

Open Enrollment 2024 | June 28, 2024



Open enrollment this year will be from **Monday, July 15th to the end of day Tuesday, July 23rd**. You can enroll in or make changes to your insurance plans through your ADP profile or by calling (888) 598-2040. If you do not complete open enrollment, you will be auto-enrolled in your current coverages. Our insurance plan year begins on August 1st.

Those enrolled in an FSA (Dependent Care, Medical, Limited Purpose) must re-enroll to continue their coverage.

There will be NO changes to our medical plans as of August 1, 2024.

Changes to our medical plan design, effective January 1, 2025:

- We will be moving our plan year to start on January 1st each year to align with deductibles.
- A new wellness program will be introduced.
- Premiums will increase at this time depending on which wellness category you fall into.
- More information will be provided in employee meetings in the coming months.

Employee Required Insurance Meetings

Date	Tues., Aug. 6	Tues., Aug. 6	Wed., Aug. 7	Wed., Aug. 7	Wed., Aug. 21	Wed., Aug. 21
Location	10:00 am	2:00 pm	10:00 am	2:00 pm	10:00 am	2:00 pm
Time	Dorchester	DeWitt	DeWitt	Dorchester	Dorchester	DeWitt

Wellness Program and Plan Changes

Our wellness participation is the lowest it has been in the last five years. Because of this, we will be making plan changes so premiums will reflect an individual’s overall health and participation. Whether we like it or not, health care costs are driven by the choice of us as consumers and our overall health. Our goal will be to continue to offer affordable healthcare to our employees. These changes are anticipating increased costs today and in the future.

Premier Select Blue Choice and Blue Print Health are both narrow networks. Narrow networks provide greater discounts on service and procedures that save the employee money and saves the plan money. Because of this, we can offer these plans at a greater discount. Please see below for more information on these plans.

CURRENT PLAN RATES	Premier Select Blue Choice	Blue Print Health	Network Blue	Out of State Network Blue
Single	\$75	\$75	\$115	\$90
Employee + 1	\$120	\$120	\$220	\$145
Family	\$170	\$170	\$340	\$200
Deductible – Single	\$1,800	\$1,800	\$4,000	\$3,200
Deductible – Family	\$3,600	\$3,600	\$8,000	\$6,400
Embedded Deductible	Not embedded	Not embedded	\$4,000	\$3,200
Out of Pocket – Single	\$2,300	\$2,300	\$5,000	\$4,000
Out of Pocket – Family	\$4,600	\$4,600	\$10,000	\$8,000
Prescription Drug OOP	\$2,500 (per person) \$4,500 (max family)	\$2,500 (per person) \$4,500 (max family)	\$2,500 (per person) \$4,500 (max family)	\$2,500 (per person) \$4,500 (max family)

***If you did not complete your wellness requirements there will be a \$22.50 per pay period increase for single coverage and a \$36 increase of Employee + 1 or Family.*

For questions regarding enrollment or our insurance plans, please contact either one of us in Human Resources below:

Dorchester Office
402-946-2211

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