



Human Resources
Unified Government of Wyandotte County/Kansas City, Kansas
J. Renee Ramirez, Director

701 North Seventh Street, Ste.
646 Kansas City, Kansas 66101
(913) 573-5660 • FAX (913) 573-5006

M E M O R A N D U M

TO: All Unified Government Employees

FROM: J. Renee Ramirez
Director of Human Resources

DATE: September 27, 2024

SUBJECT: **OPEN ENROLLMENT INFORMATION FOR HEALTH CARE AND STANDARD LIFE INSURANCE
EFFECTIVE JANUARY 1, 2025**

The Unified Government continues its commitment to maintaining the highest level of health insurance benefits while at the same time making positive efforts towards overall health for our employees. Controlling health insurance costs over the long term with an organization of our size hasn't always been easy. Over the years governmental mandates have required most employers to make significant plan design changes and impose premium increases that affect both the employee and employer contributions. The Unified Government has worked hard to introduce ways to help control its costs considering these other challenges.

The Employee Health Benefits Committee is committed to discussing and focusing on issues related to healthcare initiatives, wellness, and employee engagement. Our goal is to ensure the best balance in plan options that provide the highest level of benefit at a reasonable cost.

Open enrollment will be on-line again this year using Workday. **All** employees of the Unified Government who are eligible for health insurance will be required to complete the open enrollment process on Workday for medical, dental, vision, H.S.A. contributions, F.S.A. contributions, life insurance, and Opt-out waivers. **Even if you don't wish to make any changes you must complete the open enrollment process in Workday.** A job aide to assist with how to access open enrollment requirements for 2024 will be posted and sent out closer to the start of open enrollment. Please visit www.wycokck.org/workday to access information about the Workday project, training opportunities and job aids that will assist you with navigating in Workday. We will host open labs for any employee needing assistance in completing their benefits. The calendar will be posted on the Workday home page.

OPEN ENROLLMENT FOR 2025

For 2025, Open Enrollment will begin October 17, 2024, and end November 1, 2024. We must have your healthcare elections and any changes by 5:00 p.m. (CST) on November 1, 2024, using the Workday electronic portal. No hard forms will be accepted.

All employees are required to submit their open enrollment elections (medical, dental and vision) even if you are not making any changes. This is a good time to review beneficiaries, personal information on your employee profile such as home address, phone number and email. Flexible spending accounts such as the \$150.00 opt out waiver and the H.S.A. payroll elections require employees to complete annually in Workday. Please review all your benefits and hit submit when you've made your elections for 2025.

We are excited to announce that we will once again host the annual Road to Wellness Health Fair at Memorial Hall on October 17, 2024, from 10:30 a.m. to 1:30 p.m. Flu and COVID shots will be available at the Health Fair. Open enrollment meetings will be held virtually through TEAMS meetings. Attached for your convenience is a list of all virtual open enrollment meetings.

We strongly encourage all employees (**and spouses**) to participate in one of the open enrollment virtual meetings to get information about our plans and what benefits are best for you and your dependents health care needs. Presentations will be given by representatives from United Health Care, Delta Dental of Kansas, EyeMed, Surency, Standard Life and Marathon Health. For the 2025 plan year, both medical plans, the dental plan and the vision plan will experience premium increases for both employer and employees. Changes made during open enrollment will be effective January 1, 2025.

Standard Life Open Enrollment will be available for employees who are already purchasing Standard Life through the UG (not the KPERs optional life) are able to increase their amount by \$10,000 annually without having to go through underwriting. You will make that request on Workday at the same time and on the same screen for all your other Open Enrollment changes.

As a reminder, if you experience a qualifying event outside of the open enrollment period, as an employee you are required to make those changes within **31 days** of the qualifying event by making the change to your benefits in Workday. Some examples of qualifying events are marriage, divorce, birth of a child, custody change, adoption or placement for Adoption.

