

WELCOME!

- UPON JOINING THE MEETING,
PLEASE MUTE
 - SPEAKER ON YOUR COMPUTER
 - MICROPHONE ON YOUR COMPUTER
 - YOUR PHONE



CITY OF EL MIRAGE 2025-26 OPEN ENROLLMENT



2025-26 Open Enrollment

- Benefits Effective July 01, 2025
- Open Enrollment
 - April 09 through April 23, 2025
 - 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



2025-26 Benefit Changes



Change

- Medical/Rx
 - Increase In-Network HDHP Deductible and Maximum Out-of-Pocket from \$3,200/\$6,400 to \$3,300/\$6,600
 - Add expanded preventive medications to HDHP
 - OTC Oral Contraceptives
 - All Types of Breast Cancer Screening w/o Breast Cancer Diagnosis
 - Continuous Glucose Monitors with Diabetes Diagnosis
 - Add 3D coverage for mammograms from all in-network providers/facilities
- Wellness
 - Add Personify Health Coaching
- Supplemental Life Insurance
 - One-Time OE Opportunity
- FSA/HSA Administrator - Inspira
- Marketplace

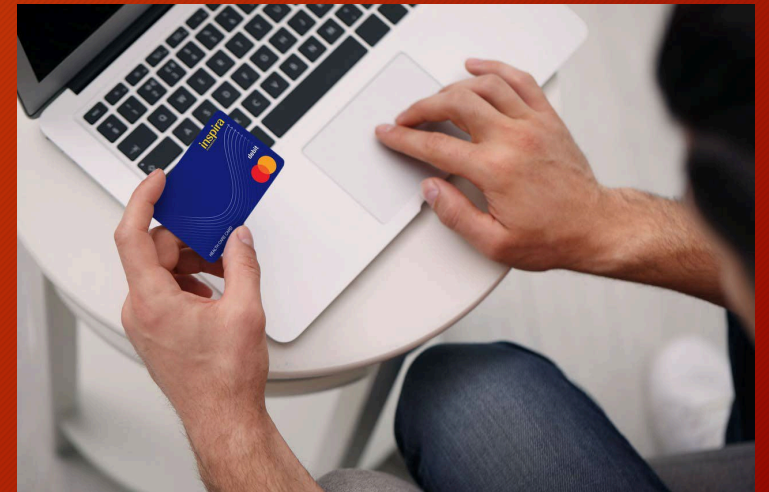
Flexible Spending Accounts (FSA)

- New Administrator - Inspira
- **MUST ENROLL EVERY YEAR!**
 - **\$3,300 Maximum Contribution - Medical FSA (Increase of \$100 from 2024)**
 - **\$5,000 Maximum Contribution - Dependent Care FSA**
 - **USE IT OR LOSE IT!**



Health Savings Account (HSA)

- New Administrator - Inspira
- Only available with enrollment in the HDHP
- Maximum Contributions
 - 2025-26 = \$4,300 / \$8,550 (\$1,000 Catch-Up 55+)
- Funds Roll Over Year-to-Year



2025-26 Medical/Rx Premiums

	2024-25 Premium	2025-26 Premium	Difference	Employee Cost	Difference
HDHP					
Employee Only	\$571.27	\$596.98	\$25.71	\$0.00	\$0.00
Employee+Family	\$1,390.23	\$1,452.79	\$62.56	\$136.83	\$5.89
EPO					
Employee Only	\$653.34	\$682.74	\$29.40	\$37.45	\$1.61
Employee+Family	\$1,620.87	\$1,693.81	\$72.94	\$377.85	\$16.27
PPO					
Employee Only	\$623.74	\$651.81	\$28.07	\$6.52	\$0.28
Employee+Family	\$1,540.58	\$1,609.91	\$69.33	\$293.95	\$12.66
PPO Buy-Up					
Employee Only	\$637.68	\$666.38	\$28.70	\$21.09	\$0.91
Employee+Family	\$1,578.39	\$1,649.42	\$71.03	\$333.46	\$14.36

