

## HEALTHCARE BENEFIT HIGHLIGHTS FOR 2025

**Open Enrollment: October 30<sup>th</sup> through November 12<sup>th</sup>, 2024**

Although the cost associated with medical and Rx coverage continues to climb....  
The Board of County Commissioners have decided to cover the cost of the increase, meaning.....

**NO EMPLOYEE PAYROLL DEDUCTION INCREASES FOR MEDICAL/Rx PLAN!!!**

This is AWESOME NEWS!! making it **6 years in a row** that there have been no increases to employee costs for medical/Rx coverage...

AND... the county contributions to HSA's will continue at \$50 per month for single and \$100 for family!!!

### **2025 IMPORTANT DETAILS:**

- 1) Medical and Rx plan will move from UHC to **Anthem Blue Cross/Blue Shield**
- 2) We have added a 3<sup>rd</sup> medical plan option: **Basic Copay** – *this plan is a lower cost option*
- 3) HDP Medical: IRS increased the minimum single deductible to \$3300 single / \$6600 family
- 4) IRS HSA Limits: Single Coverage: \$4,300 & Family Coverage: \$8,550 annual.
- 5) RX: PaydHealth & Magellan will be discontinued as of 12/31/24
- 6) RX: will be provided through your Anthem plan by Carelon Rx
- 7) DENTAL: continues with MetLife Dental with slight increase to the rates
- 8) VISION: continues through VSP (Vision Services Plan) – no rate increases.
- 9) FSA: continues through Chard-Snyder (acquired by WEX).
- 10) EAP: will **move from TriHealth to ComPsych**
- 11) PCP credits will be replaced with the Anthem Wellness \$\$'s\*

*\* PCP credits earned in 2024 will be credited in 2025 in addition to any Anthem \$\$'s earned. Details to come...*

### **Check List:**

- ✓ **To Access Open Enrollment: use the “OPEN ENROLLMENT” link provided in ESS**
- ✓ All benefit eligible employees are required to complete the open enrollment process.
- ✓ Check your dependents DOB, Name, SS# information for accuracy
- ✓ PRINT YOUR CONFIRMATION AFTER SUBMITTING YOUR CHOICES, then:
  - Check to make sure that all your eligible dependents are attached to the appropriate benefit plans
  - Check that your elections are correct
- ✓ **Complete & submit your 2025 benefits on or before the end of the day November 12<sup>th</sup>!!!**

### **Open Enrollment General Information:**

- Open Enrollment is in ESS: Click “**open enrollment**”
- Make an election for each category: “No change”, “Change” or “Decline”
- Because the medical carrier is changing, you **must** select “**change**” or “**decline**”.
- Children that are 26 or older **must be removed** unless they are qualified disabled dependents
- Life Insurance: Employee and Spouse coverage is available in increments of \$10k.
- Life Insurance Rates: a link to the voluntary life rate sheet is provided on the life ins. enrollment page
- Life insurance coverage: must enter the amount of the coverage (20000, 50000 etc.).  
**MUNIS will calculate the payroll deductions.**

## **Allowed Voluntary Life Changes:**

- New hires: can elect any amount up to 3x annual salary up to \$250k for self without an EOI.
- If you do not have existing VL coverage: you must have VOYA approval to add any coverage.
- If you have coverage: can increase coverage up to \$20k for self (up to 5x annual salary/ max \$250k).
- If you have existing spouse coverage: can increase \$10k up to max of \$50k\*\* without EOI  
*\*\*Remember: Cannot have more coverage on dependents than you carry on yourself\*\**
- Coverage previously approved by an EOI can remain in force; increases require new approved EOI

**County Benefits Web Page:** [www.hr.clermontcountyohio.gov](http://www.hr.clermontcountyohio.gov)

## **Supplemental Coverage (Allstate & Trustmark):**

Open enrollment for Supplemental Plans is handled by Star Robbins Company and will be held in May 2025

Supplement benefit plans are available to all full-time employees and part-time employees working 20 hours or more per week. Enrollment for these plans is through a separate system from the county's CORE benefits. Rates are locked-in for each of these plans for the life of the Policy. Coverage transfers with you when you leave county employment. Plans include:

**Universal Life:** The cost of this plan is based on your age at the time you enroll – does not increase.

**Cancer, Critical Illness:** Each pay an annual wellness benefit of \$100 for receiving an annual physical.

**Accident Plan:** Pays \$50 for office visits. Maximum: \$100 per person/\$200 per family.

**Supplemental Short Term (STD) & Long Term Disability (LTD) coverage**

**To obtain plan information for supplemental coverage, call Star Robbins Company at:**

**800-486-7721 or on-line at:** [www.starrobbins.com](http://www.starrobbins.com)