



Choose or Change Your Benefits for 2025

New: Tiered Healthcare Coverage and Rates

Beginning January 1, 2025, Chelan County PUD will transition from composite rates to tiered rates for all healthcare plans.

Composite rates are averaged rates, meaning all employees pay the same amount regardless of the number of dependents covered.

Tiered rates are based on which dependents the employee covers under the healthcare plan:

- ▶ Employee only
- ▶ Employee + spouse
- ▶ Employee + children
- ▶ Employee + family

Why Tiered Rates?

Flexible and tailored: Employees may now select plans that better fit their needs and budget. Rates will be based on specific coverage levels, rather than a one-size-fits-all approach, making it more personalized.

More equitable and transparent: Tiered rates help Chelan PUD better align costs with actual usage and make it easier to communicate the value of our competitive benefits.

Open Enrollment: Friday, Nov. 8 to Friday, Dec. 6

Open enrollment is your once-a-year opportunity to enroll in or change your benefits for the upcoming year. After open enrollment, you can only change your benefits if you have a qualifying status change, such as birth or marriage.

What Tiered Rates Means for You

At the start of open enrollment, you will be automatically enrolled in your current plan and rate tier based on the type and number of eligible dependents you covered in 2024.

During open enrollment, you can log on to PeopleSoft and change your medical plan and/or coverage tier. Be sure to complete your enrollment by clicking [SUBMIT ENROLLMENT](#) or the change will not take effect.

PPO plan rates will vary by tier, while CDHP rates will remain \$0 cost for all tiers.

2025 Healthcare Plan Tiered Rates

PPO Plan	Medical	Dental	Total per Paycheck	Paycheck Savings	Annual Cost*	Annual Savings	CDHP
2024 Rates	\$70.17	\$4.12	\$74.29	—	\$1,931.54	—	\$0
2025 Tiers and Rates							2025
Employee Only	\$29.58	\$1.74	\$31.32	\$42.97	\$814.32	\$1,117.22	\$0
Employee + Spouse	\$62.13	\$3.64	\$65.77	\$8.52	\$1,710.02	\$221.52	\$0
Employee + Children	\$56.22	\$3.30	\$59.52	\$14.77	\$1,547.52	\$384.02	\$0
Employee + Family	\$88.76	\$5.20	\$93.96	(\$19.67)	\$2,442.96	(\$511.42)	\$0

*26 pay periods per year.

The PPO employee only, employee + spouse, and employee + children tiers will see rate decreases.

The PPO family rates will increase to \$93.96 per paycheck, reflecting a \$19.67 increase from 2024.

Open Enrollment Checklist

Log on to PeopleSoft and review your current benefits. Think about your family, health and income situation and...

- ✓ **See if you have the right healthcare plan for you.**
Compare the PPO and CDHP. Benefit needs change over time for everyone. Take this opportunity to compare the PPO and CDHP and make an informed choice about which plan is right for you.
- ✓ **See if you have the right healthcare coverage tier.**
 At the start of open enrollment, employees will be automatically enrolled in their current plan and rate tier based on the type and number of dependents covered.
- ✓ **Review your life insurance needs.**
Do you have family members that rely on your income? If so, consider if you have enough life insurance for yourself, your spouse and/or your children. If not, you can apply for additional life insurance at group rates through our benefit plan.
- ✓ **Check to see if your beneficiaries are up to date.**
- ✓ **Consider the LTD buy-up?**
 You may elect to purchase a long-term disability buy-up option that pays 66-2/3% of your eligible earnings (\$7,500 per month maximum).
- ✓ **Decide whether to contribute to tax-free FSAs** to pay less for out-of-pocket healthcare or dependent care expenses in 2025:

 - ▶ **Health Care FSA:** Set aside \$100 to \$3,300 in pre-tax dollars to pay for IRS-approved healthcare expenses that are not reimbursed through any medical/prescription, dental or vision plan.
 - ▶ **Dependent Care FSA:** Set aside \$100 to \$5,000 in pre-tax dollars to pay for day care-type expenses for children under age 13 or adults incapable of self-care so that you can work.

FYI: FSA elections don't roll over; you must make a new election each open enrollment.
- ✓ Be sure to complete your enrollment by clicking **SUBMIT ENROLLMENT** or the change will not take effect.

Other Changes for 2025

Tiered healthcare coverage and PPO plan rates are the primary changes for 2025, but they're not the only changes ...

- ▶ Primary care at Kinwell clinics is \$0 cost starting Jan. 1, 2025.
- ▶ The CDHP preventive drug list will be updated, based on regulatory guidelines.

The rest of your benefits will be staying the same ...

- ▶ There are no changes to life and disability insurance benefits from last year.
- ▶ All benefit-eligible employees will continue to receive a \$200 per month HRA VEBA contribution.
- ▶ Employees enrolled in the \$0 cost CDHP will continue to receive an additional \$1,250 annual HRA VEBA contribution.

