

# Welcome to the 2025 Benefits Overview Guide

## Coverage designed for you!

Truckee Meadows Fire Protection District strives to provide you and your family with a comprehensive and valuable benefits package. In an effort to make sure you are getting the most out of your benefits, **we have put together this benefits guide to better help you plan for open enrollment and your elections for the 2025 plan year.**

New hire onboarding and open enrollment are a short period each year when you can make changes to your benefits. This guide will outline the benefits that Truckee Meadows Fire Protection District offers, so you can identify which offerings are best for you and your family.

**Elections you make will become effective on January 1, 2025.** If you have questions about any of the benefits mentioned in this guide, please do not hesitate to reach out to Human Resources for more information and additional resources.

## NEW for the 2025 plan year!

- Deductible and out-of-pocket plan costs did go up on the High Deductible plan. **A detailed comparison of the medical plans can be found on page 5 of this guide.**
- The Annual Maximum and Ortho Lifetime maximum on your Guardian dental plan went up. This guide provides a detailed dental plan comparison on page 7.



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## Who is eligible?

Full-time employees at Truckee Meadows Fire Protection District are eligible to enroll in the benefits outlined in this guide. Eligible employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental, and vision:

- Spouses and Domestic Partners in applicable states
- Dependent Children under 26 years of age

## How to enroll?

New hires will complete their enrollment during the onboarding process.

Employees must complete their elections for the 2025 plan year through the ESS employee portal.

If you have questions on how to enroll or are not sure how to access the ESS employee portal, please contact Human Resources.

## When can I enroll?

During new hire onboarding or Annual Open Enrollment. The benefits you choose will become effective on January 1, 2025.

As a reminder, the only time outside of open enrollment that you can make changes to your elections is during a qualifying life event. Qualifying Life Events include marriage/divorce, birth/adoption, or gain/loss of other coverage.



# Important Contacts

If you have questions regarding your benefits or the material contained in this guide, please contact Human Resources:

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If you need additional support for an ongoing claim, coordination of care, or general questions regarding your coverage during open enrollment or throughout the plan year, you may also utilize the resources below.

For Questions About	Provider	Contact Information
Medical	Prominence	775.770.9310 ProminenceHealthPlan.com
Dental	Guardian	888.600.1600 Guardiananytime.com
Vision	VSP	800.877.7195 VSP.com
Life Insurance <i>TMFPD Provided</i>	Standard	800.628.8600 Standard.com

# Your Medical Plan Highlights

## Prominence PPO Beyond 1 Plan Option Highlights

- You can choose a primary care doctor from the plan for preventive care, such as checkups and screenings. When you want to see a specialist, such as an orthopedic doctor or a cardiologist, you do not need to visit your primary care doctor first for a referral.

### Other Important Facts:

- Primary care physician: \$15 copay
- Specialist: \$30 copay
- Urgent care: \$35 copay
- Emergency Room: \$100

## Prominence High Deductible Core 3 with Health Savings Account (HSA) Plan Option Highlights

- You can choose a primary care doctor from the plan for preventive care, such as checkups and screenings. When you want to see a specialist, such as an orthopedic doctor or a cardiologist, you do not need to visit your primary care doctor first for a referral.

### Other Important Facts:

- All services under this plan, including prescriptions, require you to first meet your calendar year deductible, with the exception of preventative care such as screenings and checkups.
- Employees receive \$2,356 in annual funding to their individually owned Health Savings Accounts (HSA's).
- If enrolling with any dependents, the annual funding is \$4,688. These amounts are reflected in pay period 1 or 2 of the plan year, depending on whether this is a new enrollment or an existing enrollment. Funds will be available for current enrollees by end of January and new enrollees in February. *This amount will be prorated for new employees based on eligibility and hire date.*
- You do have the ability to add additional funds to your HSA via tax-free payroll deductions and this can be changed at any time throughout the year.

