

KITSAP COUNTY  
2025 BENEFITS

# OPEN ENROLLMENT

NOVEMBER 1-15TH



## THINGS TO KNOW

Open Enrollment is done online through **Workday**- no paper enrollment process

You can access Workday at home through **office.com**

The Workday mobile app is not recommended for Open Enrollment elections



## WHEN IS OPEN ENROLLMENT?

Open enrollment opens officially on **Friday, November 1, 2024** and ends **Friday, November 15, 2024**.

## WHAT IS OPEN ENROLLMENT?

Open Enrollment gives all benefit eligible employees the opportunity to review, make changes, edit dependents or waive/cancel coverages to their benefit elections.

Open enrollment elections go into effect the following January 1, 2025. This is employee's only time during the year to change their enrolled benefits, unless they experience a qualifying life event.

## WHAT CAN YOU CHANGE?

- Enroll in or change your medical and/or dental coverage
- Add or remove qualified dependents, including a spouse or state-registered domestic partner to/from your health plan
- Waive your medical coverage if you are covered by another employer-based group medical insurance
- Enroll or re-enroll in optional pre-tax savings programs such as Flexible Spending Arrangement (FSA)

**\*\*Must re-enroll into FSA benefits each Open Enrollment**



## WANT TO LEARN MORE ABOUT YOUR AVAILABLE BENEFITS?

Human Resources will be hosting dedicated Lunch + Learn sessions before Open Enrollment to help outline and compare your benefit options.

- **THURS 10.24 | NAVIA: FSA, HSA**
- **THURS 10.31 | MEDICAL, DENTAL, VISION**
- **THURS 11.7 | DRS, DCP & ROTH**

Scan the QR Code to the Open Enrollment website for the Teams Invite to attend the Lunch + Learn sessions



# BENEFIT UPGRADES



## AETNA PLANS

### Virtual Primary Care Provider program

- CVS Health Virtual Primary Care allows wellness visits to quick care services. On-Demand care for minor illness/injuries, mental health services & counseling appointments and Primary care services. You get to choose your provider & enjoy flexible appointments that work with your busy lifestyle- **\$25 Co-Pay**

### Virtual Mental Health Care for kids & teens

- Brightline provides virtual therapy and psychiatry with personalized care plans & support for parents/caregivers. From trouble sleeping, cyberbullying, body image to ADHD, depression & anxiety- Brightline experts can help

## VSP VISION

### Computer VisionCare benefit for employees only

- Comprehensive eye exam with a \$10 co-pay. Exam specifically designed to detect eye health & vision issues caused by regular computer/digital use

### Increased retail frame allowance

- \$20.00 increase of benefit coverage for retail frames

## KAISER PLANS

### One Pass Select Affinity with Optum

- One Pass Select Affinity is a subscription-based fitness membership to help employees meet their health goals. Membership tiers starting at \$10 per month with over 19,000 gym locations & digital on-demand & livestreamed classes

# VOLUNTARY LIFE INSURANCE

Eligible employees (*currently enrolled in Voluntary Term Life Insurance or not*) may add **\$10,000** or **\$20,000** coverage during Open Enrollment without Medical Underwriting. The increase would be up to \$20,000 of an employee's current coverage value (*not exceeding the cap guaranteed issue values listed below*).

## ► VOLUNTARY TERM LIFE INSURANCE

Guarantee Issue Coverage Amounts:

- **Employee Life Insurance** | Elect up to \$200,000 coverage (*per the rules above*)
- **Spouse Life Insurance** | Elect up to \$50,000 coverage (*per the rules above*)

**SPECIAL  
OFFER**

**Note:** Medical Underwriting is required for any employee or spouse who was previously declined under the WCIF policy and is not eligible for incremental increases without EOI



