

# 2025 Retiree Open Enrollment Guide



Open Enrollment begins **Tuesday, October 1** and closes **Friday, November 1, 2024 at midnight**. Benefit changes are effective **January 1, 2025**.

The City of Austin (City) offers a competitive benefit package for retirees. Understanding your benefits and being informed helps lower health care costs for both retirees and the City. Refer to the **2025 Benefits Guide** for medical, dental, and vision rates. The *Guide* can be found at [austintexas.gov/retirees](https://austintexas.gov/retirees).

## 2025 BENEFIT CHANGES

### Medicare Advantage PPO Plan:

- Auto enrollment for retirees and their dependents age 65 and older and/or eligible for Medicare, currently enrolled in a City medical plan.
- If you and/or your dependents, do not wish to be enrolled in the Medicare Advantage PPO Plan, you must participate in Open Enrollment to waive Medical coverage.
- To be eligible for the Medicare Advantage PPO Plan, you, your spouse, or dependent child must be enrolled in both Medicare Part A & Part B.
- Note, if a dependent is eligible for Medicare, but the retiree is not, the dependent has the option to enroll in the Medicare Advantage Plan or remain in the same medical plan the retiree is enrolled in.
- Premium savings in each tier.

### Benefits of the Medicare Advantage PPO Plan:

- \$0 out-of-pocket for medical services. As long as the provider accepts Medicare assignment.
- Silver Sneakers Fitness Program included.
- For Medicare Advantage questions, call **855-380-8542**. Representatives will be available from 8 a.m.— 8 p.m., seven days a week.

### CDHP, PPO, and HMO Medical Plans:

- Available to retirees and dependents age 64 and under and/or not eligible for Medicare.
- No rate increases.
- Plan tiers have been removed. There are now In-Network and Out-of-Network providers.
- Fertility Benefit—A lifetime maximum of up to \$20,000 for fertility or infertility medical services.

### CDHP and PPO Medical Plans:

- PPO ER Surgery—20% after deductible, plus \$300 ER copay.
- CDHP ER Surgery—20% after deductible.
- PPO/CDHP Hearing Aids—20% after deductible (covered due to injury or surgery).

### Vision and Dental Plans:

- No rate or plan design changes.

# IMPORTANT Reminders

## NO ACTION REQUIRED *IF*:

- You don't wish to make any changes.
- You and your dependents are age 65 and older, and eligible for Medicare, you will be automatically enrolled in the Medicare Advantage PPO Plan.
- **Have a 2024 Qualifying Life Event?**  
If you having a qualifying life event and are looking to make a change, you must do so for 2024 and during Open Enrollment for 2025 to ensure the change goes into effective. Refer to the *Guide*. The *Guide* can be found at [austintexas.gov/retirees](https://austintexas.gov/retirees).

## Required Dependent Documentation

If you added a dependent to your benefits, you **must** upload your dependent documentation online by November 1, 2024. If you fail to add the dependent documentation, your dependent will not be added to your benefits. Refer to the **2025 Benefits Guide** for acceptable dependent documentation. The *Guide* can be found at [austintexas.gov/retirees](https://austintexas.gov/retirees).

## Who will receive ID cards?

All Medicare Advantage PPO members, CDHP members, and newly enrolled members in the plans below. ID cards should be mailed to you by December 31, 2024.

- Medicare Advantage PPO: **855-380-8542**
- PPO, HMO, and CDHP: **888-907-7880**
- BlueCare Dental PPO: **888-907-7880**
- MetLife DHMO: **800-880-1800**
- Avesis Vision: **866-563-3589**

## 2025 Tobacco Premium

- If you or your spouse/domestic partner (DP) completed Tobacco Cessation 101 between October 1, 2023 and September 30, 2024, and no longer use tobacco, you must participate in Open Enrollment and mark the non-tobacco status option to avoid paying the Tobacco Premium beginning January 2025.
- If you use tobacco, you and/or your spouse/DP must complete the Tobacco Cessation 101 program by December 13, 2024, to avoid paying the Tobacco Premium beginning January 2025.
- View the Tobacco Cessation 101 program details at [austintexas.gov/retirees](https://austintexas.gov/retirees).

**NOTE:** The Tobacco Premium only applies to retirees and spouses/domestic partners enrolled in a City medical plan and are tobacco users. The City encourages all retirees to verify their Tobacco Status during Open Enrollment.

## After completing your enrollment

- An email confirming your elections will be immediately emailed to you.
- A 2025 Confirmation Statement can be printed, saved, or emailed to your email on file at any time.
- Check your statement to make sure your changes are correct by November 1, 2024.
- Keep a copy of your statement for your records.
  - ◇ Your first benefits deductions will be made in January 2025.
  - ◇ If you notice a deduction error, call the Employee Benefits Division no later than February 3, 2025 at **512-974-3284**.

