

# 2025 BENEFITS SUMMARY

## WELCOME TO THE ANNUAL BENEFITS OPEN ENROLLMENT!

This handout is a summary of your 2025 benefits, rates and contact information. For more details, please refer to the enrollment materials provided at the Benefits Fair or visit the Benefits website ([benefits.slco.org](http://benefits.slco.org)).

## WHAT'S NEW FOR 2025?

### Medical Premium and Coverage Changes

Effective January 1, deductibles and annual out-of-pocket (OOP) limits will each increase by \$500 for Employee-only coverage and \$1,000 for Family coverage. Plan design for both programs will otherwise remain the same.

MEDICAL PLAN	2024 DEDUCTIBLE	2024 OOP MAXIMUM	2025 DEDUCTIBLE	2025 OOP MAXIMUM
High Deductible Plan SelectHealth/PEHP	\$2000 Employee \$4000 Family	\$3500 Employee \$7000 Family	\$2500 Employee \$5000 Family	\$4000 Employee \$8000 Family
Traditional PPO SelectHealth/PEHP	\$500 Employee \$500/\$1000 Family	\$3500 Employee \$3500/\$7000 Family	\$1000 Employee \$1000/\$2000 Family	\$4000 Employee \$4000/\$8000 Family

The medical plan has also incurred a funding increase for 2025 which will impact the monthly premium rates for all plans and coverage tiers. These two changes were made after much discussion and careful consideration and intended to mitigate the significant cost increases across both plans, allowing the County to limit the overall increase to 8% and continue offering the HDHP at no premium cost to employees.

If you are a full-time employee (30+ hours) on the HDHP plan, the County will continue to pay 100% of the monthly cost. HDHP premiums for part-time employees (20-29 hours) and Traditional PPO plan premiums for all employees have been adjusted to reflect the increase.

### Increased FSA Limits

Contribution limits for the Flexible Spending Account (FSA) Medical and Limited Purpose savings have been raised to \$3,300 for the 2025 calendar year. The amount that can be carried over into 2026 has also increased to \$660 (20% of the annual limit). Annual contribution limits to the Dependent Care Assistance Program (DCAP) FSA remain capped at \$5,000.

### Did you know?

DCAPs allow individuals to use pre-tax dollars to pay for eligible dependent care expenses such as daycare, preschool, and after-school programs. Despite no change to the limit, maximizing contributions to this account can still offer substantial savings for those incurring dependent care expenses as there are no taxes paid on these funds. Contact a member of Benefits if you have questions or look for the "Flexible Dependent Spending Acct" tile in PeopleSoft to enroll.

### Increased HSA Limits

The IRS has also raised the annual contribution limit for the Health Savings Account (HSA). If you are enrolled in one of the High Deductible Health Plans, you will be able to add to your HSA savings as follows:

- **Self-only coverage:** \$4,300
- **Family coverage:** \$8,550
- **Catch-up contribution:** \$1,000 for individuals 55 and older

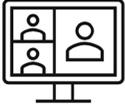
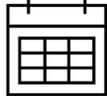
### Don't forget!

These new annual limits include all contributions made by the County (including Healthy Lifestyles). To ensure you receive the County contribution of \$600 or \$1200 for January 1, make sure you have an election of \$0 or more. **If your enrollment tile is marked "Waived" you will not receive the County's contribution.** Contributions for elections made after January 1 will be pro-rated.

### Life Insurance Changes

Voluntary Life elections for you or your spouse may be made during Open Enrollment, but any increase will be subject to underwriting through The Standard. Benefits will email you a link to the required health questionnaire once your 2025 elections are submitted. Please be sure you have an active or preferred email noted in PeopleSoft.

## WHAT DO I NEED TO DO FOR OPEN ENROLLMENT?

 <p><b>Take Advantage of Benefits Assistance</b> Labs to assist you with enrolling will be held during the Benefit Fairs and throughout the Open Enrollment period. Look to the calendar on the Benefits webpage for scheduled dates and times.</p>	 <p><b>Enter Your FSA Savings Elections</b> Your FSA elections will NOT roll over. Don't forget to make new contribution elections for 2025. Changes may only be made after January 1 if you have a qualifying life event.</p>
 <p><b>Review Your Current Elections</b> Carefully consider your insurance needs for 2025. Take advantage of this opportunity add or remove coverage or dependents as needed.</p>	 <p><b>Designate a Beneficiary</b> You must designate your beneficiaries for Basic Life, AD&amp;D and Voluntary benefits. Use this enrollment period to validate or amend the information on file.</p>
 <p><b>Update Dependent Records as Needed</b> Your dependent information should be accurate and current for beneficiary and tax purposes. Update missing SSNs for accurate ACA and 1095-C reporting.</p>	 <p><b>Don't Miss the Deadline!</b> All elections must be made by midnight on Friday, November 22. This includes elections or updates made in the Corestream system for voluntary benefits.</p>

