




DATE: October 07, 2024
TO: Stanislaus County Benefit Participants
FROM: Cari Griffin, Employee Benefits & Operations Manager 
SUBJECT: 2025 Open Enrollment

It's time once again for the County's Annual Open Enrollment. **The Open Enrollment period this year begins on Monday, October 14, 2024, and closes at 5:00pm on Friday, October 25, 2024.** Open Enrollment is your opportunity to enroll in health insurance or make benefit plan changes that best meet the needs of you and your family. Eligible participants are only able to enroll or make changes to their benefit selections for the 2025 plan year during these specific dates. New enrollments and changes will be effective on January 1, 2025.

This year's **Open Enrollment will be "passive,"** meaning the benefits you currently have will continue into 2025, **except for enrollment in Flexible Spending Accounts (FSAs).** You must submit enrollment selections through PeopleSoft Fluid Self Service if you wish to make changes to your benefit elections or wish to participate in a Health Care or Dependent Care FSA for the 2025 plan year. Future years may require active participation and the "passive" enrollment may change from year to year.

A New Look for 2025 Open Enrollment! Fluid Open Enrollment is Live for 2025

Any changes to your benefit elections must be completed through the Open Enrollment Tile in your PeopleSoft Fluid Self Service Page. Use your PeopleSoft credentials to log into PeopleSoft to review and/or make benefit elections for the 2025 plan year and **submit Open Enrollment elections in the Benefit Elections step once acknowledgment step is completed.** Refer to "PeopleSoft Open Enrollment Instructions", attached to this correspondence, for more detailed instruction. Access PeopleSoft from a **County computer** by navigating to: <https://stancounty.sharepoint.com/sites/Connect/> > Applications > **PeopleSoft.** If you have forgotten your PeopleSoft password, use the **Forgot Your Password link** on the PeopleSoft sign-in page or contact the ITC Help Desk during normal business hours while in the office. Once successfully logged into PeopleSoft, make sure you're on your Fluid Employee Self Service page, not your Homepage, and click on the Open Enrollment tile.

Medical Insurance

The IRS announced an increase to the inflation adjusted limits to the minimum annual deductible for high deductible health plans (HDHP) mandated for 2025. The deductible for individual coverage will increase to \$1,650 and the deductible for family coverage will increase to \$3,300.

The County will continue to offer a choice of an Exclusive Provider Organization (EPO) or a High Deductible Health Plan (HDHP). The Board of Supervisors approved a 4.4% rate increase for the County's medical insurance plans for 2025 with no change in plan design.

Your place of residence continues to determine the provider Network you will be assigned. If you live in the

local service area, you will automatically be enrolled in the local Health Partners of Northern California (HPNC) network. All members who live outside the local service area will automatically be enrolled in the UnitedHealthcare (UHC) network. A map of the local service area with applicable zip codes is included in the Benefits eGuide for your review. **If you have moved, you are required to update your address information with your Human Resources Department to ensure that you are enrolled in the correct health plan network based on your current home zip code.**

As a reminder, if you are married and both you and your spouse are employed by the County and both of you are eligible for health benefits, the County will only provide one County-provided HSA contribution to two employees who are married to each other. Therefore, if two employees who are married to each other want separate medical plans, only one employee may choose a HDHP plan. **If you and your spouse are both employees of the County and are both currently enrolled individually in the HDHP, one of you must make a change to your medical insurance selection for the 2025 plan year.**

If you are electing to **waive your medical plan coverage**, in order to receive the standard medical waive credit, you must enroll in a non-County qualified medical insurance program group coverage, meeting minimum standards under the Affordable Care Act (ACA). Additionally, **you must complete the Proof of Other Coverage form and provide us with proof of your other medical coverage.**

Health Savings Accounts

The County will continue to provide employees who are enrolled in the County's HDHP with Health Savings Account (HSA) funds to help pay a portion of the plan deductible. The County's 2025 annual contribution for employees enrolled in single HDHP coverage is \$1,350, and for employees who are enrolled in employee+1 and family HDHP coverage is \$2,600. Employees will receive half the funds with the first paycheck in January and the other half divided into 12 semi-monthly deposits from July to December.

The 2025 maximum annual amount you may contribute to an HSA is \$4,300 for employee only and \$8,550 for employee+1 or family. Keep in mind that the County's contributions are included in the maximum annual contribution limit. **As a reminder, you should review your voluntary contributions to your HSA to be sure your election is still appropriate for the new plan year.** Changes to your HSA pretax payroll deductions can be made any time throughout the year.

Flexible Spending Accounts

Annual enrollment is required if you wish to participate in Flexible Spending Accounts (FSAs) for both Health Care and Dependent Care. Unless you experience a Qualifying Life Event, Open Enrollment is your only opportunity to elect to participate in FSAs for 2025. Be sure to estimate your annual contributions carefully as these funds are use it or lose it and unused funds will NOT be returned to you or carried over to the following year. The 2024 maximum amount you may contribute to a health care FSA is \$3,200 and the limit for the dependent care FSA benefit is \$5,000. Both of these limits may be adjusted by the IRS for 2025 but they have not been released yet. **If you are enrolled in an HSA, you are not eligible to enroll in a medical FSA.**

Dental and Vision Insurance

The County will continue to offer the Core and Buy-Up dental plans to County employees. **Employees who choose the Buy-Up dental plan must remain on the plan for three years.** Dental insurance rates will remain the same with no change to the 2025 rates. There will be a 5% increase to the vision insurance rates for the 2025 plan year.

