

# 2025 LEON COUNTY GOVERNMENT

# OPEN ENROLLMENT

## BENEFITS NEWSLETTER

### BENEFITS OPEN ENROLLMENT PERIOD:

October 21 - November 01, 2024



*People Focused. Performance Driven.*

### BENEFITS AND WELL-BEING FAIR:

Tuesday, October 22, 2024  
8:00 a.m. – 2:00 p.m.  
FSU's Champions Club West

The annual Open Enrollment period for Leon County Government employees is **October 21, 2024 – November 01, 2024**. The Open Enrollment period provides an annual opportunity to reflect on your current benefit elections and make changes for the upcoming year such as:

- Change/Switch medical plans (CHP/Florida Blue)
- Enroll in Health Benefits if you are not currently enrolled.
- Add/Remove a spouse, domestic partner, children, stepchildren, foster children, and/or legal guardianship children to your Health Benefits coverage.
- Decline/Cancel your medical coverage and enroll in the Medical Opt-Out Program
- Enroll in the Flexible Spending or Dependent Care Reimbursement plans.

All changes made during the annual Open Enrollment period will be effective **January 1, 2025**.

Changes cannot be made outside of the annual Open Enrollment period unless you have an IRS Qualifying Life Event ([See Qualifying Life Events](#)).

**Benefit enrollments and changes are made via Banner Self-Service**; however, the following carriers **require** employees to complete **written forms** for enrollment/changes:

- Florida Blue, Standard Long-Term Disability (LTD), USable Life Insurance, and Reliance Standard Life Insurance. USable Life and Standard Long-Term Disability coverage is not automatic and requires the completion of the Evidence of Insurability Form for insurance company approval.



■ AGIS-Long Term Care (LTC) for Guaranteed Approval

For those employees interested in AGIS-Long Term Care, fully benefit eligible employees aged 70 and actively working can apply for coverage up to \$100,000 in Life Insurance with \$200,000 in Long Term Care (LTC) benefits without answering health questions. Eligible employees who elect coverage during the 2025 annual Enrollment Period can buy up to \$25,000 during future enrollments (cumulatively up to a maximum of \$100,000) without health questions. **Those who do not apply now will be required to answer medical questions during future enrollments.** Those aged 71 through 80 are also eligible for up to \$50,000 in life insurance with simplified medical questions. Visit [www.LeonLTC.com](http://www.LeonLTC.com) for more details. All forms can be found by accessing this [link](#).

**If you are not making changes to your current benefit plans, you do not need to do anything** in Banner Self-Service. This process of rolling over your current benefits to the new year is called an Evergreen Election and your coverage will automatically remain the same.

To enroll or continue your participation in the Medical Opt-Out Program, complete the [Medical Opt-Out Form](#) and provide proof of coverage (e.g. copy of medical insurance card) to [HR\\_Benefits@LeonCountyFL.gov](mailto:HR_Benefits@LeonCountyFL.gov) no later than **October 31, 2024**. This is a requirement **every year**.

If you are married or registered domestic partner to another Leon County Government or Leon County Constitutional Office employee and you participate or would like to enroll in the Spousal Health Insurance Program, **both** you and your spouse must complete the [Spousal Acknowledgment Form](#) and send to [HR\\_Benefits@LeonCountyFL.gov](mailto:HR_Benefits@LeonCountyFL.gov) no later than **October 31, 2024**. This is a requirement **every year**.

**What’s Changing for 2025?**

- The CHP & Florida Blue overall blended rate premium has increased by 4.73%.
- The Medical and Dependent Care FSA rates for 2025 have not yet been determined by the IRS and will be communicated through Employee News thereafter.
- The following chart reflects the biweekly employee contribution rates per pay period for the Value-Based and Non-Value-Based Design Board established employee rates:

CHP & Florida Blue Plan Option	2025 (Value Based Plan) Employee Contribution	2025 (Non-Value Based Plan) Employee Contribution
Single	\$52.65	\$69.05
Employee + 1 Dependent	\$142.32	\$166.04
Family	\$242.47	\$272.78

- The ARAG Legal Plan premium rate increased to \$12.23 employee rates per pay period.