## 2025 PEHP & SelectHealth Medical Premiums

*Employees Working 30+ Hours Per Week*

### HIGH DEDUCTIBLE PLANS

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$0	\$0	\$6,735.71
Employee + One or more dependents	\$0	\$0	\$19,347.25

### PPO PLANS

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$71.76	\$1,865.67	\$8,499.15
Employee + One dependent	\$157.62	\$4,098.01	\$18,668.72
Employee + One or more dependents	\$212.34	\$5,520.90	\$25,150.77

*Employees Working 20-29 Hours Per Week*

### HIGH DEDUCTIBLE PLANS

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$93.26	\$2,424.86	\$4,310.85
Employee + One dependent	\$267.89	\$6,965.01	\$12,382.24

### PPO PLANS

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$143.51	\$3,731.34	\$6,633.48
Employee + One dependent	\$315.23	\$8,196.02	\$14,570.71
Employee + One or more dependents	\$424.68	\$11,041.80	\$19,629.87

## 2025 CIGNA Dental Premiums

### Employees Working 30+ Hours or Per Week

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$5.27	\$136.80	\$547.20
Employee + One dependent	\$6.74	\$175.20	\$700.80
Employee + One or more dependents	\$10.15	\$264.00	\$1,056.00

### Employees Working 20-29 Hours Per Week

COVERAGE	BIWEEKLY PREMIUM	ANNUAL EMPLOYEE COST	ANNUAL COUNTY COST
Employee only	\$10.53	\$273.60	\$410
Employee + One dependent	\$13.48	\$350.40	\$525.60
Employee + One or more dependents	\$20.31	\$528	\$792

## 2025 VSP Vision Premiums

### Employees Working 20+ Hours or Per Week

BIWEEKLY PREMIUM	EMPLOYEE ONLY	EMPLOYEE & ONE DEPENDENT	EMPLOYEE & 2+ DEPENDENTS
	\$3.58	\$7.43	\$11.51

## 2025 Voluntary Life and AD&D Rates

### Employees Working 20+ Hours Per Week

VOLUNTARY LIFE – EMPLOYEE/SPOUSE ELECTIONS FROM \$25,000 TO \$500,000		DEPENDENT RATE ELECTIONS FROM \$5,000 – \$15,000	VOLUNTARY AD&D ELECTIONS FROM \$25,000 – \$250,000
<b>Insured Age</b>	<b>Monthly Rate per \$1000</b>	<p>Dependent Rate \$ .096 per \$1000</p> <p><b>Benefit Costs</b> \$5,000 = \$ .48 \$10,000 = \$ .96 \$15,000 = \$1.44</p> <p><i>Note: One rate applies regardless the number of dependents covered.</i></p>	<p>Employee Only Rate: \$0.02 per \$1000</p> <p>Family Rate: \$0.03 per \$1000</p> <p>Family Benefits are paid based on employee's elected coverage</p> <ul style="list-style-type: none"> <li>• Spouse Only: 50% of coverage</li> <li>• Child Only: 20% of coverage</li> <li>• Spouse and Child(ren): 40% of coverage for spouse and 15% for each child</li> </ul>
< 25	\$0.05		
25-29	\$0.06		
30-34	\$0.08		
35-39	\$0.09		
40-44	\$0.10		
45-49	\$0.15		
50-54	\$0.23		
55-59	\$0.43		
60-64	\$0.66		
65-69	\$1.27		
70+	\$2.06		

## 2025 Short-Term Disability Premiums

### Employees Working 20+ Hours or Per Week

EMPLOYEE AGE	MONTHLY RATE	HOW TO CALCULATE PREMIUM
< 35	\$0.0192	<p>a. Divide your annual earnings by 52 = weekly earnings</p> <p>b. Multiply your weekly earnings by .6667 = weekly benefit</p> <p>c. Multiply your weekly benefit by age-banded rate = monthly premium</p> <p>d. Multiply your monthly premium by 12 then divide by 26 = biweekly deduction</p>
35 – 49	\$0.0203	
50 – 59	\$0.0326	
60 +	\$0.0484	

# Open Enrollment Checklist

The following checklist will help guide you through your 2025 enrollment. Once you've made your elections in PeopleSoft be sure to click the Blue Submit Enrollment button lock in your enrollment.

