



2025 Benefits Enrollment

To: Eligible Retirees of Arlington Public Schools

From: Human Resources

Date: October 14, 2024

Re: 2025 Benefits Open Enrollment will run from 10/7/24 through 11/22/2024

Open enrollment for the 2025 plan year **will begin on October 7, 2024, and will end on November 22, 2024.**

With this letter, you will find 2025 summaries and rates for the benefits available to retirees. It's important to take time to review your current benefits and determine whether they still meet the needs of you and your family or if you are interested in evaluating other options for next year.

Please note, the United HealthCare (UHC) Medicare Advantage Plan rates increased significantly for 2025. There are two reasons for this. First, there was no rate increase last year. Second, Medicare Part D will be enhanced next year to remove the "donut hole" and reduce the out-of-pocket maximum for members. This makes the pharmacy plan much richer, but also more expensive.

While you may be disappointed with this increase, we hope you will appreciate the fact that the UHC plan is still much less expensive than the Kaiser Plan. We also compared the UHC plan to other retiree Medicare Advantage plans for other schools in our area, and confirmed the new rate is not out of the ordinary.

The contributions for coverage under the CareFirst HMO, Low PPO, and High PPO plans (for those under 65) are not changing this year, even though an increase was warranted. Therefore, please be advised there will likely be an increase in the retiree CareFirst plan contributions for 2026 Plan Year, to realign with approved retiree cost share policies.

The dental rates have increased for 2025 Plan Year.

Next Steps

If you want to change any of your current benefit elections, you will need to complete the enclosed form and return it to APS Human Resources.

If you don't want to make any changes to your current benefit elections, you don't need to take any action. All your current benefit elections will automatically carry over and remain effective for the 2025 plan year.

Remember: If you waive benefits, coverage cannot be re-elected in the future.

Where to Find More Information

1. Retiree Benefits Fair

We will be hosting a Retiree Benefits Fair on October 28th at The Central Library from 10am to 2:30pm. Please join us to ask any questions you have about your benefits and the open enrollment process.

Date: October 28, 2024

Time: 10am – 2:30pm

Location: Central Library in the Bluemont room

Address: 1015 N. Quincy, Arlington, VA 22201

2. APS Benefits Website for Retirees: <https://www.apsva.us/careers-aps/retiree-medical-and-dental/>


3. APS Human Resources Email: hr.support@apsva.us

4. APS Human Resources Phone: (703) 228-2726.

5. Medicare Benefits Telephonic Consultation with Shawn McClean

If you have any questions about your options related to Medicare, the school's Benefits Consultant, USI Insurance, has a unique resource for you. You have access to Shawn McClean, an expert in Medicare benefits.

To schedule an appointment to talk with Shawn you can visit this website: <https://utility.mybenefitadvisor.com/medicare-ae/shawn-mclean>



Or you can call him directly at: (757) 663-4089 or send him an email at shawn.mclean@mybenefitadvisor.com.