

**Date:** October 14, 2024

**To:** Ramsey County Employee

**From:** Kristen Schultz, Acting Chief Human Resources Officer, 651-266-2924  
Amber Kempe, Acting Benefits Manager, 651-266-2927

**Subject:** Open Enrollment for 2025 Insurance Benefits – Summary of changes

Open enrollment for 2025 insurance benefits will run from 10/21 – 11/4/2024. The Summit system will be available for employees to enter elections beginning at 7am on October 21, 2024. To enroll in or decline coverage, employees must make their elections by 11:59pm on November 4, 2024. Employees are encouraged to attend one in-person or virtual Open Enrollment session.

<u>In person</u>	<u>Virtual via Zoom</u>
Maplewood Community Center, 2100 White Bear Ave N	Max capacity 500 per meeting
10/16, 9-noon Presentations start at 9am followed by time to visit vendor tables	10/16, 5:30 -7:00 pm Link Located on RamseyNet <a href="http://www.ramseycounty.us/openenrollment">www.ramseycounty.us/openenrollment</a>
10/17, 1-4pm Presentations start at 1pm followed by time to visit vendor tables	10/17, 8:30- 10:00 am Link Located on RamseyNet <a href="http://www.ramseycounty.us/openenrollment">www.ramseycounty.us/openenrollment</a>

There will be an 8.9% overall increase in the BCBS medical plan premiums for 2025. All other premiums remain the same as in 2024. Because employee rates for medical and dental are subject to bargaining, final employee/county split rates won't be announced until negotiated union contracts are approved by the County Board for 2025. In the event bargained employee/county split rates are not established by 01/01/25, employee deductions from the paycheck dated 01/03/2025 will reflect the 2024 bargained splits with an 8.9% increase for medical insurance only. Any necessary premium adjustments or refunds will be made once bargained employee insurance rates are final.

**NOTICE - electronic access to open enrollment materials.**

Federal guidelines require certain benefit plan documents be provided during open enrollment. The following documents are available for your review and retrieval as needed at [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment). To request mailed paper copies at no charge, email your department PBTA (see list on last page).

- Premium assistance under the State’s Children’s Health Insurance Program (CHIP)
- Eligibility and Special Enrollment Rights
- Summary of Benefits Coverage (SBC) for BCBS Preferred, Broad and High Deductible medical plans.
- Employee Insurance Benefits Reference Guide
- Online Enrollment quick guide and benefits worksheet

Please note, benefit plan documents are not required to be available on this website for more than one year and may be replaced with an updated version of the document once it is uploaded to the website.

**Summary of 2025 Insurance Benefits**  
read more in the online Reference Guide - [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment)

**Premium deductions from paychecks**

Medical premiums for all enrollment tiers will be split between two paychecks/month. All other benefit premiums will be deducted from the second paycheck of the month.

### **Enrollment Tiers for medical, dental and vision**

Employee dependent(s) and legally married spouse can be insured.

1. Single
2. Single + Legally Married Spouse
3. Employee + Child(ren)
4. Family (employee + spouse + child(ren))

### **Medical Insurance – Broad, Preferred or High Deductible Plan, Blue Cross Blue Shield**

There will be an 8.9% increase in the BCBS medical plan premiums for 2025. Employees will remain in the plan elected in 2024 unless a new election is made during open enrollment. Employees may choose the Broad, Preferred or High Deductible plan. Employees covered by another non-Ramsey County Health plan cannot enroll in the High Deductible Plan.

### **Plan changes**

1. For the High Deductible Plan, the minimum deductible will increase from \$1600 (individual) to \$1650 and from \$3,200 (family) to \$3,300.
2. For the Broad Plan, chiropractic therapies (anything other than an adjustment) will go from 20% co-insurance after the deductible to a \$30 copay.

Detailed Summary of Benefits Covered are available for review at [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment) or from your department PBTA. Call the Blue Cross Blue Shield customer support with questions 1-844-348-0582, Monday-Friday, 7am – 8pm.

