

Human Resources Department

Open Enrollment

2025 Plan Year



Nov. 1 – Nov. 15, 2024

Everyone Must Take Action!

Even if you are not changing any benefits, you must make benefit elections for the 2025 plan year.

You will have to go to Employee Self Service (ESS), review your benefits and select:

- Decline benefit
- No change
- Select New Election

You must submit your choices even if you are not changing your benefits.



Open Enrollment

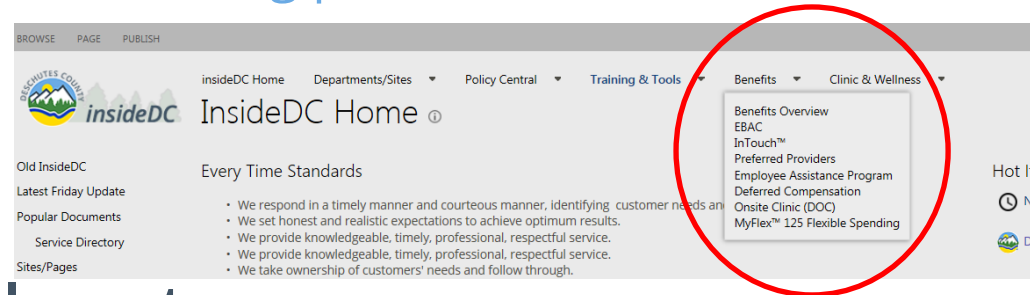
- **Open enrollment will be Nov. 1 - Nov. 15, 2024**
 - There is no change to employee coinsurance costs. **The same cost will be \$95 for Employee Only and \$116 for Employee + Dependents for 2025**
- **This is the time to make changes to your benefits**
 - Renew/start flexible spending accounts
 - Add/drop eligible dependents
 - Opt-out of health or dental coverage
 - Review/change current voluntary benefit elections
 - Life and ADD insurance, Aflac, LegalShield
- **Some changes are “always available”**
 - Many voluntary benefits can be changed any time during the year
 - Life and ADD insurance, post tax Aflac, Deferred Compensation



Open Enrollment Resources

- **insideDC Benefits tab**

- Viewable from any County computer – year round
- Detailed benefits information including plan documents, forms and reference materials
- Available year round



- **Deschutes.org Open Enrollment page**

- Viewable from any computer with an internet connection
- Under the Human Resources department tab
- Detailed instructions for the 2025 plan year open enrollment
- Supporting documents for open enrollment



Flexible Spending Accounts (FSA)

- Must reenroll every year in FSA's
- You will enroll through ESS. No paper forms.
- Limit for the HRE will increase for 2025.
 - \$3,200/year (\$266.66/month) for Health Related Expenses (HRE)
 - \$5,000/year (\$416.66/month) for Dependent Care Expenses (DCE)
- IRS allows up to \$640 rollover on HRE accounts
 - **Must reenroll to have a place for the rollover to go**



PacificSource Services

- **InTouch for Members**

- Look up coverage information in your member handbook/policy or read benefit summaries.
- Look up claims.
- View explanations of benefits.
- Review your family's enrollment history.
- Check your deductible and out-of-pocket status.
- Track prior authorizations.
- Look up your share of your family's healthcare expenses.
- Estimate healthcare costs using our Treatment Cost Navigator.

- **myPacificSource Mobile App**

- www.PacificSource.com/mobile

- **Deschutes County Landing Page**

- www.PacificSource.com/DeschutesCounty



Livongo Diabetic Management

- **Livongo: A New Approach to Diabetic Management**
 - Available free to health plan members diagnosed with type 1 or type 2 diabetes.
 - This is a program implemented January 2023
 - Our benefits consultant has provided a review of the pilot program and recommends continuations for another year
- **Livongo Member Site**
 - <https://www.livongo.com>



Other Insurance Services

- Found on insideDC under Human Resources > Employee Resources > Other Insurance Services tab
- Aflac
- Group Life, Accident and LTD Certificates
- New York Life (free) Value Added Programs
 - Secure Advantage (Money Coaching, Identity Theft, Will Preparation)
 - Secure Travel Program
 - Financial-Legal Support
- LegalShield



Retirement Planning

Deferred Compensation (457 Plan)

- Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.
 - **MissionSquare Retirement** - www.missionsq.org • (800) 669-7400
 - **Empower Retirement** - www.empower.com • (866) 816-4400
 - **Nationwide Retirement Plans** - www.nrsforu.com • (888) 401-5272
- Once you have an established account you can make changes any time through ESS.



