



## Open Enrollment at-a-Glance

8/1/25 – 8/31/25

### Changes Made During Open Enrollment Are Effective 10/1/25

The annual open enrollment period is from August 1 through August 31, 5:00 pm ET, and is the one time during a plan year that an employee may make changes to benefits without the need for a qualified change of family status. Employees wishing to make changes will need to make their elections via the PRM Benefits website during this period; otherwise, coverage will continue for the new plan year effective October 1, 2025, through September 30, 2026.

Click the links below for enrollment instructions and additional information.

#### Important Links

Note: If you can't access the information in the G drive or the Human Resources page on [SharePoint](#) (the employee intranet), please contact me and I will send it to you.

- Comprehensive open enrollment **benefit guidebook**: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Benefit Guide\10.1.2025 Benefit Guide - FINAL.pdf](#) or [SharePoint](#) / Human Resources page
- PRM/BenefitSolver **enrollment website**: [www.benefitsolver.com](http://www.benefitsolver.com)  
**Company Key Code is PRM**
  - ✓ Instructions for **NEW** multi-factor authentication: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Self-service Flyer\Multi-Factor Authentication.pdf](#) or [SharePoint](#)
- **Enrollment instructions**: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Self-service Flyer\Self Service Flier 2025.pdf](#) or [SharePoint](#)
  - ✓ Step-by-step instructions on how to access the website and make changes. Or, see instructions below in How to Enroll/Make Changes.
- **Dependent required document list**: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Dependent Documentation\Dependent Document List.pdf](#) or [SharePoint](#)
  - Lists the types of proof documents required to add a spouse or child(ren) as dependents for the first time.
- **G drive 2025/2026 open enrollment resources** and medical/dental/vision employee contributions: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits](#) or [SharePoint](#)

- **Florida Blue videos & print resources** for medical/prescription and dental:  
<https://www.elearning.floridablue.com/?toolcode=b6b5ff3f-8486-4127-a7f4-84c9ab6b0394-to-2024>
- **The Standard link for submitting Evidence of Insurability**  
(EOI): [https://www3.standard.com/w/PA\\_AmuBridgeWeb/MuServlet/?id=eb55d8045567ae8fe6b319f13bf66d73](https://www3.standard.com/w/PA_AmuBridgeWeb/MuServlet/?id=eb55d8045567ae8fe6b319f13bf66d73)
- **Legal Shield** enrollment information: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Legal Shield](#) or [SharePoint](#)  
✓ Includes program information, rates, and enrollment form
- **AFLAC** enrollment information and rates:  
<https://www.aflacenrollment.com/TownofLongboatKey/x58892116539> or [SharePoint](#)
- **Talkspace** flyer: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\EAP flyer and Talkspace\Talkspace live plus chat member RFL.pdf](#) or [SharePoint](#)
- **Blue365 Deals** information: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Blue365 Deals\Blue365 Discount Program Member Flier.pdf](#) or [SharePoint](#) / [Employee Discounts](#) page
- **Dental plan** flyer – Oral Health for Overall Health: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Dental\Miscellaneous Dental Flyers\Oral Health For Overall Health.pdf](#) or [SharePoint](#)
- **NVA vision plan** EYEESSENTIAL Discount Plan (for benefits available after your annual NVA vision benefit is exhausted) – see second page of NVA summary of benefits: [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\NVA - Vision\NVA Summary 2025.pdf](#) or [SharePoint](#)

## How to Enroll/Make Changes

To access your benefits online and make changes for the new plan year, click the PRM/BenefitSolver link above. If you forgot your username and password, click “forgot your username or password,” or if you are new to the system, click the Register button. The system will ask for your Social Security Number, Birth Date and **Company Key Code** which is **PRM**. Once you login, if you wish to make any changes, you must click the **Approve** button on the “Review Enrollment” page or your changes will not be made. **NEW THIS YEAR:** Multi-factor authentication; see the link above for instructions.

To add a new dependent to your medical, dental, and/or vision insurance (someone who you haven’t covered in the past), you must provide documentation to Human Resources to prove your relationship. Your dependent will be added after PRM reviews and approves your documentation. Click the link above for a list of the required documentation.

**Legal Shield:** If you wish to enroll, change, or drop Legal Shield coverage, please use the link above to access the application form; complete the form and return it to Human Resources by August 31. See On-site and Virtual Meetings below for Zoom meeting dates.

**AFLAC:** If you wish to enroll, change, or drop AFLAC coverage, please use the link above for instructions on how to contact Sharon Schulz, our AFLAC representative, to complete your enrollment/change no later than August 31. AFLAC will send your completed enrollment form to HR. See On-site and Virtual Meetings below for on-site meeting dates.

**TransAmerica:** If you or your spouse wish to enroll for Medicare Supplement insurance, please use the link above for instructions on how to contact Karin Botelho, our TransAmerica representative, to complete your enrollment no later than August 31. Karin will send your completed enrollment form to HR. Or – see below for dates when Karin will be on-site to discuss Medicare and Social Security.

