



Tehama County's goal is to continue to provide a great benefit package and manage costs at the same time. Our continued membership in the PRISM Health Program allows us to bring you affordable coverage for health, vision, dental, and life. During our annual benefits open enrollment period, you have the opportunity to review and change your benefits elections to meet your needs for 2025. A few items to note:

Changing your plan: Changes can be made by logging on to the self-service enrollment portal: <https://workterra.net>. You can find step-by-step instructions on how to log in and navigate the self-service enrollment portal on the Personnel website under Benefits.

No changes to your plan: If you want your benefits to remain the same as 2024, no action is required. Your benefit plan will continue as it was in 2024. *See information below regarding Flexible Spending Account (FSA) enrollment.*

Life changes: If you have gotten married or divorced, had a baby, moved, or had any life event since last year's Open Enrollment, you should also log in to make sure your information is up to date.

PPO Plan: As a reminder, the Preferred Provider Organization (PPO) option was frozen effective January 1, 2019. No new enrollments will be accepted into this plan during the upcoming open enrollment period. Employees who are currently enrolled in the PPO may continue to receive coverage.

Volunteer Supplemental Life Insurance: Tehama County will continue to offer voluntary supplemental life insurance. Those employees who are interested in additional life insurance for themselves, their spouse, or their children may enroll during open enrollment.

Flexible Spending Account (FSA): This is also the time to enroll in an optional FSA plan. You can use an FSA to pay for copayments, deductibles, some prescriptions, some health care costs, and dependent care. The money diverted from wages to an FSA is not taxed. The IRS has not yet released the FSA contribution limits for 2025.

Lark: Lark is a diabetes prevention program that can help you determine if you're at risk for prediabetes and if needed, take steps to address it.

Livongo: With Livongo, covered individuals diagnosed with Diabetes can receive targeted support and guidance for better management of their condition. Livongo enrollees will be given a free cellular connected glucose monitor for effortless real-time data collection, free test strips to ensure regular/timely testing, personalized health nudges to deliver calls when members are most receptive, and human-centered support 24/7 with live 1:1 coaching.

Hinge Health: Hinge is a digital musculoskeletal physical therapy program offering a FREE tablet and wearable digital devices. Hinge provides personal physical therapy for preventative, acute, and chronic needs. Including, unlimited on-on-one health coaching. There is no member expense to participate.

SaveonSP: SaveonSP is a copay assistance program to reduce member's cost for certain specialty medications. If your prescription qualifies, you may be contacted by Express Scripts.

Changes to Covered Prescriptions: Based on clinical factors and cost containment, the list of covered medications can change from year to year. If you are taking a medication on a regular basis which may be excluded by Express Scripts, you will be notified. If you receive an email, phone call, or letter from Express Scripts, make sure not to dismiss it.

2024 Wellness & Benefit Fair: During the open enrollment period, the Personnel Office will also be hosting a Wellness & Benefit Fair. Look for the flyer in your email early October and/or visit the Personnel website under Benefits to find out how you can participate and win prizes!

FULL TIME TEHAMA COUNTY EMPLOYEES

Effective January 1, 2025

<u>Coverage</u>	<u>EPO</u>	<u>PPO</u>
Medical	\$2091.00	\$2589.00
Dental	\$60.30	\$60.30
Vision	\$11.32	\$11.32
Life (\$30,000)	\$5.58	\$5.58
TPA Fee	\$0.50	\$0.50
Total Benefit Package	\$2168.70	\$2666.70
Employee Portion*	\$234.54	\$732.54
Employee Portion* of life insurance purchased separately (\$30,000)	\$1.12	\$1.12

**Part time employees will pay a greater portion of the premium. Contact the Auditor's Office for the exact amount.*

COBRA RATES

Effective January 1, 2025

<u>Coverage</u>	<u>EPO</u>	<u>PPO</u>
Medical	\$2132.82	\$2640.78
Dental	\$61.51	\$61.51
Vision	\$11.55	\$11.55
Total Package Premium	\$2205.87*	\$2713.83*

**Premiums reflect a 2% administration fee.*