### **Wellness Incentive**

Blue Cross Blue Shield provides up to \$240 (\$20/month, tax free) in electronic gift cards to each enrolled employee and spouse who participate in qualified wellness activities. Information about how to qualify and redeem earned gift cards is available in the Blue Care Advisor portal or cell phone app. This program starts over each year on January 1<sup>st</sup>. 2024 gift cards must be claimed before 12/31/24 or rewards earned will be lost.

### **Dental Insurance – MetLife**

Premiums remain the same for 2025. Employees may choose **Open Plan or Select Plan**. Detailed Summary of Benefits Covered (SBC) are available for review from [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment) or from your department PBTA. Employees will remain in the same plan elected in 2024 unless a new election is made during open enrollment. Call MetLife customer service with questions 1-800-GETMET8.

### **Voluntary Vision Insurance – VSP, Advantage Plan**

Premiums remain the same for 2025. VSP provides coverage for one annual eye exam and other eye-related services and savings for prescription eyewear, lenses and contact lenses. A detailed plan design summary is available for review on [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment) or from your department PBTA.

### **Life Insurance - Minnesota Life**

Premiums remain the same for 2025. The optional supplemental life insurance maximum for employees remains \$750,000 and \$500,000 for spouses. Evidence of insurability may be required. During open enrollment, there will be a one-time opportunity to elect or increase supplemental life coverage without Evidence of Insurability. Employees may elect up to \$10,000 (not to exceed \$100,000 when combined with current coverage) and Spouses may elect up to \$5,000 (not to exceed \$50,000 when combined with current coverage). Elections must be in \$1000 increments. Lifestyle benefits are available to all employees and their families at no additional cost including beneficiary counseling, will preparation, and travel assistance. Explore <https://securian.com/ramsey-insurance>.

**Disability Insurance – Madison National Life with National Insurance Service**

Premiums stay the same for Long-term and Short-term disability. Employees should review their sick leave balance to determine if they need the 30, 60 or 90 day Short-term disability elimination period is best for them. Identity theft protection is included at no cost.

**Pre-Tax Premium Options - refer to the Summary of Plan Benefits online for full details -**

[www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment)

Medical, dental and vision monthly premiums can be deducted pre-tax. 2025 pre-tax elections for medical and dental premiums will continue automatically unless waived during open enrollment. Elect or change pre-tax deductions for medical, dental or vision during open enrollment.

**Flex Spending Accounts – WEX**

**Health Care, Dependent Care, Transportation Accounts – refer to the Summary of Plan Benefits online for full details -** [www.ramseycounty.us/openenrollment](http://www.ramseycounty.us/openenrollment)

Employees must reenroll for 2025. New pre-tax Health Care and Dependent Care election amounts must be entered in Summit by November 4, 2024 at 11:59pm or 2025 participation will be terminated/waived. 2025 maximum monthly contribution amounts for single or married couples who file taxes jointly are: Health Care: \$3200, Dependent Care \$5000, transportation \$300. Employees who enroll in the High Deductible Health plan with a Health Saving Account are only eligible to enroll in the Limited Purpose Flex Spending Account per IRS regulations. A maximum of \$640 in unused 2024 FSA or Limited FSA contributions will be carried over to 2025 if an employee enrolls for 2025. Carryover maximums for 2025 to 2026 have not been set by the IRS. Ramsey County will follow the IRS maximum for 2025 carryover.

**Health Savings Account – administered by WEX**

Employees enrolled in the BCBS High Deductible medical plan are eligible for a health savings account (HSA) with a monthly contribution from the County (pre-tax). See the Employee Reference Guide for details on county contributions to this plan based on enrollment tier. Employees can also contribute to the account via payroll deduction up to IRS limits (tax free). The 2025 maximum employee contribution amounts are: Single \$3580 all other enrollment tiers: \$7050. Employees covered by another non-Ramsey County Health plan cannot enroll. Refer to the Summary of Plan Benefits (Cafeteria Plan) on RamseyNet for full details.

Direct all 2025 Benefit questions to your department PBTA or to [EmployeeInsuranceQuestions@ramseycounty.us](mailto:EmployeeInsuranceQuestions@ramseycounty.us).