

# FOUNTAIN HILLS 2024-25 OPEN ENROLLMENT



### 2024-25 Open Enrollment

- Benefits Effective July 01, 2024
- Open Enrollment
  - April 18, 2024 through May 09, 2024
  - Add, change or delete current elections (including changing plans, adding or dropping dependents, etc.)
  - Annual election unless Qualified Family Status change during plan year
    - Changes to eligibility must be made within 31 days of the event; if not, must wait until the next annual open enrollment period

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### 2024-25 Benefit Changes



- Medical/Rx
  - Increase In-Network HDHP Deductible and Maximum Out-of-Pocket from \$3,000/\$6,000 to \$3,200/\$6,400
- Wellness
  - Add Sword Digital Physical Therapy and Bloom Pelvic Health Program

### Quick Plan Review

- Town of Fountain Hills offers 3 Medical/Rx plans for you to choose from!
- High Deductible Health Plan (HDHP)
  - \$3,200/\$6,400 Deductible/Max Out-of-Pocket (In-Network)
    - Includes Prescriptions
  - Once Deductible Met Eligible Expenses Paid at 100%
  - Preventive Care Provided With No Member Cost Share
  - You MUST elect the HDHP to be eligible for the Health Savings Account (HSA)

### Quick Plan Review (continued)

- Preferred Provider Option (PPO)
  - \$750/\$1,500 Deductible (In-Network)
  - \$3,500/\$7,000 Maximum Out-of-Pocket (In-Network)
    - Excludes Prescriptions Separate Maximum of \$3,600/\$7,200
  - Office Visit Co-Pays
    - \$25 Primary Care Providers
    - \$45 Specialist
  - Coinsurance
    - 20%
  - Preventive Care Provided With No Member Cost Share

### Quick Plan Review (continued)

- Preferred Provider Option Buy-Up (PPO Buy-Up)
  - \$250/\$500 Deductible (In-Network)
  - \$3,000/\$6,000 Maximum Out-of-Pocket (In-Network)
    - Excludes Prescriptions Separate Maximum of \$4,100/\$8,200
  - Office Visit Co-Pays
    - \$25 Primary Care Providers
    - \$45 Specialist
  - Coinsurance
    - 20%
  - Preventive Care Provided With No Member Cost Share

### Quick Plan Review (continued)

 PPO and PPO Buy-Up Prescription Co-Pays

	PPO & PPO Buy-Up	PPO & PPO Buy-Up
	Network Benefit	Out-of-Network Benefit
Plan Year Out-of-Pocket Maximum		
Single	\$3,600 / \$4,100	
Family	\$7,200 / \$8,200	
Retail Pharmacy: 30-Day Supply		
Generic Drug (Tier 1)	\$15 Copay	Member pays the network pharmacy copay plus the difference between the non-network and network pharmacy amount.
Preferred Drug (Tier 2)	\$35 Copay	
Non-Preferred Drug (Tier 3)	\$55 Copay	
Specialty	20% to Max of \$300	N/A
Retail Pharmacy: 90-Day Supply		
Generic Drug (Tier 1)	\$30 Copay	Member pays the network pharmacy copay plus the difference between the non-network and network pharmacy amount.
Preferred Drug (Tier 2)	\$80 Copay	
Non-Preferred Drug (Tier 3)	\$130 Copay	
Mail Order Pharmacy: 90-Day Supply		
Generic Drug (Tier 1)	\$30 Copay	N/A
Preferred Drug (Tier 2)	\$80 Copay	N/A
Non-Preferred Drug (Tier 3)	\$130 Copay	N/A

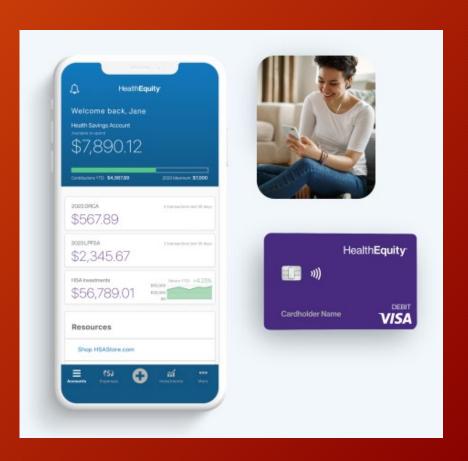
### Flexible Spending Accounts (FSA)

- MUST RE-ENROLL EVERY YEAR!
  - \$3,200 Maximum Contribution Medical FSA
  - \$5,000 Maximum Contribution Dependent Care FSA
  - USE IT OR LOSE IT!



