



# SUN CITY FIRE DISTRICT 2024-25 OPEN ENROLLMENT



# 2024-25 Open Enrollment

- Open Enrollment
  - April 22, 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
- Benefits Effective July 01, 2024





# 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

- SCFMD offers 4 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)

- Exclusive Provider Plan (EPO)
  - \$300/\$600 Deductible (In-Network)
  - \$2,750/\$5,500 Maximum Out-of-Pocket (In-Network)
    - Excludes Prescriptions - Separate Maximum of \$4,100/\$8,200
  - Office Visit Co-Pays
    - \$20 Primary Care Providers
    - \$40 Specialist
  - Coinsurance
    - 10%
  - Preventive Care Provided With No Member Cost Share

# Flexible Spending Accounts (FSA)

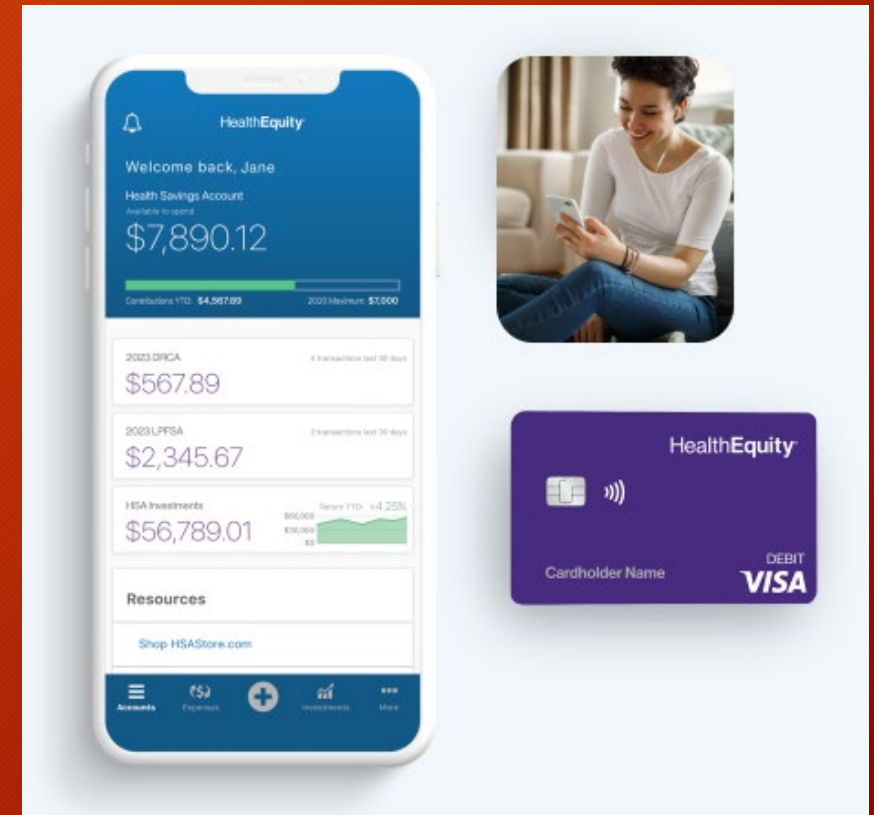
- Available to Members Enrolled in PPO or EPO Plans
- Set aside \$ on a pre-tax basis for eligible healthcare or dependent care expenses
- **USE IT OR LOSE IT!\***
- **Must re-enroll every year**
- **Maximum Contribution**
  - \$3,200 Maximum Contribution - Healthcare
  - \$5,000 Maximum Contribution - Dependent Care





# 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)
- Sun City Fire District Contributes \$ To Your HSA!
  - \$100/Mo. for Employee Only Coverage
  - \$200/Mo. for Dependent Coverage



# 2024-25 Monthly Medical/Rx Premiums

	2023-24 Premium	2024-25 Premium	Difference	Employee Cost	Difference
<b>HDHP</b>					
Employee Only	\$555.04	\$577.24	\$22.20	\$0.00	\$0.00
Employee+Spouse	\$1,091.79	\$1,135.46	\$43.67	\$111.64	\$4.29
Employee+Child(ren)	\$1,004.50	\$1,044.68	\$40.18	\$93.49	\$3.24
Employee+Family	\$1,484.48	\$1,543.86	\$59.38	\$193.32	\$7.43
<b>EPO</b>					
Employee Only	\$634.46	\$659.84	\$25.38	\$82.60	\$3.18
Employee+Spouse	\$1,270.55	\$1,321.37	\$50.82	\$297.55	\$11.44
Employee+Child(ren)	\$1,168.88	\$1,215.64	\$46.76	\$264.45	\$9.82
Employee+Family	\$1,728.01	\$1,797.13	\$69.12	\$446.59	\$17.17