ROAD TO WELLNESS EMPLOYEE HEALTH CENTER

With respect to the Road to Wellness Health Center and Pharmacy, we continue to receive very positive comments from the employees who have utilized the facility. Employees and family members of employees on our health plan who are at least two years of age or older can access services through the health center. Wait times at the health center are minimal and as an eligible member, employees will develop a mindful clinician-patient partnership built around trust, respect, and shared decision making. Your Marathon Health Team will coordinate care for both wellness and illness, a whole person care approach. The costs for using the health center are significantly cheaper than what you would otherwise pay at any other primary care physician facility as well.

New for 2025 the Road to Wellness Health Center will offer behavioral health services for employees and dependents on our medical health plan. This enhancement to the services offered at the wellness center provides an opportunity to have access to mental wellbeing services at a convenient location during the normal operating hours of our wellness center. The pricing model for behavioral health services will remain consistent with the pricing model we currently utilize at the wellness center.

Traditional Plan- without health risk assessment	\$25.00 co-payment payable at point of service
Traditional Plan – with completion of health risk assessment	\$15.00 co-payment payable at point of service
HDHP/H.S.A. without health risk assessment	\$50.00 – payable after UHC processing if deductible has not been met (invoice forthcoming from Marathon)
HDHP/H.S.A. with health risk assessment	\$40.00 – payable after UHC processing if deductible has not been met (invoice forthcoming from Marathon)

The pharmacy is open to employees who can fill prescriptions from community physicians as well as scripts from our care team at the wellness center, and typically at a much lower price than what you pay at another pharmacy as well.

The Road to Wellness Employee Health Center & Pharmacy is located at 800 Ann Avenue, Kansas City, KS 66101. You can contact the health center by calling 913-573-WELL (9355) or the pharmacy at 913-573-5290. **The hours of operation for both the Health Center AND Pharmacy are listed below:**

Health Center Hours AND Pharmacy	
Monday-Thursday	7:30 a.m. to 6:00 p.m. (last appointment @ 5:30 p.m.)
Friday	7:30 a.m. to 5:30 p.m. (last appointment @ 5:00 p.m.)

As of reminder, there is a workout facility on the lower level of the Road to Wellness Employee Health Center for all employees. The facility is approximately 5,000 square feet and will be open to employees from 5:00 a.m. to 9:00 p.m. The work out facility is only for Unified Government employees at no charge. Employees wanting access to the facility will be required to complete a waiver of liability form. Employees are prohibited from allowing non-UG staff to enter the facility. Employees found to have given access to others that are not UG employees will have their UGID cards deactivated. Once the waiver is completed and submitted to Human Resources, the employee badge will be programmed for entry. Entry to the work out facility is on the bottom level, south side of the wellness center only. UG employees are prohibited from using their own personal ID badge to scan in other employees without their IDs.

WELLNESS INCENTIVE PROGRAM

Employees on our health plan are eligible to participate in the Wellness Incentive Program. Employees can earn up to \$600 at the end of the program year on their paycheck or into their H.S.A. account. This program is available to Full-time and Part-Time A employees on our medical health plan. There is still time to earn an incentive for completing step 1 and maxing out 4th quarter points by December 15, 2024. We encourage employees to access the health and wellness resource through the “Road to Wellness” program as this is where the points for participation will be logged. Eligible employees can complete an online personal health assessment (PHA) and schedule a biometrics wellness screening at the health center at no cost. If you choose to have incentive dollars added to your paycheck, it is considered taxable income.

Employees can choose to have their 2025 wellness incentive dollars earned in 2025, deposited to their Health Savings Account. Employees choosing this option will be required to select the Wellness Incentive option on Workday when they complete their 2025 open enrollment elections. This is due no later than November 1, 2024, for the 2025 plan year per IRS rules and regulations.

The Marathon Health Team is available to assist with incentive program questions or portal navigation. For further assistance, please contact Marathon Health, at 913-573-9355 or 1-866-434-3255 or wellness@marathon-health.com.

Biometrics screenings can be completed by either utilizing our Wellness Coach and scheduling a time through the portal or by visiting your personal physician and submitting a Wellness Exam Verification Form available on the Marathon Health portal. If submitting a verification form, physicals must have been completed and recorded on the Road to Wellness website between January 1st and no later than December 15, 2025, for the Wellness Incentive Program for 2025. There is no cost for eligible employees to get their biometrics completed at the health center. Look for more information to come on the Wellness Incentive Program for 2025 which will be posted on the Marathon Health portal closer to the beginning of 2025 open enrollment.

