

# Your Benefits News

Dear City of Tacoma TERS Retiree and Family,

Choosing your benefit plans is an important decision for you and your family, and Open Enrollment is your opportunity to make changes to your plans and dependents outside of experiencing a qualifying life event (e.g., marriage, birth of a child, loss of other coverage, etc.). This newsletter highlights the benefit changes taking place in 2025 and information on how to complete your Open Enrollment elections. The Open Enrollment period is **November 12 – November 26, 2024**. All changes will be effective on **January 1, 2025**.

## What's Changing in 2025

- Delta Dental of Washington plan premiums will not change in 2025
- Willamette Dental plan premiums will increase in 2025

Delta Dental of Washington and Willamette Dental plans are available to retirees. The annual Open Enrollment period will only apply to those who maintain coverage, which includes adding or dropping eligible dependents and/or switching plans between Delta Dental and Willamette. If you cancel your coverage at any time, you are not eligible to return to a City of Tacoma dental plan.

### For questions about making changes or for forms:

Please visit the Retirement website at [www.cityoftacoma.org/TERS](http://www.cityoftacoma.org/TERS) or call (253) 502-8200. Email completed forms to [TERSretirement@cityoftacoma.org](mailto:TERSretirement@cityoftacoma.org), fax to (253) 502-8660, or mail to TERS, PO BOX 11007, Tacoma, WA 98411.

### Additional information on specific plans?

Please contact the City of Tacoma Benefits Office via email at [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org) or by calling (253) 573-2345.

**City of Tacoma**  
**2025**  
**Open Enrollment**  
**November 12 Through November 26**  
**TERS Retiree Dental Only**

Dental Plan Options	Delta Dental	Willamette
<b>Monthly Premium</b>	Retiree only: <b>\$64.52</b> Retiree plus spouse: <b>\$129.07</b> Retiree plus children: <b>\$90.04</b> Retiree plus spouse and children: <b>\$154.61</b>	Retiree only: <b>\$88.80</b> Retiree plus spouse or child(ren): <b>\$171.50</b> Retiree plus family: <b>\$241.00</b>
<b>Office Visit Co-pay</b>	None	\$10 general / \$30 specialty
<b>Deductible</b>	\$0 - Network Provider \$50 Individual /\$150 Family - Out-of-Network Provider	None
<b>Annual Benefit Maximum</b>	\$2,000 per person	None
<b>Diagnostic &amp; Preventive Care</b>	0%	0%
<b>Basic Services</b>	20%	0%
<b>Major Services</b>	50%	0%
<b>Orthodontia</b>	Not covered	Pre-Orthodontic Service Co-Pay: \$150 Orthodontic Co-Pay: \$1,800

## What Changes Can I Make During Open Enrollment?

During Open Enrollment you can make the following changes:

- Change from Delta Dental to Willamette Dental or from Willamette Dental to Delta Dental
- Add or remove dependents
- Cancel your dental plan (this can be done anytime)

## What if I Want to Change Plans Add or Remove Dependents?

You can make changes to your coverage and/or covered eligible dependents during Open Enrollment by completing and submitting a **City of Tacoma Retirement Enrollment/Change Form** and any other required documents to the City of Tacoma Retirement Office **no later than November 26, 2024**.

*Note: If you wish to add eligible dependents to your coverage, you must also submit a completed Dependent Eligibility Verification Form along with required documentation to verify dependent eligibility.*

Forms can be found by visiting [www.cityoftacoma.org/TERS](http://www.cityoftacoma.org/TERS) or you may request paper forms be mailed to you by calling the Retirement Office at (253) 502-8200 or via email at [TERSRetirement@cityoftacoma.org](mailto:TERSRetirement@cityoftacoma.org).

## What if I Don't Want to Make Changes to My Coverage?

If you do not want to make any changes to your plan coverage or the dependents that are currently enrolled, you do not need to take any action. Your current plan and covered dependents that remain eligible will continue in 2025.

## Who Can I Cover on My Benefits?

**The following are the City of Tacoma's benefit eligibility rules for family members. Please contact the Benefits Office if you have questions.**

- **Spouse:** Your current legal spouse.
- **Domestic Partner:** Your grandfathered domestic partner who met the requirements of the City of Tacoma Affidavit Of Domestic Partnership and was registered and on file with the City of Tacoma as of December 31, 2016; OR, after January 1, 2017, is registered with the State of Washington under chapter 26.60.030 RCW.
- **Child under age 26:** Your children up to age 26 may include: a natural child, adopted child, or a child legally placed with you for adoption, including a child for whom you have assumed a total or partial legal obligation for support in anticipation of adoption, a stepchild or domestic partner's child, or a child for whom you have legal guardianship or court-ordered custody.
- **Child age 26 and over:** Your, your spouse's or your domestic partner's
  - otherwise eligible child who is age 26 or over and incapable of self-support because of physical, mental or developmental disability that prevents the child from establishing or maintaining consistent employment or independence that began before their 26th birthday, if you complete and submit the affidavit of dependent eligibility form, with written evidence of the child's incapacity, within 31 days of the later of the child's 26th birthday or your effective date and either:
    - They are a dependent immediately before their 26th birthday; or
    - Their 26th birthday preceded your effective date and he or she has been continuously covered as your dependent on group, individual, or other insurance plan (including public programs) coverage since that birthday.



**Note:** You are required to contact the Retirement Office **immediately** to report any dependents on your plans that no longer meet the above definitions.

Kari L. Louie  
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