

November 11, 2024

Name
Address
City State Zip

RE: 2025 Retiree Insurance Update

Dear Retiree,

HealthPartners and United Healthcare as well as Essentia Health and United Healthcare reached agreements that keep those clinics and hospitals as in-network providers for United Healthcare's Medicare Advantage Network. This means Ramsey County retirees who currently utilize HealthPartners and Essentia Health providers will continue to have access to their providers if they elect one of the UHC Medicare Advantage Plans for 2025.

Retirees who returned their 2025 enrollment form selecting to move to the Senior supplement plan or waiving medical coverage with the County for 2025 will be contacted by a Human Resources Benefits team member regarding whether they choose to return to one of the UHC Medicare Advantage plans effective January 1, 2025. Retirees can also confirm their 2025 benefit elections by emailing Human Resources at RetireeOpenEnrollment@ramseycounty.us.

Retirees who leave the County medical program in 2025 will be allowed to return during 2025 or for 2026. This is a one-time exception afforded to retirees by Ramsey County.

Retirees who did not return an enrollment form will remain enrolled in the same UHC Premier or Standard plan for 2025. All retirees will receive a confirmation statement in early December that shows elected plan enrollment for 2025 and offers the opportunity to respond with corrections if needed.

Retirees who enrolled in a plan outside Ramsey County who wish to retract that will need to reach out to that broker or agency directly to do so as dual enrollment in Medicare supplement or Advantage plans is not allowed.

If you returned a form making changes to dental plans only, we will honor those elections, and you will not need to contact us again regarding those changes for 2025.

Please know the deadline for making changes to elections extends beyond the previous open enrollment end date of November 11, 2024. We will continue to accept plan changes through November 29, 2024.

~Ramsey County Benefits Team

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