

# 2025 Open Enrollment Presentation

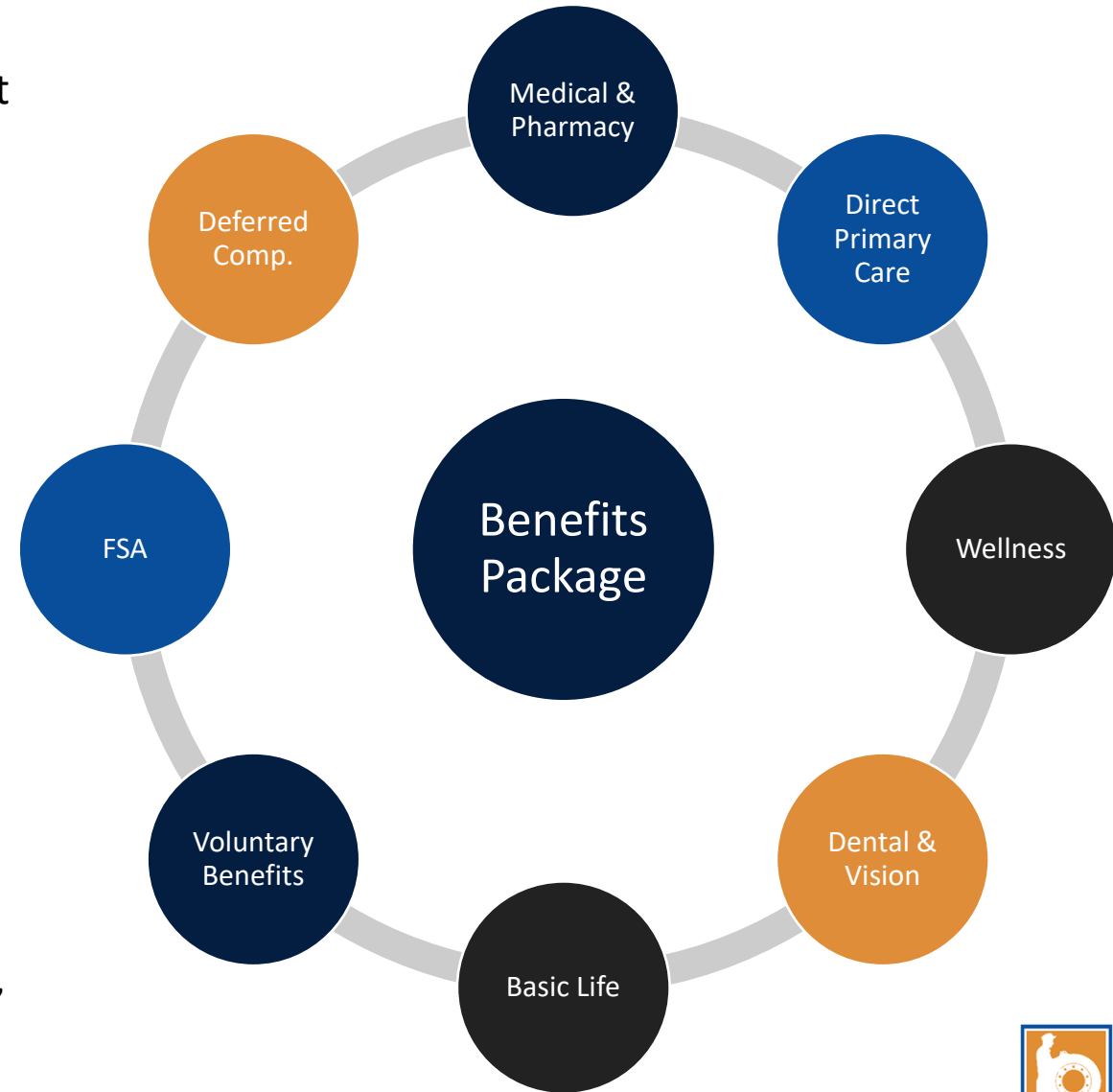




# 2025 Open Enrollment

## December 2<sup>nd</sup> – December 20<sup>th</sup>

- If you do not want to make any changes, your current benefit elections will remain the same for the following benefit year, with the exception of Flexible Spending Accounts and Voluntary Benefits.
  - Please note, due to the carrier change on voluntary benefits this year, this is requiring employees to re-enroll in voluntary benefits with Voya via paper enrollment.
- You **MUST** enroll for Flexible Spending Accounts Annually
- If you cover a spouse on the Medical/Rx plan, you must return the completed Spousal Provision Form and Employer Certification (if applicable) no later than January 3, 2025
- Effective December 31, 2024, Aflac voluntary benefits will terminate, and employees will have to re-enroll in their voluntary benefits via paper enrollment with the new carrier, Voya



*Changes made during this Open Enrollment  
will take effect January 1, 2025*





# 2025 Open Enrollment

- Changes made during this Open Enrollment will be in effect from January 1, 2025, through December 31, 2025
- During Open Enrollment, you can enroll and/or add/drop dependents
- This is the only time to make a change in your benefits without a Qualifying Event
- If you experience a Qualifying Event (marriage, divorce, birth of a child, etc.), anytime throughout the year, you must notify Employee Benefits Division within 31 days of the change (60 days for changes related to Medicaid and CHIP eligibility)





# 2025 Important Reminders

- The 2025 Open Enrollment will be completed through Workday by logging into your Workday account and completing your inbox task
- This year, employees do not need to take any action **unless they cover a spouse** on the Medical/Rx benefit, they want to **enroll in Flexible Spending Accounts for 2025, they want to enroll/re-enroll in voluntary benefits with the new carrier, Voya,** and/or they want to make any **changes** to their benefits. **Voluntary benefits with Aflac will terminate December 31, 2024**
- Effective January 1, 2025, medical contributions will remain at \$70 per month for single coverage (\$17.50 per week in the first 4 pay periods each month) and \$180 per month for family coverage (\$45 per week in the first 4 pay periods each month)
