

November 4, 2024



Hello Salt Lake County employees,

Open enrollment for your county benefits starts **today, November 4**, and extends through **Friday, November 22, at 11:59 p.m.** All benefits-eligible employees will be able to add coverage, add dependents, amend prior selections, and take advantage of new program limits.

WHAT'S CHANGING FOR 2025?

Medical Changes

The medical plan has incurred a funding increase for 2025 which will impact the monthly premium rates for all plans and coverage tiers. These two changes were made after much discussion and careful consideration to mitigate the significant cost increases across both plans. These changes allow the County to limit the overall increase to 8% and continue offering the HDHP at no premium cost to employees.

Effective January 1, deductibles and annual out-of-pocket (OOP) limits on both the Traditional and High Deductible plans will increase by \$500 for Employee-only coverage and \$1,000 for Family coverage.

MEDICAL PLAN	2024 DEDUCTIBLE	2024 OOP MAXIMUM	2025 DEDUCTIBLE	2025 OOP MAXIMUM
High Deductible Plan SelectHealth/PEHP	\$2000 Employee \$4000 Family	\$3500 Employee \$7000 Family	\$2500 Employee \$5000 Family	\$4000 Employee \$8000 Family
Traditional PPO SelectHealth/PEHP	\$500 Employee \$1000 Family	\$3500 Employee \$7000 Family	\$1000 Employee \$2000 Family	\$4000 Employee \$8000 Family

If you are a full-time employee (30+ hours) on the HDHP plan, the County will continue to pay 100% of the monthly cost. HDHP premiums for part-time employees (20-29 hours) and Traditional PPO plan premiums for all employees have been adjusted to reflect the increase. These new rates are posted on the [Benefits Website](#) or can be found below.

HDHP Premiums

HDHP BI-WEEKLY MEDICAL PREMIUMS	2024 FULL TIME 30+ HOURS	2024 PART TIME 20–29 HOURS	2025 FULL TIME 30+ HOURS	2025 PART TIME 20–29 HOURS
EMPLOYEE ONLY	\$0	\$85.85	\$0	\$93.26
EMPLOYEE + 1	\$0	\$246.92	\$0	\$267.89
EMPLOYEE + FAMILY	\$0	\$246.92	\$0	\$267.89

Traditional PPO Premiums

PPO BI-WEEKLY MEDICAL PREMIUMS	2024 FULL TIME 30+ HOURS	2024 PART TIME 20–29 HOURS	2025 FULL TIME 30+ HOURS	2025 PART TIME 20–29 HOURS
EMPLOYEE ONLY	\$67.21	\$134.31	\$71.76	\$143.51
EMPLOYEE + 1	\$147.63	\$295.38	\$157.62	\$315.23
EMPLOYEE + FAMILY	\$198.89	\$397.85	\$212.34	\$424.68

Increased FSA Limits

Contribution limits for the Flexible Spending Account (FSA) Medical and Limited Purpose savings have been raised to \$3,300 for the 2025 calendar year. The amount that can be carried over into 2026 has also increased to \$660 (20% of the annual limit). Annual contribution limits to the Dependent Care Assistance Program (DCAP) FSA remain capped at \$5,000.

Increased HSA Limits

The IRS has also raised the annual contribution limit for the Health Savings Account (HSA). If you are enrolled in one of the High Deductible Health Plans, you will be able to add to your HSA savings as follows:

- Self-only coverage: \$4,300
- Family coverage: \$8,550
- Catch-up contribution: \$1,000 for individuals 55 and older

Important Note: To ensure you receive the County contribution of \$600 or \$1200 on January 1, please make sure you have an election of \$0 or more under the HSA tile in the enrollment process. **If your enrollment tile is marked “Waived” you will not receive the County’s contribution.** Contributions for elections made after January 1 will be pro-rated.

WAYS TO LEARN MORE

Benefits Website

The [Benefits Website](#) has numerous resources to help you successfully enroll for next year’s benefits.