# 2024-25 Monthly Medical/Rx Premiums (continued)

	2023-24 Premium	2024-25 Premium	Difference	Employee Cost	Difference
<b>PPO</b>					
Employee Only	\$605.68	\$629.91	\$24.23	\$52.67	\$2.03
Employee+Spouse	\$1,209.76	\$1,258.15	\$48.39	\$234.33	\$9.01
Employee+Child(ren)	\$1,113.85	\$1,158.40	\$44.55	\$207.21	\$7.61
Employee+Family	\$1,641.17	\$1,706.81	\$65.64	\$356.27	\$13.69
<b>PPO Buy-Up</b>					
Employee Only	\$619.27	\$644.04	\$24.77	\$66.80	\$2.57
Employee+Spouse	\$1,235.93	\$1,285.37	\$49.44	\$261.55	\$10.06
Employee+Child(ren)	\$1,139.81	\$1,185.40	\$45.59	\$234.21	\$8.65
Employee+Family	\$1,682.15	\$1,749.44	\$67.29	\$398.90	\$15.35

# Delta Dental of AZ

 DELTA DENTAL



# 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



# 2024-25 Monthly Dental Rates

	2023-24 Premium	2024-25 Premium	Difference	Employee Cost	Difference
<b>Basic Plan*</b>					
Employee Only	\$40.96	\$40.96	\$0.00	\$0.00	\$0.00
Employee+Spouse	\$78.86	\$78.86	\$0.00	\$7.58	\$0.00
Employee+Child(ren)	\$88.27	\$88.27	\$0.00	\$9.46	\$0.00
Employee+Family	\$130.16	\$130.16	\$0.00	\$17.84	\$0.00
<b>Buy-Up Plan*</b>					
Employee Only	\$42.41	\$42.41	\$0.00	\$1.45	\$0.00
Employee+Spouse	\$81.80	\$81.80	\$0.00	\$10.52	\$0.00
Employee+Child(ren)	\$96.07	\$96.07	\$0.00	\$17.26	\$0.00
Employee+Family	\$141.80	\$141.80	\$0.00	\$29.48	\$0.00

\*Basic Plan = Dependents to Age 19 / Buy-Up Plan = Dependents to Age 26

# VSP Vision Plan



# 2024-25 Vision Plan Changes & Monthly Premium Rates

- No Benefit Changes
- Slight Premium Increase (Administration)

	2023-24 Premium	2024-25 Premium	Difference	Employee Cost	Difference
<b>Basic Plan*</b>					
Employee Only	\$7.31	\$7.37	\$0.06	\$7.37	\$0.06
Employee+Spouse	\$16.06	\$16.12	\$0.06	\$16.12	\$0.06
Employee+Child(ren)	\$14.17	\$14.23	\$0.06	\$14.23	\$0.06
Employee+Family	\$22.81	\$22.87	\$0.06	\$22.87	\$0.06
<b>Buy-Up Plan*</b>					
Employee Only	\$10.51	\$10.58	\$0.06	\$10.58	\$0.06
Employee+Spouse	\$23.51	\$23.58	\$0.06	\$23.58	\$0.06
Employee+Child(ren)	\$21.79	\$21.86	\$0.06	\$21.86	\$0.06
Employee+Family	\$35.39	\$35.46	\$0.06	\$35.46	\$0.06

\*Basic Plan = Dependents to Age 19 / Buy-Up Plan = Dependents to Age 26



# Employee Assistance Program (EAP)

SUPPORT  LINC  
EMPLOYEE ASSISTANCE PROGRAMS

# SupportLinc

- 6 Free Visits per “Issue” per Year
- Family Assist
- Legal Assist
- Safe Ride
- Website: [www.supportlinc.com](http://www.supportlinc.com)
  - User Name - azmt

# Telemedicine



# Teladoc (Via AmeriBen)

- Telemedicine (phone or video) 24/7/365
- Able to prescribe medications
- Consultation Fee
  - \$20 Co-Pay for EPO (Applies to Deductible)
  - \$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

# 2024-25 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



# 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.



The calendar is a grid with 12 months. Each month has a title, a list of activities, and an icon. The activities are: July (Cardiac & Organ Screenings), August (Cardiac & Organ Screenings), September (Flu Vaccinations), October (Mammography Screenings, Flu Vaccinations), November (Mammography Screenings, Behavior Change Seminar), December (Health Risk Assessments), January (Health Risk Assessments), February (Health Risk Assessments), March (Health Risk Assessments), April (Skin Cancer Screenings), May (Skin Cancer Screenings), and June (Behavior Change Seminar).