- Effective January 1, 2025, Voya will be the new voluntary benefits carrier, and employees will need to enroll/re-enroll in these benefits via paper enrollment for 2025
- The Benefits Division will be available to assist you with Open Enrollment. Make an appointment by calling 330-375-2700 or by emailing [benefits@akronohio.gov](mailto:benefits@akronohio.gov).

benefits



# 2025 Eligibility

- A regular full-time employee who is expected to work at least 30 hours per week at the time of hire or who actually works more than 30 hours per week during the applicable measurement period established by the Group. Information about the measurement period process will be provided by the Plan Administrator upon request.
- Eligibility - Married Employees: When an employee and their spouse both work for the City as active employees eligible for medical benefits, coverage choices for each will include employee only or family coverage as primary. Employees can both choose family coverage, and the plans will coordinate for spouses and children (please note as secondary payor the Plan will not pay any more than it would have as the primary payor). In addition, the birthday rule will apply.
- Eligible Dependents of a regular full-time active employee:
  - Lawful Spouse
  - Employee's:
    - Natural child, stepchild, children for whom the employee has legal custody or guardianship or adopted child, or a child placed for adoption with the employee, who is less than 26 years old;
    - Any child of the employee who is 26 or more years old and primarily supported by the employee and incapable of self-sustaining employment by reason of mental or physical disability. This incapacity must have started before age 26. Proof of the child's condition and dependence must be medically certified by a Physician and be submitted to Medical Mutual within 31 days after the date the child would otherwise cease to qualify as an Eligible Dependent. During the next two years, Medical Mutual may require proof of the continuation of such condition and dependence. Thereafter, Medical Mutual may require proof no more than once a year;

