

11:30:49 And those different single point or even multi point solutions just simply don't speak to each other. So when I speak to the fact that Aura is vastly conceptually different from everything else on the marketplace, here's why.

11:31:03 When we not only create our own proprietary technology, we also acquire best in class solutions that are already out there. But instead of just cobbling everything together, what we do is we break everything down to the studs

11:31:17 And then rebuild it onto one platform in a very streamlined.

11:31:23 Very approachable and easy to use solution.

11:31:27 So we do the heavy lifting for you, the end user. So when you go on to the Aura solution and you see that we have both the mobile app as well as the web-based version, because we know everybody is going to access this in different ways, what you're going to find is that all of these digital vulnerabilities are being protected and all of these complex things are going on beneath the surface.

11:31:49 But it's very, very easy to use and very, very, very, very streamlined. So you're not overwhelmed as the end user.

11:32:00 Additionally, we're using automation

11:32:04 As well as AI infused features

11:32:08 to do that heavy lifting.

11:32:09 So let me give you a couple of specific examples.

11:32:13 So one thing that a lot of the employees out there as we survey are very

11:32:18 conscious and concerned about is the collection of their private data. So there's these data brokers out there and what these data brokers do is they collect all of our private data.

11:32:29 If we were going to go to those data broker sites and remove our information, we would have to go to hundreds of them

11:32:34 And we would have to take an entire day and literally go through the process and remove our personal information from all of these different data broker sites.

11:32:43 Aura, through the use of automation, will remove your personal data on your behalf.

11:32:50 So as we're scanning, again, going back to this concept of everything working in concert with one another, as we're monitoring the dark web for you and we find your personal information on those data broker sites.

11:33:01 We're going to automatically remove it from those data broker sites on your behalf.

11:33:08 Secondly.

11:33:09 When you talk about things like

11:33:13 call and text screening.

11:33:16 Again, as we survey these employees out there, what we find time and time again is that they're concerned about a couple of things and those things are all coincidental.

11:33:26 They're also concerned about the attacks on not only their children from a cyber standpoint, but also their elderly relatives. So we have this thing called AI empowered call and text screening. And what that does in my mind, right, it protects us from these spam emails. It protects us from those calls, from those text messages. All of those things where we hit that button

11:33:50 we hit that link that we shouldn't hit.

11:33:52 And when I say this matches up to protecting our elderly relatives or our children, right? I'm going to use my father as an example.

11:34:00 Career Army guy, retired as a colonel, and he wants to find battles. He wants to fight people, right? And so what happens is.

11:34:08 He gets that spam text or that spam email, right? And he sees the link and it says, oh, you know, you did not pay your, I don't know, name a company, right? You did not pay your Netflix

11:34:20 monthly payment. Well, guess what? He's the guy that's going to say, well, I'll fight you on this and he's going to hit that link.

11:34:27 that he shouldn't have hit in the first place. And so the protection of our family members, our elderly relatives, as well as our children is incredibly important.

11:34:36 We have protection from cyberbullying.

11:34:39 gamer tag monitoring.

11:34:41 All of those things that we worry about, we've got integrated parental controls. I've got an 11 year old daughter. I use the parental controls every single day.

11:34:50 And it allows me to not only monitor what she's doing online, but it also tells me where she's been and it allows me to filter the types of things that she can access, okay? So when we talk about identity theft, Aura is quote unquote an identity theft solution, but we are so, so much more.

11:35:11 Last but not least, what I want to talk about is that focus on family. I want to

11:35:16 hit a couple of bullet points here. So we have the broadest definition of family in the marketplace.

11:35:21 We're not going to get in the business of telling you who your family members are. So if you choose the family tier.

11:35:28 It's going to be the primary employee and then 10 additional adults

11:35:33 with unlimited miners.

11:35:36 that that employee can invite to their program.

11:35:40 All of the insured adults are going to have a $5 million insurance policy and their own siloed account.

