

2025 Annual Open Enrollment for Retirees...

This is **your** opportunity to make changes to your benefit plans that will **go into effect on January 1, 2025**. You may make your elections between November 15th and December 16th. Be sure to keep the following points in mind:

Before you make decisions regarding your benefits, make sure you have all the information you need. Many plans have limitations, exclusions or waiting periods. The plan booklets provided by each company are your best source of detailed information about each plan. **Plan documents** may be viewed/printed from the Retirement website at www.talgov.com/retirement. Please note, as a retiree you may make changes to your existing policy(ies) but are not eligible to enroll in additional voluntary benefit plans (dental, legal, life and vision) that you are not currently enrolled in as a retiree.

Benefit Changes in 2025...

MEDICAL As the current state of health care continues to fluctuate, the overall rise in healthcare cost is appearing nationwide. Premiums have increased; however, the flat dollar amount the City contributes will remain the same for 2025.

- **Capital Health Plan (CHP)** - There are no plan design changes for the 2025 plan year.
- **Capital Health Plan Medicare Advantage (CHPMA) for Medicare Part A & Part B Members Only** - There are no plan design changes for the 2025 plan year.
- **Florida Blue** - There are no plan design changes for the 2025 plan year.
- **Florida Blue Medicare Advantage (FLBMA) for Medicare Part A & Part B Members Only** - There are no plan design changes for the 2025 plan year.

VOLUNTARY BENEFIT PLANS

- **DENTAL (Guardian Dental)** – There are no plan design changes or premium increases for the 2025 plan year.
- **LEGAL (ARAG)** – There is an \$0.18 increase in legal premiums for the 2025 plan year. The plan now offers limited services to your parents and grandparents and provides access to caregiving services. To view the additional services, see the plan documents located on the Retirement website at www.talgov.com/retirement.
- **TERM LIFE INSURANCE (MetLife)** – Due to higher than usual claims over the past few years, there is an increase to the employee/retiree life insurance premiums for the 2025 plan year. There are no premium changes for spouse/domestic partner or child life insurance. Plan documents and rates may be viewed/printed from the Retirement website at www.talgov.com/retirement.
- **VISION (Davis Vision)** -There are no plan design changes or premium increases for the 2025 plan year.

To continue your present coverage with no changes you WILL NOT need to complete any forms or do anything. If you wish to make any changes, please go to www.talgov.com/retirement - to access/download appropriate forms for completion/submittal to the Retirement Office. If you do not have access to a computer, you may contact the Retirement Office at 850-891-8345, to request forms. You may submit completed forms via Fax to 850-891-8859, Email to Retirement@talgov.com or Mail to Retirement Administration, 300 S Adams St, A-30, Tallahassee, FL 32301.

**CITY OF TALLAHASSEE
2025 RETIREE BENEFIT RATES/PREMIUMS**

Medical			
Capital Health Plan – (850-383-3311 - www.capitalhealth.com)			
Individual		722.12	
Two Party		1,496.81	
Family		2,022.22	
Capital Health Plan Medicare Advantage - (850-523-7411 – www.capitalhealth.com/Medicare)			
Individual/Medicare		225.69	
Two Party/Both Medicare		455.16	
Two Party/1 Medicare		932.25	
Family Medicare		1,540.84	
FL Blue – Blue Options Plan 03564 - (800-322-2808 – www.floridablue.com)			
Individual		722.12	
Two Party		1,496.81	
Family		2,022.22	
FL Blue Medicare Advantage Plan - (844-258-3633 – www.floridablue.com/Medicare)			
Individual/Medicare		259.72	
Two Party/Both Medicare		523.22	
Two Party/1 Medicare		1,029.60	
Family Medicare/1 Medicare		1,567.10	
Family/2 Medicare + 1 Dep		1,211.66	
Family/2 Medicare + 2 or More Dep		1,864.58	
Voluntary Benefit Plans	Retiree Only	Retiree + 1	Retiree + Family
Dental-Guardian - (800-600-1600/6 Digit Plan # 025685 – www.guardianlife.com)			
Plan A	10.36	20.44	36.36
Plan B	30.62	60.72	109.84
Plan C	21.18	42.06	76.34
Vision-Davis Vision - (800-999-5431 – www.davisvision.com)			
Vision Plan	4.28	8.54	15.94
Legal-ARAG - (800-888-4184 – www.araglegal.com)			
Legal	18.50	24.38	24.38
MetLife – Enrollment information is retained with the City. If you have a question about your current coverage amount or listed beneficiary(ies) contact the Retirement office at 850-891-8345.			
Employee/retiree term life and spouse or domestic partner life insurance are based upon age and coverage level selected. The MetLife rate schedule may be viewed at www.talgov.com/retirement . The child(ren) life insurance covers one child or multiple children (up to age 26) for \$10,000.00.			
Retiree Benefit Notes:			
The following benefits are not continued upon retirement: Critical Illness, AD&D, Long Term Disability or Health Care/Dependent Care Spending Account. Retirees may only add dependents to their medical coverage during open enrollment or if they experience a qualifying event during the year. New dependents may NOT be added to voluntary benefit plans. If you have a dependent on a policy who has reached the age in which they are no longer eligible for coverage, it is your responsibility to notify the Retirement Office to discontinue their coverage.			

Medical Plan Age Limitations - Legal dependent child(ren) are eligible to remain on a medical policy from birth through the end of the calendar year in which s/he turns **26** and over-age dependents (Adult Child) can remain on a medical policy from age **26** through the end of the calendar year in which s/he turns **30**, provided they meet certain eligibility.

Voluntary Benefit Plan(s) Age Limitations – Legal dependent child(ren) are eligible to remain on all voluntary benefit plans from birth through the end of the calendar year in which s/he turns age **26**.