2025 Benefits Open Enrollment

September 16 – October 11, 2024



NOW IS THE TIME TO REVIEW YOUR BENEFIT ELECTIONS!



All elections, **except for FSA and Cash-in-Lieu** will roll over into
the new plan year if you do not
make any changes

- > Re-enroll in the FSA to participate for 2025
- > Cash-in-lieu: recertify your status to continue for 2025



Log into Alight Worklife (formerly SmartBen) to make changes to your elections

- Switch between medical and dental plans
- > Add/remove dependents
- > Re-enroll in FSA
- > Review voluntary options



Open Enrollment changes are due **Friday, October 11, 2024 at 5 p.m.** Changes you make are effective **January 1, 2025**

Highlighted Information for 2025

- Employee contributions for all groups have increased for Anthem HMO plans and PERS Platinum PPO review the rate sheets for specific changes on other plans
- CalPERS PPO plans carrier change from Anthem to Blue Shield review the video link below for more details
- Health Care Flexible Spending Account annual election limit is \$3,200 for 2025
- HMO network expansions for Blue Shield Trio, Kaiser and UnitedHealthcare Harmony
- Delta Dental PPO Enhancements lower deductible, adult coverage for orthodontia and implant benefit improvements including a separate annual maximum benefit for implants



Video

Watch a short Open Enrollment presentation on your device





https://www.brainshark.com/tih/2025WVMCCD



Benefits Guide

Review the 2025 Benefits Guide <u>here</u> for details on your benefits



Employee Costs

Click <u>here</u> to review changes to employee contributions

Contact

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Alight Worklife (formerly SmartBen) https://wvm.wl.alight.com/login

Benefits Webpage

https://wvm.edu/benefits