



Fort Bend County Podcasts

Podcast Episode 20- Changes and Documentation for 2025 AE

October 10, 2024

Gina- Welcome to this week's Benefit Detective Podcast. I'm Gina.

Wendy- And I'm Wendy. And joining us today is another Benefit Detective, Brenda Isenberg.

Gina- Hey, Brenda.

Brenda- Hi. How's everybody doing? I hope everybody's ready for annual enrollment.

Gina- Absolutely. Now on that note, let's talk about the upcoming changes for annual enrollment and what documentation is needed.

Wendy- Yes. We are going to have exciting changes for 2025.

Gina- Oh, yes. Yes. Yes. Oh, can I can I tell them? Can I tell them?

Wendy- Yes, Gina. Go ahead. Tell them.

Gina- Okay. So I we are happy to announce that there is no more late entrance effective as of 1/1/2025.

(Applause and Clapping) I know y'all are feeling the excitement as I am.

Wendy- Oh, my. That's such a big change. Tell us more.

Gina- Okay. So, again, this is effective as of January 1, 2025, that there will no longer be a waiting period for those that enroll during annual enrollment. So let me just rephrase what a late entrant is in case y'all don't know. So, a late entrant is classified during annual enrollment as a person you are adding during annual enrollment who is currently not on that plan. So, like, let's say you wanted to add your children, or you wanted to add your spouse to a certain plan, whether it's medical, dental, or vision, and they weren't on that plan during the 2024 plan year, but you want to add them for the 2025 plan year. Well, they would have been considered a late entrant and would have been effective as of March 1st. But this time around, oh, we don't have that. So as long as all the documentation, the required documentation that is necessary in order to add them onto the plan is received by the annual enrollment deadline, they will then be effective as of January 1st. Now Brenda, with that being said, can you tell us what documentation is needed in order to add a spouse to a plan?

Brenda- Sure. Just keep in mind, we will need these documents, but they're not limited to the marriage license, the informal marriage certificate, social security number, the spousal form, which you'll find on the annual enrollment web page.

Wendy- And that's step number 1. Right?



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Brenda- Yes, Wendy. You will find this on, as Wendy was saying, step number 1 at the bottom of the page, your letter from the employer or we will need the certificate of critical coverage, our proof of eligibility, non-eligibility form. You can find this on our annual enrollment page under downloads and tools. Please have their employer complete this form and send this back to risk management.

Gina- You are so right, Brenda. So, the spousal eligibility verification form is going to be only for those that will be on the Fort Bend County medical plan for the year of 2025. So, if you have a spouse currently on the plan that you're just rolling into next year or if you're adding a spouse to the medical plan for 2025, this form is due every year, and it is due by November 1, 2024, and that is the last day of annual enrollment. And that certificate of critical coverage and the proof of non-eligibility form is due on January 31, 2025.

Wendy- And what documentation is needed when adding a dependent child?

Brenda- Wendy, that's a good point. For a dependent child, you would need the certified birth certificate and social security card. When you're inputting a dependent into the system, just make sure that that social security number is correct.

Gina- Alright. Thanks for that information.

Wendy- And another great benefit is TeleMed. Now don't get it confused with Teladoc.

Gina- Yes. So effective as of January 1, 2025, virtual doctor visits are covered benefit under the Fort Bend County medical plan. But just make sure you check with your providers to see if they allow for virtual visits.

Wendy- But we don't stop there.

Gina- Oh, Wendy, hit me with some more great news.

Wendy- Yes. Effective 1/1/2025, dependents on the Humana vision and dental as well as our Fort Bend County dental can stay on the plan till the end of the month of their 26th birthday if unmarried.

Gina- And the last change for the upcoming 2025 plan year is the health care reimbursement is being raised up to \$3,300 for the 2025 plan year. So that's going to be for the health care reimbursement effective 1/1/2025.

Wendy- Now let's recap the changes for the 2025 plan year.

Gina- Okay.

Wendy- We have no late entrants.

Gina- Yes.

Wendy- We have TeleMed.



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Gina- Yep.

Wendy- And we have the increase in the age for our dental and vision plans.

Gina- Right on.

Wendy- And flexible spending.

Gina- And documentation. Yes. So, documentation also needs to be submitted by November 1, 2024, which is the last day of annual enrollment. So, more information of that can be found on the annual Enrollment web page of what documents is needed, and Brenda also went over that as well. 1095 So, I know we haven't talked about it before, but I don't know if we put it on the last podcast, but your Social Security numbers matter. So, whatever your name is on your Social Security card, that's whatever the IRS gets filed to. That needs to match what is in Lawson. So, make sure that your names, Social Security numbers for all your dependents match in Lawson as well as what you file to the IRS. So that's very, very important. So, anybody who's adding anybody in step 4, for adding a dependent, maybe there is a spouse that has a maiden name versus a married name, make sure you update that information for us. And don't delete anybody out who may be an x or whoever the case may be. Just leave them in there because we inactivate them on our side. So, they'll still probably show up on your side, but it'll be inactive on our side.

Wendy- And the certificate of credible coverage and proof of non-eligibility form that needs to be completed by your spouse's employer is due by January 31, 2025.

Gina- Yes. Brenda, thanks for joining us on this week's Benefit Detective Podcast.

Brenda- Thank you for having me.

Gina- Well, that wraps up this week's Benefit Detective Podcast. I'm Gina.

Wendy- And I'm Wendy. And remember to listen every Thursday for our podcast. And don't forget, Monday, October 14th is the start of annual enrollment.

Gina- That's right. And remember, the benefit detectives are here to help.