# Medical Plan Comparisons

You have two health plan options to choose from for the 2025 plan year. Pharmacy coverage is embedded in each option.

Summary of Covered Benefits	PPO Option	HDHP HSA
	In Network	In Network
<b>Calendar Year Deductible</b> Individual/Family	\$500 / \$1,000	<b>Change</b> = \$3,300 / \$6,600
<b>Calendar Year Out-of-Pocket Maximum</b> Includes deductible, copays, and coinsurance Individual/Family	\$3,000/\$6,000	\$4,000/\$8,000
<b>Preventive Care</b>	Plan Pays 100%	Plan Pays 100%
<b>Physician Services</b> Primary Care Physician Specialist Urgent Care	\$15 Copay \$30 Copay \$35 Copay	Plan pays 100% after deductible Plan pays 100% after deductible Plan pays 100% after deductible
<b>Hospital Services</b> Inpatient Hospitalization Outpatient Surgery	10% after deductible 10% after deductible	Plan pays 100% after deductible Plan pays 100% after deductible
<b>Emergency Room</b>	\$100	Plan pays 100% after deductible
<b>Prescription Drugs</b> Tier I Tier II Tier III	\$10 Copay \$30 Copay \$50 Copay	\$15 after deductible \$40 after deductible \$60 after deductible

## Benefit Plan Costs

Listed below are the per paycheck deductions; the amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	PPO Plan	High Deductible Plan w/Health Savings Account (HSA)	
	Per Paycheck Employee Deduction	Per Paycheck Employee Deduction	TMPFD Annual HSA Contribution
<b>Employee Only</b>	\$0	\$0	\$2,356
<b>Employee + Dependent</b> (spouse or child)	\$160.22	\$115.10	\$4,688
<b>Employee + Family</b> (two or more dependents)	\$326.35	\$234.45	\$4,688

# Health Savings Account (HSA)

## Maximize your savings

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; this means you save money on the medical expenses you pay for using your HSA because you did not pay taxes on those funds.

## Catch up contributions

You may be eligible to make a \$1,000 HSA catch-up contribution if you meet all of the following requirements:

- Over 55
- An HSA account holder
- Not enrolled in Medicare (if you enroll mid-year, annual contributions are prorated)

## How an HSA Works:

- Contribute to your HSA by payroll deduction, online banking transfer or personal check.
- Pay for qualified medical expenses for yourself, your spouse, and your dependents - whether they are on your plan or not. Use your HSA card to pay directly or pay out of pocket for reimbursement or to grow your HSA funds.
- Roll over any unused funds year to year. It is your money - for life.

## Double tax savings





You do not pay federal taxes on contributions to your HSA.



Distributions are tax-free when used for qualified medical expenses.

## How much can I contribute?

2025

	 Single Plan	 Family Plan
IRS Maximum contribution limit	\$4,300	\$8,550
TMFPD contribution	(\$2,356)	(\$4,688)
Amount I can contribute	\$1,944	\$3,862

# Your Dental Plan

## Guardian Dental

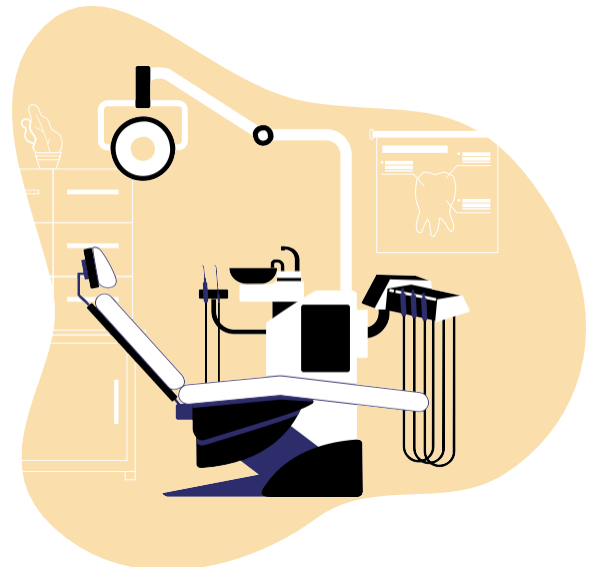
Truckee Meadows Fire Protection District also offers dental insurance to employees and their eligible dependents. **Dental coverage for the 2025 plan year will continue to be offered by Guardian.**