WHAT TO EXPECT...	WHAT YOU CAN DO...	WHAT TO CONFIRM...
<b>MEDICAL</b> <ul style="list-style-type: none"> <li>Medical choices remain unchanged. Your current elections should rollover.</li> <li>Increased deductibles and annual out-of-pocket limits for both HDHP and PPO.</li> <li>Increased premium for the PPO and part-time programs.</li> </ul>	<ul style="list-style-type: none"> <li>Add or remove coverage or dependents</li> <li>Change medical plans.</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your current elections and covered dependents carried forward</li> <li>Confirm premium or coverage changes for Jan. 1</li> </ul>
<b>DENTAL</b> <ul style="list-style-type: none"> <li>Dental coverage remains unchanged. Your current elections should rollover.</li> </ul>	<ul style="list-style-type: none"> <li>Add or remove coverage or dependents</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your current elections and covered dependents carried forward</li> <li>Confirm premium or coverage changes for Jan. 1</li> </ul>
<b>VISION</b> <ul style="list-style-type: none"> <li>Vision coverage remains unchanged. Your current elections should rollover.</li> </ul>	<ul style="list-style-type: none"> <li>Add or remove coverage or dependents</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your current elections and covered dependents carried forward</li> <li>Confirm premium or coverage changes for Jan. 1</li> </ul>
<b>BASIC LIFE &amp; AD&amp;D</b> <ul style="list-style-type: none"> <li>Basic Life in the amount of \$50,000 is an automatic benefit to eligible employees.</li> </ul>	<ul style="list-style-type: none"> <li>Designate or validate your primary and secondary beneficiaries.</li> </ul>	<ul style="list-style-type: none"> <li>Designate or validate your primary and secondary beneficiaries.</li> </ul>
<b>VOLUNTARY LIFE</b> <ul style="list-style-type: none"> <li>Your current elections should rollover.</li> <li>Premium change if you or your spouse crossed a rate age-band in 2024.</li> <li>Benefit reduction if you or a spouse turned age 70 or 75 in 2024</li> <li>Medical Questionnaire links will be sent post-Open Enrollment</li> </ul>	<ul style="list-style-type: none"> <li>Add or increase coverage (subject to underwriting approval).</li> <li>Remove or decrease coverage.</li> <li>Designate or validate your primary and secondary beneficiaries (you are the automatic beneficiary for Spouse or Dependent coverage)</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your current elections and covered dependents carried forward</li> <li>Confirm premium or coverage changes</li> <li>Designate or validate your primary and secondary beneficiaries</li> </ul>
<b>VOLUNTARY AD&amp;D</b> <ul style="list-style-type: none"> <li>Your current elections should rollover.</li> <li>You may add or increase coverage without medical questions.</li> </ul>	<ul style="list-style-type: none"> <li>Add or increase coverage.</li> <li>Remove or decrease coverage.</li> <li>Designate or validate primary and secondary beneficiaries.</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your new or carryover elections.</li> <li>Designate or validate your primary and secondary beneficiaries.</li> </ul>
<b>SHORT TERM DISABILITY</b> <ul style="list-style-type: none"> <li>Your current elections should rollover.</li> <li>Premium change if you crossed a rate age-band in 2024.</li> </ul>	<ul style="list-style-type: none"> <li>Add or remove coverage</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your new or carryover elections.</li> </ul>
<b>FLEXIBLE SPENDING ACCOUNTS (FSA)</b> <ul style="list-style-type: none"> <li>Benefits will NOT carryover. A new election must be made for 2025.</li> <li>After January 1, changes may only be made within the 30-days following a qualified life event.</li> </ul>	<ul style="list-style-type: none"> <li>Add coverage for Medical Savings, Dependent Care or Limited Purpose accounts</li> </ul>	<ul style="list-style-type: none"> <li>Confirm all new elections for 2025 and expected per-period deduction.</li> </ul>
<b>HEALTH SAVINGS ACCOUNT</b> <ul style="list-style-type: none"> <li>Your current election will rollover.</li> <li>Review IRS increases to annual limits.</li> <li>Consider Catch-Up contribution if you will be age 55 by December 31, 2025.</li> <li>Waived coverage will not receive the County contribution</li> <li>Potential ineligibility if covered by another coverage or Medicare.</li> </ul>	<ul style="list-style-type: none"> <li>Add or increase coverage.</li> <li>Reduce or remove coverage.</li> <li>Elect up to \$4,300 Single or \$8,550 Family, and up to \$1,000 for Catch-up</li> <li>Offset your election by expected County or Healthy Lifestyles contributions</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your new or carryover elections</li> <li>Verify you have an active election if you qualify for the County contribution. Your election may be \$0.</li> <li>Confirm your coverage is waived if you are covered by a non-HDHP secondary coverage or Medicare.</li> </ul>
<b>ARAG LEGAL</b> <ul style="list-style-type: none"> <li>Legal Plan choices remain unchanged. Your current elections should rollover for 2025.</li> </ul>	<ul style="list-style-type: none"> <li>Add or remove coverage</li> </ul>	<ul style="list-style-type: none"> <li>Confirm your new or carryover elections.</li> </ul>

## Ancillary Benefits

Your current elections for the following will carryover: Accident, Auto & Home, Critical Illness, Hospital Indemnity, ID Theft or Pet Insurance. You may add or remove coverage at Corestream (slcountyvoluntarybenefits.com)

## Retirement Benefits

401K, 457 or IRA contribution elections may be made year-round at URS.com

*This summary is provided as an aid to your annual enrollment process. If there is a discrepancy between the information in this brochure and plan documents, the plan documents will rule.*