11:35:47 So that primary individual, that primary employee doesn't need to gather any sort of in-depth personal information from those folks that they're inviting to their family program.

11:35:59 I want to double click on this.

11:36:01 If your best friend down the road is part of your family, then your best friend down the road is part of your family.

11:36:07 We're not going to tell you who your family members are.

11:36:10 Very, very important distinction.

11:36:12 Last but not least, I want to talk about speed. So if you're going to properly protect people, you have to be able to be the fastest in the marketplace, especially in the cyber world.

11:36:23 We're directly connected with all three of the major credit bureaus. So by far the fastest aggregate

11:36:32 Average alert time kind of rolls off the tongue there. Fastest aggregate average alert time in the market, okay? So if somebody's breaking in your house, do you want to know now or you want to know four hours from now?

11:36:43 We are directly connected with all three of the major credit bureaus. So it is

11:36:48 almost instantaneous

11:36:50 credit monitoring and credit alert.

11:36:52 Again, I could go all day on this. There are so many things that you can take advantage of from an aura standpoint. But as you go through your enrollment process, what you're going to see is that is an incredibly intuitive and easy onboarding process. And we will walk you through that process of protecting yourself with our safety checklist once you enroll.

11:37:18 So for that, that's my portion. But if anybody has any subsequent questions, please feel free.

11:37:26 Thank you, Michael.

11:37:26 Okay.

11:37:27 So that is our voluntary benefits for 2025.

11:37:31 Now I just want to touch on a couple of additional employer paid benefits.

11:37:37 Today, as a reminder, our EAP program, this was the answer to the question at the health fair yesterday about what service or what benefit do we provide

11:37:48 that offers legal services. And the 30 minute legal services that are available to you on an annual basis.

11:37:56 And then discounted by 25%. That would be mines.

11:38:00 Our EAP. And you do have with this benefit, eight in-person or virtual sessions per year per issue.

11:38:09 And what we mean by per year per issue, it's per plan year. So January 1st to December 31st is your plan year.

11:38:17 And then the per issue could mean

11:38:21 as far as like

11:38:21 Perhaps you're dealing with your teenage son or daughter and you're going through some stuff and you want to talk to a counselor about that specifically. But then a few months down the road.

11:38:32 you have a death in the family and you want to talk about anything associated with losing that loved one.

11:38:38 That is considered a second issue and it's a separate issue. So you get eight sessions for with your teenage son or daughter, and then you get the

11:38:48 eight sessions for the bereavement and working through boss.

11:38:53 So that's what is considered as far as those sessions. You can reset those sessions by contacting Minds directly. If you have any issues, though, you can always reach out to our HR benefits or even a light to help you.

11:39:06 And in addition to those sessions, as mentioned before, you have those legal services. There's also financial planning.

11:39:13 As well as

11:39:16 periodic on demand or live webcasts about various topics.

11:39:23 It's completely 100% confidential. And this is an employer paid benefit. So the city of Fort Collins pays for this benefit for all of our employees, not just our benefit eligible employees. So if you know of anybody that's hourly that's not eligible for benefits, this is one of the benefits they do have access to.

11:39:41 And there's no additional cost for any of our employees. I just want to be sure.

11:39:45 that we get that out there. And we even have an enhancement on our minds EAP for our first responders.

11:39:52 And we're working at getting all of that information compiled for our first responders here at the city.

11:40:00 In addition to mines, as far as another employer paid benefit that does have a copay associated with it would be our backup dependent care.

11:40:08 And that would be through my WUSA.

11:40:11 My boost is very different than the benefits we've had in the past. What they are really striving for is establishing a relationship with a care provider.

11:40:20 And really having that foundation work. So it's a little bit more challenging when you have a 20, you know, like a situation where it's an urgent.

11:40:28 care, your babysitter's sick and you need care tomorrow. It's a little bit more challenging, but they can do it. They just need to know of that urgency. And as long as you stress that urgency, they can still act as your backup dependent care.