**If you are adding eligible dependents during Open Enrollment,  
Dependent Eligibility Documents will be required**



# 2025 Spousal Coverage

- Spouses of City of Akron employees who are eligible for health care coverage from their own employer must enroll in that coverage or may have to pay a \$150 monthly surcharge to be on the City of Akron plan as primary. If you are enrolled in family coverage and cover or enroll your lawful spouse on the Medical/Rx plan, you must return the completed Spousal Provision Form and Employer Certification (if applicable) by Friday, January 3, 2025.
- If a spouse enrolls in their employer's health plan, the spouse may be enrolled in the City of Akron's medical coverage as secondary coverage and the \$150 monthly spousal surcharge will not apply. No prescription drug coverage will be available under the City of Akron's benefit for the enrolled spouse.
- If your spouse does not work, a form must still be submitted.
- If your spouse works and is not eligible for benefits or is not enrolled in their employer's health plan, you must complete and return the Spousal Provision Form and the Spouse's Employer Certification.
- The Employee Benefits Division will review all required documentation to determine if the \$150 spousal surcharge will apply. If a surcharge will apply, the Employee Benefits Division will notify you.
- All forms and documentation should be uploaded into Workday. If you need assistance, please contact Employee Benefits Division at 330-375-2700 or email [benefits@akronohio.gov](mailto:benefits@akronohio.gov).
- If the completed Spousal Provision Form and Employer Certification (if applicable) is not returned to the Employee Benefits Division by January 3, 2025, the spousal surcharge will be assessed effective January 1, 2025.



# 2025 Medical/RX Benefits and Contributions

General Plan Information	In-Network	Out-of-Network
Annual Deductible	\$150 / \$300	\$300 / \$600
Coinsurance	20%	30%
Office Visit - Primary Care Physician	\$15 copay	Ded+30%
Office Visit - Specialist	\$40 copay	Ded+30%
Annual Out-of-Pocket Maximum*	\$1,500 / \$3,000	\$3,000 / \$6,000
Deductible Included in Out-of-Pocket Limits	Yes	Yes
Inpatient Hospital Services	Ded+20%	Ded+30%
Outpatient Surgical Services	Ded+20%	Ded+30%
Urgent Care	\$45 Copay	Ded+30%
Emergency Room (copay waived if admitted)	\$125 copay	\$125 copay
Non-Emergency use of Emergency room	\$200 copay + 20%	\$200 copay + 30%

Prescription Drug Benefits	In-Network	Out-of-Network
<b>Retail (30-day Supply)</b>		
Generic	\$10	N/A
Preferred Brand	\$20	N/A
Non-Preferred Brand	\$40	N/A
Specialty	\$50	N/A
<b>Mail Order (90-day Supply)</b>		
Generic	\$20	N/A
Preferred Brand	\$40	N/A
Non-Preferred Brand	\$80	N/A

2025 Benefits provided by:



Employee Contributions effective January 1, 2025

- Per Pay (48 pays per year)
  - Single: \$17.50
  - Family: \$45.00
- Monthly
  - Single: \$70.00
  - Family: \$180.00

\*The annual out-of-pocket maximum includes copays, deductible and coinsurance





# 2025 Pharmacy Programs

## Maintenance Medications

- All maintenance medications must be filled in 90-day supplies through mail order or at a CVS Pharmacy retail store
  - After two 30-day fills of maintenance medications, you must switch to a 90-day supply or pay the full cost of the maintenance medication
  - When filling a 90-day supply of a maintenance medication, you will pay 2 months of copays, and receive 3 months of medication
  - As of January 1, 2024, Costco Pharmacy is included in the list of pharmacies able to fill 90-day prescriptions. Please note that a Costco membership is not required to obtain your prescriptions from Costco.
- To enroll in the mail order prescription program, please complete the Mail Order Form and submit it with a 90-day prescription from your physician. Mail order forms are available at [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com) or in the Employee Benefits Division Office







