

# 2025 BENEFITS OPEN ENROLLMENT NOVEMBER 1ST - 14TH

Open Enrollment 2024 is your opportunity to review and update your benefits. Full-time and reduced full-time Madison County employees are eligible to make changes during this period or within 30 days of a qualifying life event, with new options this year including updated healthcare providers, enhanced wellness programs, and expanded Doctor on Demand services.

## WHAT'S DIFFERENT THIS YEAR?

### Health Insurance Premium Increase

	2024	2025
Single	\$61.00	\$64.00
Family	\$148.50	\$155.75

### New Prescription Benefit Provider

Prime Therapeutics replaces OptumRX as Local Gov's prescription benefit provider. Prime Therapeutics offers a tiered copay structure for prescription medications, ensuring access to affordable treatments.

#### Tier 1 - *Generics*

Member pays a \$15 copay or the full cost of the medication, whichever is less.

#### Tier 2 & Tier 3 - *Preferred and Non-Preferred Brands*

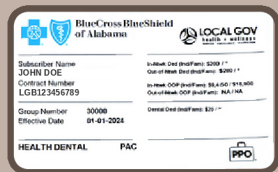
Member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement after \$200 deductible has been met.

#### Tier 4 - *Certain high-cost specialty drugs and brand-name diabetic drugs*

Members are responsible for 20% coinsurance at the point of sale. The plan covers medications at 80%

### Specialty Medications

Filled through designated specialty pharmacies, specialty medications can be found in multiple tiers and follow the benefit structure of that tier.



### New Pharmacy Benefit, New Insurance Cards:

Be on the lookout for new Blue Cross Blue Shield Insurance cards to be mailed to you soon. Prime Therapeutics pharmacy benefits will be accessible using your BCBS card.

To ensure your new cards get delivered, ensure your **address in the Employee Portal is up to date!**

### New Telehealth Provider

Doctor On Demand replaces **Teladoc** as Local Gov's **FREE** telehealth benefit provider.

Doctor on Demand provides convenient, confidential, and highly-rated healthcare services for employees. With a 4.9/5 patient satisfaction rating, users have praised the care they received.

The platform offers **FREE** 24/7 access to urgent care for conditions like colds, flu, and UTIs, and you can book appointments with therapists or psychiatrists anytime, even on weekends. Doctor on Demand guarantees 100% confidentiality in a HIPAA-compliant online environment, offering peace of mind to employees and their dependents.

### Health FSA Election Increase

The maximum annual election to a Health Care Flexible Spending Account was raised from **\$3,200 to \$3,300**.

Additionally, the rollover amount has been increased to **\$660** per year. This means any amount left in your Health FSA account below **\$660** in 2025 will roll over into the following year.

These increases are only applicable to Health Care Flexible Spending Accounts. The Dependent Care Spending Account annual maximum remains at \$5,000 (for other than married and filing separately, per year. \$2,500 max for married and filing separately, per year).

MAKE YOUR ELECTIONS TODAY:

SCAN TO VISIT  
MADISONCOUNTYHR.ORG/OPEN-ENROLLMENT  
ALL ELECTIONS MUST BE MADE ONLINE!



## REMINDER:

EVEN IF YOU HAVE NO CHANGES IN INSURANCE...  
FLEXIBLE SPENDING ACCOUNTS (FSA) **REQUIRE** ANNUAL ENROLLMENT OR RE-ENROLLMENT FOR PARTICIPATION IN 2025.