



# UNIFIED FIRE AUTHORITY

## MEMORANDUM

24-064

May 2, 2024

TO: All Personnel

FROM: HR Director Day

SUBJECT: Open Enrollment 2024-2025

---

Open Enrollment for the 2024-2025 benefits year is about to begin! Click on the link below to view a short [informational video](#).

The Open Enrollment period is from May 6, 2024, to June 3, 2024. Open Enrollment is an opportunity for you to change your current benefit plans for the 2024-2025 plan year. You can add or remove coverage or dependents to all programs UFA offers during this time. Any changes for the upcoming fiscal year **MUST** be completed during this Open Enrollment period. All open enrollment elections must be made online using the [Navigate My Benefits](#) system.

This year, SelectHealth proposed an initial rate increase of 9.9%. However, with the help of our benefits broker, Gallagher, we negotiated it down to a 5.65% increase on the SelectMed + and a 3.07% increase on the SelectCare + for an overall combined increase of 5.37% increase by switching to the Tier Preference plan. The plan will be enhanced to cover mental health in and out-of-network office visits at 100% and will continue with the contingent funding arrangement. With the contingent fund arrangement, there are some risks. If the total expenses exceed the premiums, it will result in paying back SelectHealth premiums by up to 5%. If the plan runs well, SelectHealth would be required to refund a portion of the premiums up to 10%. The eligible amount for refund was increased this upcoming plan year from 5% to 10%.

Switching to the Tier Preference plan is a billing mechanism between SelectHealth and the healthcare providers. This will not affect employees seeking medical services. The Tier Preference Plan is a way for UFA to receive better negotiated rates with providers without changing coverage for employees and their families. The co-pay and deductibles for employees and dependents will remain the same.

The premiums for SelectHealth Dental and EyeMed and all other benefits will remain the same.

As stated above, UFA will again participate in the contingent-funded contract this upcoming year. As a reminder, Command Staff, with the support of Local 1696, moved our health plan to a fully insured medical plan with a contingent funding arrangement with SelectHealth two years ago. This plan modification allows UFA to keep the risk of having a fully insured plan low while adding an opportunity for potential savings. At the end of the contract year, an assessment of our plan utilization will determine if a surplus or a deficit in the premiums paid occurred in relation to total expenses for that contract year.

UFA currently covers 80% of the insurance premium for its employees, and the employees on the health plan cover the remaining 20%. Therefore, if a surplus were to occur, 80% of the surplus premium would be returned to UFA, and 20% would be returned to the employees participating in the SelectHealth group health plan. Conversely, if UFA finds itself in a deficit situation, 80% of the additional premiums will be paid by UFA, and the employee will cover 20%.

As a result, the decision was made to move forward with SelectHealth with an increased cost in medical premiums of \$281,228 to UFA and \$70,307 to employees. The employee premium for a family plan (SelectMed+) was increased from \$298.50 to \$315.36 per month.

Life and AD&D insurance will continue through PEHP with a rate hold. UFA will continue to offer Aflac's Critical Illness and Hospital Indemnity plans and identity theft through Allstate Identity Protection. Vision insurance will remain with EyeMed. All plan designs will remain the same with no changes. Details about UFA offered coverages can be found on Navigate My Benefits, [UFA's Benefits Booklet](#), and the Employee page on UFA's Website.

Flexible Spending plans will continue to be administered through APA Benefits ([www.apabenefits.com](http://www.apabenefits.com)) with an election of up to \$3,200 for Medical and \$5,000 for Dependent coverage. You will not receive new cards. To participate in the 2024-2025 fiscal year FLEX plan, you **MUST** enroll or re-enroll on [Navigate My Benefits](#) from May 6, 2024, to June 3, 2024.

All elections **MUST** be made before open enrollment ends on June 3, 2024. If you wish to add medical or dental insurance with SelectHealth, change your insurance plans, or participate in the Flexible Spending Accounts or Dependent Care Accounts, you **MUST** enroll/re-enroll for the 2024-2025 plan year. As stated, all elections must be made online using the [Navigate My Benefits](#) system. When you make updates using the Navigate My Benefits system, note that you **MUST** update all benefit election prompts to submit your changes. To help you through this process, you can see on the right-hand side of the screen what you were enrolled in for the 2023-2024 Fiscal Year. If you want to keep everything the same, please ensure it matches those benefits outlined on the right of the screen. It will include Medical, Dental, Vision, and AFLAC benefit elections.

As a reminder, URS contributions, PEHP Life and AD&D Insurance elections are not visible on Navigate. You will **not** need to re-enroll for these benefits. If you want to change these benefits, contact the HR Division for further instructions.

The HR Division is always available to help answer any questions you have regarding your benefits during open enrollment or throughout the coming year.

Kiley Day, Human Resources Director – [kday@unifiedfire.org](mailto:kday@unifiedfire.org)

Calogero Ricotta, Human Resources Deputy Director – [cricotta@unifiedfire.org](mailto:cricotta@unifiedfire.org)

Sylvia Cardenas, Human Resources Analyst – [scardenas@unifiedfire.org](mailto:scardenas@unifiedfire.org)