



Town of Kernersville  
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# Memo

**TO:** All Town of Kernersville Employees

**FROM:** Crystal D. Tanner, Human Resources Director *CT*

**DATE:** April 25, 2025

**SUBJECT:** Employee Benefits for FY 2025-2026

Benefit open enrollment will begin on April 28, 2025 and conclude on May 28, 2025. Due to our favorable renewals received from our insurance carriers and minor plan adjustments, we will not have scheduled open enrollment meetings. For your convenience, a link to a pre-recorded open enrollment video will be provided in the email with this memo.

Over the past several months, we worked diligently with our benefits consultant, Arthur J. Gallagher, to bring you the best plans for the best price. The Town experienced a premium increase of 4% for our Health Insurance. We continued a rate guarantee on all other plans. We are happy to share that for the 9th year in a row, the premiums you pay will remain the same.

No action is required by you. Your Medical, Dental, Vision, Life and Disability coverage will stay the same for the upcoming benefit year unless you enter a different election in the Benefitsolver website. The system is updated with your discount eligibility (Health Management, Nicotine Free and/or Dental).

Listed below are a couple reasons in which you may want to log into the Benefitsolver website:

- To elect the Flexible Spending Account (FSA) (medical and/or dependent care reimbursement plans) as this will not automatically renew with your current election;
- To elect new benefit offerings through AFLAC. See below for additional details; and/or
- To update your beneficiaries.

Staff is available by phone or in person to answer questions and assist with making benefit elections. This will be the only time during the plan year benefit changes are allowed unless you experience a qualifying event outlined by the IRS (marriage, divorce, birth of a child, etc.).

To ensure timely payroll deductions, please complete benefit elections in BenefitSolver by 5:00pm on May 9, 2025.

The following is a breakdown of what you can expect in your 2025/2026 benefit plans:

### **HEALTH INSURANCE**

- The Town will remain self-funded with the North Carolina Health Insurance Pool (NCHIP) with BlueCross BlueShield of North Carolina as our provider.
- Employee premium deduction and plan design will remain the same.
- Health Insurance Premium Discounts: Employees who successfully completed the Health Management Program will have their eligible discount(s) documented in the enrollment system (\$60/mon. Wellness Discount and/or \$60/mon. Nicotine Free Discount). You will receive information in November with Health Management Program details for the next benefit year.
- Additional Program Offerings: You will notice adjustments to some program offerings (Lantern/Surgery Plus, Livongo, VIDA) as it relates to cost savings for planned surgeries and weight management (including required participation in VIDA for future use of GLP1 drugs). Details are included in the recorded video and in the 2025/2026 Benefit Book.

### **DENTAL & VISION INSURANCE**

- Our Dental and Vision plans will continue through UNUM.
- There will be no changes to your current plan design or premium responsibility.
- Dental Insurance Premium Discounts: Employees who submitted verification of a preventative dental visit between 04/01/2024 and 04/01/2025 will have their \$7/mon. discount documented in the enrollment system. If you are interested in obtaining this discount for the next benefit year, you will need to submit another verification prior to April 1, 2026.

### **DISABILITY & LIFE INSURANCE**

- UNUM will remain as our provider with no plan design changes.
- If you are elect LTD (and didn't previously have this coverage) you will be required to submit Evidence of Insurability (EOI) to seek approval of your election request. Failure to provide EOI within 30 days will result in automatic denial of request.
- If you are electing Voluntary Life Insurance, (and didn't previously have this coverage) or increasing your current coverage amount, you will be required to submit Evidence of Insurability (EOI) to seek approval of your request. Failure to provide EOI within 30 days will result in automatic denial of request.

### **FLEXIBLE SPENDING ACCOUNTS**

- Flores will remain as our provider.
- Annual maximum for the medical reimbursement plan will increase to \$3,300 and the annual maximum for the dependent care plan will remain at \$5,000.
- Rollover allowance will increase to \$660 from their medical reimbursement plan. This transition will occur after the claims run out period has ended.

### **AFLAC VOLUNTARY PLANS**

- Critical Illness Insurance: Offers financial support for expenses related to covered critical illness diagnosis (cancer, stroke, heart attack, etc.). Plan offers coverage for yourself, spouse and children (up to age 26).
- Accident Insurance: Offers a benefit payment to you for covered injuries resulting from an accident. Plan offers coverage for yourself, spouse and children (up to age 26).
- Hospital Indemnity Insurance: Offers financial protection that is paid directly to you should you, or a covered family member, become hospitalized to help pay for associated costs.

Please take advantage of this Open Enrollment Period to review and elect the benefit offerings that best meet the needs of you and your family.