
Welcome to Open Enrollment 2025!

Open Enrollment is your opportunity to make changes to your benefit elections. You may enroll for the first time, switch medical plans, add dependents, or terminate your coverage. Your annual open enrollment period will run from **October 15th through December 07, 2024**.

We encourage you to review the information *carefully*. As in the past, you are only able to make a change to your benefits after the open enrollment period if you experience a qualifying life event such as marriage, divorce, birth or adoptions, death in the family or an involuntary loss of coverage.

If you do not want to make any changes to your coverage for 2025, **no action is required** as your 2024 elections will automatically rollover into 2025.

Please review the **Health Matters Guide** as a comprehensive look at the plans that are offered by the DSRA Trust for members who are Medicare eligible. The new premiums will go into effect January 1, 2025, and are printed in the 2025 enrollment form.

The Hartford Retiree secondary plan rates will increase by 7% for the 2025 plan year. Please refer to the 2025 enrollment form for the 2025 plan rates.

BCBS Medicare Advantage Plans rates will have NO INCREASE in 2025. We were able to lock in 2024 rates for 2 years avoiding the potential for a rate increase in 2025. With the changes being made by the Federal government to prescription drug coverage and other Medicare coverages, other Medicare Advantage plan rates are seeing large increases for 2025. Our members will avoid these increases in 2025 with the hope that further changes causing cost increases will cease during the 2025 plan year. The Medicare Advantage plans are bundled with the High prescription Part D plan, there is no need to elect a stand-alone Part D plan. The BCBS Medicare Advantage plan rates are not based on age or location.

BCBS High and Low Part D plan rates will have NO INCREASE in 2025. The prescription drug plan rates were locked in for 2025 so our plan participants will benefit whereas other prescription drug plans are seeing large rate increases for 2025. These plans are available to take as a standalone plan or can be paired with any of the Hartford plan selections: Elite, Premium Plus, Premium and Choice plans.

High Dental and Low Dental Plans: there was an average 8.5% increase in the High and Low dental plans for 2025.

Vision plan: there was a 15% increase to the vision rates in 2025.

Please refer to the 2025 enrollment form for all plan rates.



THE BENISTAR RETIREE SERVICE CENTER

The Benistar Retiree Service Center will be available to ALL DSRA-Benefit Trust Pre 65 and Post 65 plan participants. **The Benistar Retiree Service Center** will be there to help you with questions regarding enrollment, benefits, payment status, changes to your family status and help in finding the answer to your healthcare needs for any plan you may be enrolled through the DSRA-Benefit Trust. **The Benistar Retiree Service Center** will be available to DSRA-BT members as well as plan participants 5 days a week from 8:30AM – 5:00PM EST by dialing **1- 888-588-6682**

DEADLINE FOR BENEFIT ELECTIONS

The deadline for completing the enrollment process is **Saturday, December 7th**. **Benistar must receive all plan changes no later than December 7th**. All coverage changes will be effective January 1, 2025.

BILLING & PAYMENT

You will be billed monthly by Benistar. Payments can be made to Benistar via direct bill or by enrollment in the Electronic Funds Transfer (EFT). **Credit cards are not accepted**. It is essential your premium payments are made on time. If premiums are not paid by the due date, **coverage will be terminated as of the last day of the preceding month**. If this occurs, all benefits will cease, and no claims will be paid.

If you are currently enrolled in the Benistar EFT program, you will receive a separate statement to show your premium increase for the 2025 plan year, and the new amount will automatically change in January 2025.

QUESTIONS

If you have questions about the benefit plans or the enrollment process, please contact the **Benistar Retiree Service Center** at **1- 888-588-6682**

On behalf of the DSRA Benefit Trust Committee, we thank you for your participation in the DSRA Benefit Trust benefit plans and for your ongoing support. We appreciate the opportunity to continue to serve you!

Paul Beiter	Lori Ostrander	Sharon Delezenne	Stephen Duca	Greg White
DSRA-BT Chair	DSRA-BT Treasurer	DSRA-BT Secretary	Board Member	Board Member