# 2025 Pharmacy Programs Cont.

## Specialty Medications

- Specialty medications will continue to be supplied by CVS Specialty Pharmacy. See the CVS Specialty document that is available on [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com) or in the Employee Benefits Division Office
- Specialty medications have a \$50 copay \*

## Quantity and Duration Limitations

- Some medications are only covered up to a certain limit. If your medication has a quantity limit, you, your doctor, or your pharmacist can call CVS Caremark at (888) 202-1654 to begin the review process



### **\*Unless enrolled in PrudentRx**

-PrudentRx is a specialty copay assistance program designed to help patients manage the cost of specialty medications. It allows members to get specialty medications at no cost by obtaining co-pay assistance from drug manufacturers.



# 2025 Additional Medical Programs

Information on these plans can be found at [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com) , by calling the toll-free number on your Medical Mutual ID Card or on Medical Mutual's secure website for members: [medmutual.com/member](http://medmutual.com/member)

## **Chronic Condition Management Programs**

If you live with a chronic condition, having a coach to offer guidance and empowerment can be very helpful. The Disease Management Program provides you with valuable information and a plan designed to meet your specific needs. This program is voluntary and available to all members covered on the medical plan.

The following conditions are eligible for the program:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Hypertension
- Diabetes
- Congestive heart failure

## **Maternity Program**

If a new baby is on the way, the Maternity Program can offer education and support. The program includes access to a specially trained maternity health coach who can provide valuable knowledge, advice and comfort during the pregnancy. Download the app today by searching MedMutual Maternity in the Apple app store.





# 2025 Medical Mutual



My Health Plan is Medical Mutual's secure website for members

Go to [medmutual.com/member](https://medmutual.com/member) to create your account

## Other Resources available through Medical Mutual:

- 24-Hour Nurse Line
- WW (Weight Watchers) Program
- QuitLine Program for quitting tobacco usage
- Fitness Discounts
- Other Discounts – details available on My Health Plan

Information about these resources may be found in the Healthy Living section of Medical Mutual's website





# 2025 Dental Benefits

The City of Akron currently provides dental benefits through Guardian and the dental network is Dental Guard Preferred.



Dental Benefit Provision	In-Network	Out-of-Network
Calendar Year Deductible (Single/Family)	None	
Class I – Preventive Oral Exams, Prophylaxis (dental cleaning), Bitewing X-rays, Full Mouth X-rays, Sealants	100%	100% of Prevailing Fee
Class II – Basic Fillings (one surface), General Anesthesia, Scaling & Root Planing (per quadrant), Simple Extractions	100%	100% of Prevailing Fee
Class III – Major Dentures, Single Crowns, Implants	60%	60% of Prevailing Fee
Class IV – Orthodontic Procedures	60% Coverage	60% of Prevailing Fee
Orthodontic Lifetime Maximum	\$2,500	
Annual Yearly Maximum (per person) Applies to Class I, Class II, and Class III	\$1,500	

### How to look up an In-Network Provider:

- Go to [www.guardianlife.com](http://www.guardianlife.com)
- Click “Find a dentist”
- Under “Dental benefits from your workplace” click “Find a dentist”
- Select Type of Plan
  - PPO: DentalGuard Preferred
- Enter your search parameters
- Customize your search by distance, specialty, and language spoken





# 2025 Vision Benefits

The City of Akron currently provides vision benefits through Medical Mutual of Ohio (MMO).