2024 HEALTH PLAN INFORMATION

Lastly, as mentioned earlier in the memo, we will experience a modest increase to our medical, dental and vision premiums for both individual and family coverage for the 2025 Plan year for both employer and employee. Otherwise, there are no other plan design changes to the Traditional Plan or the High Deductible Health Plan with Health Savings Account except the IRS mandatory deductible increase on qualified high deductible plan. The deductible for single will go from our current \$1,600/yr. to \$1,650/yr. and for family from our current \$3,200/yr. to \$3,300/yr. for 2025. Rate sheets and summary of benefits for each plan will be located on the Human Resources webpage closer to the beginning of open enrollment.

High Deductible Health Plan with Health Savings Account:

As a reminder, the Unified Government implemented a five-year phase plan, a couple years ago, for contributions into employee H.S.A. accounts. Good news is that the employer H.S.A. contribution for 2025 will not be reduced and the employer will contribute \$525 for single and \$1,050 for family. See below chart:

	2019	2020	2021	2022	2023	2024	2025
Single	\$750	\$675	\$600	\$525	\$525	\$525	\$525
Family	\$1,500	\$1,350	\$1,200	\$1,050	\$1,050	\$1,050	\$1,050

Again, all employees are required to complete benefit elections for medical, dental, vision, flexible spending accounts, health savings account payroll deductions, and life insurance through workday. Any employee needing assistance to complete benefit elections for 2025 on workday can stop by Human Resources Monday thru Friday, 9am to 4pm, contact a workday change ambassador, or stop by the open enrollment room at the health fair on October 17, 2024.

We hope to see you at the health fair on October 17th at Memorial Hall.

/jrr
attachments



Unified Government of Wyandotte County/Kansas City, Kansas
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Health Insurance Premiums

January - December 2025

United Health Care

Non-union, AFSCME, FOP 40, UFCW, IBEW, SEIU and Teamsters employees

Plan Type	Coverage Type	Unified Government Contribution	Employee Base Annual Salary	Employee Monthly Premium	Employee Cost per Pay Check
Traditional	Employee Only	\$978.08	\$30,000 and below	\$14.57	\$7.29
			\$30,001 - \$60,000	\$29.17	\$14.58
			\$60,001 and over	\$43.75	\$21.88
	Family	\$2,361.22	\$30,000 and below	\$461.05	\$230.52
			\$30,001 - \$60,000	\$475.64	\$237.82
			\$60,001 and over	\$490.23	\$245.11
HDHP with H.S.A	Employee Only	\$878.78	\$30,000 and below	\$14.57	\$7.29
			\$30,001 - \$60,000	\$29.17	\$14.58
			\$60,001 and over	\$43.75	\$21.88
	Family	\$2,094.26	\$30,000 and below	\$405.16	\$202.58
			\$30,001 - \$60,000	\$419.76	\$209.88
			\$60,001 and over	\$434.34	\$217.17

LiUNA-PSEU employees

Plan Type	Coverage Type	Unified Government Contribution	Employee Base Annual Salary	Employee Monthly Premium	Employee Cost per Pay Check
Traditional	Employee Only	\$963.48	\$60,000 and below	\$29.17	\$14.58
			\$60,001 and over	\$43.75	\$21.88
	Family	\$2,357.57	\$60,000 and below	\$464.70	\$232.35
			\$60,001 and over	\$479.28	\$239.64
HDHP H.S.A	Employee Only	\$864.18	\$30,001 - \$60,000	\$29.17	14.58
			\$60,01 and over	\$43.75	\$21.88
	Family	\$2,090.61	\$30,001 - \$60,000	\$408.81	204.40
			\$60,001 and over	\$423.39	\$211.70