### **Important Updates/Reminders for the New Plan Year**

For our 2025/2026 group medical insurance, there will be a 2.5% increase in the payroll deductions for dependent and family coverage, and the Town will continue to pay 100% of the Employee Only premium. There will be a 7.0% increase in the payroll deductions for dental insurance, and no change in the payroll deductions for vision insurance. Payroll deduction changes will be effective October 1, 2025, and will be reflected on October 14, 2025, paychecks. See the G drive for the 2025/2026 payroll deductions for the medical, dental, and vision plans.

- **Medical Plans: HMO 55 Blue Care and PPO 727 Blue Choice**

**Reminders:**

- ✓ **Medical ID cards** are issued only to employees who move on or off the HMO. All others must request an ID card to be mailed if one is needed ([www.floridablue.com](http://www.floridablue.com)). Also, ID cards do not list dependent names; only the employee's name is listed.
- ✓ **Dependents:** Children can be kept on the benefit plans through the end of the year in which they turn age 26, regardless of marital status, student status, or dependents.
- ✓ **Overage Dependents:** Employees who wish to cover children age 26 to 30 for medical insurance must submit an Overage Dependent Verification Form to Human Resources by August 31, 2025. This form will be sent in a separate email to the affected employees.
- ✓ **TELADOC:** Teladoc gives you access 24 hours, 7 days a week, to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits.
- ✓ **Blue365 Deals:** Medical plan members have access to discounts from dozens of companies – click the link above for details, or go to the Employee Discounts page on [SharePoint](#).

- **Dental Plans: High PPO and Low PPO**

- ✓ The dental plan payroll contributions will increase by 7%. This is the first increase in dental contributions in five years.
- ✓ Don't forget the additional covered dental services for members with certain medical conditions (the "Oral Health for Overall Health" feature announced earlier this year). Click the link above, or go to the similar folder on [SharePoint](#).

- **Vision Plan**

- ✓ No change in payroll contributions
- ✓ **Highlight:** EYEESSENTIAL Discount Plan – additional vision benefits that can be utilized once you've exhausted your regular annual vision benefits. Click the link above, or go to the similar folder on [SharePoint](#). The EYEESSENTIAL benefits are listed on the second page of the vision plan summary of benefits.

- **Life and Disability Plans**
  - ✓ **The Standard Employer Paid Basic Employee Life Insurance**
    - No change in benefits
- **The Standard Employee Paid Voluntary Life Insurance**
  - ✓ **Reminders:**
    - Employees or spouses who have had evidence of insurability (EOI) declined in the past will need to submit an EOI for an increase of any amount.
    - Spouse coverage in the dependent life plans can continue until your 70<sup>th</sup> birthday. Dependent life coverage for your child(ren) can continue until the end of the year in which they reach age 26.
    - Age reductions/limitations apply; therefore, coverage amounts may be different for employees age 65+.
    - EOI is needed for first-time elections, as well as: (1) increases to voluntary life of more than \$20,000 for employee and \$10,000 for spouse; (2) for those enrolling on voluntary life for the first time and requesting more than \$20,000 for themselves or \$10,000 for their spouse; increases to voluntary employee life and/or spouse life if you've been denied in the past by The Standard; and (3) anyone enrolling in voluntary disability for the first time.
    - EOI requests must be submitted and approved by The Standard (see instructions for submitting an EOI request on the PRM benefits website ([www.benefitsolver.com](http://www.benefitsolver.com)) or by clicking the link above). New coverage amounts will **not** be in place until the EOI has been approved by The Standard.
    - All rates remain the same as last year; however, keep in mind the voluntary life rate does increase with age, so if you've reached a milestone birthday (30, 35, 40, 45, 50, etc.) you will see a rate change beginning with your October 14 paycheck.
- **The Standard Employee Paid Short Term Disability (STD)**
  - ✓ No change in payroll contributions
- **The Standard Employer Paid Long Term Disability (LTD)**
  - ✓ No change in benefits
- **Employee Assistance Program (EAP)** – Resources for Living offers a variety of confidential counseling, referral, and information services.
  - ✓ **Reminder:** Available through Resources for Living – Talkspace – an online therapy platform that will make getting help even easier; you can do it from anywhere at any time. Click the link above for the flyer.
- **AFLAC** – **New** Line of Duty rider added to Accident Insurance benefit – must elect the rider (not automatically included)
  - ✓ Click the AFLAC or G drive links above to view brochures and videos about what is available and review the bi-weekly rate sheet.
  - ✓ Note: Short Term Disability and Life Insurance employee contributions are calculated by our AFLAC representative.
- **Legal Shield** – No change in benefits or rates

## On-site and Virtual Meetings

Once again, we will not hold on-site meetings with Florida Blue, NVA, or The Standard. Instead, PRM has provided the above link to virtual presentations and information on the Florida Blue, NVA, and Teladoc benefits.

**AFLAC** will hold on-site meetings at North Fire on the following dates/times. There will be NO AFLAC on-site meetings at Town Hall; employees are invited to attend the meetings at North Fire. Click the link above in Important Links for contact information.