Type of Service	Benefit Maximums
Vision Examinations	One exam per Benefit Period \$50 per exam
Frames	One pair every two Benefit Periods \$60 per Frame
Lenses	One pair per Benefit Period <b>Single Vision</b> \$40 per pair <b>Bifocals</b> \$60 per pair <b>Trifocals</b> \$76 per pair <b>Lenticular</b> \$92 per pair
Contact Lenses (in lieu of lenses)	One pair per Benefit Period <b>After cataract surgery</b> \$116 per pair <b>Medically Necessary</b> \$116 per pair <b>Cosmetic</b> \$60 per pair <b>Disposable</b> \$60 per Prescription





# 2025 Marathon Health (formerly known as Everside Health)

As part of the City's continued commitment to the health and wellbeing of our employees, we are continuing to offer Marathon Health for primary care during 2025

Marathon Health is a voluntary Direct Primary Care program available to you and your eligible dependents enrolled as primary in the City of Akron Medical plan, at no additional cost to you

This does not replace your medical plan through Medical Mutual

## With Marathon Health you can:

- **Save money** - Most services are at little to no cost with no co-pays and no co-insurance
- **Avoid expensive trips to Urgent Care** - service is available via phone 24/7
- **Save time** - Complete lab work and fill some prescriptions onsite and wait an average of less than 4 minutes for the start of your appointment
- **Important Note:** Everside Health is now being referred to as **Marathon Health**. Please note that the benefits/program will remain the same, the only difference is the name moving forward.



# 2025 Marathon Health (formerly known as Everside Health)

## Voluntary

- Eligible Employees, spouses, and dependents, who have primary medical coverage through the City can choose to enroll with Marathon Health.
- Each family member covered on the City Medical Plan can enroll separately with Marathon Health.
- Employees can enroll or disenroll at anytime. This does not have to be done during your initial enrollment or during a qualifying event.

## Enhanced Access

- Physicians are highly experienced with small patient panels, which means more time to spend with each patient.
- 24/7 physician access via phone for urgent needs.
- Physicians practice a broader scope of services, meaning they can typically handle 80-90% of healthcare needs.



# 2025 Marathon Health (formerly known as Everside Health)

## Comprehensive Scope of Service

- Physicians can provide primary, preventive, acute, wellness, chronic condition management, care coordination and some urgent care.
- In-house lab
  - Several labs are covered at no cost to the member.
  - Some labs may have to be sent out for processing, and will be submitted to the health insurance plan.
- Limited Prescriptions
  - Limited scope of prescription medications available at no cost to the member (first fill).
  - Marathon Health is not a pharmacy.
- Convenient Locations
  - Dedicated near site offices
    - Akron- South Main Street
    - Akron - White Pond Drive Clinic
    - North Canton Lauby Rd.
    - Additional locations in Seven Hills, Beachwood, Mentor, Cuyahoga Falls, and Avon Lake







# 2025 Marathon Health (formerly known as Everside Health)



## Out-of-Pocket Savings Example:

- Standard Patient Copays = \$335
  - 2 Primary Care Visits: \$30 (\$15 each)
  - 1 Specialist Visit: \$40
  - 1 Urgent Care Visit: \$45
  - 1 Emergency Room Visit: \$200
  - 2 Generic Prescriptions/30-day supply: \$20 (\$10 each)
  
- Marathon Health Patient Copays = \$0



# 2025 Life Insurance



## Basic Life & Accidental Death and Dismemberment (AD&D)

- The City of Akron currently provides life insurance through MedMutual Life for all regular full-time active employees with \$50,000 of Basic Life & \$50,000 Accidental Death and Dismemberment (AD&D) at no cost to you



# 2025 Optional Life Insurance

## Optional Life Insurance elections at Open Enrollment

- For employees currently enrolled in Optional Life Insurance, you may increase your own optional life insurance benefits by one increment of \$10,000 up to five (5) times your basic annual earnings or a maximum of \$250,000, whichever is less, on a Guarantee Issue basis. This is only available during Open Enrollment and will take effect January 1, 2025.
- If you wish to increase more than \$10,000, or for more than the Guaranteed Issue amount, you must submit Evidence of Insurability to MedMutual Life and be approved prior to any increases taking effect. Rates for the Optional Life Insurance are available at [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com).
- If you were eligible last year and did not elect Optional Life, you may be eligible to purchase Optional Life this year. You must elect the Optional Life coverage during open enrollment, provide Evidence of Insurability and your Evidence of Insurability and requested coverage levels must both be approved by MedMutual Life.
- Evidence of Insurability forms must be uploaded in Workday by January 3, 2025. If you need assistance, please contact Employee Benefits Division at 330-375-2700 or email [benefits@akronohio.gov](mailto:benefits@akronohio.gov).
- Reminder: Open Enrollment is a good time to update your Life Insurance Beneficiaries. Beneficiary changes must be made through Workday.



