



**We Make Lives Better
Through Connections.**

2025 Open Enrollment

Non-Represented Employees

November 4, 2024 – November 18, 2024

October 23, 2024

Important Information

- Open Enrollment is November 4 through November 18
- Must login to Workday to elect, change, verify benefits elections
 - Must re-elect HSA/FSA every year
- IRS Mandated Updates to deductible/out-of-pocket maximum and HSA maximums
 - Deductibles and out-of-pocket for Kaiser and Cigna HDHP
 - ▶ \$3,300 individual/\$6,600 family
 - Contribution maximum for HSA
 - ▶ \$4,300 individual/\$8,550 family
 - ▶ \$1,000 catch-up for employees age 55+
- Eligibility
 - Employee
 - Spouse
 - Domestic Partner
 - ▶ Affidavit of domestic partnership required
 - ▶ Tax consequences
 - Child under age 26

Benefit Updates



New Changes

- Rate increases for Kaiser and Cigna
 - Average medical premium employee increase: 14.9%
 - Average medical premium RTD contribution increase 13.9%
- New additional benefits
 - ID theft protection through ID Watchdog
 - Enhanced legal plans through Metlife Legal Services
- Higher HSA contribution limit maximums

More Changes

- Enhanced Short-Term Disability coverage
 - 14-day elimination period (benefits begin paying day 15)
 - Benefits continue for up to 13 weeks (11 weeks paid)
 - 66.67% of salary up to a maximum of \$2,500/week
- Updated Benefits Guide
 - The 2025 Benefits Guide can be found on the HUB [here](#).

2024 Cigna Premiums

Cigna Premiums—Per Month

Cigna HDHP	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Contribution	\$88.40	\$181.21	\$176.80	\$255.44
RTD Contribution	\$1,024.67	\$2,216.64	\$1,565.05	\$2,923.95

Cigna PPO	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Contribution	\$209.87	\$430.19	\$419.67	\$606.44
RTD Contribution	\$976.90	\$2,116.06	\$1,503.75	\$2,817.77

All plan documents can be found on the HUB [here](#). Click on plans on left-hand side.

2024 Kaiser Premiums

Kaiser Premiums—Per Month

Kaiser HDHP	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Contribution	\$35.36	\$72.48	\$70.72	\$102.18
RTD Contribution	\$671.76	\$1,377.11	\$1,343.51	\$1,941.39

Kaiser DHMO	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Contribution	\$83.95	\$172.07	\$167.87	\$242.58
RTD Contribution	\$755.43	\$1,548.66	\$1,510.89	\$2,183.23

All plan documents can be found on the HUB [here](#). Click on plans on left-hand side.

2024 Delta Dental Premiums

Delta Dental Premiums—Per Month

Delta Dental EPO	Employee	Employee + 1 dependent	Employee + Family
Employee Contribution	\$7.52	\$13.53	\$22.98
RTD Contribution	\$17.58	\$31.56	\$53.60

Delta Dental PPO	Employee	Employee + 1 dependent	Employee + Family
Employee Contribution	\$12.58	\$23.65	\$41.28
RTD Contribution	\$29.38	\$55.17	\$96.31

All plan documents can be found on the HUB [here](#). Click on plans on left-hand side.

2024 Unum Vision Premiums

Unum Vision through Eyemed Network Premiums—Per Month

Unum-Powered by Eyemed	Employee	Employee + 1 dependent	Employee + Family
Employee Contribution	\$3.68	\$6.59	\$10.28
RTD Contribution	\$1.56	\$2.83	\$4.41

All plan documents can be found on the HUB [here](#). Click on plans on left-hand side.

Health Savings Account (HSA)

HSA contribution limits will increase in 2025. If employees contribute at least \$10 per paycheck, RTD will contribute additional money. The contribution limit includes RTD’s contribution.

Coverage	Contribution Limit	RTD Contribution
Employee Only	\$4,300	\$750
Employee + one or more	\$8,550	\$1,500
Catch-up (age 55+)	\$1,000 additional	

2025 FSA contribution limits have been released and are reflected below.

Coverage	Contribution Limit
Health Care FSA	\$3,300
Dependent Care FSA	\$5,000

Enrollment in the HSA or FSA is not automatic; employees must make elections annually.

New Voluntary Benefits for 2025

- ID Watchdog – ID theft protection
 - Coverage includes:
 - ▶ Control & Management – credit report lock, financial accounts monitoring, social accounts monitoring, personal data scans and removal, fraud alerts, more
 - ▶ Monitor & Detection – credit report monitoring, phishing and malware alerts, dark web monitoring, high-risk transaction monitoring, credit reports and score tracker
 - ▶ Support & Restoration – personalized ID restoration, online tracker, up to \$2 million ID theft insurance, deceased family member fraud, credit freeze, more

Pricing	Per Month
Employee	\$7.90
Family	\$13.90

All plan documents can be found on the HUB [here](#). Click on plans on left-hand side.

New Benefits for 2024

- Metlife – Legal Plan

- Coverage includes:

- ▶ Financial matters; Home & Real Estate
 - ▶ Estate planning; Family & Personal matters
 - ▶ Civil lawsuits
 - ▶ Elder-care issues
 - ▶ Traffic issues
 - ▶ Document review

High Plan	Per Month
Employee + Dependents	\$17.25

Low Plan	Per Month
Employee + Dependents	\$9.00

A photograph of a man with a grey beard and mustache, wearing a light blue button-down shirt, smiling broadly. A young boy with dark hair, wearing a yellow long-sleeved shirt, is sitting on the man's shoulders, also smiling. The background is a blurred outdoor setting with houses and a clear sky.

Human Resources Assistance

Alex

Need help selecting benefits? Alex is an easy-to-use online tool to assist with making benefits decisions.

Alex will compare each benefit plan side by side and provide cost estimates to allow employees to see which plan best suits their needs.

Visit Alex [here](#) to start comparing now.



Additional Information

- Open enrollment is the one time in the year to make changes to benefits
 - Last day to enroll is November 18, 2024
- All employees must login to Workday to make their 2024 benefits elections. Even if no changes are being made, please verify coverage is correct and update beneficiaries if needed
 - This is the only time of the year to make changes, unless a qualified life event is experienced
- HSA and/or FSA elections must be done every year. These benefit elections do not rollover to the next year
- Retirement account changes are not part of open enrollment, however this is a good time to verify your contributions to the 457b and update beneficiaries
 - Visit Empower's website [here](#)

Questions



Questions?

Questions about Benefits and Open Enrollment can be directed to:

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