Pre-Certification Reminder

- Required for:
 - Hospital Admissions
 - Inpatient & Outpatient Surgery
 - Advanced Imaging
 - PT, OT & Speech Therapy (Over 20 Visits)
 - Chemotherapy & Radiation
 - Home Health
 - Dialysis, Transplants
 - Orthotics/Prosthetics over \$3k
 - DME over \$3k
 - Genetic Testing over \$1k (Most not covered)
 - Clinical Trials
 - Non-Emergent Air Ambulance
 - Intensive Outpatient Programs
 - Partial Hospitalizations
 - Non-Invasive Pre-Natal Testing
 - Dental Services Required for Medical Procedures
 - Specialty Infusions/Injectable Medications over \$3k/Per

Pre-Certification Reminder (continued)

- \$300 Penalty for Failure to Pre-Certify
- Member Responsibility to Ensure Pre-Cert Done (Prior to Service)
- Issues & Proactive Ways to Avoid Them

Case Management

- Free service available to all members
- Assistance navigating the healthcare system
- Assistance for members with critical accidents or complex/chronic illnesses

AmeriBen Medical Management - 855.778.9053



Delta Dental of AZ

2025-26 Dental Plans and Rates

- No Plan or Benefit Changes
- Reminder:
 - Base Plan for Employee Only Coverage - \$2,000 Max Benefit
 - Buy-Up Plan for Employee Only and/or Employee + Dependent Coverage - \$4,000 Max Benefit

	2024-25 Premium	2025-26 Premium	Difference	Employee Cost	Difference
Basic Plan					
Employee Only	\$40.96	\$40.96	\$0.00	\$0.00	\$0.00
Buy-Up Plan					
Employee Only	\$42.41	\$42.41	\$0.00	\$1.45	\$0.00
Employee+Spouse	\$81.80	\$81.80	\$0.00	\$12.25	\$0.00
Employee+Child(ren)	\$96.07	\$96.07	\$0.00	\$16.53	\$0.00
Employee+Family	\$141.80	\$141.80	\$0.00	\$30.25	\$0.00

VSP Vision Plan

2025-26 Vision Plans and Rates

- No Plan or Benefit Changes
- Reminder:
 - Base Plan for Employee Only Coverage
 - Slightly Higher Co-Pays, Lower Frame and Contact Allowances
 - Buy-Up Plan for Employee Only and/ or Employee + Dependent Coverage

	2024-25 Premium	2025-26 Premium	Difference	Employee Cost	Difference
Basic Plan					
Employee Only	\$7.37	\$7.68	\$0.31	\$7.68	\$0.31
Buy-Up Plan					
Employee Only	\$10.58	\$11.04	\$0.46	\$11.04	\$0.46
Employee+Spouse	\$23.58	\$24.77	\$1.19	\$24.77	\$1.19
Employee+Child(ren)	\$21.86	\$22.95	\$1.09	\$22.95	\$1.09
Employee+Family	\$35.46	\$35.46	\$1.85	\$35.46	\$1.85



Employee Assistance Program (EAP)

SupportLinc

- 6 Free Visits per “Issue” per Year
- Family Assist
- Legal Assist
- Safe Ride
- Website: www.supportlinc.com
 - User Name - azmt



Telemedicine

Teladoc (via AmeriBen)

- Telemedicine (phone or video) 24/7/365
- Able to prescribe medications
- General Medicine Consultation Fee
 - EPO - \$20 (Applies to Deductible)
 - PPO and PPO Buy-Up - \$25 (Applies to Deductible)
 - HDHP - \$57 (Applies to Deductible and Maximum Out-of-Pocket)
- Dermatology
 - Send up to 5 photos of areas of concern
 - Response within 48 hours
 - \$89 Consultation Fee
- Nutrition Coaching
 - **Registered Dieticians**
 - **Weight Management, Diabetes, High Blood Pressure, Prenatal Dieting, Etc.**
 - **\$61 Consultation Fee**



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FINANCIAL

2025-26 Life Insurance

2025-26 Life Insurance Changes

- One-Time Open Enrollment Opportunity
 - \$100,000 Supplemental Life with No Medical Questions
 - Resulting Amount of Insurance Can't Exceed \$300,000
- Update your Beneficiary
- Please contact HR with questions!





2025-26 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

* Preventive screenings and services are subject to change. Watch for emails and flyers with more details.