- Monday, August 4, 6:00 pm
- Tuesday, August 5, 6:00 pm
- Wednesday, August 6, 6:00 pm

**Legal Shield** will hold Zoom meetings on the following dates/times. Registration is required and must be done no later than the day before the meeting. If you can't make one the meetings but wish to contact our Legal Shield representative, click the link above in Important Links for contact information. **REGISTRATION IS REQUIRED.**

- August 19 – 9:00 am
  - Registration link: <https://us02web.zoom.us/meeting/register/S4YddiK7TBWPTkISjEMEIA>
  - Meeting link: <https://us02web.zoom.us/j/85915051536?pwd=0uaWPjB78BJngsAbKRyBuG3SGn88Ww.1>
    - Meeting ID 859 1505 1536; Passcode 552032
- August 21 – 1:00 pm
  - Registration link: <https://us02web.zoom.us/meeting/register/03UKqOgOSpSEQwQ5990oBw>
  - Meeting link: <https://us02web.zoom.us/meeting/register/03UKqOgOSpSEQwQ5990oBw>
    - Meeting ID 829 4751 3563; Passcode 639637
- August 26 - 6:00 pm
  - Registration link: [https://us02web.zoom.us/meeting/register/6xCx4AcYRrKp\\_YaPMXGDLg](https://us02web.zoom.us/meeting/register/6xCx4AcYRrKp_YaPMXGDLg)
  - Meeting link: [https://us02web.zoom.us/meeting/register/6xCx4AcYRrKp\\_YaPMXGDLg](https://us02web.zoom.us/meeting/register/6xCx4AcYRrKp_YaPMXGDLg)
    - Meeting ID 870 0362 4474; Passcode 493848

**TransAmerica** (through Baacke Insurance) will hold Medicare/Social Security information meetings in the Town Hall Ante-chamber on the following dates. Registration is not required.

- August 12 from 12:00 pm – 1:00 pm
- August 18 from 12:00 pm – 1:00 pm
- August 27 from 12:00 pm – 1:00 pm
- Additional meeting in September (outside of open enrollment):
  - September 4 from 12:00 pm – 1:00 pm

## Beneficiary Designations – Important Reminders

Life insurance beneficiary designations are maintained on the PRM/BenefitSolver benefits website ([www.benefitsolver.com](http://www.benefitsolver.com)). Even if you don't plan to make benefit plan changes during open enrollment, please visit the website to review your life insurance beneficiary designations and update as needed. Outside of open enrollment, please contact myself or Lisa Silvertooth for assistance.

Retirement savings plan beneficiary designations are maintained on the Nationwide website (<https://www.nrsforu.com/rsc-web-preauth/index.html>). Please visit the Nationwide website to ensure your beneficiary designations are current.



Employees who are in the frozen pension plan can contact Lynn Curreli or Lisa Silvertooth to review their pension plan beneficiary designation forms or to request a blank form for changes. Completed forms should be sent to Human Resources.

Likewise, please contact Lynn Curreli or Lisa Silvertooth to review your payroll beneficiary designation form. Blank forms are available on [SharePoint](#)/Human Resources page. Completed forms should be sent to Human Resources.

## Federal Notices

The following federal notices are available on [G:\Human Resources\OPEN ENROLLMENT\OPEN ENROLLMENT 2025 for 10.1.25-9.30.26 Benefits\Annual Notices\PRM Annual Compliance Notices 2025 TLBK with WPD.pdf](#) or [SharePoint](#).

- Notice of Creditable Coverage (Medicare Part D notice)
- Women's Health and Cancer Rights Act
- Newborns' and Mothers' Health Protection Act
- Genetic Information Nondiscrimination Act (GINA)
- HIPAA Notice of Privacy Practices Reminder
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- HIPAA Special Enrollment Rights
- No Surprise Billing
- Wellness Program Disclosures
- General FMLA Notice
- USERRA Notice
- COBRA General Notice
- Marketplace Notice
- Self-funded, Non-Federal Governmental Plan Opt-Out Notice

## General

If you are unsure which health plan to choose or what doctors are in network, you can call the **Florida Blue Benefits Information Hotline until August 31 at 1-800-967-8938, Option 1**, Monday – Friday, 8am – 6pm or access the website at [www.bcbsfl.com](http://www.bcbsfl.com).

Information on all the benefits, including detailed benefit plan summaries, can be found on the G drive and on [SharePoint](#); see the links above in Important Links.

If you can't access the information on the G drive or SharePoint, please contact Lynn Curreli to have it sent to you.

New plan rates will be effective in your October 14 paycheck and will be deducted over 24 pay periods.

If you have any questions, please feel free to contact Lynn Curreli, [lcurreli@longboatkey.org](mailto:lcurreli@longboatkey.org), 941-316-1999, 1812; or Lisa Silvertooth, [lsilvertooth@longboatkey.org](mailto:lsilvertooth@longboatkey.org), 941-316-1999, 1811.