

October 2024



# Did You Know...

## BIG Changes to CMSD 2025 Medical and FSA Plans

### New Medical Plans Coming in 2025!

As previously announced, effective January 1, 2025, the new medical insurance provider for CMSD will be Aetna.

**Rest assured – This change does not impact the level of benefits CMSD offers, benefits plan provisions, or employee contribution rates.**

You will continue to be able to elect one of three plans:

- 1. Aetna Choice POS II plan** – This is similar to the MMO and Anthem plans and includes, but is not limited to, providers and facilities in the Cleveland Clinic, University Hospitals, and MetroHealth healthcare systems. This plan has the broadest network (the most in-network providers and facilities) of the three plans offered in 2025.
- 2. Aetna Whole Health Cleveland Clinic plan** – This plan includes Cleveland Clinic providers and facilities and is paid under in-network benefits. All other providers, such as University Hospitals, MetroHealth, etc., are covered but paid under the out-of-network benefits.  
**NOTE: If you want the Aetna Whole Health Cleveland Clinic plan, you must opt into this plan via Workday during Open Enrollment.**
- 3. Aetna Select Open Access University Hospitals plan** – This plan includes only University Hospitals providers and facilities and those are paid under in-network benefits. *There is not any out-of-network coverage for this plan.*

**Unless you select a different plan during open enrollment**, the plans available through Medical Mutual, Anthem and Contigo will be transitioned as follows:

- Medical Mutual enrollees will default to Aetna Choice POS II plan
- Anthem enrollees will default to Aetna Choice POS II plan
- Contigo enrollees will default to Aetna Select Open Access University Hospitals plan

### New Flexible Spending Account (FSA) administrator in 2025!

Effective January 1, 2025, the flexible spending account (FSA) administrator will change from Medical Mutual of Ohio to WEX. Any remaining funds in the Medical Mutual FSA accounts will automatically be transferred to a new WEX debit card in June of 2025.

### What's Not Changing

- The prescription drug plan is not changing. Employees and their dependents will continue to utilize CVS.
- MetLife will continue to be the benefit providers for the dental insurance and life insurance plans.
- The provider for the vision plan will continue to be UnitedHealthcare.

**VISIT THE BENEFITS WEBSITE:**  
<https://mycmsdbenefits.com>

The website has lots of 2025 open enrollment information and is updated regularly.

Please watch for additional communications with more details over the coming weeks as well as supplements to the open enrollment materials.

As a reminder, Open Enrollment will be held from November 1 through November 30, for benefits effective January 1, 2025.

**Friendly Reminder: The Wellness program physical forms are due by October 31, 2024. Don't miss out. More information is available at [www.mycmsdbenefits.com/wellness](http://www.mycmsdbenefits.com/wellness)**



Scan the QR code to go to the website.