Medical/Rx Benefit Summary

Healthcare	PPO Plan	CDHP
Chelan County PUD's HRA VEBA Contribution	\$200/month	\$200/month + \$1,250 in January
Deductibles	\$300/person \$900/family	\$1,250/person \$2,500/family
Annual Out-of-Pocket Maximums	\$1,300/person \$3,900/family	\$3,300/person \$6,600/family
Physician	\$20 copay	20% coinsurance after deductible
Hospital (inpatient and outpatient)	20% coinsurance after deductible	20% coinsurance after deductible
Emergency	\$50 copay	
Chiropractic	\$20 copay	
Vision Exam	\$20 copay	
Prescription	\$10/\$20/\$40 copay	
Vision Exam	\$20 copay	
Vision Hardware	\$300 allowance every 24 months	
Flexible Spending Account Contributions		
Healthcare FSA	Up to \$3,300 in 2025	
Dependent Care FSA	Up to \$5,000 per family in 2025	
Basic (Chelan PUD paid) Life and Disability Insurance		
Life Insurance	1x pay (\$400,000 maximum)	
AD&D Insurance	1x pay (\$400,000 maximum)	
Long Term Disability	60% of eligible earnings (\$5,000/month maximum)	
Long Term Care	LTC facility monthly benefits and professional home care (\$2,000 per month/\$48,000 lifetime maximum)	

Comparing the PPO and CDHP

With a \$0 premium and an additional \$1,250 lump-sum deposit into your HRA VEBA, maybe it's time to take a closer look at the CDHP.

The following examples illustrate how the plans compare in different situations. To estimate out-of-pocket healthcare expenses, we used the Healthcare Cost Estimator Tool posted on:

mychelanpudbenefits.org.

Rachel (Employee Only)

Rachel covers only herself and is generally healthy. Over the course of the year, she gets a checkup and has no other healthcare expenses. If Rachel enrolls in the CDHP she will have \$3,650 saved in her HRA VEBA for future healthcare expenses.

Rachel	PPO	CDHP
Medical premiums (employee only)	\$815	\$0
Out-of-pocket total	\$0	\$0
Chelan County PUD's 2025 HRA VEBA contribution	\$2,400	\$2,400 +\$1,250 \$3,650
Rachel's total cost in 2025	\$815	\$0
Money remaining in HRA VEBA	\$2,400	\$3,650

Cason (Employee + Family)

Cason covers himself and his family. Cason's two kids are both involved in sports. This spring, his youngest son, Liam, had a leg injury that required surgery, and a two-day hospital stay—plus physical therapy (\$12,000 total cost). Cason's wife, Kyla, has a medical condition that requires regular office visits and ongoing treatment (\$2,000 cost per year).

Cason	PPO	CDHP
Medical premiums (employee + family)	\$2,443	\$0
Liam's healthcare expenses: \$12,000		
Annual deductible	\$300	\$1,250
Out-of-pocket expenses: 20% coinsurance over the deductible and up to the out-of-pocket maximum (PPO: \$1,300/person and CDHP: \$3,300/person)	\$1,000	\$2,050
Kyla's healthcare expenses: \$2,000		
Annual deductible*	\$0	\$1,250
Out-of-pocket expenses: PPO copays* (6 visits x \$20) or CDHP coinsurance (20% x \$750 in expenses over the deductible)	\$120	\$150
Out-of-pocket subtotal	\$1,420	\$4,700
Chelan County PUD's 2025 HRA VEBA contribution used to pay expenses	-\$1,420	-\$3,650
Out-of-pocket total	\$0	\$1,050
Cason's total cost in 2025	\$2,443	\$1,050
Money remaining in HRA VEBA	\$980	\$0

* PPO plan: Covered without meeting deductible.

Jacob (Employee + Spouse)

Jacob covers himself and his spouse. Over the course of the year, he and his wife, Emily, get their checkups. Jacob has a bad lower back, so he visits a chiropractor every month. In addition, he gets a sinus infection, sees his doctor and fills a generic prescription at his local pharmacy. Emily has a chronic condition controlled by three generic medications taken monthly, quarterly doctor visits, and \$300 in lab charges.

Jacob	PPO	CDHP
Medical premiums (employee + spouse)	\$1,711	\$0
Jacob's healthcare expenses: \$3,300		
Annual deductible *	\$0*	\$1,250
Out-of-pocket expenses: PPO copays* (13 visits x \$20) and (1 Rx x \$10)	\$260 \$10	
CDHP coinsurance (20% x \$2,050 in expenses over the deductible)		\$410
Emily's healthcare expenses: \$6,700		
Annual deductible	\$300	\$1,250
Out-of-pocket expenses: PPO copays (4 visits x \$20) and 3 Rx/month x 12 months @ \$10 each	\$80 \$360	
CDHP coinsurance (20% x \$5,450 in expenses over the deductible)		\$1,090
Out-of-pocket subtotal	\$1,010	\$4,000
Chelan County PUD's 2025 HRA VEBA contribution used to pay expenses	-\$1,010	-\$3,650
Out-of-pocket total	\$0	\$350
Jacob's total cost in 2025	\$1,711	\$350
Money remaining in HRA VEBA	\$1,390	\$0

* PPO plan: Covered without meeting deductible

A Healthcare Cost Estimator and CDHP & PPO Cost Scenario tools are available at: mychelanpudbenefits.org

If You Do Nothing:

- ▶ You will be automatically enrolled in your current plan and rate tier based on the type and number of eligible dependents you covered in 2024.
- ▶ If you are in the PPO plan, the premium deducted from your paycheck will change starting Jan. 1, 2025. If you are in the CDHP, you will continue to have a \$0 paycheck deduction.
- ▶ **You will NOT have a Health Care or Dependent Care FSA. You must re-enroll in these accounts each open enrollment to participate next year.**



Open Enrollment for 2025 Benefits

Friday, November 8 (8 a.m.) through
Friday, December 6 (5 p.m.)

Benefit questions? Scan here to get answers.



Check out our easy-to-navigate benefits website for details about *all* your Chelan County PUD benefits.

mychelanpudbenefits.org

Tried the website and still can't find an answer?

Contact Chelan PUD Benefits for help:

- ▶ Email: benefits@chelanpud.org
- ▶ Call: 509-661-4448