### Health Savings Account (HSA)

- Only available with enrollment in the HDHP
- Maximum Contributions
  - 2024 = \$4,150 / \$8,300 (\$1,000 Catch-Up 55+)
- Funds Roll Over Year-to-Year (No Use / Lose)



### 2024-25 Medical/Rx Premiums

- Nominal increases in premium
  - Employee premiums will need to increase for 2024-25
  - Increased rates are reflected in the Open Enrollment Guide
- Administration sent updated rate sheet and will review shortly



## Delta Dental of AZ

### 2024-25 Plan Changes

AzMT was able to enhance benefits and still offer a rate pass for 2024-25.

#### Benefit Changes

- Change Bitewing X-Rays from 2x/Year to 1x/Year
- Allow 3 Cleanings/Year
- Add Special Healthcare Needs Program

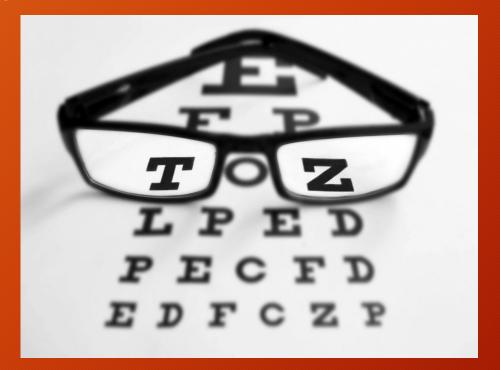




## VSP Vision Plan

### 2024-25 Vision Plan Changes

- No Benefit Changes
- Slight Rate Increase for 2024-25
  - Administrative Fee





# Employee Assistance Program (EAP)

### SupportLinc

- 6 Free Visits per "Issue" per Year
- Family Assist
- Legal Assist
- Safe Ride
- Website: <a href="https://www.supportlinc.com">www.supportlinc.com</a>
  - User Name azmt



## Telemedicine

### Teladoc (Via AmeriBen)

- Telemedicine (phone or video) 24/7/365
- Able to prescribe medications
- Consultation Fee
  - \$25 Co-Pay for PPO and PPO Buy-Up (Applies to Deductible)
  - \$55 Consultation Fee for HDHP (Applies to Deductible and Max Out-of-Pocket)
- Dermatology
  - Send up to 5 photos of areas of concern
  - Response within 48 hours
  - \$85 Consultation Fee
- Nutrition Coaching
  - Registered Dieticians
  - Weight Management, Diabetes, High Blood Pressure, Prenatal Dieting, Etc.
  - \$59 Consultation Fee



## Life Insurance

### 2024-25 Plan Changes

- No Plan or Rate Changes
  - HOWEVER please remember that if you have purchased Voluntary Life for yourself or your spouse, you may be subject to a rate increase based on your age!
- Update your Beneficiary





# Disability Benefits

### Short-Term Disability (STD)

- Paycheck protection for short-term illness or injury that requires time off
- Employer paid Coverage through Mutual of Omaha
- 30-Day Elimination Period
- Provides 60% of Salary up to \$2,500/Week up to 13 Weeks

### Long-Term Disability (LTD)

- Paycheck protection for leave during an illness/injury
- Employer Paid Coverage through Mutual of Omaha
- 90-Day Elimination Period
- Full & Partial Disability
- Provides 60% of Salary up to \$6,000/mo.



## 2024-25 Wellness

#### AZMT L.I.V.E.

#### Early Detection Through Preventive Screenings

- Preventive and early detection screenings are brought onsite to provide members a convenient and timely way to protect their health. Preventive screenings and services brought onsite through the AzMT Wellness Program are covered at 100% for eligible AzMT medical plan members. On-site events include, but not limited to, the following:
- Health Risk Assessment
- Skin Cancer Screenings
- Cardiac and Organ Screenings
- Mammograms
- Flu vaccinations
- \* Preventive screenings and services are subject to change. Watch for emails and flyers with more details.