11:40:42 But they just want to be sure that to let all of our employees know that this is a little bit different than what we've had in the past, but they can still offer really wonderful benefits to our employees and their families.

11:40:56 Once you sign up with my WUSA, then you have your own login and you can do a lot of the communications through their platform.

11:41:02 But if you experience any issues, support at my WUSA is there to help you.

11:41:07 And you can also reach out to our benefits team. We get in contact with MILUSA to let them kind of work on any of the triage with any of those messages or any of the information and correspondence back and forth between employees. We can be there as a helpful push. Otherwise, they are available to you and they can get things turned around as far as that backup care fairly quickly.

11:41:32 Of course, the more time you have, we do recommend that you can get things started early before you need the care. That's always going to work in your benefit. So establishing that relationship first before it's needed is one of the things that we want to be sure to get out in front of all of our employees that they're aware that that benefit is available for in-home care up to 100 hours

11:41:56 per year at that $7 per hour copayment.

11:41:59 So my WUSA then charges the city the balance of what we've negotiated, and you are only responsible for that $7 per hour for up to 100 hours.

11:42:09 And then after that 100 hours, there is a discount available.

11:42:14 So it's anything between work-life balance. So we have different parameters than what we've experienced in the past before it could only be associated with work specifically. But if you have a situation where you need to get out for an evening, like a date night, you can use your backup care for that as well.

11:42:32 And then this is available not just for childcare, but it's available for companion care.

11:42:38 for perhaps elderly parents, transportation to and from school for your children, or even care for yourself. So if you're an individual who's having a surgery in the very near future and you're concerned about getting to those appointments.

11:42:53 You also have access to my LUSA. So it can be used for yourself.

11:42:59 for your elderly parents, aunts, uncles, somebody that you're caring for, or even your children. So it's a wonderful enhanced benefit that we do have that we recommend that you get set up before you need it.

11:43:12 And there is a four-hour minimum.

11:43:15 So with that, that actually concludes our slides for today, but I will open up the call for any questions. We do have our wonderful representatives with

11:43:25 UMR, Delta Dental, VSP, as well as our hub consultants on the line. And then Mike, who's here from

11:43:33 Aura to talk about identity theft. So if you have any questions.

11:43:36 You can take yourself off of mute and we're happy to answer those questions for you.

11:43:41 So just a bit of housekeeping here. If you'd like to go ahead and come off mute to ask a question, use the raise hand button at the bottom of your screen. That's how you'll let me know

11:43:51 that you want to come off of mute.

11:43:54 Thank you, Ashley.

11:44:06 Mm-hmm.

11:44:09 Yeah, everybody must have got their questions answered in the chat.

11:44:14 Yeah, we'll just give it a couple minutes here if anyone has any questions.

11:44:19 Yeah.

11:44:19 feel free to raise your hand.

11:44:21 There's a couple.

11:44:22 Okay, I see a couple.

11:44:25 And we will start with

11:44:28 Mary Claire.

11:44:32 Mary Claire, you should be able to come off mute.

11:44:34 Hi. Quick question. I put it into chat. Like, say, for example.

11:44:40 my husband hurt himself at kickball a few weeks ago and now is seeing a doctor. Like, does Aflac still cover that?

11:44:48 I didn't know if there was a certain amount of time you had to go visit a doctor.

11:44:55 Okay.

11:44:51 Yeah, no, get that submitted, Mary Claire. That's what you have that coverage for. So utilize it. If you need help filing a claim, please reach out to me. I'll help you get going on that.

11:45:03 Thank you.

11:45:04 Go on to athletic.com. There's a file a claim option out there and you can submit it through that.

11:45:09 You're welcome.

11:45:12 All right, next we have Sarah. I'm going to ask you to unmute and you should be okay to go.

11:45:09 Thank you.

11:45:18 Hi, thanks. I had an aura question for the identity theft protection.

