



2025 Open Enrollment

October 1 – 24, 2024

Elections are effective January 1 – December 31, 2025



WHAT'S NEW FOR 2025?

Flex Credits

- Flex Credits are the County's contribution toward your benefit plan premiums, and they decrease your out-of-pocket cost for insurance. Flex Credits are increasing by 5%.

Rates

- [Click here to view 2025 plan rates.](#)

Medical Plans

- **VEBA is Going Digital!**
 - UHC, UHC/UMR, Express Scripts, and SIMNSA Medical ID and Pharmacy cards will now be available at your fingertips digitally or you can call the carrier to request a paper card. Remember, prescriptions under the UHC and UHC/UMR plans are covered by Express Scripts.
 - UHC HMO: 888-586-6365
 - UHC/UMR PPO: 800-826-9781
 - Express Scripts: 800-918-8011
 - SIMNSA: 800-424-4652

If you have trouble accessing your ID cards and need help, contact VEBA Advocacy Center for assistance. They can be reached at (888) 276-0250.

- **HDHP Deductibles/Out-of-Pocket Maximums**
 - You will see the following increases to the minimum deductibles and maximum out-of-pockets for HDHPs:
 - Kaiser Permanente HDHP - Employee only deductible \$1,650 and maximum out-of-pocket \$3,300, Individual within a Family deductible \$3,300 and maximum out-of-pocket \$3,300, and Family deductible \$6,600.
 - UHC Harmony HMO HDHP - Individual within a Family deductible \$3,300 and individual out-of-pocket maximum \$3,300.
- **UHC Harmony HDHP Plan Changes**
 - Chiropractic and acupuncture benefits will be changing from a copay to be a 10% coinsurance cost share after deductible is met.
 - Telehealth appointments will be changing from no cost to a 10% coinsurance cost share after deductible is met.

Dental PPO/Premier Plan Enhancements

- Annual maximum benefit will be increase from \$2,000 to \$2,500
- You can now use ANY provider you choose for orthodontia coverage.
 - Benefit will cover 50% of orthodontic charges up to a lifetime benefit of \$2,500 for both adults and children.

Vision Plan Enhancement

- Premiums will decrease by 5% for 2025.
- You will now be able to use the \$150 frame and lens allowance to purchase non-prescription eyewear such as sunglasses.

NEW! Spousal Supplemental Life Insurance

- You can now purchase life insurance to cover your spouse or qualified domestic partner in the amount of \$10,000.

NEW! Identity Protection and Financial Wellness Benefit

- You can now enroll in Identity Protection & Financial Wellness with Experian, covering areas such as credit, dark web and social network account monitoring, identity theft insurance, and digital financial management.

County Paid Long-Term Disability

- Lincoln Financial Group will replace MetLife as our county paid long-term disability insurance vendor. Employees should see a more streamlined experience when filing a disability claim.
 - This is an administrative change only - there are no changes to the benefit plan. **No action is needed by employees.**

Spending Accounts

- The maximum amounts you can contribute in 2025:
 - **Health Savings Account** - Individual coverage up to \$4,300 and Family coverage up to \$8,550
 - **Health Care FSA** contribution maximum is \$3,200

Note for current Spending Account users:

- You can roll over up to a combined amount of \$640 from your 2024 Health Care FSA and HRA balances into 2025.
- Dependent Care FSA will not have a rollover to 2025. Any leftover balances in the 2024 account will be forfeited.
- You have until March 31, 2025 to submit claims for eligible health care and dependent care expenses incurred in 2024.

For questions regarding Open Enrollment, your [Benefits Ambassadors](#) are here to assist.

For more information, contact Employee Benefits Division at:

Phone: 888-550-2203 or Email: DHRBenefits.FGG@sdcounty.ca.gov