

2025 OPEN ENROLLMENT

Open enrollment is an opportunity to review available plan and coverage options and make decisions that best fit your needs for the next plan year. This page highlights important updates and enhancements to City of Fort Collins benefits. The open enrollment process is passive unless you wish to make changes to your current selections. If you wish to continue or start a Flexible Spending Account (FSA), you must make your elections every year.

2025 CHANGES/UPDATES:

PREMIUM UPDATE

Starting January 1, 2025, full-time and part-time premiums will be the same. There will no longer be different premiums dependent upon employment status.

LIFESTYLE MANAGEMENT PROGRAM

The City of Fort Collins is committed to supporting your overall health. Currently, the Lifestyle Management Program reimburses up to \$500 per service, with a \$2,000 total benefit limit. Starting January 1, 2025, this benefit will increase up to \$1,000 per service, still within the \$2,000 annual maximum reimbursement. The program covers the following service categories:

- Registered Dietitians (nutritionists are excluded)
- Massage Therapy (State of Colorado requires a registered license)
- Acupuncture (licensed or certified acupuncturists)
- Biofeedback

NEW—IDENTITY THEFT PROTECTION

Identity Theft is the fastest-growing crime in the United States. As a result, The City of Fort Collins has added the option for employees to add Identity Theft Protection to their benefits. This coverage will be available at a low cost through Metlife/Aura during Open Enrollment.

PRESCRIPTIONS BY CVS CAREMARK

In 2025, CVS Caremark will manage prescriptions, giving you access to affordable medications with convenient options for home delivery, retail pharmacy pickup, and easy refills through the Caremark app.

HSA & FSA CONTRIBUTION LIMITS

The IRS updates the contribution limits for the Health Savings Account (HSA) and Flexible Spending Account (FSA) annually. The 2025 annual maximums are:

- Health Savings Account— \$4,300 Employee-Only Coverage / \$8,550 Employee + Dependent Coverage
- Healthcare Flexible Spending Account— \$3,300 (projected)
- Dependent Care Flexible Spending Account—\$5,000

HEALTHCARE FSA ROLLOVER INCREASE

The Flexible Spending Account maximum rollover is \$640 for 2024 to 2025, and it is projected to increase to \$660 for 2025 to 2026.

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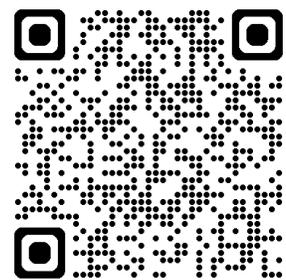
Friday, October 11 at
10:00 a.m. through
Wednesday, October 23 at
3:00 p.m.

PRESENTATION:

Wednesday, October 9
10:30 a.m.- noon

Presentation will be virtual
and recorded via Zoom.

fcgov.zoom.us/j/99655674825





ACCESSING THE SYSTEM

CHECK YOUR BROWSER

To access JDE and make your benefits selections, use either **Microsoft Edge** or **Google Chrome**. Firefox and Safari do not support JDE.

VERIFY YOUR USER ID AND PASSWORD FOR JDE ARE CURRENT

The Open Enrollment portal requires employees to have a current User ID and Password. This is the same User ID and Password used to enter time in JDE. Employees who have not accessed JDE in over 80 days are required to reset their password by clicking on the "Click here to reset your password" link on the JDE login page.

Visit our OE Technical Tips & Steps page at cofc.info/OETipsandSteps for detailed instruction.

1. Determine if you are on the City network.

- If you are logged onto the VPN, or using a computer at a City facility, access JDE at cofc.info/OnsiteorVPN.
- If you are **not** on the VPN or at a City facility, access JDE at cofc.info/remotearchive.

2. Select "Employee Self Service" tab. Then click the "Open Enrollment" button. Be sure to read all the instructions on each screen.

3. After making your elections, click the "Submit Your Changes" button and click "I Accept."

4. Be sure to print or take a photo of your FINAL Confirmation Statement. Keep this for your records as **proof** of your elections and confirmation you completed the process.

5. Continue to click "Next" until you see the screen display **"YOU'RE DONE with Medical, Dental, Vision, Health Savings Account, Flex Spending, and Life Insurance!"**

6. Upon completing your enrollment, you will need to click the "Sign Out" link to exit the system.



QUESTIONS?

Contact HRBenefits@fcgov.com

Scan the QR code for more information

