



ANNUAL OPEN ENROLLMENT

January 2025 – December 2025

JPS Bus Drivers (Outside Top 3)

Provider: WMHIP

ANNUAL OPEN ENROLLMENT | Oct. 16, 2024–Oct. 30, 2024

For Health Care Coverage: Jan 1, 2025–Dec 31, 2025

2025 OUT-OF-POCKET COST: Increase

Premium cost increase of 8.7%, hard cap increase of 0.2%.

WHAT IS OPEN ENROLLMENT?

Annual Open Enrollment is the one time each year when you are allowed to make changes to your health care plan, outside of a “life event” such as a birth, death, marriage, divorce, job loss, etc. We want you to be equipped to make the best individual decisions for your healthcare in 2025, so please take the time to review the included information intended to help you:

1. Understand the overall cost and funding of your plan
2. Explain who is responsible for certain healthcare costs
3. Clearly identify the individual decisions you’re required to make

WHAT DO YOU NEED TO DO?

1. Carefully review this guide, as well as the accompanying information [found online by clicking here.](#)
2. Determine which 2025 health care plan elections are right for you and your family.
3. Complete the **Insurance Election Form** online to make your 2025 health care plan elections.
 - a. NOTE: When completing the form, if you select the **cash-in-lieu plan (PAK B)** you will need to:
 - i. Decline health coverage on the election form.
 - ii. Attest that you, your spouse, and eligible dependents have alternative minimum essential healthcare coverage other than coverage obtained in the marketplace.
4. If you’re **not making changes** to your health plan or voluntary options (short term disability, life insurance, etc), you have successfully completed your 2025 open enrollment once you

have submitted the completed election form in step 3. **If you would like to make changes to your health plan or voluntary options, please proceed to steps 5 and 6.**

5. To make any desired **changes to your health plan**:
 - a. Review the provided plan documents and accompanying information.
 - b. Complete the [WMHIP Insurance Change Form](#).
 - c. Submit the completed form to Melissa at mshuker@jpsonline.org
6. If you have any questions please reach out to Leslie Philipps or Melissa Shuker.

2025 HEALTH PLAN OPTIONS

JPS BUS DRIVERS (OUTSIDE TOP 3)			
WMHIP HEALTH CARE PACKAGES			
PAK A	PAK B	PAK C	PAK D
Flex Blue \$40 Drug Card \$1,650/member \$3,300/family	Cash-in-lieu of district health insurance.	Flex Blue 3-Tier Drug Card \$1,650/member \$3,300/family	Simply Blue 3-Tier/20% RX \$10 (\$40-\$80) 20% (\$60-\$100) \$2,000/member \$4,000/family
\$10/\$40 RX Copay	Amount: \$7,718.26	\$10/\$40/\$80 RX Copay	20% Co-Insurance



ANNUAL OPEN ENROLLMENT

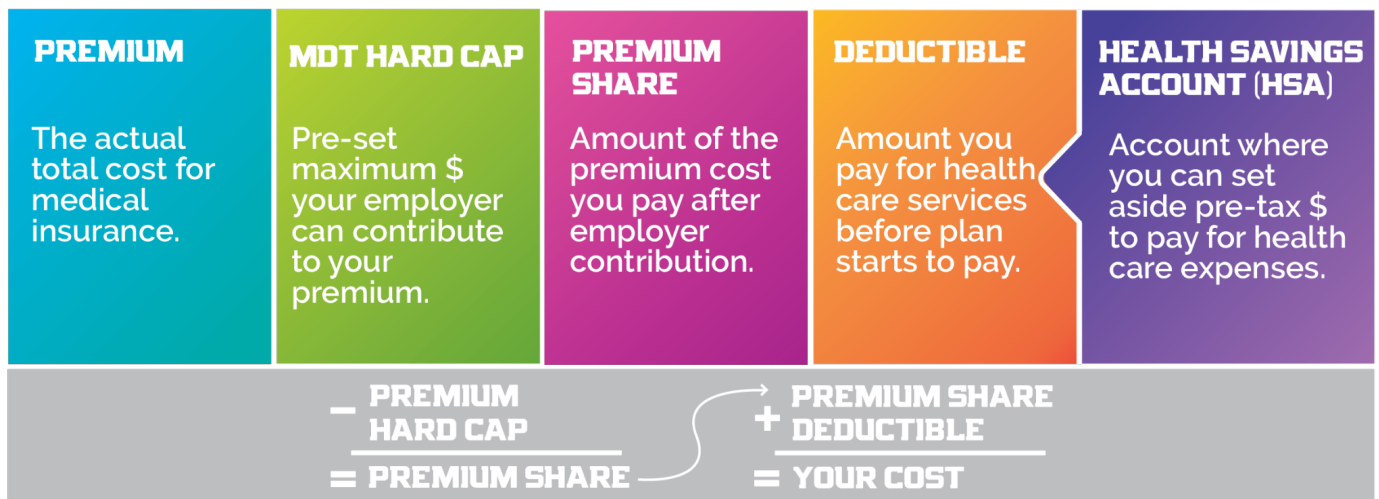
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The **Out-of-Pocket Maximum** for **PAK A** is \$2,650 member/\$5,300 family, **PAK C** is \$2,650 member/\$5,300 family, and **PAK D** is \$3,000/member and \$6,000/family.

UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS



2025 HEALTH CARE COSTS




- 2025 PREMIUM COSTS & HARD CAPS**

	 SINGLE	 TWO-PERSON	 FAMILY
PAK A	\$9,205.80	\$20,712.96	\$25,776.24
PAK C	\$8,846.88	\$19,905.12	\$24,770.88
PAK D	\$7,148.16	\$16,083.24	\$20,014.80




HARD CAP	\$7,718.26	\$16,141.28	\$21,049.85
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Set by Michigan Dept. of Treasury




- YOUR INSURANCE COSTS: 2025 PREMIUM SHARE ANNUAL**

	 SINGLE	 TWO-PERSON	 FAMILY
PAK A	\$1,487.54	\$4,571.68	\$4,726.39
PAK C	\$1,128.62	\$3,763.84	\$3,721.03
PAK D	\$0	\$0	\$0

- YOUR INSURANCE COSTS: 2025 PREMIUM SHARE PER PAYCHECK**

	 SINGLE 20 Pays	 TWO-PERSON 20 Pays	 FAMILY 20 Pays
PAK A	\$74.38	\$228.59	\$236.32
PAK C	\$56.44	\$188.20	\$186.06
PAK D	\$0	\$0	\$0

2025 ANNUAL DEDUCTIBLES

	 SINGLE	 TWO-PERSON	 FAMILY
PAKS A/C	\$1,650	\$3,300	\$3,300
PAK D	\$2,000	\$4,000	\$4,000

Deductibles listed are for in-network services.

2025 DISTRICT HSA CONTRIBUTIONS




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	SINGLE	TWO-PERSON	FAMILY	
	\$570.10	\$58.04	\$1,035.05	
PAK D	\$47.51	\$4.84	\$86.25	Employer HSA contribution
	per month	per month	per month	applies to PAK D plan only

JPS can only contribute to an HSA when the premium share cost is less than the MDT hard cap.

2025 PRESCRIPTION DRUG COPAYS

	GENERIC	PREFERRED BRAND	NON-PREFERRED TIER 3 BRAND
PAK A Retail	\$10	\$40	\$40
PAK C Retail	\$10	\$40	\$80
PAK D Retail	\$10	20% (\$40-\$80)	20% (\$60-\$100)

Copays listed are for 30 day retail supply. Mail order may provide savings.

HEALTH SAVINGS ACCOUNTS (HSA)

HSA's are a type of savings account that let you set aside pre-tax money to pay for qualified medical expenses, such as orthodontic work, medical/dental co-pays, saving for retirement health costs, etc. You may choose to contribute additional money to your HSA (if eligible) to take advantage of the tax benefit—because HSA contributions are pre-tax, your taxable income is reduced by the amount that you contribute.

- JPS HSA's are managed through Health Equity. You can use your Health Equity card to pay for qualified medical expenses, or use their online portal or mobile app.
- *Note that the IRS imposes an annual cap on the amount you can contribute to an HSA.*
- You can change your HSA contributions and corresponding payroll deduction at any time. Simply fill out the **HSA form** on the website and Teresa Monroe will process the change.
- Annual contribution limits can be found on the HSA form.

ADDITIONAL RESOURCES



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To ensure you have the information needed to make the best decisions for your healthcare in 2025, we've made available several documents from our providers to give greater detail on each of the plans and their coverages. [Click here to view the documents available for your plan options.](#)