Retirement Planning

PERS

- Go to the PERS website to view more information about your PERS retirement benefits - www.Oregon.gov/PERS

- Online Member Services:
 - Prepare online estimates
- Other links:
 - Enroll in PERS education sessions
 - Step-by-step retirement application instructions
 - Answers to many PERS questions



Nonretired members

Online Member Services

Tier One / Tier Two plans
Oregon Public Service Retirement Plan
What plan am I in?
Nonretired member newsletters



PY 2025 Benefit Changes

- **Specialty prescription change – Humira to Hadlima**
 - Prescriptive (Pharmacy Benefits Manager) is encouraging member currently prescribed Humira to move to the biosimilar Hadlima
 - This will be a significant cost savings to our prescription drug plan.
 - * This move began mid 2024 plan year.
- **Removing wellness staff at doc Clinic**
 - We will not be replacing the wellness coordinators that left in the 2024 plan year.
 - Doc Clinic staff will continue the Personal Health Assessment (PHA) program
 - Other wellness services will be distributed to doc clinic staff and PacificSource Wellness Support team.



PY 2025 Benefit Changes

- **Adopt the standard drug formulary used by Prescriptive**
 - The County health Plan currently uses a custom drug formulary for prescriptions.
 - We will see significant cost savings moving to the standard formulary used by Prescriptive.
 - This will allow them to manage our prescriptions drugs more effectively.
 - * You may see a change in the manufacturer of your prescriptions.
- **Durable medical Equipment – Breast Pumps Rentals**
 - We are amending our medical plan language under durable medical equipment to include breast pump rental as a covered service
 - This aligns our plan with current industry standards



PY 2025 Benefit Changes

- **PacificSource did recommend language changes to help clarify our plan documents**
 - Language changes do not cause any changes to coverage on the Medical or Dental plans.
 - Language is added or changed throughout the plan documents to clarify the administration of benefits, simplify plan language, or to align with PacificSource core plan language.



PY 2025 DEFFERED COMPENSATION

- **Changes Made During Open Enrollment**

- Changes made during open enrollment are effective Jan. 1, 2025
- You can make changes for December 2024 through the regular process.
 - * Reminder that changes must be submitted through ESS. If no further change is received, a December change will carry forward into 2025 until you make a new change.

- **Submitting Changes – Began in 2024**

- Beginning in 2024 the IRS allowed members to submit changes in the month you want the change made.
- You will no longer need to submit changes the month prior. They just need to be submitted by the 15th of the month.



PY 2025 Voluntary Life & AD&D

- **Rates**

- The Voluntary Life and ADD&D rates will not change for the 2025 plan year.

- **Increasing Coverage Amounts**

- The only voluntary life insurance increase that is not subject to medical underwriting during open enrollment is up to \$20,000 increase to **Employee and/or Spouse** Voluntary Life, and only if your current coverage amount is less than \$100,000 for employee or \$30,000 for spouse.
- All other increases or new coverage requests for an employee and/or a spouse will require medical underwriting by NYL to determine insurability. Medical underwriting will occur after open enrollment is complete.



PY 2025 Voluntary Life Reminder

Voluntary Life Guaranteed Issue During Open Enrollment

Adding the ability for employees and/or spouse to add or increase coverage up to 2 units (\$20,000) without evidence of insurability up to \$100,000 for employee or \$30,000 for spouse.

- Each year at open enrollment, all eligible employees can elect or increase their coverage and/or their spouses coverage up to 2 units (\$20k) **without** medical evidence of insurability (medical questionnaire).
- This applies to employee and/or spouse voluntary life only.
- Amount can be increased year over year at \$20,000 increments up to the maximum guaranteed issue amount of \$100,000 for employee or \$30,000 for spouse without medical evidence of insurability.



