

2025 BENEFIT OPEN ENROLLMENT Q&A

Q: What is the timeframe for open enrollment?

A: City of Portland open enrollment is from May 12, 2025 to May 23, 2025.

Q: What is open enrollment?

A: Open enrollment is the only time of year that you or your family members can add, cancel, or change certain types of insurance coverages without having a life event.

Q: What if I don't want/need to change any of my insurance coverages?

A: You do not have to do anything if you don't want to change your benefits. Your current benefits will automatically carry over into the new benefit year.

Q: If I decide to make changes, when will they take effect?

A: Our benefit year starts on July 1, and that is when your changes will take effect.

Q: Are there any changes to the City's benefits that I should be aware of?

A: Effective July 1, 2025, there will be a **5% increase** in health insurance premiums.

Health insurance for employee only coverage is always free as long as you complete your five wellness activities.

The following are the new health premium rates depending on how many of the Five (5) Wellness Incentives you completed prior to May 31, 2025:

FULL-TIME 30+ Hours (Non-Grandfathered Employees):

Completion of Wellness Activities	Employee Only	Employee & Child(ren)	Employee & Spouse or Domestic Partner	Family
Complete 5 of 5 Activities	\$0.00	\$71.72	\$102.46	\$174.19
Complete 4 of 5 Activities	\$6.54	\$78.27	\$109.01	\$180.73
Complete 3 of 5 Activities	\$13.08	\$84.80	\$115.54	\$187.27
Complete 2 of 5 Activities	\$19.62	\$91.34	\$122.08	\$193.81
Complete 1 of 5 Activities	\$26.16	\$97.89	\$128.63	\$200.36
Complete 0 of 5 Activities	\$32.70	\$104.42	\$135.16	\$206.89

PART-TIME <30 Hours (Non-Grandfathered Employees):

Completion of Wellness Activities	Employee Only	Employee & Child(ren)	Employee & Spouse or Domestic Partner	Family
Complete 5 of 5 Activities	\$71.95	\$194.02	\$246.35	\$368.44
Complete 4 of 5 Activities	\$78.49	\$200.56	\$252.89	\$374.98
Complete 3 of 5 Activities	\$85.02	\$207.10	\$259.42	\$381.52
Complete 2 of 5 Activities	\$91.57	\$213.64	\$265.97	\$388.06
Complete 1 of 5 Activities	\$98.11	\$220.19	\$272.51	\$394.61
Complete 0 of 5 Activities	\$104.65	\$226.72	\$279.05	\$401.14

The following are the dental premium rates (no change):

Dental	Low Plan	High Plan
Employee Only	\$8.65	\$10.24
Employee + Spouse	\$19.51	\$23.11
Employee + Child(ren)	\$20.21	\$23.93
Family	\$28.08	\$33.25

The following are the vision rates (no change):

Vision	Deduction Amount
Employee Only	\$1.42
Employee + Spouse	\$2.70
Employee + Child(ren)	\$2.84
Family	\$4.17

Q: What types of benefits are included in open enrollment?

A: Open enrollment is available for the following benefits:

- Health insurance
- Dental insurance
- Vision insurance
- Critical illness insurance
- Accidental injury insurance
- Hospital indemnity insurance

Q: Can I enroll in or update my flexible spending account (FSA) during Open Enrollment?

FSA open enrollment happens at the end of each year, not during the current open enrollment. Human Resources will send out communication when it is time for FSA open enrollment which happens in the fall.

Q: How do I learn more about these types of insurance and what might be right for me?

A: You can learn more about these benefits by visiting our benefits website at: <https://www.employeeconnects.com/copbenefits/>. You can also contact our Benefits Counselors at (866) 245-0753, Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

Q: What if I need to make changes after open enrollment closes?

A: The last day of open enrollment is May 23, 2025. You can only make changes outside of open enrollment if you or your dependent has a qualifying life event (examples of qualifying events are listed on your PlanSource account). If you have any questions about whether or not your life event qualifies, please contact our Benefits Counselors at (866) 245-0753, Monday through Friday from 8:00 a.m. to 8:00 p.m. EST. Otherwise, you can wait until the next open enrollment in May of 2026.

Q: How do I login to my PlanSource account to view and/or make changes to my benefits?

A: To login to PlanSource:

Visit the PlanSource website: benefits.plansource.com and login.

Username:

Your user name is the first initial of your first name + up to six letters of your last name + last four digits of your SSN. *For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username would be twillia1234.*

Password - *All passwords have been reset to the following:*

Your password is your birthday in the YYYYMMDD format.

For example, if your birthdate is June 4, 1979, your password would be 19790604.

****If you have any trouble logging in, please contact our Benefits Counselors at (866) 245-0753, Monday through Friday from 8:00 a.m. to 8:00 p.m. EST****

Q: How can I check to make sure my benefit deductions are accurate after I enroll or change my coverage during the 2025 Open Enrollment?

A: If you enrolled, changed your coverage, or dropped any benefits, please login to [ESS](#) and review your paycheck to make sure your deductions are correct. If they are not correct, please contact the HR Benefits team at benefits@portlandmaine.gov to have them corrected in your next paycheck.

Q: What if I still have questions?

A: If you've already talked with a Benefits Counselor and still have questions, you can contact the HR Benefits team at (207) 874-8621 or email them at benefits@portlandmaine.gov.