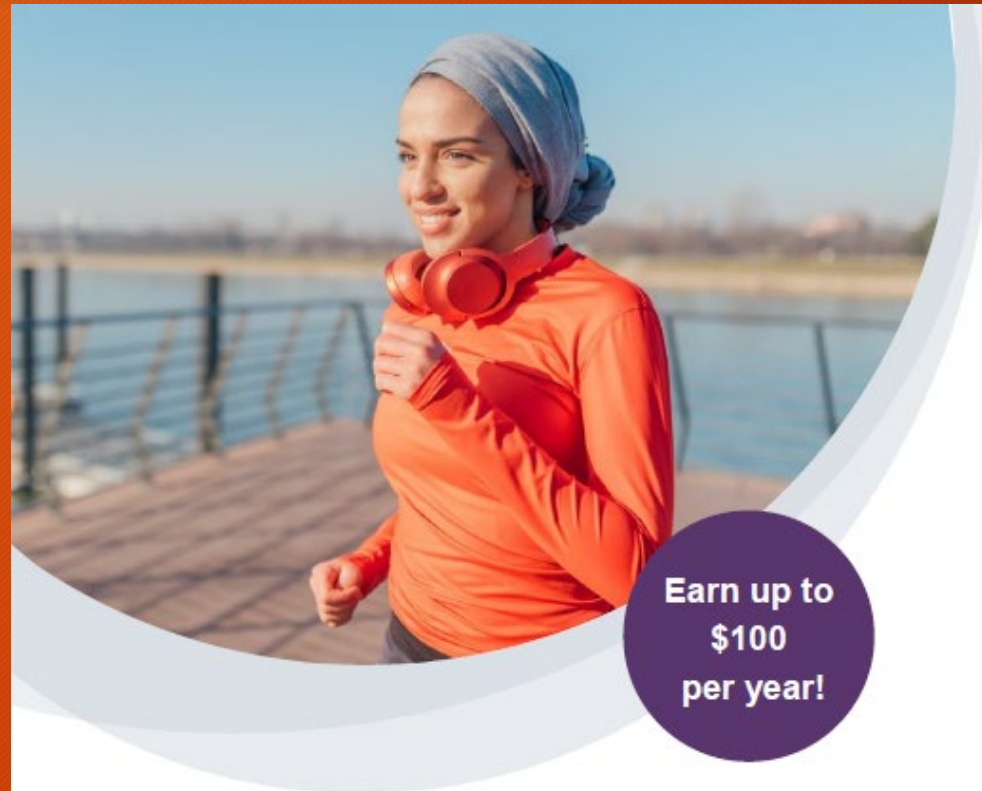


Personify (Formerly Virgin Pulse)

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:



Personify (Formerly Virgin Pulse)

- New for 2025-26 - Health Coaching
- One-on-One Support from a Qualified Coach
- Earn 500 Points 1x/Month for Completing a Session