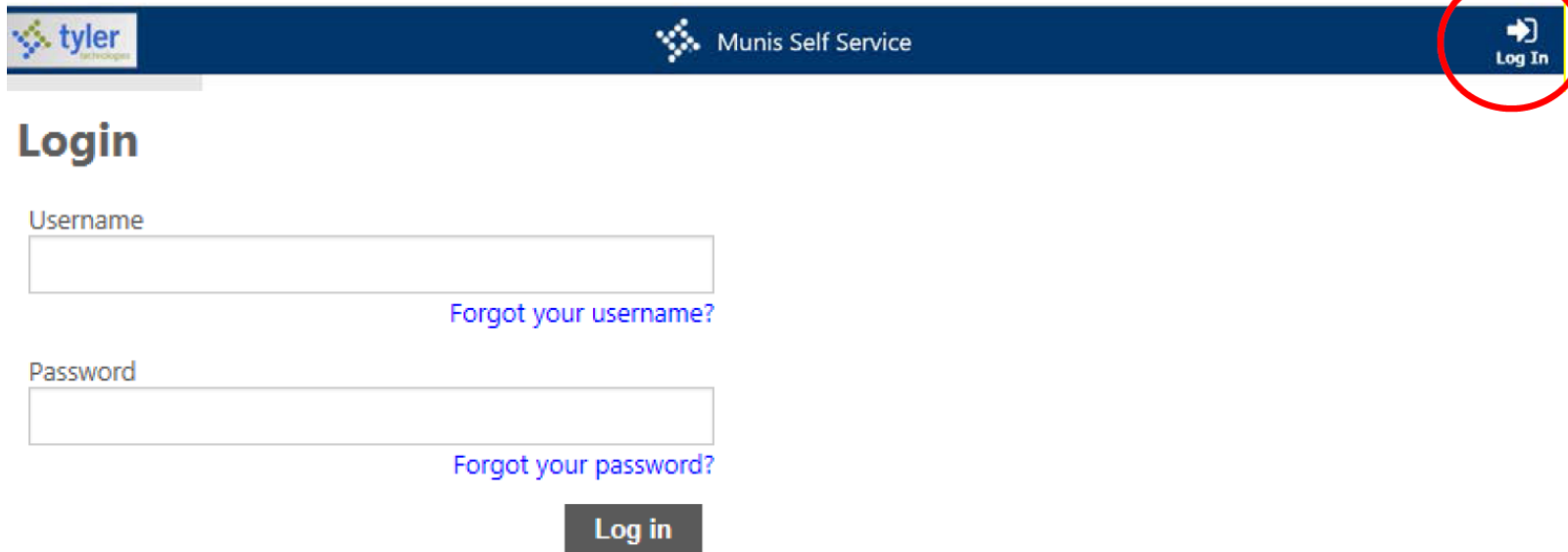
Employee Self Service (ESS)

- As a reminder, this is the employee portal to the Munis system
- Ability to view all of your personal employee information in one spot
- Will be able to request changes to personal and demographic information, benefits and tax elections
- Ability to submit “life event” changes
- **We will be using the ESS portal for 2024 open enrollment**



Employee Self Service (ESS)

In preparation for Open Enrollment, be sure you can login to your ESS: <https://selfservice.deschutes.org/ess/login.aspx>



tyler
Munis Self Service

Log In

Login

Username

[Forgot your username?](#)

Password

[Forgot your password?](#)

Log in

Refer to the ESS user guide if you need help logging in



Employee Self Service (ESS)

Once you are logged in, navigate to the Benefits tab and review your current benefits elections.

AD&D INSURANCE	
ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY – \$15.00	
Your existing benefit:	
ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY	
Pay period employee cost	\$15.00
Annual employee cost	\$180.00
Election amount	\$300,000.00

Current monthly payroll deduction amount

Current insurance amount



Employee Self Service (ESS)

New for 2025 – Health and Dental are two separate deductions

Existing Benefits

! You must complete your [open enrollment](#) before 11/15/2024.