- The Standard Dental rate premium has increased by 4.01%.
- The below chart shows the employee contribution rate per pay period for Standard Dental

THE STANDARD DENTAL			
<u>Options</u>	<u>Emp</u>	<u>Emp + 1</u>	<u>Family</u>
1	\$12.42	\$23.70	\$42.74
2	\$17.74	\$38.42	\$65.68
3	\$17.74	\$38.42	\$65.68

### What's Not Changing for 2025?

- Vision and Long-Term Disability rates

## Qualifying Life Events

If you experience a Qualifying Life Event, you must contact Human Resources within **30 days** to update your coverage. Valid documentation supporting the change is required. Failure to submit the necessary documentation within 30 days will result in forfeiting your ability to change your coverage. Examples of Qualifying Life Events include marriage, divorce, registered domestic partnership, birth or adoption of a child, and the death of a family member.

Remember to change the Beneficiary Designation to your FRS retirement, life insurance, and Deferred Compensation plan when applicable. Changes in your family situation **do not** automatically change beneficiary designations. Prior designations remain valid until you complete a new Beneficiary Designation Form which can be found here: [Beneficiary Change Forms](#).

**Recently moved? New telephone number?** Update your contact & emergency contact information. Complete the [Change of Name & Address Form](#) and submit it to [HR\\_Benefits@LeonCountyFL.gov](mailto:HR_Benefits@LeonCountyFL.gov).

### Sick Leave Pool Open Enrollment 2025

October is designated as the enrollment period for employees to join the Sick Leave Pool. To join the Sick Leave Pool, you must:

- Be a full-time or part-time Senior Management, Executive Support, Career Service, or Emergency Services employee.
- Be employed for a minimum of one (1) year.
- Have a minimum of 64 hours as a full-time employee and 32 hours as a part-time employee.



If you would like to become a member of the Sick Leave Pool, complete the electronic [Sick Leave Pool Form](#). By agreeing to join the sick leave pool, your sick leave balance will be reduced by 8 hours for full-time employees, or 4 hours for part-time employees.

*\*This link is accessible on a Leon County device or through a Leon County VPN connection only\**

### Deferred Compensation Benefits and the County Match Program!

Now might be an excellent time to review your retirement strategy. Are you currently enrolled in the County’s 457 Deferred Compensation Plan? These plans are a fantastic way to save for retirement through pre-tax payroll deductions. It’s a great moment to start saving, especially since the County matches a portion of your contributions! **The County will match 50% of every dollar you contribute to your pre-tax 457 account, up to a maximum of 3% of your base pay if you earn less than \$50,000.** You can contact a representative from Mission Square (ICMA), National Life Group, Nationwide, or AIG/VALIC to learn more about how a 457 Plan can help you achieve your retirement goals!

AIG/VALIC	Crowyns Thervil	850-297-0780
Nationwide	Ryan Burk	850-900-6415
Mission Square (ICMA)	Adam Ferguson	866-328-4672
National Life Group/Southwest	Chris Harrison	850-385-3578

For 2025, you will be able to contribute a maximum of \$23,000.00 to your account. County Match is available on a portion of your contributions if you earn less than \$50,000.00 per year!

### Roth Account in the 457 Deferred Compensation Option:

- Roth options provide an alternative to pre-tax savings. The Roth payroll deduction amounts are deducted from your paycheck after federal income taxes are withheld.
- Roth earnings and contributions grow tax-free.
- A distribution is not subject to Federal Income Taxes if it is a “qualified distribution”.

### Things to Do and Remember:

- Join us for our 2024 Leon County Benefits and Well-Being Fair on **Tuesday, October 22nd**, from 8 a.m. to 2 p.m. at FSU’s Champions Club West, located at 225 Champions Way, Building B, Floor 4. Free parking will be available for all employees.
- Access the [2025 Benefits Guide](#) to view detailed plan coverages and benefit summaries.
- Review your current benefit elections and make changes to ensure your coverage meets the needs of you and your family for the upcoming year.



- Make benefit changes via Banner Self-Service, complete any needed enrollment, or change forms, and email them to [HR\\_Benefits@LeonCountyFl.gov](mailto:HR_Benefits@LeonCountyFl.gov) by **November 01, 2024**.
- Plan to attend a Banner Self-Service Help Session if you need assistance making changes to your benefit coverages.

2025 Open Enrollment Banner Self-Service Help Sessions				
Date	Time(s)	Location	Address	Meeting Room
Wednesday, October 23rd	7:00 AM to Noon	Public Works and Operations	2280 Miccosukee Road	Gathering Room
Thursday, October 24th	7:00 AM to Noon	Public Works and Operations	2280 Miccosukee Road	Gathering Room
Monday, October 28th	7:00 AM to Noon	Public Safety Complex	911 Easterwood Drive	Operations Room F105
Wednesday, October 30th	7:00 AM to Noon	Public Safety Complex	911 Easterwood Drive	Operations Room F105