# 2025 Optional Benefits



- The City of Akron offers optional benefits to all benefit eligible employees to extend coverage beyond the core benefits, which allows employees to make personal decisions to enhance insurance coverage for the employee and their family.
- Benefits eligible employees may choose to enroll in additional life insurance for the employee and their eligible dependents, accidental death and dismemberment, short-term and long-term disability and long-term care insurance. These benefits are optional benefits and 100% employee paid.



# 2025 Voluntary Benefits



The City of Akron is offering Voluntary Benefits through Voya in 2025:

- Short-Term Disability
  - Accident
  - Critical Illness
  - Whole Life Insurance
- Employees interested in the Voya benefits can find additional information at [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com)
- Effective January 1<sup>st</sup>, 2025, Voya will be administering voluntary benefits to the City of Akron. Employees will need to elect voluntary benefits coverage for 2025 via paper enrollment.
  - As a reminder, Aflac benefits will end on December 31, 2024. Those interested in enrolling in voluntary benefits through Voya should utilize paper enrollment to select their benefits, effective January 1, 2025. Current Aflac participants will be contacted with instructions on how to port coverage. Please reach out to City of Akron's Employee Benefits Division with any questions.
  - The Voya benefits are portable which allows you to continue your coverage if you leave the City of Akron or the City of Akron changes insurance providers. This converts the group policy to an individual policy without losing coverage. Please note, porting your policy may lead to changes in premiums. These rates are available upon request.



# 2025 Flexible Spending Accounts

Employees **MUST** enroll for this benefit annually, if you want to participate

- A Flexible Spending Account (FSA) is a pre-tax program that allows you to save federal and state taxes on eligible expenses
- When you enroll in an FSA, you lower your taxable income on your W-2; therefore, you pay less in taxes and increase your spendable income
- Depending on your tax bracket, this plan may save you 30% to 40% on qualifying expenses
- Two (2) types of FSAs to choose from: Health Care or Dependent Care





# 2025 Flexible Spending Accounts



How a Flexible Spending Account works:

- The 2025 FSA will be administered by Wex
- You elect the amount you would like deducted pre-tax during Open Enrollment
- Pre-tax deductions are taken over the course of 48 pays through the year
- You will receive a WEX Benefits Card
- Use the debit card at the time of service or submit eligible expenses for reimbursement through the Mobile App or at <https://www.wexinc.com/>





# 2025 Rules you need to know...

- **Expenses**
  - MUST be incurred between January 1, 2025, and December 31, 2025, plus the Grace Period.
- **Grace Period**
  - If you have funds left over in your account as of December 31, 2025, you will have a grace period up through March 15, 2026, to incur additional expenses. This is only available on the Health Care FSA.
- **Reimbursements**
  - All expenses must be submitted to Wex for reimbursement by March 31, 2026.
- **USE IT OR LOSE IT**
  - Plan very carefully! If you do not incur the anticipated expenses in your Health Care Flexible Spending Account or Dependent Care Flexible Spending Account, your contributions are forfeited at the end of the year and you will lose that money.





# 2025 Health Care Flexible Spending Account (FSA)

A Health Care Flexible Spending Account (FSA) is an account you put your pre-tax dollars into that you can use to pay for certain out-of-pocket health care costs.

