IPBC Intergovernmental Personnel Benefit Cooperative

Timeline for Open Enrollment for January 1, 2025

IPBC is working with the IPBC vendors to develop the timeline for the January 1, 2025, open enrollment. To ensure those making open enrollment changes have ID cards by the effective date, and that PlanSource is updated with plan and/or rate changes prior to the open enrollment window opening, the following deadlines are ***mandatory***.

Action	Deadline
Underwriting Requests (1) • New ASO Medical/Dental & Current Plan Design Changes • Rate Tier Changes (i.e., 2 tier to 4 tier)	7/31/24
Confirmation of (1) • New ASO Plans & Plan Design Changes • New fully insured plans (i.e., new vision plan etc.), EAP, ID Theft • Rate Tier Changes (i.e., 2 tier to 4 tier) • Population Additions (i.e., separate cost population breakout for non-union, union etc.)	9/13/24
Confirmation of utilization of Employee Self Service (ESS) for OE (1)	9/20/24
Annual Enrollment Request Form Due (2)	9/20/24
1/1/25 Rate Sheets Provided to Members (3) Groups that did not request underwriting Groups that requested new plans/plan changes	 8/30/24 9/25/24
Member returns rate sheets with rate splits & copy of current payroll calendar (3)	Within 7 business days of receipt of rate sheet
Guided Renewal Process Completed in PlanSource (4) Rate Changes Only New Plans/Changes	 9/1/24-10/25/24 9/16/24-10/25/24
Member completes testing and provides feedback (5)	Testing Completed by 11/1/24
Data Rollover (3)	11/8/24
OE Window will open/close – ESS OE Window will open/close – Admin	11/11/24-11/22/24 11/11/24-12/4/24
OE EDI file transmission (3)	12/5/24

(1) Submit to your IPBC Service Team Rep in writing. Please note UW requests may take 2-3 weeks.
(2) Attached form should be returned to IPBC Service Team Rep.
(3) Please see the next page for important information.
(4) Guided renewal process will be completed by IPBC Service Team.
(5) IPBC Service Team Rep will let member group know when system is ready for testing. Testing feedback should be submitted to ipbcsupport@plansource.com with the subject line "OE Testing Feedback – Member Name". Please note that testing feedback provided after the deadline is not guaranteed to be in place by the start of Annual Enrollment.

Rate Sheets & Payroll Calendar

The rate sheet for 1/1/25 to 12/31/25 will be provided to the IPBC member group no later than the date listed on the chart on the previous page. Upon receipt of the rate sheet, IPBC member groups need to return it to their Service Team Representative within 7 business days with the appropriate splits. Instructions on how to include the splits will be given along with the rate sheet.

A 2025 Payroll Calendar that Pay Period Start/End Date and Pay Date should also be included as well.

Data Rollover

Data will be rolled over from the current plan year to the new plan year per the date indicated on the chart on the previous page. All pending transactions need to be either completed or terminated prior to the data rollover date.

Once the data rolls over, dual enrollment will be required for any life events during the time period between the rollover date and the end of the current plan year (11/8/24 – 12/31/24). When you go into PlanSource to complete a life event for the current plan year, it will prompt you to also complete an enrollment for the upcoming plan year.

Black Out Period

The last file with 2024 data will be transmitted on 11/28/24. The open Enrollment EDI file will be transmitted on 12/5/24. Once the carriers receive the file with the open enrollment elections for the plan year starting on 1/1/25, they will no longer accept any files with changes with effective dates prior to 1/1/25.

Therefore, there will be a black-out period from 11/28/24 until the start of the new plan year. In order to enroll new employees, terminate employees, or process life events (birth/marriage etc.) with a 2024 effective date, you must complete the carrier's haste enrollment process. Haste enrollment directions are available on the applicable carrier page on the IPBC website. At the same time, enter any changes you submit via the haste enrollment process into PlanSource. While the changes will not be transmitted to the carriers during the blackout period, the PlanSource system will need to have accurate information at the start of the 2025 plan year.

PlanSource ACA & COBRA Services

To Add PlanSource ACA & COBRA Services: To add ACA or COBRA a request will need to be sent to IPBCsupport@plansource.com 90 days prior to the effective date. Please copy your Benefit Consultant.

To Terminate PlanSource ACA & COBRA Services: Any IPBC Member that wishes to terminate ACA or COBRA services will need to send a termination letter on their government letterhead to IPBCsupport@plansource.com . The notices are due 90 days prior to the termination effective date. All terminations are processed based on the terms and conditions of the contract.

Intergovernmental Personnel Benefit Cooperative (IPBC)
www.ipbchealth.org

OPEN ENROLLMENT REQUEST FORM

Entity Name: _____
Main Contact: _____
Phone: _____
E-mail: _____

Are you having employee presentations and/or an Employee Benefit Fair? ☐ Yes ☐ No

If yes, please indicate options: ☐ Virtual ☐ In-person

Would you like your IPBC Benefit Consultant to attend*? ☐ Yes ☐ No

Would you like carriers to attend? ☐ Yes ☐ No

If yes, which carriers:

Please include details: dates/times of meetings, estimated # of attendees etc.

Option #1

Option #2

Option #3

**30-day notice required. Benefit Consultants/Carriers may not be able to attend all requested meetings. Priority will be given to member entities making significant plan changes.*

Interested in pre-recorded information videos in lieu of meetings/webinars? ☐ Yes ☐ No ☐ Maybe

If you need printed materials, please indicate below:

Items	**Quantity**
Benefit Summary	
Medical Enrollment Kits/Enrollment Guides - HMO	
Medical Enrollment Kits/Enrollment Guides - PPO	
Express Scripts Forms	
Dental Enrollment Kits/Enrollment Guides	
Vision Plan Information (if applicable)	
Basic Life Insurance/Supplemental Life Insurance (if applicable)	
FSA (if applicable)	
EAP Wallet Cards/Posters – please use form on IPBC website	IPBC - EAP - ComPsych (ipbchealth.org)
Voluntary/Trustmark (if applicable)	
Additional Items/Giveaways	

Requested Delivery Date of Materials:

Ship To:

Please note that form must be submitted to Benefit Consultant by date listed on Open Enrollment Timeline.