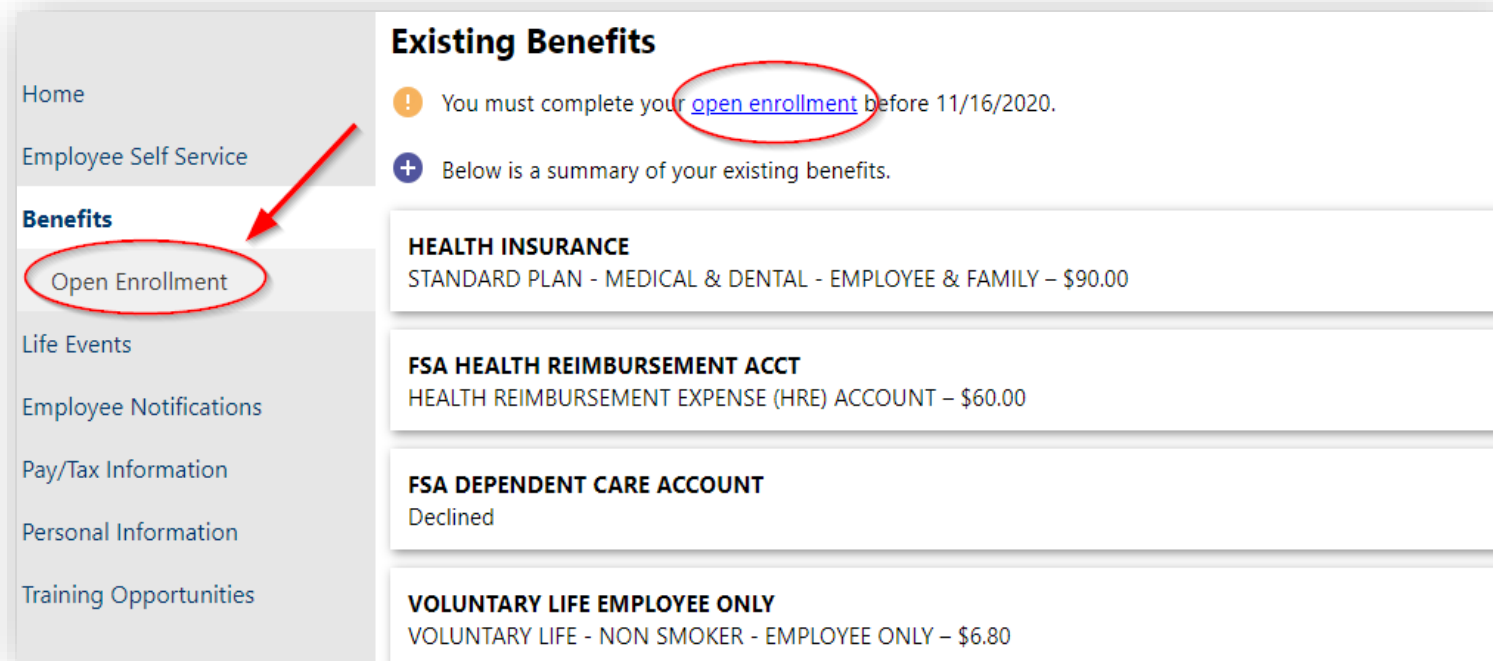
HEALTH INSURANCE
STANDARD PLAN - MEDICAL ONLY - EMPLOYEE & FAMILY – \$111.00
DENTAL INSURANCE
DENTAL ONLY - EMPLOYEE & FAMILY – \$5.00

*Dependent information must match for Health and Dental



Employee Self Service (ESS)

Once you are logged in, navigate to the Benefits tab and click on the Open Enrollment link.



The screenshot displays the Employee Self Service (ESS) interface. On the left is a navigation menu with the following items: Home, Employee Self Service, **Benefits**, Open Enrollment, Life Events, Employee Notifications, Pay/Tax Information, Personal Information, and Training Opportunities. The 'Open Enrollment' link is circled in red, and a red arrow points to it from the 'Benefits' header. The main content area is titled 'Existing Benefits' and contains the following information:


- Existing Benefits**
 - ⚠ You must complete your [open enrollment](#) before 11/16/2020.
 - ⊕ Below is a summary of your existing benefits.
- HEALTH INSURANCE**
STANDARD PLAN - MEDICAL & DENTAL - EMPLOYEE & FAMILY - \$90.00
- FSA HEALTH REIMBURSEMENT ACCT**
HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT - \$60.00
- FSA DEPENDENT CARE ACCOUNT**
Declined
- VOLUNTARY LIFE EMPLOYEE ONLY**
VOLUNTARY LIFE - NON SMOKER - EMPLOYEE ONLY - \$6.80



Employee Self Service (ESS)

Select DECLINE benefit, NO CHANGES or SELECT to make new election for each item then click continue.