- This account can be used to pay for copayments, deductibles, dental and vision expenses, and other eligible health care costs that are not covered by insurance.
- Health Care FSA elected funds are available on January 1, 2025
- 2025 Contribution Limit: \$3,300



# 2025 Dependent Care FSA

A Dependent Care FSA is an account you put your pre-tax dollars into that you can use to pay for certain eligible dependent care services.

- Dependent Care accounts can be used to pay for preschool, summer day camp, before or after school programs, and child or adult daycare.
- **This is NOT for reimbursing medical expenses of dependents.**
- You elect the amount you would like in your Dependent Care FSA during Open Enrollment.
- Funds are available only after they have been deducted from your paycheck.
- 2025 Contribution Limit: \$5,000



# 2025 Employee Assistance Program (EAP)

The City of Akron provides all regular full-time employees and their eligible dependents with an Employee Assistance Program (EAP) through Ease@Work and is provided at no cost to the employee. Ease@Work is a confidential program that provides short-term counseling and coaching for a wide variety of work/life issues. Eligible employees and their eligible dependents may attend up to 6 (six) counseling sessions per issue per calendar year

There are also resources available online.

Contact Ease@Work

Call: 800-521-3273

Visit: [www.easeatwork.com](http://www.easeatwork.com)

Code: akron





# 2025 Employee Assistance Program (EAP)

## EAP Services

The following are services available through Ease@Work:

- Counseling for many issues including but not limited to:
  - Domestic issues including family relationship issues, marital, etc....
  - Mental health issues including depression, grief, anxiety
  - Other issues like substance abuse, anger management
- Financial Consultations and resources
- Wellness Coaching for:
  - Nutrition
  - Fitness
  - Tobacco Cessation
  - Stress Reduction
- Child care consultations and school-age issues
- Elder care consultations
- Legal Consultations and resources
- Retirement Coaching

You can find more resources about Ease@Work  
by visiting

[www.mycityofakronbenefits.com/benefits/eap](http://www.mycityofakronbenefits.com/benefits/eap)



# 2025 Deferred Compensation

- Deferred compensation refers to a tax-deferred supplemental retirement strategy an employee pays into while working and collects after retirement. For employees who are members of a pension plan, deferred compensation offers savings to supplement their pension
- There are four providers to choose from:
  - Equitable Deferred Compensation
  - Ohio Deferred Compensation
  - Empower
  - OAPFF Deferred Compensation
- Additional information is available at [www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com) , click on Deferred Compensation



# 2025 Important Reminders

- Open Enrollment ends December 20, 2024.
- Enrollment changes and elections must be done through Workday this year.
- If you do not want to make any changes, your benefits will remain the same for the following benefit year, with the exception of Flexible Spending Accounts and Voluntary Benefits. Please note, due to the carrier change on voluntary benefits this year, this is requiring employees to re-enroll in voluntary benefits with Voya via paper enrollment.
- Effective January 1, 2025, Voya will be the new carrier administering voluntary benefits to the City of Akron. Employees must use the paper enrollment to enroll/re-enroll in voluntary benefits for 2025.
- You may apply for or increase Optional Life Benefits during open enrollment.
- If you are enrolled in family coverage and cover your legal spouse, you must complete and submit the Spousal Provision Form and Employer Certification (if applicable) and all required documentation.
- Your completed Spousal Provision Form and Employer Certification (if applicable) must be returned by January 3, 2025, or the spousal surcharge will be assessed.
- All forms and documentation should be uploaded into Workday by January 3, 2025. If you need assistance, please contact Employee Benefits Division at 330-375-2700 or email [benefits@akronohio.gov](mailto:benefits@akronohio.gov).





# 2025 Questions?

Employee Benefits Division Information is available at  
[www.mycityofakronbenefits.com](http://www.mycityofakronbenefits.com)  
Call: (330) 375-2700  
E-mail: [benefits@akronohio.gov](mailto:benefits@akronohio.gov)