- With your plan, you can visit any dentist, but you pay less out-of-pocket when you obtain care from a dentist in the Guardian network. You must meet your annual deductible before the plan begins paying benefits for basic or major care.
- All dental benefits are based on the negotiated rates if you utilize a Guardian network dentist. **If you go to an out-of-network provider, you will be responsible for the difference between the negotiated fee and the amount the dentist charges.**

The table below summarizes the key features of the dental plan offered. The coinsurance amount listed reflects the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Dental Benefits	In Network
Deductible Individual/Family	\$0 / \$0
<b>Calendar Year Benefit Maximum</b>	
Per Covered Member	\$2,000
<b>Preventive Care</b>	
Deductible waived	Plan pays 100%
<b>Basic Services</b>	
Composite fillings, endo/perio, oral surgery	Plan pays 80%
<b>Major Services</b>	
Crowns	Plan pays 50%
<b>Orthodontia Lifetime Maximum - Child only</b>	\$1,500

Coverage Level	Employee per Paycheck Deduction
Employee Only	\$0
Employee + Spouse	\$9.69
Employee + Child(ren)	\$16.11
Employee + Family	\$25.93



# Your Vision Plan

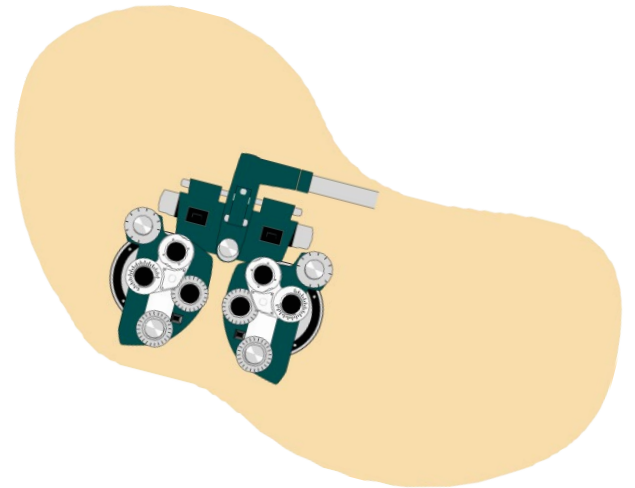
## VSP Vision

Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

**Truckee Meadows Fire Protection District** offers a vision plan. Our policy covers routine eye exams and other procedures and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. **This benefit will continue to be offered by VSP for the 2025 plan year, giving employees direct access to the VSP Signature network.**

The table below summarizes the key features of the vision plan. The coinsurance amount listed reflects the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Vision PPO Plan
Eye Exam (every 12 months)	\$10 copay
Standard Plastic Lenses (every 12 months) Single / Bifocal / Trifocal	\$25 copay
Frames (every 24 months) Deductible waived	\$200 allowance
Contact Lenses Elective Medically Necessary	\$120 allowance Plan pays 100%



Coverage Level	Employee per Paycheck Deduction
Employee Only	\$0
Employee + 1 (Spouse or Child)	\$1.24
Employee + Children	\$1.31
Employee + Family	\$3.37





## Life/AD&D Insurance

Life insurance can help provide for your loved ones if something were to happen to you. **Truckee Meadows Fire Protection District provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance.**

**Truckee Meadows Fire Protection District pays for the full cost of this benefit - meaning you are not responsible for paying any monthly premiums.** Login to ESS if you would like to update your beneficiary information.