11:45:25 If you get your identity stolen, is this one of those things where like you will tell us that it's been stolen or that something's going on? Or is it like or a will invest time and money and getting that fixed?

11:45:38 Oh, okay.

11:45:35 You got it, Sarah. So Michael had to drop. So I'm going to run with this one for you. But that is correct. This is a protection plan for you if your identity was stolen, they have a million dollars plus set aside to help you get that back to non-stolen status.

11:45:51 So it is a very, I can speak personally about it. If I can take just a minute to do that, I personally have this myself. I have the app.

11:46:00 I opened a loan for a car that I was buying for my kiddo. Within seconds of me getting that submitted, it was on there telling me you need to pay attention to this. Is this you? Was this somebody else? It is very intuitive. When you click onto the mobile app, it's a spinning thing and it says monitoring.

11:46:19 And it's just a circle that's monitoring and telling you we're going out and monitoring the World Wide Web for you based on the social that you gave us, your kids socials, your dates of birth, which is all important information that we don't like to share with anyone.

11:46:34 But inevitably, we've had to do that in the past, whether it be going to the doctor or something like that, like that information's out there. And this is just a way to protect all of that. And then if did something happen, they are there to help support you to clean that all up. Yes, ma'am. Great question.

11:46:51 Okay, thank you.

11:46:54 All right, next we have Basil.

11:46:58 Hi, everyone. I had an injury with an ankle injury where I'm

11:47:04 seeing a physical therapist and I might have to do some surgery

11:47:08 And I was wondering how does that

11:47:12 Aflac benefit. I have the AFLAC, the accidental thing

11:47:16 And how the…

11:47:18 I paid you.

11:47:18 Go ahead.

11:47:40 Perfect.

11:47:20 Yeah, that is the accident plan is only going to pay out if it was due to an accident. So if your issue or diagnosis is related to an accident.

11:47:40 then yes, yes.

11:47:40 Yeah, I tripped over a sidewall that was raised. It is an accident.

11:47:40 Oh, goodness. Yeah, definitely. That's a claim. And you can definitely file that.

11:47:41 And how do I, so I found the form online for AFLAC, but it asked for something like a policy number. Is that a city policy or is that you

11:47:50 individual has a policy number.

11:47:53 Yes. So you're going to get once you're in, are you enrolled currently, Basil?

11:47:57 Yes, Basil.

11:47:59 Basil, Basil, I'm sorry. I apologize for that.

11:48:03 If you're currently enrolled, I can email you over your certificate number so that you have access to that and can get that claim submitted.

11:48:13 Okay, it's asking me for that certificate number and I think I have it somewhere, but be very hard.

11:48:19 Okay, no worries at all. My email is brandy

11:48:23 Dot McGraw at hubinternational.com. I know Amber will have that information for you as well. But if you want to reach out to me, I'm happy to locate that for you easily and get you going so you can file that claim.

11:48:38 Okay. And does it cover not just the physical therapy, but the imaging too?

11:49:18 Okay.

11:48:42 Yeah, it covers a numerous amount of things. I can't speak to exactly what would get paid out on your claim because I don't know exactly what all has transpired for you. But yes, we could definitely get that all submitted.

11:49:18 And see what they cover.

11:49:18 for that accident related incident.

11:49:19 Yes.

11:49:18 So Brandy or Amber, can you send me that certificate number be hand at fcgov.com?

11:49:19 Yes, we can do that for you. So every employee that signed up for AFLAC,

11:49:19 They're either signed up between 10,000, $20,000, or $30,000 worth of coverage. And then AFLAC actually has the certificate numbers, but I will be sure to get you both connected. Absolutely.

11:49:29 Okay.

11:49:24 Yes, for sure. And the benefit amounts is the critical illness that you're speaking about, Amber, the amounts for the accident plan are actually based on each diagnosis of what he had done.

11:49:35 Yeah, the care that was provided. Yep.

11:49:34 Oh, that's right. Thank you. You have schedule of benefits.

