

2025 OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS (FAQs)

ACTIVE EMPLOYEES

The City of Memphis is committed to ensuring that all employees and retirees get accurate information, as well as assistance enrolling in an affordable plan to meet their healthcare needs.

**If there is a conflict in the FAQs with language in the plans or benefits policies, the policies govern. The City of Memphis reserves the right to amend, suspend, or terminate benefits plans at any time.*

General Questions

1) When is the Open Enrollment period for 2025 coverage?

- Active & Part Time employees must complete enrollment from October 7, 2024 – October 25, 2024.

2) Is this a Mandatory or Passive enrollment for 2025?

- This is a **passive** enrollment, meaning that you are not required to re-enroll **unless** you would like to make changes to your 2025 benefits.
- If you are enrolled in the FSA, you will need to re-enroll for 2025.

3) What if I want my benefits to remain the same?

- If you do not want to make any changes to your current benefits, you are not required to re-enroll.
- If you are enrolled in the FSA, you will need to re-enroll for 2025.

4) How and where do I enroll?

- Visit the Total Rewards website at <https://totalrewards.memphistn.gov> to choose one of the following ways to enroll:
 - By Phone – Call 901-636-6800
 - By Appointment – over the phone or in-person at the Total Rewards office
 - Walk-in visit to the Total Rewards office

5) Can I visit the Total Rewards office to get assistance during the Open Enrollment period?

- Yes, you can make an appointment by visiting the Total Rewards website at <https://totalrewards.memphistn.gov>

6) What changes can I make during the open enrollment period?

- View or make changes to all of your City benefits such as medical, dental, vision, etc.
- For example:
 - Choose a different plan.
 - Add or delete dependents.
 - Increase or decrease your life or disability coverage.
 - Increase or decrease your Flexible Spending Account

- 7) **What if my spouse and I are both active City employees?**
- You may both choose individual coverage, or one of you can choose family coverage.
- 8) **I am a general employee; can I add my spouse, who has access to other coverage, to my plan and pay a surcharge?**
- No. That option is only available for active commissioned employees which includes Fire and Police officers, communication workers, and paramedics.
- 9) **I am turning 65 and retiring. Will my 60-year-old spouse be able to keep health insurance with the city until they reach 65?**
- No. The coverage for family members follows the employee with the exception of active commissioned employees which includes Fire and Police officers, communication workers, and paramedics.
 - Retirees who are no longer eligible for City coverage are eligible for Via Benefits. Both spouse and dependents follow the coverage option of the retiree, and they would be eligible to receive an HRA through Via Benefits.

Flexible Spending Account (FSA) and Health Reimbursement Account (HRA)

- 1) **Does my HRA rollover?**
- Yes. Unused balances will rollover to the next year if you remain on the Select Plan.
- 2) **Is the HRA attached to both the Choice Plan and the Select Plan?**
- No. Only the Select Plan has the HRA attached to the plan.
 - Single coverage - \$750.00 HRA, Family coverage - \$1500.00 HRA.
 - For additional information, please view the 2025 OE Benefit Booklet by visiting the Total Rewards website at <https://totalrewards.memphistn.gov> or contacting Health Equity at 1-888-796-0609.
- 3) **Does my FSA rollover?**
- No. You cannot carry over the balance in your FSA past the year that you opened your account.
 - You are required to re-enroll in your FSA every year even if you are not making any other changes to your benefits.
 - Unused funds in the account will be forfeited on the last day of March the following year but can only be used towards balance accrued during the 2025 year.

Nicotine Surcharge

- 1) **I am an active employee who uses nicotine. If I enroll in the City's insurance plan, does the tobacco surcharge apply to me?**
- Yes. If you are a nicotine user and you enroll in a City plan, you will pay the surcharge in addition to your medical premium.
- 2) **Will the tobacco/nicotine surcharge apply to each person in my family who uses those products?**
- No. The City will continue to apply the nicotine surcharge per family.
- 3) **Is there assistance available for individuals who want to stop using nicotine?**

- Yes. The city offers a smoking cessation program at no additional charge. You can enroll anytime by emailing wellness@memphistn.gov.

4) Is the smoking cessation program available to my family members?

- Yes. All family members covered by the City's medical plan can enroll in the program.

5) How can I have the tobacco surcharge waived?

- You can have your surcharge waived by successfully completing a smoking cessation program either through the City of Memphis or directly through your health care provider. We will require a completion certificate to remove the surcharge.

Spousal Coverage

Commissioned Police and Fire, Dispatchers, Operators, and Paramedics

Currently, a Spousal Surcharge is required for employees whose spouse has access to coverage with an employer, but would prefer to have coverage with the City of Memphis. After careful consideration, effective January 1st, 2025, the decision has been made to no longer require a Spousal Surcharge.

1) Will I still need to provide documentation?

- No, but for tracking purposes, you will still be asked if your spouse has access to other coverage.

2) How much is the spousal surcharge?

- Effective January 1st, 2025, the spousal surcharge is no longer required.

3) What if my spouse loses or gains coverage?

- If your spouse loses coverage, that would be considered a qualifying life event, which means they could enroll in the City's insurance plan within the life event timeframe. Please refer to qualified life events in the 2024 OE Booklet.
- If your spouse gains coverage, that would be considered a qualifying life event, which means they could disenroll in the City's insurance plan within the life event timeframe. Please refer to qualified life events in the 2024 OE Booklet.
- If your spouse gains access to coverage through their employer but would prefer to remain on the City of Memphis plan, please notify the Benefits office of the change in access.

4) If my spouse has coverage with their employer, can they enroll in the City of Memphis Medical plan also?

- No. Dual coverage is **not** permitted. If your spouse enrolls in their employer's health plan, they can continue coverage or enroll in the City's dental and/or vision plan.

5) What happens if my spouse finds a new job and I forget to notify the Total Rewards Office, and my spouse remains enrolled in the City's plan?

- Dual coverage is **not** permitted. You may be responsible for any claims incurred and paid out on behalf of your spouse. It is the responsibility of the employee to notify the Total Rewards Office of any changes.