L.I.V.E. AzMT Live In Vitality Everyday				2024-25 WELLNESS PROGRAM CALENDAR			
<b>July</b> Join <a href="http://virginpulse.com/azmt">virginpulse.com/azmt</a> Cardiac & Organ Screenings	<b>AUGUST</b> Cardiac & Organ Screenings	<b>SEPTEMBER</b> Flu Vaccinations	<b>OCTOBER</b> Mammography Screenings Flu Vaccinations				
<b>NOVEMBER</b> Mammography Screenings Behavior Change Seminar	<b>DECEMBER</b>	<b>JANUARY</b> HAPPY NEW YEAR!	<b>FEBRUARY</b> Health Risk Assessments				
<b>MARCH</b> Health Risk Assessments	<b>APRIL</b> Skin Cancer Screenings	<b>MAY</b> Skin Cancer Screenings SPF	<b>JUNE</b> Behavior Change Seminar				

- Preventive screenings and services are subject to change. Watch for emails and flyers with more details.
- Preventive screenings and services brought onsite through the AzMT Wellness Program are covered 100% for eligible AzMT medical benefit plan members.
- For questions, contact [Kingman.GBS.ArizonaMetropolitanTruste@ajg.com](mailto:Kingman.GBS.ArizonaMetropolitanTruste@ajg.com).

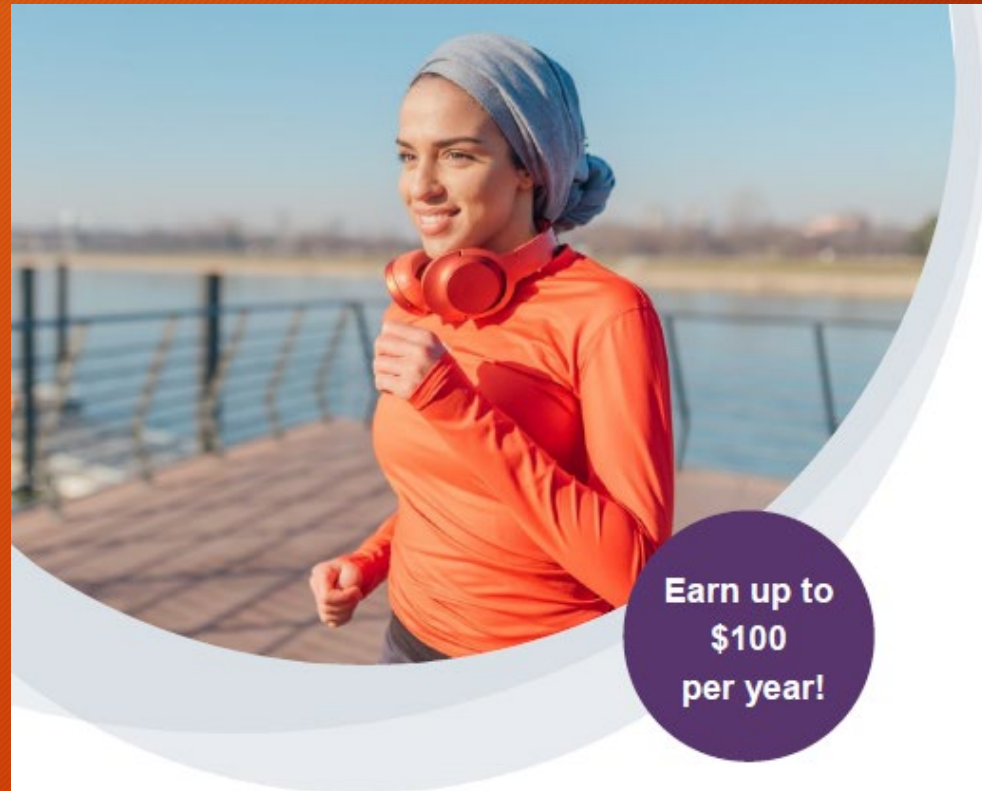


# Virgin Pulse

## 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!



Earn up to  
\$100  
per year!