11:49:40 Thank you.

11:49:36 So, yeah, you're welcome. That's okay. It does get confusing. No problem at all. So his is more of like

11:49:41 That's why you're here.

11:49:43 However, whatever he's had done, physical therapy, chiropractor appointments, whatever, those pay out certain amounts for him based on the accident. And when he files a claim, they'll determine what can be paid out due to that.

11:49:56 Perfect. Thanks for the reminder, Brandy.

11:49:58 You're welcome.

11:50:02 What else? Anybody?

11:50:09 We still have a little bit of time if anyone wants to come off mute and ask a question, we've got

11:50:15 All of our representatives here.

11:50:31 All right.

11:50:34 Go ahead, Matt.

11:50:36 Okay, I'll just go ahead and ask a question instead of chatting away on the chat. But following up on my question about the lifestyle management program and the high deductible plan, can you maybe explain how they work together or is that

11:50:50 Microsoft management really just for the PPO plan.

11:50:55 Yeah, I can answer that question for you, Matt. So with the high deductible health plan, you still want to fill out that lifestyle management form.

11:51:03 And that lifestyle management form does go to UMR, so it counts as you're submitting a claim. So that amount that you

11:51:11 paid for whatever service you had, that's going to count towards your deductible.

11:51:17 So it's going to count towards your either $3,000 or $6,000 deductible

11:51:21 And then once you've met your deductible, that's when you get to utilize the benefit, very similar to the PPO plan.

11:51:32 So if you've already met your deductible this year, that's just something to kind of keep in mind if you've had any of those services, you can submit the

11:51:40 the services, like if you've already met those deductibles, then you could start utilizing that benefit.

11:51:47 with the co-pays.

11:51:51 Does that answer your question?

11:51:59 Sean, do you have anything else to add on that one?

11:52:02 Yes, thank you.

11:52:02 No. Yeah, there you go, Matt. Yeah, no, you did a great job, Amber. I didn't have anything else to add.

11:52:14 Okay, folks, last call. Does anyone else have a question that they want to

11:52:19 ask in our time today.

11:52:31 Okay. Well, with that, we will go ahead and close. I do just want to remind everyone that all of the information shared today will be in our

11:52:40 benefits guide, which we plan to publish tomorrow. Everything can be found at fcgov.com slash open enrollment or on Benefits Connect on the open enrollment page. If there are any questions that you wanted to ask today that you'd rather talk to one of our benefits professionals

11:52:58 directly about, we do have ask benefits one-on-one sessions. They're 15 minute sessions where you can

11:53:03 Go on, ask your questions about what benefits we have in 2025 or about the open enrollment process. And the link to sign up for that is also on

11:53:14 our pages and I will add it into the chat now.

11:53:17 Ashley Khadija with the light has her hand raised she might

11:53:21 Oh, here we go.

11:53:21 might want to make a comment.

11:53:27 Oh, she might have put it back down.

11:53:29 kind of decided not to.

11:53:29 Well, that was actually a really great reminder, though. If you also have questions, you can always reach out to a light since we do have that wonderful promo going on right now for our health pro. And that was Khadijah. She was online there. And she is available to meet with employees and really do those deep dives into comparisons of the high deductible health plan, the PPO plan. And you can, you know.

11:53:53 provide more information and do that deep dive together. So we just want to be sure that all of our employees are utilizing our alight benefits where it's needed.

11:54:03 And if you have any other questions, you can always email HR benefits as well.

11:54:08 But the ask benefit one-on-ones are highly recommended. I see that Khadija's back.

11:54:15 Oh.

11:54:14 Yep, sorry, it wouldn't let me come off mute, but I did want to ask for the incentive

11:54:19 Say the employee reaches out, but their spouse also reaches out or a dependent, does that count as multiple entries or is it just one for the family?

11:54:27 It's just one for the family.

11:54:29 Okay, perfect. Thank you.

11:54:34 All right.

11:54:35 Thank you, everyone.