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Laramie County Government

Human Resources

To: All County Employees From: Heather Rudy, Director

Date: 05/02/2025 Re: Open Enrollment

Open enrollment will be from May 5th through May 16th. Open Enrollment is your annual opportunity to evaluate and make changes with your benefits. This is the only time of year where you can make changes to these benefit plans without a qualifying event. Open Enrollment is not just for health insurance. It includes health, dental, vision, voluntary life, flexible spending (FSA), and MASA (extra ambulance insurance).

Open Enrollment will be conducted through an Enrollment System for employees to elect and make changes. We are encouraging all benefit eligible employees to go into the system to check your benefit elections, dependents covered and beneficiary designations. Employees who wish to continue participation in wellness and/or flexible spending (FSA) are **required** to re-elect participation each open enrollment in the benefit system. Failure to do so will result in them not being enrolled effective July 1st.

All re-enrollments and changes must be completed by May 16th

Link: https://www.benefitsolver.com/benefits/BenefitSolverView

Company Key: laramie

This is the same system we used last year for Open Enrollment. If you do not remember your User ID or password, please use the "Trouble Logging In?" option on the login screen to assist you. HR does not have access to your log-in information for the system.

Deductions

Employee elected changes for the dental, medical, vision, voluntary life and MASA plans will be effective 7/01/2025 but premiums will be reflected on June paychecks. Flexible spending account deductions start in July.

Adding Dependents

If you are <u>adding a member to your health insurance plan</u> you will also need to provide proper documentation to prove that they are an eligible dependent.

- <u>Legal Spouse</u>- Marriage License and the first page of the most recently filed federal tax return (Form 1040) that includes the spouse. If married filing separately, submit the first page of both federal tax returns. For privacy, please black out all financial information. If you haven't been married long enough to file a joint tax return, then just submit your marriage license.
- **Biological Child:** A copy of the child's birth certificate showing the employee as a parent.
- Adopted Child: A copy of the child's birth certificate showing the employee as a parent or court documents showing the completed adoption or a letter of placement from an adoption agency, an attorney or state social services department that verifies that the adoption is in progress.
- Foster Child: A court order or other legal documentation placing the child with the employee.

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- Step Child: A copy of the child's birth certificate showing the name of the natural parent and proof that the natural parent and employee are married, as described under "Legal Spouse" above.
- Other Children: To verify that an employee has legal custody, a court order or other legal document demonstrating the granting of custody to the employee.
- <u>Incapacitated Child</u>: Proof of physical or mental disability, such as a physician signed statement, and the proof of relationship described above and the first page of your federal tax return (Form 1040) to demonstrate that your child is dependent on you. For privacy, please black out all financial information.

If you and your dependents are already on the health insurance and have provided this documentation, you <u>are not required to provide it again</u>. Documents will need to be uploaded into the Enrollment System before actions are approved. You will submit these documents, through the Enrollment System, after you have selected and submitted your elections in the benefit enrollment system. <u>You will need to provide documentation for your dependent before your enrollment will be processed.</u>

Changes

We will continue to use Blue Cross/Blue Shield of WY for our health plan network and administration. There will be an increase on the employee premiums. The VSP, Dental, and MASA will have no change in premiums. Please find all the premium rates at the end of this memo.

Supplemental Insurance

Based upon feedback from the employee survey, we explored different and cost-effective plans to provide our employees while still providing excellent coverage. We have decided to move from AFLAC to The Hartford. Effective on the June 13th check, we will no longer make payroll deductions for AFLAC policies. If you wish to continue your AFLAC policy, you will need to contact Jennifer Streetman at Jennifer_shimko@us.aflac.com or 970-380-9740. Through Hartford we will be offering Short-Term Disability (STD), Accident and Critical Illness. With STD if you do not enroll when first eligible at this open enrollment, you will need to provide evidence of insurability later if you wish to enroll.

County Provided Life Insurance

We will also be moving our County provided Life Insurance from Lincoln Financial to The Hartford. Please verify your beneficiary information during open enrollment.

Flexible Spending (FSA)

FURTHER will no longer be available to manage our flexible spending accounts. They will finish out the 2024/2025 benefit year. You will be required to incur all expenditures by September 15th and have all claims submitted by October 1st. For the 2025/2026 benefit year, we will be moving to Rocky Mountain Reserve. We will send out more information about Rocky Mountain Reserve after open enrollment.

Health Insurance Changes

Our virtual medical provider, MD Live, will have a zero copay for medical and mental health appointments. Physical therapy visits have increased from 40 to 60 visits per plan year. A portion of the plan has certain screenings that are at no cost to covered individuals to help keep employees healthy. Under the preventive care portion of the medical plan, colonoscopies have increased to from one to two screenings every 10 years and allowed lipid disorder screenings have increased from one every five years to one every two years.

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Laramie County Premium Summary *Bi-weekly Premium as of June 13th*, 2025

Full-Time Employees

BCBSWY Medical Plan	Wellness Program Participants	NON-Wellness Program Participant
Employee Only	\$79.06	\$135.53
Employee & spouse	\$156.88	\$268.94
Employee & children	\$133.51	\$228.88
Family	\$195.83	\$335.71

Dental Plan-Delta Dental	Premium Paid by Employee
Single	\$2.84
Employee & spouse	\$6.09
Employee & children	\$6.94
Family	\$9.35

Vision Plan through VSP	Premium Paid by Employee
Single	\$6.56
Employee & spouse	\$10.49
Employee & children	\$10.71
Family	\$17.27

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Laramie County Premium Summary Bi-Weekly Premium as of June 13th, 2025

Part-time Employees

BCBSWY Medical Plan	Wellness Program Participants	NON-Wellness Program Participant
Employee Only	\$282.36	\$338.83
Employee & spouse	\$560.30	\$672.36
Employee & children	\$476.84	\$572.21
Family	\$699.40	\$839.28

Dental Plan-Delta Dental	Premium Paid by Employee
Single	\$12.08
Employee & Spouse	\$25.93
Employee & Children	\$29.54
Family	\$39.84

Vision Plan through VSP	Premium Paid by Employee
Single	\$6.56
Employee & spouse	\$10.49
Employee & children	\$10.71
Family	\$17.27