© 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](https://join.virginpulse.com/azmt)

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



# Digital Physical Therapy

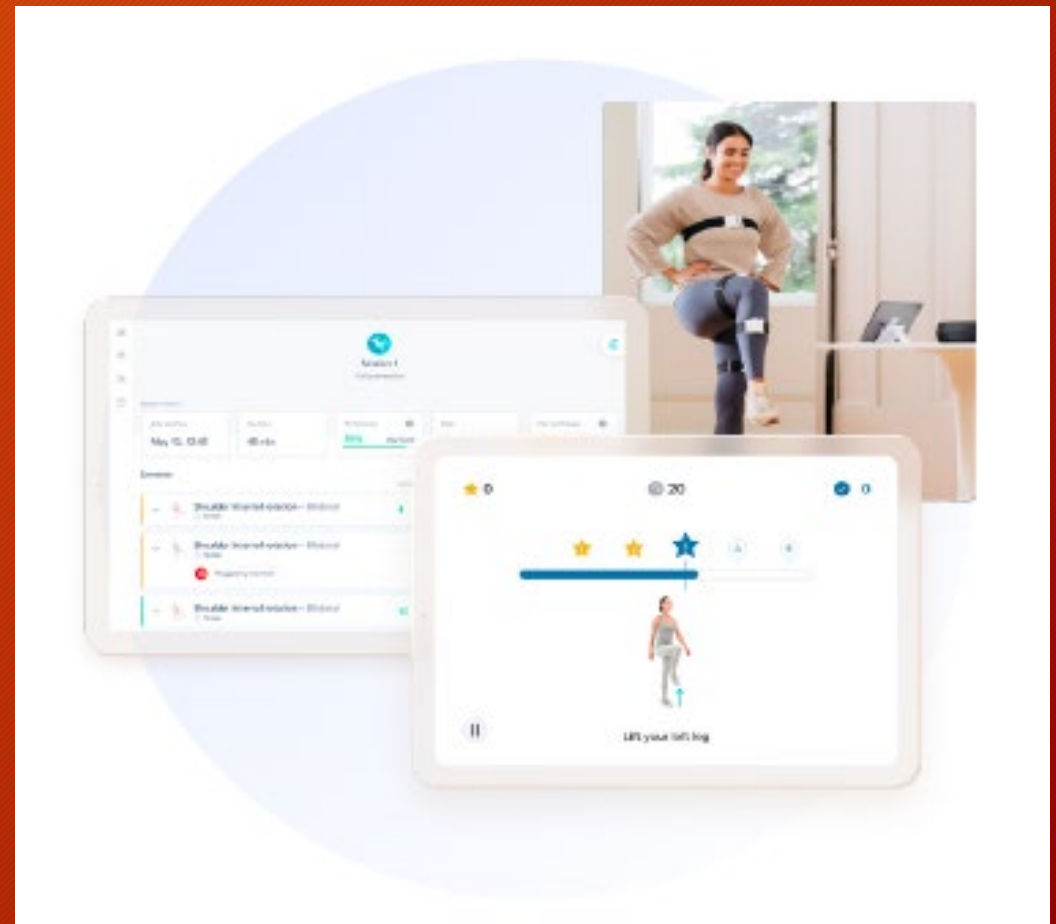
## Sword Health

### 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.

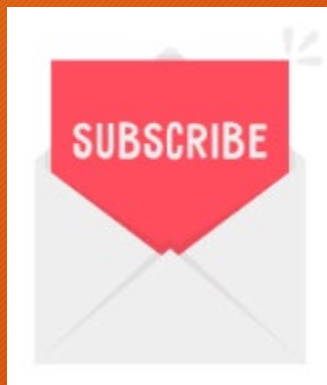


# Stay Informed

## 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 New Enrollment Forms UNLESS...
  - You wish to make changes to current elections
  - You must re-enroll for Flexible Spending annually!
- Summary Plan Documents and Summaries of Benefits & Coverage (SBCs) Will Be Mailed
- New ID Cards
  - HDHP
  - Anyone with plan changes

**ENROLLMENT FORMS ARE DUE TO ADMINISTRATION BY 5:00PM ON  
MAY 09, 2024**

# Questions?

- Check with Administration OR
- Jaime Schulenberg, AzMT's Pool Administrator, at [Jaime\\_Schulenberg@ajg.com](mailto:Jaime_Schulenberg@ajg.com) or 928.391.2297 OR
- Any of the Plan vendors!

