

## 2025 Open Enrollment

Open Enrollment for the 2025 plan year will be held from Tuesday, October 15<sup>th</sup>, through Thursday, October 31<sup>st</sup>, 2024. Changes made will be effective January 1, 2025. We urge you to take some time to learn about your options to prepare yourself to make the very best choices for you and your family during Open Enrollment. This is the one time of year you can make changes to your benefits, unless you experience a documented mid-year qualifying event, such as marriage, birth, gain or loss of other group health coverage. If a mid-year qualifying event occurs, benefit changes must be completed within 31 days of the event. Otherwise, you will have to wait until the following Open Enrollment to enroll in or drop coverage for yourself or your dependents.

If you do not want to make any changes, no action is required on your part\*. If you would like to make changes, please complete the Enrollment/Change form and return to [HR@casitaswater.com](mailto:HR@casitaswater.com) before the end of the Open Enrollment period.

\* Flexible Spending Account (FSA) designations must be made each year. If you would like to contribute to an FSA in 2025, you must make that election during Open Enrollment. The IRS has not yet announced the 2025 maximum annual contribution. If you typically elect the max you can write in MAX and I'll let you know the amount once the IRS releases the new maximum and you can decide whether you would like to keep it at the maximum amount. Elections cannot be changed mid-year unless a documented qualifying event supports the change.

**For employees and their dependents enrolled in an Anthem PPO/CDHP plan, mail order (or mail order retail alternatives) for maintenance medications will become mandatory again effective January 1, 2025.** The long-standing mail order requirement was suspended in March 2024 while CarelonRx made necessary corrections to its home delivery services.

Maintenance medications are those taken on a daily basis for chronic conditions such as high blood pressure, high cholesterol, thyroid issues or diabetes. New maintenance medication prescriptions may be filled twice at a 30-day supply at any retail pharmacy. At the third refill, participants are required to change to CarelonRx Home Delivery (90-day supply at 2 X the retail copay) or obtain their 90-day prescription from one of these retail pharmacy alternatives: Albertsons, Safeway, Ralphs, Vons, Pavilions, Costco, Walmart or Sam's Club.

If you are currently filling a **maintenance** medication through a pharmacy **not** listed above, please note that you will need to transition after January 1, 2025 to either CarelonRx Home Delivery or to one of the above listed retail alternatives when your prescription runs out.

Please reach out to the ACWA JPIA benefits team at 800-736-2292 or [benefits@acwajpia.com](mailto:benefits@acwajpia.com) if you have any questions or issues with your prescription drug benefits.

If you ever need surgery in the future, please remember to check out the Carrum Health benefit. This optional surgery benefit for Anthem PPO participants provides a second opinion and, if surgery is needed, travel for you and a companion to a top surgeon at a world-class surgical facility. Carrum offers a **\$250 incentive** if you obtain a second opinion from them before moving forward with your surgery. Learn more at [carrum.me/acwajpia](http://carrum.me/acwajpia).

Members of Anthem HMO or PPO plans are eligible to join Wellhub, giving you access to gyms, studios, classes, virtual training, and wellness apps - all with one membership! The gym and fitness options available depend on the membership level and cost you choose. The higher the level, the more options there are, including more premium partners. Go [here](#) to learn more about Wellhub.

Members of Kaiser HMO and CDHP, Anthem PPO and CDHP, and Anthem HMO medical plans through ACWA JPIA are eligible for Modern Health. This mental health and wellbeing benefit through Modern Health makes mental healthcare accessible in a timely manner, with appointments typically available within 48 hours. Modern Health offers one-on-one therapy, coaching, live group sessions, meditations, and other educational content on your smart phone or tablet. This benefit is available to all employees and retirees enrolled in ACWA JPIA Anthem and Kaiser medical plans. Dependents are also eligible, regardless of enrollment. Learn more with this short [video](#). Register today at <https://my.joinmodernhealth.com>.

**Delta Dental PPO Plan Enhancements! Effective January 1, 2025, plan benefits will include a third annual cleaning at no cost if using an in-network provider. Additionally, diagnostic/preventive services such as cleanings, exams and x-rays will no longer count against the plan's benefit maximum leaving more funds available for other dental care.**

Open enrollment is a good time to make sure your **mailing address** and your **life insurance beneficiaries** are up to date. To confirm or update your address, email [HR@casitaswater.com](mailto:HR@casitaswater.com). To review or update your beneficiary information, email [HR@casitaswater.com](mailto:HR@casitaswater.com).

For more information about your benefits or open enrollment, please contact the Human Resources department. Here's to a healthy road ahead!

Sincerely,  
Casitas Municipal Water District