

CITY OF DE PERE MEMO



To: All Benefit Eligible City of De Pere Employees
From: Human Resources
Date: November 1, 2024
RE: **2025 Open Enrollment, Benefit Plan Changes, and End of Year Notices**

Open Enrollment for Medical, Dental, Vision, and Flexible Spending will be November 1 – Thanksgiving

We put all the information that you need to know about open enrollment into one short, informational video referred to as a Knovio. The video will cover changes to your benefits and what you need to do for open enrollment. We highly encourage you to watch this video so you are aware of the plan enhancements that are coming. You can watch this video at a time that is convenient for you. Attached please find additional information and forms you may need to make your enrollment election.

The Knovio is available on the Human Resources webpage at www.deperewi.gov/benefits.

You can use the navigation panel on the side of the presentation to pause the presentation and to skip forward or backward to specific slides.

Medical Plan Changes

These changes will be effective January 1, 2025.

Plan Design Changes

Out-of-Pocket Maximum: We reviewed benchmark data regarding how our medical plan benefits compared to other employers in Northeast Wisconsin, specifically, other public sector entities in the area. To more closely align with this information, we are increasing our individual and family out of pocket maximums as follows:

	CURRENT		2025	
Out-of-Pocket Maximum	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Single	\$3,000	\$4,000	\$4,000	\$5,000
Employee + One	\$6,000	\$8,000	\$7,000	\$8,000
Family	\$7,000	\$8,000	\$8,000	\$9,000

Renewal Rates

This year we will have a 10% increase in our medical rates. However, it's important to put this in perspective. Over the past few years, we've been fortunate enough to experience several years with either no premium increase or even a decrease. In fact, the amount you're paying for 2025 premiums is still lower than what employees paid back in 2016.

2025 Medical Premiums

Coverage	Employee Premium Per Payroll Non-Represented <i>(based on full-time employment)</i>	Employee Premium Per Payroll Represented <i>(based on full-time employment)</i>
Single	\$33.67	\$50.51
EE+1	\$62.68	\$94.02
Family	\$102.80	\$154.20

Dental Plan

There will be no changes to the dental plan design.

Care Plus (Dental Associates) Expanded Network: The Care Plus (Dental Associates) plan will expand their in-network providers to include Midwest Dental clinics. This will create more opportunities for members to seek in-network providers on this plan. Beginning January 1, 2025 Care Plus members may begin to call to schedule appointments with Midwest Dental.

Renewal Rates

Based on the plan performance, there will be a 3% increase to our self-funded Delta Dental plan and fully-insured Care Plus (Dental Associates) plan.

2025 Dental Premiums

Coverage	Employee Premium Per Payroll Non-Represented <i>(based on full-time employment)</i>	Employee Premium Per Payroll Represented <i>(based on full-time employment)</i>
Delta Dental Single	\$2.07	\$3.11
Delta Dental Family	\$6.30	\$9.45
Care Plus (Dental Associates) Single	\$1.73	\$2.59
Care Plus (Dental Associates) Family	\$4.93	\$7.39

Voluntary Vision Plan

There will be no changes to the voluntary vision plan design.

Renewal Rates

The United Healthcare fully-insured vision plan rates will increase 5% for 2025.

2025 Vision Premiums

Coverage	Employee Premium Per Payroll
Employee	\$3.06
Employee + Spouse	\$5.80
Employee + Child(ren)	\$6.80
Employee + Family	\$9.57

Medical, Dental, and Vision Coverage – Changes and Waiver of Coverage

- Complete the Medical, Dental, and Vision Enrollment, Cancellation and Waiver Form if any of the following apply:
 - You currently waive medical coverage and plan to continue to waive medical coverage
 - You or your dependents are newly enrolling, cancelling, or changing coverage (i.e., single to family)
 - You are changing your dental enrollment from Delta Dental to Care Plus (Dental Associates) or from Care Plus (Dental Associates) to Delta Dental; you will need to complete the enrollment form indicating which plan you are enrolling in and which plan you are terminating.
- If you are currently enrolled on the medical plan and are not making any changes to medical, dental, or vision, you do **not** need to complete this form.

Flexible Spending

Please see the attached online enrollment instructions.

- **You need to enroll in Flexible Spending each year!**
- 2025 annual limit for Health Care FSA is **\$3,300**
- 2025 annual limit for Dependent Care FSA is **\$5,000**
- Wondering what flexible spending is or how it can benefit you? Please review the EBC information in the Benefit Booklet beginning on page 42.

Preventative Exam Forms Reminder

To receive full Health Reimbursement Arrangement (HRA) account credit for 2025, employees and spouses enrolled in the medical plan will need to complete the preventative exams (annual physical and age-appropriate screenings with their primary care provider, and dental exam and cleaning) prior to the end of 2024. All preventative exam forms must be uploaded to the member's Healics account at www.myhealics.com to receive credit into the employee's HRA. To receive full HRA funds by January 1st, preventative exam forms must be uploaded to Healics by **Thanksgiving***. Preventative services forms are available from the [forms section](#) of the Human Resources webpage at www.deperewi.gov/HRForms.

** Forms uploaded after Thanksgiving through December 31st will still receive credit but may see a delay in receiving full HRA funds.*

Information Attached

- Medical, Dental, and Vision Enrollment, Cancellation and Waiver Form
- Flexible Spending Enrollment Information
- Annual Preventative/Routine Physical Exam Form
- Preventative Dental Services Form
- Heart Calcium Scoring Flyer (with the new expiration date)
- 2025 City of De Pere Benefit Booklet (including year-end notices)

DEADLINE: All enrollment/waiver forms must be received by the City's

Human Resources Department by Thanksgiving.