



Open Enrollment is an annual opportunity to review, enroll in or make changes to your health, vision, dental and supplemental life insurance benefits, as well as flexible spending accounts.

This year's Open Enrollment period will be from **November 1<sup>st</sup> through November 15<sup>th</sup>** with enrollment and/or changes becoming effective January 1, 2025.

If you are **not** changing your health insurance benefit elections, you do not need to complete the Benefit Enrollment Form and your current 2024 health benefits will remain in effect through December 31, 2025 – **except** for Healthcare and Dependent Care Flexible Spending Account (FSA) plans, which you must re-enroll every plan year.

Please review the open enrollment packet carefully and if you have any questions contact either:

- Shannon Mehl at [shannonmehl@delta.edu](mailto:shannonmehl@delta.edu) or 989-686-9106
- Stephanie Kontranowski at [stephaniekontranowsk@delta.edu](mailto:stephaniekontranowsk@delta.edu) or 989-686-9104

## **Health/Vision/Dental Insurance Options**

Employees will need to complete the benefit enrollment form **only** if enrolling or electing a different health plan than what you're currently participating in **or** adding/dropping dependents from your current health, vision or dental plans. All forms must be returned to Human Resources by **November 15<sup>th</sup>**.

Employees can review the PPO and HDHP health plans in more detail on the Inside Delta benefits page including information outlined on the benefit summaries, online visits (telemedicine), 24-hour nurse hotline and 5-tier drug plan.

When reviewing health plans and costs, employees should take into consideration what their out of pocket expenses will be to determine the best fit for themselves and their dependents to meet their healthcare needs and budgets. Your out of pocket expenses consist of:

- Monthly employee cost share
- Deductibles
- Co-insurance
- Co-pays
- Out of pocket maximum

To further assist in comparing all of your options, below is a chart giving you an overview of the PPO and HDHP plan expenses. The third column was left blank so you can insert expenses from any other plans available to you.

		2025 Delta College PPO #1	2025 Delta College HDHP w/ HSA	Spouse/other plan option
<b>Deductible</b>		\$500 / \$1,000	\$1,650 / \$3,300	
<b>Co-insurance</b>		NA	NA	
<b>Co-pays</b>	Office visit	\$25	NA	
	Specialist	\$25	NA	
	Urgent care	\$40	NA	
	ER	\$250	NA	
	Online visit	\$15	\$15	
<b>Out of pocket maximum</b>		\$6,600 / \$13,200	\$2,250 / \$4,500	
<b>Prescription drug co-pays</b>	Generic	\$15	\$20	
	Preferred brand	\$50	\$60	
	Non-preferred brand	\$70 - \$100	\$80 - \$100	
	Generic/preferred brand name specialty drugs	20% - \$200	\$80	
	Non-preferred brand name specialty drugs	25% - \$300	\$100	
<b>Employee cost share per month</b>	Single	\$153	\$124	
	2 Person	\$367	\$298	
	Family	\$458	\$372	
<b>Optional - Employee contributes to HSA</b>		NA	\$4,300 / \$8,550	
<b>What applies to the deductible?</b>	2025 Delta College PPO #1	Employee will pay for <b>all medical expenses</b> until the deductible is met, excluding prescription drugs. Prescription drugs will only cost the employee the co-pay amount regardless if deductible is met or not. Once the deductible is met co-pays will apply for office visits, urgent care, ER, online visits and prescription drugs.		
	2025 Delta College HDHP w/ HSA	Employee will pay for <b>all medical and prescription drug expenses</b> until the deductible is met. Once the deductible is met co-pays will apply for online visits and prescription drugs.		
	Spouse/other plan option			

## **Supplemental Life Insurance**

Supplemental Life Insurance provides all full-time employees with an opportunity to purchase additional life insurance for themselves and family members. Premium contributions are 100% employee paid and will be deducted the second pay of each month (after tax deduction).

Employees also have an opportunity to change their current supplemental life insurance coverage during open enrollment. All enrollments and re-enrollments will be effective on January 1, 2025 and a Statement of Health form will need to be completed.

To enroll or change your current supplemental policy amount, please complete the MetLife enrollment and statement of health forms on the Inside Delta benefits page. All forms must be returned to Human Resources by **November 15<sup>th</sup>**.

## **Flexible Spending Accounts (FSA)**

Flexible Spending Accounts allow full-time employees to pay for medical and dependent care services with pre-tax earnings. When you participate, you reduce the amount of federal, state, local and FICA taxes you pay.

You may choose to contribute to one, or both of the FSA plans:

- Health Care Account
  - contribute up to \$3,200 annually to pay for qualifying medical expenses for you and your dependents
- Dependent Care Account
  - contribute up to \$5,000 annually to pay for qualifying child care expenses
- **Minimum contribution is \$250 for health care and dependent care accounts.**

All full-time employees are eligible. However, you cannot participate in a Flex Health Care Account if you or your spouse have a Health Savings Account (HSA). Therefore, if you enroll into the High Deductible Health Plan with a HSA, you will not be eligible for a Flexible Spending Health Account. (However, you may still enroll in the Flexible Spending Dependent Care Account regardless of the type of health insurance coverage you have.)

If you wish to participate in flex spending, please complete the benefit enrollment form and return it to Human Resources by **November 15<sup>th</sup>**.