FOP4 employees

Plan Type	Coverage Type	Unified Government Contribution	Employee Monthly Premium	Employee Cost per Pay Check
Traditional	Employee Only	\$948.90	43.75	21.88
	Family	\$2,353.93	468.34	234.17
HDHP with H.S.A	Employee Only	849.60	43.75	21.88
	Family	2086.96	412.46	206.23



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Health Insurance Premiums

January - December 2024

United Healthcare

IAFF64 employees

Plan Type	Coverage Type	Unified Government Contribution	Employee Monthly Premium	Employee Cost per Pay Check
Traditional	Employee Only	\$957.27	\$34.35	\$17.69
	Family	\$2,356.02	\$466.25	\$233.13
HDHP with H.S.A	Employee Only	\$857.97	35.38	17.69
	Family	2089.06	410.36	205.18

Delta Dental

	Unified Government Contribution	Employee Monthly Premium	Employee Cost per Pay Check
Employee Only	\$32.84	\$0.00	\$0.00
Family Coverage	\$77.16	\$14.77	\$7.39

Eyemed Vision Care

	Unified Government Contribution	Employee Monthly Premium	Employee Cost per Pay Check
Employee Only	\$5.53	\$0.00	\$0.00
Family Coverage	\$11.95	\$2.14	\$1.07

If you have questions, call Human Resources at 913-573-5660 or email benefits@wycokck.org



Human Resources

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2025 Open Enrollment Meeting Schedule

Tuesday, October 22, 2024

10:00 a.m.

Microsoft Teams meeting
Join on your computer, mobile app or room device

[Join the meeting now](#)

Meeting ID: 222 436 248 668

Passcode: X3Y4QH

Dial in by phone

[+1 913-295-9323,,996349525#](#) United States, Kansas City

[Find a local number](#)

Phone conference ID: 996 349 525#

Wednesday, October 23, 2024

3:00 p.m.

Microsoft Teams meeting
Join on your computer, mobile app or room device

[Join the meeting now](#)

Meeting ID: 296 695 919 090

Passcode: bJUf9P

Dial in by phone

[+1 913-295-9323,,420132827#](#) United States, Kansas City

[Find a local number](#)

Phone conference ID: 420 132 827#

Monday, October 28, 2024

11:00 a.m.

Microsoft Teams meeting
Join on your computer, mobile app or room device

[Join the meeting now](#)

Meeting ID: 267 974 863 310

Passcode: wsJEf3

Dial in by phone

[+1 913-295-9323,,23947173#](#) United States, Kansas City

[Find a local number](#)

Phone conference ID: 239 471 73#

Wednesday October 30, 2024

1:00 p.m.

Microsoft Teams meeting
Join on your computer, mobile app or room device

[Join the meeting now](#)

Meeting ID: 228 776 951 862

Passcode: UfeKxo

Dial in by phone

[+1 913-295-9323,,224951167#](#) United

States, Kansas City

[Find a local number](#)

Phone conference ID: 224 951 167#

Employees are strongly encouraged to attend a meeting. Please feel free to invite your spouse. Employees will make any changes through Workday only; no paper forms will be accepted.

On October 17th, the Open Enrollment event will be found in your Workday in-box with a link to the page you will make your changes. Click on the link to review your current insurance elections. If you wish to make changes, you will make them at that time and when completed, submit your open enrollment.

Keep in mind the \$150 opt out waiver and flexible spending accounts are annual elections. To continue that in 2025 you must elect those benefits during Open Enrollment.

If you would like to contribute into your H.S.A. in 2025 beginning on the first paycheck of 2025 you will need to enter the H.S.A. election amount in Workday during Open Enrollment. Otherwise, you may elect that later for 2025 but it won't start on the first paycheck.

Standard Life Open Enrollment will be available for employees who are already purchasing Standard Life through the UG (not the KPER's optional life) will be able to increase their amount by \$10,000 annually without having to go through underwriting. You will make that request in Workday at the same time and on the same screen for all your other Open Enrollment changes.

2025 OPEN ENROLLMENT changes in Workday are due no later than 5 p.m. Friday, November 1, 2024. Your Changes made during Open Enrollment will go into effect on January 1, 2025.