# SWING INTO SAVINGS



## HDHP MEDICAL + HSA

Kitsap County offers two High Deductible Health Plans paired with a Health Savings Account (HSA) under Aetna and Kaiser. The HSA is an individual health account that is owned by the employee and may be used for the payment of medical expenses that are not covered by their HDHP, including expenses that go towards satisfying the deductible. **HDHP plans can only be elected during Open Enrollment periods.**

**Kitsap County will contribute \$1,200.00 for Employee Only or \$2,400.00 for Family into HSA**

Individuals may contribute additional funds to their HSA on a pre-tax basis, up to an annual per person or family limit set by the IRS. The 2025 Contribution Limits for Health Savings Accounts will be **\$4,300 for employee only (\$3,100 max for employee contribution)** or **\$8,550 for family (\$6,150 max for employee contribution)**. An additional \$1,000 is allowed for those age 55 and older.

**\* Employee HSA Contributions can be changed anytime during the year with a Workday Request\***



## HEALTH CARE FSA

A Health Care Flexible Spending Account (FSA) allows employees to set aside pre-tax dollars from their paychecks to pay for eligible medical, dental or vision expenses. Employees determine an annual contribution which will be deducted evenly out of each paycheck on a pre-tax basis and put into the FSA account.

A Health Care FSA is pre-funded, which gives you access to your full annual election amount up front and can use those pre-tax dollars to pay for eligible medical, dental and vision expenses.

**The 2025 contribution limit for Health Care Flexible Spending Accounts is projected to be \$3,300. Projected remaining unspent Health Care FSA funds up to \$660, will carry over into 2026.**



Navia provides additional benefit options such as Dependent Care FSA and Limited Purpose FSA. Check out more with the QR Code

**DON'T FORGET: You must elect FSA every Open Enrollment**

Want to check out ways to spend FSA funds? Check out the FSA Store:



# COVER YOUR BASES



VOYA benefit plans don't replace your medical coverage; instead, it complements it. Benefit payments paid directly to you— to be used however you'd like.

## ACCIDENT

Get benefit payments for specific events when a covered accident happens

## CRITICAL ILLNESS

Get benefits for covered illnesses & conditions

## HOSPITAL INDEMNITY

Get a daily benefit if you have an eligible stay in a covered facility

Visit Kitsap's VOYA website for full benefit details, rates and examples



<https://presents.voya.com/EBRC/Home/Kitsap>



### Free resource to Kitsap County employees & their families

SupportLinc offers expert guidance to help you and your family address and resolve everyday issues.



**In-the-moment support**  
Reach a licensed clinician by phone 24/7/365 for immediate assistance



**Financial expertise**  
Consultation and planning with a financial counselor



**Legal consultation**  
By phone or in-person with a local attorney



**Short-term counseling**  
Access up to three (3) no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse



**Convenience resources**  
Referrals for child and elder care, home repair, housing needs, education, pet care and so much more



**Confidentiality**  
Strict confidentiality standards ensure no one will know you have accessed the program without your written permission except as required by law

## ACCESS DETAILS



888-881-5462



supportlinc.com

group code: **kitsapcounty**

# 2025 DCP



## 2025 Annual Contributions Limits

### Minimum Monthly

- \$30 or 1% of your earnings

### Maximum Monthly

- \$23,500 (under age 50)
- \$31,000 (over age 50)

## PRE-TAX

- DCP is tax-deferred — it lowers your taxable income while you are working & it delays payments of income taxes on your investments until you withdraw your funds.
- DCP is an IRC Section 457 Plan administered by the Washington State Department of Retirement Systems.
- Taxes are withheld when you make withdrawals (*cannot pull funds when actively employed with Kitsap County*)

## ROTH POST-TAX

- With the DCP Roth option, your contributions are deferred from your already taxed income.
- Roth withdrawals, including any investment earnings, are not taxed if you meet the minimum qualifications. These include a five-year holding period from the year of your first contribution and a minimum age of 59½. If you withdraw before meeting these, any investment earnings will be taxed.

[www.drs.wa.gov/dcp](http://www.drs.wa.gov/dcp)