

Dallas County

Welcome to 2025 Annual Enrollment

October 7th – October 18th, 2024



Annual enrollment is the only time during the year that you can change your plan selection and/or add or drop your spouse/dependents without first experiencing a qualifying change in status event. **You must meet all deadlines to make a change, or the change is not allowed.** The information in this enrollment packet will help you learn about your benefits for the 2025 plan year. Please take the time to carefully review this very important information so that you can make choices best for you and your family.

New Medical and Prescription Coverage

Effective January 1, 2025, your medical coverage will be administered by Blue Cross and Blue Shield of Texas (BCBSTX) with pharmaceutical drug coverage through Prime Therapeutics. The same two plan types will be offered: a PPO and a High Deductible Health Plan. You will be automatically enrolled in the plan that corresponds to your current enrollment

The Enrollment Guide summarizes what's new and changes beginning January 1, 2025. The Guide also has information about the benefits available to you and your family, eligibility for those benefits and enrollment requirements. You are responsible for reading the Guide and asking questions. Visit pebcinfo.com for more information.

Medical Plan Spouse surcharge – Every Year

If you enroll your spouse in a medical plan, you must complete an Electronic Spouse Medical Plan Surcharge Affidavit, regardless of whether the surcharge applies to you and even if you completed one last year. If you do not submit the Electronic Affidavit, you will pay a \$200 monthly spouse surcharge beginning in January 2025. More information about the Surcharge can be found down below on the electronic affidavit.

Available October 7
www.pebcinfo.com

**Select "Dallas County" on the
home page, then "Plan Year 2025"**

Source for 2025 benefits
information, links and forms

New Flexible Spending Account (FSA) and Health Savings Account (HSA) Administrator

Effective January 1, 2025, HealthEquity will be the new administrator for FSA and HSA accounts. If you elect a medical flexible spending account or are enrolled in the HSA plan, you will automatically receive a new FLEX debit card (HealthEquity® Visa® Card) at no cost. This card can be used to pay for eligible expenses for both FSA and HSA accounts.

The HealthEquity® Visa® Card can be used like any other credit card (tap, insert, or swipe). Select "credit" when paying to bypass the PIN requirement. Please see the enclosed enrollment guide for additional information.

Compare HSA and FLEX accounts

The HSA and FLEX accounts are valuable ways to pay for eligible out-of-pocket health care expenses on a tax-free basis. The savings and spending account options available to you vary based on the medical plan you select.

You can have an HSA if you are enrolled in the HDP, and you can elect a health care spending account (FLEX) if you enroll in the PPO Plan. If you opt-out of medical coverage, your account access is based on your comparable coverage type. These accounts are designed to help you pay for eligible out-of-pocket costs, like deductibles, copays and coinsurance.

The County will again make a one-time "seed money" deposit to your HSA in January. For eligible employees enrolled in the HDP, the County will contribute \$750, regardless of whether you enroll in single or family coverage. Seed money is intended as a small buffer for you - just in case you incur some medical costs early in the year. You are strongly encouraged to save those funds and even make your own payroll contribution to the HSA. These funds are to help your account build and grow, and to make sure you have funds set aside for out-of-pocket expenses.

If you opt-out of the medical plan

The County allows you to opt-out of medical coverage provided you are enrolled in comparable coverage elsewhere, such as your spouse's health plan. Opting out is conditioned on a signed Certification of Other Coverage form with valid proof of other coverage submitted to the Human Resources/Civil Service Department. Don't wait, **turn it in by October 18, 2024**, or you will be enrolled in the default medical plan for 2025. If you and your spouse both work for the County, neither can opt-out of medical coverage.

How to enroll in 2025 benefits

Employees enroll through Employee Self Service (ESS), accessible from the Dallas County Employee website.

- **Confirmation Statement** - After you finish your ESS enrollment, it is important that you print a 2025 Benefits Confirmation Statement and check it carefully.
- **To correct an error** – After you print and check the Confirmation Statement, correct any errors through ESS. Once done, don't forget to print another Confirmation Statement to make sure the correction is captured. Save all Benefit Confirmation statements and keep them in a safe place. You will need them in the event of a discrepancy. If you discover an error *after* ESS closes (October 18, 2024), contact the Dallas County Human Resources/Civil Service Department immediately.

Do you have to enroll?

We strongly encourage you to review 2025 plan options. All eligible employees can choose either the PPO plan or the HDP for coverage effective January 1, 2025. If you have moved, please provide your new address and telephone number. If you do not enroll during annual enrollment, your 2025 benefits will default to the coverage shown below under "Default enrollment" (assuming your dependents are still eligible). Dependents who do not meet eligibility requirements are not eligible for enrollment in the plans. Continued enrollment of ineligible dependents will cause serious consequences for you.

Default enrollment

If you do not re-enroll during annual enrollment, your 2025 benefits will be at your 2024 benefits and coverage level, except for the flexible spending account. You will not have a 2025 flexible spending account unless you elect one during annual enrollment.

Remember, even if you default enrollment, if you cover your spouse on the medical plan, you must complete and submit an Electronic Spouse Medical Plan Surcharge Affidavit. If you do not, you will be charged an additional \$200 per month for your medical plan coverage.

To add a new dependent

New dependents cannot be added to a plan without proof of eligibility. If you are considering adding a dependent (one who is not currently enrolled, including 2024 newborns) during annual enrollment, dependent eligibility documentation must be submitted to the Human Resources/Civil Service Department by October 18, 2024. Without documentation, a new dependent will be removed.

Need help?

If you need assistance, call the Human Resources/Civil Service Department at 214-653-6161.

You can also send us an email at:
benefits@dallascounty.org

For assistance with your username and/or ESS password, call the IT Department Service Desk at 214-653-7900.

Where to turn in forms

Forms and required documentation must be turned in, emailed to benefits@dallascounty.org or mailed to the address shown below by the deadlines indicated in this letter and in your enrollment materials. Call us if you have questions. We are happy to help you!

Dallas County Human Resources
500 Elm Street, 4th Floor, Ste 4100
Dallas, TX 75202