Open Enrollment – Make Elections Must be in Open Enrollment window

 Make a selection for each benefit, then click "Continue". *You must submit this enrollment by 11/15/2024.*

Open enrollment for the 2024 plan year is Oct. 30 thru Nov. 15, 2023. You must submit your choices by 5:00 pm Wednesday, November 15th.


HEALTH INSURANCE Election not made Existing benefit: STANDARD PLAN - MEDICAL ONLY - EMPLOYEE & FAMILY – \$111.00	DECLINE NO CHANGES SELECT ▾
DENTAL INSURANCE Election not made Existing benefit: DENTAL ONLY - EMPLOYEE & FAMILY – \$5.00	DECLINE NO CHANGES SELECT ▾
FSA HEALTH REIMBURSEMENT ACCT Election not made Existing benefit: HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT – \$100.00	<div style="border: 1px solid red; padding: 2px; display: inline-block;">Click Decline Benefits, No Change, or Select for new election for each item on your enrollment list.</div> DECLINE SELECT ▾
FSA DEPENDENT CARE ACCOUNT Election not made Existing benefit: Declined	DECLINE SELECT
VOLUNTARY LIFE EMPLOYEE ONLY Election not made Existing benefit: VOLUNTARY LIFE - NON SMOKER - EMPLOYEE ONLY – \$51.00	DECLINE NO CHANGES SELECT ▾



Employee Self Service (ESS)

Each benefit will have its own election page. Make your election and click continue. Note that elections will have maximum amounts.

Benefits – FSA HEALTH REIMBURSEMENT ACCT

 Per pay period Unreimbursed Health Related Expense election. \$229.16 per month (\$2,750.00 annually).

[FSA Information Sheet 2021 | Health Eligible Expenses](#)

HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT

Pay period employee cost	\$60.00	← Current Election
Employee annual cost	\$720.00	

Amount

← **Enter new monthly (per paycheck) election amount**

I Decline

CANCEL **CONTINUE**

Links to resources



Employee Self Service (ESS)

Review enrollment and submit choices. Modify if necessary.

AD&D INSURANCE

ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY - \$15.00

DECLINE EDIT ▼

LEGALSHIELD PREPAID LEGAL SERV

LEGALSHIELD PREPAID LEGAL SERVICES - \$18.95

DECLINE EDIT ▼

Estimated total cost per pay period

\$249.55

The [paycheck simulator](#) can show how this effects your net pay.

When you have made all of your selections and reviewed your enrollment click continue at the bottom right.

CONTINUE

Click [here](#) to view your archived enrollment summaries.



Employee Self Service (ESS)

Submit choices to Human Resources for processing.

AD&D INSURANCE ACCIDENTAL DEATH & DISMEMBERMENT - EMPLOYEE & FAMILY	
Pay period employee cost	\$15.00
Annual employee cost	\$180.00
Election amount	\$300,000.00
<hr/>	
LEGALSHIELD PREPAID LEGAL SERV LEGALSHIELD PREPAID LEGAL SERVICES	
Pay period employee cost	\$18.95
Annual employee cost	\$227.40
<hr/>	
TOTAL PAY PERIOD EMPLOYEE COST	→ \$249.55
TOTAL ANNUAL EMPLOYEE COST	→ \$2,994.60
<p>IMPORTANT STEP: You must submit choices for elections to be processed. If not, they will be saved as "in progress" and will not be processed</p>	
<p>CANCEL MODIFY SUBMIT</p>	



Employee Self Service (ESS)

Be sure you receive the Confirmation notice. You can make changes to submitted elections until 5 pm on Friday, November 15th.

Confirmation



Your enrollment was submitted successfully. You can make changes until your choices have been approved. You may want to print this page for your records.

HEALTH INSURANCE

STANDARD PLAN - MEDICAL & DENTAL - EMPLOYEE & FAMILY

MATHILDA BOLKEN

SYDNEY BOLKEN

Pay period employee cost

Pay period employer cost

Annual employee cost

Annual employer cost

ADDITIONAL BENEFIT - SP MEDICAL & DENTAL EMPLOYEE & FAMILY W2

FSA HEALTH REIMBURSEMENT ACCT

HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT

Pay period employee cost

Annual employee cost

Election amount