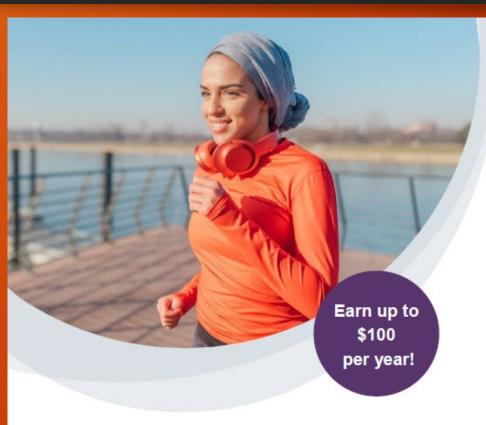


### Virgin Pulse

### Wellness Portal Through Virgin Pulse

Virgin Pulse is a wellness portal designed to help you track your healthy habits, create new ones, learn about health topics that are important to you, and much more! By engaging in the portal, you earn points that can be redeemed for big rewards.

- Healthy Habit Tracking
- Daily Cards
- Health Guides
- Health Journeys
- Personal challenges
- Team Challenges
- REWARDS!





Virgin Pulse 2022

# Start your wellbeing journey today

The Virgin Pulse wellbeing program through
AzMT makes it easy to improve your
health in ways that work for you.

Join today!

join.virginpulse.com/azmt

Scan the QR code with a smartphone to download the app:



### Digital Physical Therapy

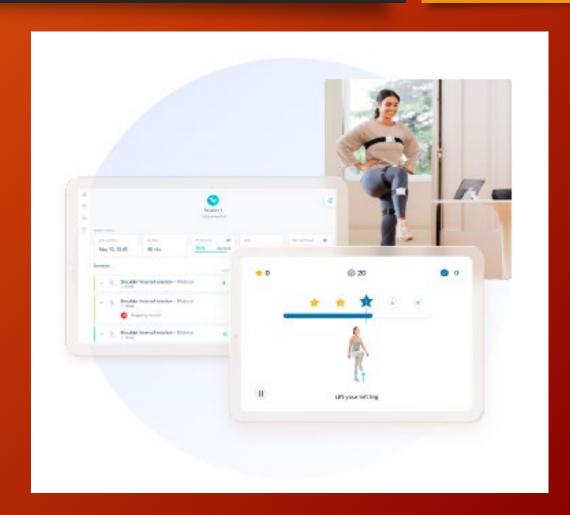
#### Sword Health

#### **Digital Physical Therapy**

Movement is medicine. Sword uses sensor technology to deliver a physical therapy program that can be done anywhere, anytime. All the movement data is then shared with your paired physical therapist, who adapts the program based on actual performance.

#### Bloom

Bloom is a new, digital pelvic-therapy solution that can help women who have suffered from urinary leaking, bowel disorders, pelvic pain, and more. Bloom can be for women in all stages of life including pregnancy, postpartum and menopause.



### Stay Informed

#### **Monthly Wellness Newsletter**

Each month AzMT offers a free digital wellness newsletter that includes health information and upcoming events in the L.I.V.E. wellness program.

Opt-in to the newsletter by scanning the QR code. Members can sign up with the email of their choice.





#### **Text Message Notifications**

Text messages are sent out as reminders for upcoming on-site screenings and services. Text AzMTwellness to 844-539-1233 to opt in!



#### What's Next

- No Action Required UNLESS...
  - You wish to make changes to current elections
  - You wish to enroll in the FSA
    - IF YOU HAVE AN EXISTING FSA AND WANT TO CONTINUE, YOU ARE REQUIRED TO RE-ENROLL ONLINE!
- Summaries of Benefits & Coverage (SBCs) Will be Mailed
- New ID Cards for HDHP

ALL CHANGES NEED TO BE COMPLETED THROUGH PAYCHEXFLEX.COM BY 6:00PM ON MAY 09, 2024

## Questions?