# How to Participate in Open Enrollment



Scan the QR code to enroll at [www.benselect.com/coa](http://www.benselect.com/coa)



## Review

Log in at [www.benselect.com/coa](http://www.benselect.com/coa) to view your current benefits coverage or scan the QR code by taking a picture of it with your cell phone.

Your Login credentials:

**USERNAME:** Located on the first page of this document.

**PIN:** LAST 4 DIGITS OF YOUR SSN + LAST 2 DIGITS OF YOUR BIRTH YEAR

## Enroll

**Have these items on hand:**

- The **2025 Benefits Guide** for benefit plan information, rates, and eligibility guidelines. The *Guide* can be found at [austintexas.gov/retirees](http://austintexas.gov/retirees).
- Your dependent's **social security numbers, dates of birth, and dependent documentation**, i.e. marriage license, birth certificate, Domestic Partnership and Tax Form.

**OPEN ENROLLMENT DATES:** OCTOBER 1, 2024 TO NOVEMBER 1, 2024  
Benefits are effective January 1, 2025



**OPTION 1: IN PERSON.** City staff will be available to assist you.

**Dates:** October 1, 2, 3, 4, 9, 16, 23, and 30.

**Time:** 9 am — 4 pm CT

**Location:** Learning and Research Center, 5202 E. Ben White Blvd, Austin, TX, 78741. Suite 500, Rm 242 & 243.



**OPTION 2: Log in at:** [www.benselect.com/coa](http://www.benselect.com/coa) or scan the QR code located on the top of this page. Use your unique username and PIN at the top of this page. **Note, all PIN numbers were reset during Open Enrollment.**

- Available 24/7.
- View enrollment instructions on the next page.



**OPTION 3: Call 888-584-2919**

- Available Monday — Friday.
- Representatives are available from 7 am — 8 pm CT.

# How to Make Open Enrollment Changes Online

To participate in Open Enrollment, log in at [www.benselect.com/coa](http://www.benselect.com/coa)

Select **Next** from the bottom right-hand corner.

Review your personal information and update your personal email. Select **Next**.

**Note:** Any other personal information must be updated by the Employee Benefits Division at **512-974-3284**.

If you are adding dependents, select **Add Dependent** and follow the below instructions. If you are not adding dependents, select **Next**.

**1.** Complete your dependent demographics information. **Note:** a Social Security Number is required for all dependents.

**2.** Upload dependent documentation. You are required to upload the documentation to show proof of relationship (i.e. birth certificate, adoption record, marriage license/domestic partnership affidavit, etc.). Select **Save**.

Answer Yes or No to the “**Are you eligible for Medicare now or in the next 60 days question**”.  
If yes, enter your and your spouse (if applicable) Medicare information. Select **Next**.

Answer Yes or No to the “**Are you a tobacco user question**”. Select **Next**.

## Medical:

If you and/or your spouse are Medicare eligible, you will only see the Medicare Advantage plan.

If you and/or your spouse are not Medicare eligible, you will see the CDHP, HMO and PPO plans.

Select the medical plan and coverage level (i.e., Employee Only, Employee + Spouse, etc.) you wish to enroll in. Select **Enroll**.

If you would like to Waive this plan, select **Decline**.

If both you and your spouse elected the Medicare Advantage Plan, you will now see a message indicating you are not eligible for the other medical plans. Select **Next**.

## Dental:

You will now see the **Dental** plan options. Select the coverage level (i.e., Employee Only, Employee + Family, etc.).

Select **Enroll** under the plan you wish to enroll in.

If you would like to Waive all plans, select **Decline**.

## Vision:

You will now see the Vision plan options. To select this plan, select the coverage level (i.e., Employee Only, Employee + Spouse, etc.). Select **Enroll**.

If you would like to Waive this plan, select **Decline**.

## Life Insurance:

You will now see the Basic Life plan information. Select **Next**.

Review your beneficiary information.

To add a beneficiary, select the plus sign icon.

Complete the required information for your beneficiary, such as the first name, last name, relationship, date of birth, and gender. Select **Save**.

Once you are finished reviewing the information, select **Next**.

## Finalize & Submit Your Benefit Changes:

Review your elections.

To save or print a copy of your Confirmation statement, select Enrollment Confirmation at the bottom of the screen.

Select **Next**.

This is the last opportunity to review your changes. If correct, enter your PIN to confirm your changes and select **Sign Form**.

You have completed your changes. A confirmation statement has been emailed to you from [do-not-reply@benselect.com](mailto:do-not-reply@benselect.com).