Digital Physical Therapy

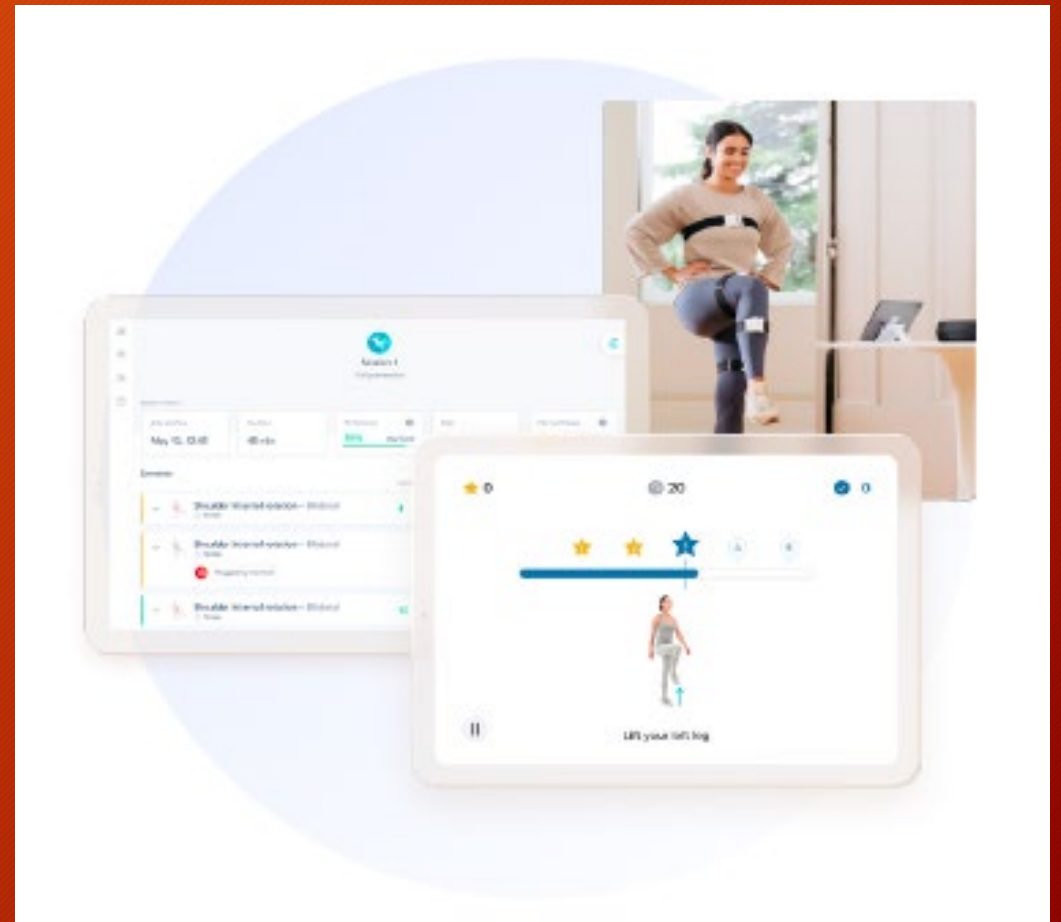
Sword Health

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, menopause and postmenopause.

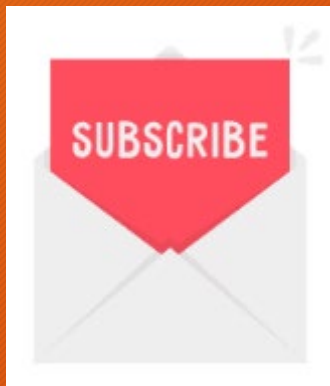


Stay Informed

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!





2025-26 AFLAC

Aflac

Any changes to Aflac must be made by contacting Maryalyce Skree and must be completed by 5:00 p.m. on April 23, 2025. Plan information and online appointment scheduler may be accessed at: <https://www.aflacenrollment.com/CityofElMirage/JC6033048840>



CA Insurance license #OK14382

Maryalyce Skree

Benefits Advisor

📞 708-250-0538 (cell)
602-428-7310 (fax)
✉️ maryalyce_skree@us.aflac.com

📍 13418 W Hyacinth Dr
Sun City West, AZ 85375

NEW BENEFIT - GALLAGHER MARKETPLACE

- Access to Gallagher Marketplace
- Additional Discounted Benefits
 - Home and Auto Insurance
 - Boat, RV or Renters Insurance
 - Pet Insurance
 - And more...
- Enroll Anytime
- Simple Enrollment Process with Payment Options
- Easily Compare Rates from Multiple Carriers

NEW BENEFIT - GALLAGHER MARKETPLACE

How it works



All programs are portable so you can keep the coverage no matter where life takes you

Visit [Gallagher Marketplace](#) to get started.

When prompted to enter your employer's name, please use AzMT.

What's Next

- You **MUST** Enroll Online
 - Even if you are **NOT** making changes!
- Summary Plan Documents (SPDs) and Summaries of Benefits & Coverage will be mailed
- New ID Cards for HDHP

**ENROLLMENT MUST BE COMPLETED BY 5:00 P.M. ON
APRIL 23, 2025**

Questions?

- Contact Human Resources OR
 - Jaime Schulenberg, AzMT's Pool Administrator, at:
 - Jaime_Schulenberg@ajg.com
 - 928.391.2297
 - Or any of the vendors who provide services to the Plan(s)!