



The City of
SAN DIEGO

OPEN ENROLLMENT HIGHLIGHTS

Oct. 24 through Nov. 20, 2024



Open enrollment is your one time a year to add, change, or remove benefit enrollment elections that will take effect on Jan. 1, 2025. Your benefit choices are important in supporting the health and wellbeing of you and your dependents.

What's New for 2025

<p>Health Plan Premiums</p>	<p>The following health plans will experience rate changes:</p> <ul style="list-style-type: none"> ✓ Medical: All medical plans (Kaiser, Sharp, Cigna, L145 Anthem, POA ALADS) ✓ Dental: Only MEA PPO, Delta Dental HMO, Delta Dental PPO <p><i>No vision plan increases for 2025</i></p> <p>Review the Open Enrollment Guide for all 2025 rates.</p>
<p>Flexible Benefit Plan (FBP) Credits</p>	<p>The City provides dollars in the form of FBP Credits that you can apply towards your health (medical, dental, vision) or life insurance premiums and Flexible Spending Accounts. As a result of union contract negotiations, the following employee groups will experience FBP credit increases for certain medical dependent coverage tiers: MEA, Local 127, POA, Local 911 and Unrepresented employees.</p> <p>Review the Open Enrollment Guide for all 2025 FBP credits.</p>
<p>Supplemental Life Insurance Special Enrollment</p>	<p>The Hartford is offering a true open enrollment for the 2025 plan year for Employee & Spouse/Domestic Partner Supplemental Life Insurance:</p> <p>Enroll or increase your Supplemental Life Insurance coverage up to the guaranteed issue amount (up to \$250,000 for yourself and up to \$50,000 for your spouse/domestic partner) without providing evidence of insurability (proof of good health).</p> <p><i>Normally this option of enrolling/increasing all the way up to the GIA without providing EOI is only available during your first 30 days as a new hire/newly eligible employee. Be sure to take advantage of this special offer for 2025.</i></p>
<p>Plan Coverage Changes</p>	<p>Most health plans will not experience any coverage changes for the 2025 plan year. Here are the only noteworthy changes:</p> <ul style="list-style-type: none"> • The Sharp Select Medical Plan will now include 20 combined chiropractic and acupuncture visits at a \$15 copay. • MEA MetLife Dental PPO will have an annual maximum of \$2,500 (up from \$2,250 in 2024).



Don't Forget: The only time you are allowed to change your health benefit elections is during the City's annual Open Enrollment period. You are not allowed to change your benefits outside of the enrollment window, unless you experience an IRS qualifying life event (birth of a child, marriage, etc). Visit the [Qualifying Events website](#) for more information.



Risk Management

Flexible Benefits Office

Phone: 619-236-5924 Email: Benefits@sandiego.gov



Access Benefits Information and Make Changes

Learn More: Please see the [2025 Open Enrollment Guide](#) or the [Open Enrollment Website](#) to find the Flexible Benefit Plan (FBP) credits, health plan options, and costs for the 2025 plan year.

Enroll and Make Changes: From [Citynet](#), log into the SAP Portal and select the 2025 Open Enrollment tile. The application will walk you through the steps for reviewing, changing, and confirming your benefits enrollment. You may add coverage, opt out of coverage and make the following changes to your flexible benefits:

- Change your medical, dental or vision insurance provider.
- Add or remove dependents.
- Special for 2025: Enroll or increase your Supplemental Life Insurance coverage up to the guaranteed issue amount (up to \$250,000 for yourself and up to \$50,000 for your spouse) without providing Evidence of insurability (proof of good health).
- Sign-up for Flexible Spending Accounts to pay for approved Dental/Medical/Vision (DMV) or Dependent/Child Care (DCC) expenses on a pre-tax basis. Note: Last year's elections are not carried over into the 2025 plan year. You are required to sign up each plan year to use Flexible Spending Accounts for DMV or DCC expenses on a pre-tax basis.
- Increase or decrease your 401(k) Flex contributions, if eligible.

Submit Dependent Verification Documents: If you are enrolling a new dependent to your health plan, you must submit dependent verification documents (birth certificate, marriage certificate, etc.) to benefits@sandiego.gov by Dec. 20, 2024. If you fail to provide dependent verification, your dependents could be disenrolled.

Information on Flexible Spending Accounts (FSA)

The City of San Diego Flexible Benefits Plan provides City employees with the option to participate in Flexible Spending Accounts (FSA). An FSA allows employees to set aside pre-tax contributions from their gross pay to be used towards qualifying expenses. A Dental/Medical/Vision (DMV) FSA is used for [qualifying medical expenses](#) and Dependent/Child Care (DCC) FSA is used for [qualifying dependent care expenses](#). FSA elections do not carry over from year to year so don't forget to enroll if you wish to participate.

The Flexible Spending Account minimum/maximum for the 2025 plan year will be as follows:

- Dental/Medical/Vision (DMV) FSA Max: \$3,200
- Dependent Child Care (DCC) FSA Max: \$5,000

The deadlines to spend the 2025 plan year FSA funds and submit receipts will be as follows:

- Spend FSA funds by March 15, 2026
- Submit FSA receipts by March 31, 2026

Review the [Flexible Spending Accounts](#) website to learn more.

Key Dates

Last Date to Enroll
Nov. 20, 2024

Documentation Deadline
Dec. 20, 2024

Benefit Changes Take Effect
Jan. 1, 2025



Important: If you miss the open enrollment window, all your health plan elections will carry over into the new plan year EXCEPT the flexible spending accounts. If you want to participate in the flexible spending accounts, you must actively re-enroll each year during open enrollment.