- [2025 Benefits Enrollment Guide](#)
- 2025 Open Enrollment Summary/Benefits Fair Handouts ([English](#) and [Spanish](#))
- [Premiums Guide](#)
- [Open Enrollment Instructional Video](#)
- [Detailed Information and Training Video](#)

Benefits Fair

Human Resources will be hosting two in-person Benefits Fairs this week for employees to learn more about the benefits offerings from the Benefits Team and benefit providers. Copies of the Benefits Fair handouts outlining all changes and a checklist of things to do by **November 22** can be found in [English](#) and [Spanish](#) on the Benefits webpage.

- **November 6** | Salt Lake County Government Center North Atrium, 10 a.m.–3 p.m.
- **November 7** | Gene Fullmer Rec Center (West Jordan), 10 a.m.–3 p.m.

Note: The Health Department will be holding a vaccine clinic at both fairs.

HSA Webinar

Want to explore the benefits of an HSA? Join [Fidelity’s virtual workshop tomorrow, November 5, at 4 p.m.](#) which will explain what HSA eligible Health Plans are and how they work with an HSA, as well as HSA features, eligibility, contribution limits, and account access.

Agency Visits

The Benefits team will be visiting the following agencies to ensure employees who are unable leave their worksites can learn more about their benefits. Please contact your supervisor for more information.

- **November 12** | Fleet/Public Works (6:30 a.m.–10 a.m.)
- **November 12** | Youth Services (2 p.m.–4 p.m.)
- **November 13** | Health Dept—City (2 p.m.–5 p.m.)
- **November 14** | Metro Jail (9 a.m.–12 p.m.)
- **November 14** | Sheriff’s Office—SOB (1 p.m.–4 p.m.)
- **November 18** | Health Dept—S Redwood (9 a.m.–11 a.m.)
- **November 20** | Public Works (7 a.m.–11 a.m.)

Help Sessions

The Benefits Team will be holding in-person labs where employees can ask questions and receive personalized help selecting and enrolling for benefits.

- **Friday, November 8** | 8:00 a.m.–1:00 p.m.
- **Wednesday, November 13** | 9:00 a.m.–5:00 p.m.
- **Friday, November 15** | 2:00 p.m.–6:00 p.m.
- **Wednesday, November 20** | 11:00 a.m.–5:00 p.m.
- **Thursday, November 21** | 9:00 a.m.–5:00 p.m.
- **Friday, November 22** | 9:00 a.m.–5:00 p.m.

Benefits Team Help

The Benefits Team’s general email and phone line will be monitored daily in case employees reach out with questions. Additionally, the team will be in office to help walk-ins or virtually. You can reach out to the Benefits Team with questions by emailing benefits@saltlakecounty.gov or by calling (385) 468-0580.

OTHER BENEFITS FAIR RESOURCES

Flu Shot Clinic

The Health Department will be holding a flu clinic during the **November 6 and 7** Benefit Fairs. Be sure to bring your ID and insurance card to receive your immunization.

EPIC Information

Stop by the EPIC booth at the Benefits Fair to learn more about the county-wide launch of this program for Enhancing Performance Improving Communications! (And grab some popcorn!)

Employee Associations

Learn more about the Employee Associations that support various employee groups or professions by stopping by their tables to say “hello.”

FINAL OPEN ENROLLMENT CHECKLIST

- Review your elections in PeopleSoft to confirm current benefits have carried over correctly.
- Validate your dependent data (names, birthdates & SSN).
- Confirm your preferred phone number and email address(es) in PeopleSoft and register for [Informacast](#).
- Designate beneficiaries for your Basic Life and Voluntary insurances if needed.
- Verify an active HSA election (\$0 or greater) to ensure the County HSA contribution – or –
- Enroll to continue FSA Medical, Dependent Care or Limited Purpose deductions in 2025.

IS
THE
LINK
SAFE?

Safe Salt Lake County links should start with one of the following:

- saltlakecounty.gov
- slco.org
- slcounty.org
- slco.io
- s2.bi-3.com
- slcounty.sharepoint.com
- slco.sabacloud.com
- slco-org.fortimailcloud.com/mail

LEARN MORE

