

ATTENTION MCPHERSON COLLEGE EMPLOYEES

The 2025 Open Enrollment will be from **November 11th – November 13th** using the Maxwell Health online enrollment platform.

MEDICAL

- McPherson is pleased to announce our medical carrier will continue to be Blue Cross Blue Shield of Kansas, and the same 4 plans will be available to you.
- On plan option #4 (the HDHP), the deductible will now be \$3,300 for an individual and \$6,600 for a family.
- On plan options 1, 2, and 3 (all of the PPO plans), the Amwell telehealth visits will now be a \$0 copay.
- There will be a slight increase to employee rates this year. Rates can be found on Maxwell and in your benefit guide.
- Everyone who enrolls in our medical plan **will receive a new ID card** this year, which will be available for pick up from the Business Office. Your ID card should be available for pick up on Jan 2nd, but if you need your card prior, visit BCBSKS.com/blueaccess to download a temporary ID card. Watch for an email from your HR office when cards are available for pick up.
- If you have any procedures currently scheduled for after January 1st and you plan to make changes to your medical enrollment, relay the new insurance information to your provider as soon as possible so they can initiate any prior authorization requests.

RX

- We highly encourage you to fill any prescriptions prior to 1/1/25 to try and prevent any lapse in medications.
- We are switching our international RX sourcing program from ScriptSourcing to the IMA Pharmacy Advocate Program.
- If you are taking an eligible specialty and high-cost brand name medication, the IMA Pharmacy Team will reach out to you – please respond to this outreach. (This program will be voluntary.)

DENTAL

- We are pleased to announce our dental carrier will continue to be Blue Cross Blue Shield of Kansas and the same 2 plans will be available to you.
- There will be a slight increase to the rates this year.
- Please note that **only new enrollees or those who make an enrollment change** will receive a new ID card. Your new ID card should be available for pick up on Jan 2nd from the Business Office.

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VISION

- We are pleased to announce our vision carrier will continue to be SunLife.
- There will not be a change to the rates.
- A friendly reminder that Sunlife does not send physical ID cards.
- If you would like to download an ID card online, you can visit <https://www.vsp.com/create-account> and create an account to obtain one.

OTHER

- There will not be any changes to the Group Life plan.
- On the Voluntary Life plan, an enhancement has been added. During the annual open enrollment period, employees will be allowed to increase their voluntary life election amount by \$10,000 without being subject to an EOI.
- There will not be any changes to the Short Term or Long Term Disability plans.
- There will not be any changes to the Worksite plans (accident, critical illness, hospital indemnity)
- There will not be any changes to the Allstate ID protection plan.
- The new 2025 maximum contributions for the FSA and HSA can be found in your benefit guide.

WHAT DO YOU NEED TO DO?

This open enrollment period is your opportunity to enroll in or make changes to your benefit elections. Elections made during this open enrollment period will become effective 1/1/25 and will remain in place until 12/31/25, unless you experience a qualifying life event.

This is a **passive** open enrollment meaning you only log in if you want changes for the new plan year; otherwise, your 2025 insurance enrollment will remain the same as your 2024 insurance enrollment. Please note that some insurances have changed in employee cost.

Thank You!