

To: Ramsey County Early Retirees
From: Amber Kempe, Acting Human Resources Benefits Manager
Date: October 14, 2024
Subject: Open Enrollment for 2025 Early Retiree Insurance Benefits

Open Enrollment for 2025 Insurance Benefits runs from Monday, October 21st through Monday, November 11th, 2024. We have enclosed a personalized insurance enrollment form for your use if making changes. The insurance enrollment deadline is November 11th, 2024. If you are making changes for 2025, your form must be postmarked by this date to be accepted. **If you are not making changes, you do not need to complete the enrollment form. Your current coverage will continue into 2025.**

Blue Cross Blue Shield Medical Plans

Ramsey County will continue to offer Early Retirees and their families the same Blue Cros Blue Shield Plans that are offered to active employees. Summary plan descriptions for each plan are available to review at www.ramseycounty.us/openenrollment. There are two plan changes to note for 2025:

1. An increase in the minimum deductible for the BCBS High Deductible Health Plan per IRS rules 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.

There will be an 8.9% increase in the BCBS medical plan premiums for 2025. Because retiree rates are set by employee rates which 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 retiree/county split rates are not established by 01/01/25, retiree premiums billed for first quarter 2025 will reflect the 2024 bargained splits at an 8.9% increase for medical. Any necessary premium adjustments or refunds will be made once bargained employee medical insurance rates are final and will be adjusted on the next quarterly retiree premium invoice.

Early retirees will be able to cover a spouse with Medicare on the UHC Premier plan in 2025. Once both the retiree and spouse are eligible for Medicare, they will be able to change to any of the other Regular Retiree medical options.

BCBS Get Active Program: Retirees and eligible spouses enrolled in the BCBS Broad plan will have the opportunity to participate in the Get Active program again in 2025. Blue Cross Blue Shield provides up to \$240 (\$20/month, tax free) in electronic gift cards to each enrolled retiree 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 1st. 2024 gift cards must be claimed before 12/31/24 or rewards earned will be lost.

(over)

Benefits, Workers' Compensation,
Occupational Health &
Safety Division
121 7th Place East, Suite 4000
Saint Paul, MN 55101
Phone: (651) 266-2700
Fax: (651) 266-2934
TDD: Dial 711
www.ramseycounty.us

MetLife Dental Plans

Ramsey County will continue to offer MetLife Dental coverage to retirees who elected coverage at the time of retirement and are currently enrolled. There will be no rate increase or plan design changes for 2025. Plan design summaries being on page 8 in your enclosed retiree reference guide.

Please take some time to look through the enclosed Ramsey County Retiree Benefit Plan 2025 Reference Guide, particularly the section on “Medical Coverage for Early Retirees.”

Ramsey County will not be holding in person Retiree Open Enrollment Meetings this year but will host a virtual information session via Zoom. We will also host one-on-one drop-in sessions at the Maplewood Community Center. A link to the virtual benefits meeting and details of the drop-in sessions can be found at www.ramseycounty.us/employees/open-enrollment-information/open-enrollment-retirees .

More information about the medical and dental plans available for early retirees is posted online at www.ramseycounty.us/openenrollment. If you have questions about the coverage offered under these plans you can call the insurance providers directly using the numbers listed in the back of your enclosed reference guide

If you have any other questions, please call Azure Wickert, Retiree Benefit Specialist, at (651) 266-2731.