

# Open Enrollment 2025

*Presented by:*



**ETA**  
**Insurance Group**  
U.S. Employee Benefits Services Group

# AGENDA

- Benefits Overview
  - Health and Rx Plan (Highmark)
  - Dental (Guardian)
  - Vision (VSP)
  - Life and Disability Benefits (The Standard Insurance Co.)

## Additional Items:

- Cost Savings Tips
- Flexible Spending Account (FSA 2025)
- What's to come 2025



# Benefits Overview

# 2025 MEDICAL BENEFITS

- Luzerne County Transportation Authority (LCTA) employees are offered the National PPO **250 Deductible plan**
- The plan is administered through Highmark Blue Cross/Blue Shield
- The LCTA no longer has an HRA account with Highmark
- Benefits for the LCTA are processed through Highmark under the PPO \$250 plan
- LCTA has joined the Pennsylvania Municipal Health Insurance Consortium (PMHIC). This is a behind the scenes financing arrangement. No changes to LCTA plan designs



# MEDICAL PLAN HIGHLIGHTS

## - PPO Plan



In-Network	\$250 PPO Plan	
	In-Network	
Deductible	\$250 Individual/ \$500 Family	
Coinsurance	0% after deductible	
Office Visit		\$15 copay
Specialist Visit		\$30 copay
Urgent Care		\$30 copay
Emergency Room	\$100 copay (waived if admitted)	
Preventative Care	100% covered, no deductible	

# MEDICAL PLAN HIGHLIGHTS



## - *PPO Plan*

- Open Enrollment, what does that mean to you
- Changes get reported to HR by 12/20
- Use of a MICROSITE
- Demo of MICROSITE - <https://lcta.mybenefitsinfo.com/>

# **MONTHLY PAYROLL CONTRIBUTION REVIEW (payroll deductions)**

- Handouts based on CBAs**

# DENTAL & VISION OVERVIEW



# DENTAL BENEFIT OVERVIEW



In-Network	PPO Dental Plan
Deductible	N/A
Annual Max	\$1,500 per person
Preventive	100%
Basic Restorative	80%
Major Restorative	50%

\*Maximize your benefits by using a participating dentists

# VISION



Benefit	In-Network
Vision Exam	Covered 100% Once every 12 months
Clear Standard Lenses (Pair)	Covered 100% Once every 12 months
Frames	Frames covered at 100%

# **LIFE AND DISABILITY BENEFITS**

# EMPLOYER PAID COVERAGE

## BASIC LIFE AND AD&D



Underwritten by The Standard Insurance Co.

- Life and AD&D Benefit – **Amount of coverage is based on your CBA**

# **COST SAVINGS TIPS**

# URGENT CARE VS. EMERGENCY ROOM



## Minor Emergencies

- ✓ Sprains & Broken Bones
- ✓ Flu & Colds
- ✓ Other Common Illnesses
- ✓ Ear, Eye & Other Infections
- ✓ Sore Throat
- ✓ Fevers
- ✓ Minor Stitches

## Life/Limb Threatening Conditions

- ✓ Signs of Heart Attack
- ✓ Signs of Stroke
- ✓ Severe Shortness of Breath
- ✓ Poisoning
- ✓ Coughing up or Vomiting Blood
- ✓ Uncontrollable Bleeding
- ✓ Loss of Consciousness

**PPO COPAY - \$30**

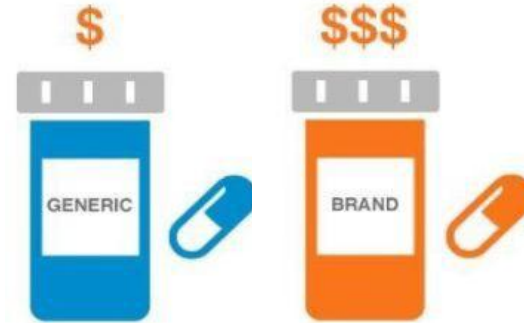
**PPO COPAY - \$100**

**TeleMedicine - \$15**

# RX SAVINGS TIPS

## GENERIC VS. BRAND MEDICATION

- 80% – 85% cheaper
- Same:
  - Active Ingredient
  - Strength
  - Dosage Form
  - Route of Administration
- Bioequivalent to brand-name



## MAIL ORDER VS. RETAIL

### Mail order may be for you if:

- You like saving time and money
- You forget to order or pick up refills
- You require long-term maintenance medications

### Benefits:

- Free shipping
- Can order a 90-day supply
- Cheaper than retail
- Improved medical adherence

### Retail pharmacy may be for you if:

- You need medication right away
- You take a compound medication
- You like the “personal” touch

### Benefits:

- Same day pick-up
- Many have a drive thru window
- Improved medical adherence

# FSA 2025



# Flexible Spending Account (FSA) Program

## 2025 Calendar Year

New for 2025, managed by Benecon

- Review Video – next page
  - 2025 Limit: \$3,300
  - USE IT OR LOSE IT...
- Did you have the FSA now (for 2024)? If so, see ETA for election forms
  - Need elections made for 2025 by 12/19



**ALL CHANGES AND FORMS ARE  
DUE TO HUMAN RESOURCES BY  
END OF DAY: DECEMBER 19<sup>th</sup>  
(NEXT THURSDAY)**

# ETA's ACCOUNT SERVICE TEAM

## IF YOU HAVE QUESTIONS, PLEASE CONTACT US!



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## Call (570) 669-5050

to speak to with a member of our team. Please identify yourself as a  
Luzerne County Transportation Authority (LCTA) Employee

**THANK YOU**

