

# CITY OF TWINSBURG
# OPEN ENROLLMENT OVERVIEW AND SUMMARY

Twinsburg Ohio

## IMPORTANT OPEN ENROLLMENT INFORMATION FOR 2025:

It's time for the 2025 open enrollment period. We are excited to announce that this year we are using a new enrollment platform, *Employee Navigator*, for open enrollment. This will simplify the process for employees to review and elect coverage for the upcoming year.

You will be receiving an email from **Employee Navigator<noreply@employeenavigator.com>** that you will use to access the new system. The link will be sent to the email address that you have on file for payroll purposes. Please be on the lookout for that email. If you do not receive an email by 9:00 AM on January 30, 2025, please contact Brenda Byrnes at **bbyrnes@twinsburg.oh.us**.

Benefit elections through Medical Mutual of Ohio and Guardian will be fully online through *Employee Navigator*. *Even if you opt out of coverage, you will still complete the online open enrollment process.*

Additionally, the following items **must be completed** as indicated below:

- **Employee Acknowledgment of Information Form** CLICK HERE **:** Print, complete and submit to Brenda Byrnes by **2/6/25.**
- **Pet Partners** (Pet insurance enrollment forms): Submit to Brenda Byrnes, if enrolling, by **2/6/25.**
- **2025 H.S.A. Sick Leave Cash Out**: If participating, submit directly to the Payroll Department by **2/7/25.**
- **H.S.A. Direct Deposit**: Submit directly to the Payroll Department IF the account is new, or you would like to change your H.S.A. payroll deduction amount.

## OPTIONAL MEETINGS

The following optional meetings will be available:

- **January 27 at 2:00pm**: Presentation by Medical Mutual of Ohio to review MMO tools and new programs that are available to employees. This session will be recorded and available on *Employee Navigator* for those who are unable to attend.
- **January 27**: TMC will be available to meet one on one with employees in Council Chambers for benefit advisory sessions. Please click here for times and to schedule an appointment. CLICK HERE
- **January 29 6:00pm-8:00pm**: TMC will be available to meet with employees in Council Chambers for individual sessions in the evening, as well as at various times throughout the day. Please click here for additional times and to schedule an appointment. CLICK HERE
- **January 30-February 6**: Mike Troyan from TMC will be available for individual support during the open enrollment period by phone: 216-621-4400 ext. 1023 or email: **MTroyan@TMCEmployeeBenefitsGroup.com**
- **January 30-February 6**: If you need assistance completing the online enrollment process, you may schedule an appointment with Brenda Byrnes during the open enrollment period. CLICK HERE

## 2025 SUMMARY OF EMPLOYEE BENEFITS CHANGES

### Medical Plan Changes

**The City of Twinsburg's two medical plan options will remain in place for 2025. There are two adjustments that you will see beginning in March:**

1. Employees electing the PPO 500 plan will see an adjustment to their payroll deductions.
2. The Federal Government has indexed the deductibles on the Health Savings Account (HSA) plan. On March 1, 2025, the individual deductible will increase by $100, and the family deductible will increase by $200. These changes are mandatory in order for our employees to maintain their eligibility to own and fund a Health Savings Account.

The following payroll deductions will be effective for the plan year (March 1, 2025-February 28, 2026).

| ELECTION | PPO 500 | HSA 3300 |
|---|---|---|
| Employee only | $86.49 per pay* | $0 |
| Family | $222.78 per pay* | $0 |

**based on 24 pays*

### Dental Plan

There are no changes to cost or coverage for the Dental insurance plan. The City will continue to cover 100% of the premium expense for benefit eligible enrolled employees and their eligible dependents.

### Vision Plan

There are no changes to cost or coverage for the Vision insurance plan. The City will continue to cover 100% of the premium expense for benefit eligible enrolled employees and their eligible dependents.

### Employer-provided Term Life Insurance

The City will continue to provide benefit eligible employees with Group Term-Life and Accidental Death & Dismemberment insurance:

**Coverage Information**

| | |
|---|---|
| Employee Volume Amount | Flat $75,000 |
| Maximum Amount | $75,000 |
| Cutbacks | 35% at age 65<br>50% at age 70 |

Employees are required to specify their beneficiary designations while going through the enrollment process in *Employee Navigator.*

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## EMPLOYEE VOLUNTARY BENEFITS

**All Guardian voluntary benefit plans remain unchanged in 2025.**
**Employees may elect any of the following voluntary (optional) benefits:**

### Voluntary Life

Employees can elect additional amounts of life insurance for themselves and their eligible family members. Employees may be required to provide "Evidence of Insurability," (EOI) to qualify for coverage.

### Short-term Disability Coverage

Short-term disability coverage is available to protect your income if you are unable to work.

### Critical Illness Coverage

Coverage is available that provides you with lump-sum payments in the event of a serious illness such as a heart attack or cancer.

### Accident Insurance

Employees can elect accident coverage which pays a cash amount when you suffer an unexpected, qualifying accident.

### Hospital Indemnity Insurance

Hospital indemnity coverage pays the insured a cash amount when admitted to the hospital. This coverage can help offset medical plan out of pocket expenses.

## YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

**All benefit-eligible employees** will be required to sign in to the *Employee Navigator* system to review and confirm benefit elections for 2025. Additionally, you must complete your beneficiary designations for life insurance coverage. This will be the single, official source used for directing any life insurance death benefits.

**NOTE:** After open enrollment, you cannot make changes to your coverage during the year unless you experience a qualifying life event, such as (the following are examples, not a full list):

**Loss of health coverage**

- Losing existing health coverage, including job-based, individual, and student plans
- Losing eligibility for Medicare, Medicaid, or CHIP
- Turning 26 and losing coverage through a parent's plan

**Changes in household**

- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

**Other qualifying events**

You have thirty (30) days from a qualifying life event to make changes to your current coverage.
Please contact Brenda Byrnes at **bbyrnes@twinsburg.oh.us**.

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## REMINDERS

**Open enrollment period: January 30 through February 6, 2025**

During this time, employees must sign in to the *Employee Navigator* system through the link that will be sent to your email address.

- Review and confirm benefit choices, including any coverage changes you wish to make for the new plan year (March 1, 2025 to February 28, 2026).
- Your elections will automatically flow over to our insurance carrier partners, confirming your coverage elections for the new plan year.

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