Other Voluntary County Benefits

The County continues to offer Accident and Critical Illness Insurance, and employee and dependent Supplemental Life Insurance benefit plans. **An increase to plan benefits may require completion of an Evidence of Insurability form and to enroll in dependent coverage, the employee must be enrolled in at least the same coverage level or greater.** Please refer to the 2025 Benefits eGuide for valuable insurance information and instructions.

Review Your Beneficiary Designations Regularly, Please!

For your own peace of mind and the well-being of your loved ones, now is a great time to review your beneficiaries. It is essential for you to review and update the beneficiary designations on all your accounts on a regular basis and you may also want to check your beneficiaries whenever you have a major change in personal circumstances such as a marriage, divorce, birth or adoption of a child, or the death of a spouse, to ensure the information is both current and correct. **You can update your County paid and Supplemental Life Insurance beneficiaries in PeopleSoft. You must contact Nationwide, Optum Bank and StanCERA directly to designate your beneficiaries for those plans.**

Wellness Connect 2024 – Building a Community Where Everyone’s Wellness Matters!

We hope to see you out in person at one of our three events this year where we are **Building a Community Where Everyone’s Wellness Matters!** We will once again be offering **free flu shots**, health screenings, and a variety of employee wellness themed activities. We are also excited to have **puppies** with us again for adopting and snuggling. And many of our **benefit program vendors** will be available to answer your questions and will have **cool giveaways**. Some of the new vendors we will be featuring this year are the 209 Run Club, Village Yoga, CalPride, and much more!

Be sure to join us for our ninth annual Wellness Connect events at one of these locations:

- Tuesday, October 15th, Modesto Centre Plaza Parking Lot..... 10:00am – 2:00pm
- Wednesday, October 16th, Harvest Hall, Cornucopia Way 10:00am – 2:00pm
- Thursday, October 17th, Community Services Facility near Employee Entrance 10:00am – 3:00pm

Wellness and Safety Training course registration is open through PeopleSoft Fluid Self-Service. We have found that offering classes virtually allows for greater flexibility for more of you to attend so most classes are being held virtually, with a couple of in person opportunities. The Wellness and Safety Trainings will be **offered October 21st – November 1st**. Registration will close for all classes when they reach capacity or two days prior to the class date so that we can get links sent out to those who have registered to attend. Sign up early to save your seat! Register for the trainings through PeopleSoft Fluid Self Service and Nationwide classes through the link in the Course Catalog. Please check out our **Wellness Connect** intranet website for details.

Open Enrollment Resources

To assist you in evaluating plan choices for 2025, Employee Benefits has posted the Open Enrollment materials online on our intranet website at [Wellness Connect](#). Be sure to check out our Benefits eGuide and other benefit resources there.

Employee Benefits staff will be offering one-on-one virtual appointments to assist you with completing your Open Enrollment in PeopleSoft. Email Employee Benefits at countybenefits@stancounty.com or call 209-525-5717 with your top three choices for an online appointment time from the times below. Once the appointment has been confirmed, you will be sent a TEAMS meeting invite. During the appointment, you must be logged into your PeopleSoft account (you will need to know your PeopleSoft login credentials prior to your appointment). By sharing your screen with Employee Benefits staff, they will walk you through the enrollment process and answer your questions. Appointments will be available during the following times:

Friday, October 18	1:00pm – 4:00pm
Monday, October 21	9:00am – 1:00pm
Tuesday, October 22	9:00am – 1:00pm
Wednesday, October 23	1:00pm – 4:00pm
Thursday, October 24	10:00am – 4:00pm

If you are making changes to your benefit selections or wish to participate in an FSA for the 2025 plan year, **your selections must be submitted in PeopleSoft no later than 5:00pm, Friday, October 25, 2024.** Copies of any supporting documentation such as proof of other insurance (to receive a medical waive credit), certified birth certificate, certified marriage license, etc., (refer to the Benefits eGuide for more details) must be submitted to your department Human Resources staff no later than 5:00pm, Friday, October 25, 2024. **Late enrollments will not be accepted.**

For those on a leave of absence with no access to the PeopleSoft Fluid Self Service system from home, please complete a 2025 Benefit Enrollment form located on the [Open Enrollment](#) web page. **Forward the completed and signed form no later than 5:00pm, Friday, October 25, 2024, to your Human Resources Department and they will forward it to Employee Benefits.**

If you have further questions regarding the Open Enrollment process or County health insurance information, please send an email to countybenefits@stancounty.com or call 209-525-5717. Please be advised that the two weeks of Open Enrollment are a very busy time so you may experience delays in response to phone calls and e-mails. Please be patient and we will respond to your inquiries within 24 hours.

Don't delay and don't be late! Please take a few minutes now to log into your Peoplesoft account to review, add, modify, or end your benefit selections for 2025 in Fluid Self Service. **It only takes a few minutes**, and this will ensure you won't miss this important deadline. We thank you in advance for your participation during the Open Enrollment season and recognize the process itself is a very critical and important part of ensuring your benefits coverage is appropriate for you and your family for plan year 2025.

We look forward to seeing you at [Wellness Connect 2024](#) next week!