

IMPORTANT HIGHLIGHTS

for Open Enrollment for the October 1, 2024 plan year!

OPEN ENROLLMENT IS AUGUST 26TH - SEPTEMBER 6TH

- Completing Open Enrollment through bSwift is now REQUIRED for all eligible employees. In order to keep current coverage or make changes for the upcoming plan year, you must complete the enrollment process.
- Effective 1/1/2025 spouses who have access to health insurance through their own employer-sponsored plan are NOT eligible for medical coverage through FMT. You must complete a working spouse status affidavit through bSwift. There is an opportunity for spouses and/or yourself and dependents to have all eligible out of pocket medical expenses reimbursed if you migrate to your spouse's employer sponsored plan. More to come on this!

CHANGES THIS YEAR: PLAN DETAILS ARE INCLUDED IN THE BENEFIT GUIDE

MEDICAL - UMR

- The Family deductible and Out of Pocket amounts are increasing on the HDHP Plan

PHARMACY - OPTUM RX

- The copay on higher cost medications is increasing to \$150.

DENTAL - UMR

- No changes to dental plan or network.

VISION - UMR

- We've added the Spectera network to remove the current barriers to care.

LIFE AND DISABILITY PLANS - PRUDENTIAL

- No changes to benefits.

IDENTITY THEFT PROTECTION - LIFELOCK

- Assists with active monitoring, fraud alerts, and peace of mind in safeguarding your personal and financial wellbeing.

CRITICAL ILLNESS, ACCIDENT INSURANCE, & HOSPITAL INDEMNITY - PRUDENTIAL

- New offerings to help offset out of pocket expenses.

PLAN ADVISOR CUSTOMER SERVICE - UMR PRODUCTS

- New to provide a better employee experience.
- UMR phone number will change to 800-207-3172 and you will receive a new ID card.



Scan here for
Benefit Guide
& more Info!