



Magnolia Fire Department

BULLETIN

No. 2025-18

Date: 8/21/2025

To: Full-time Employees

INFORMATIONAL

From: Assistant Chief - Administration

Subject: Open Enrollment for 2025–2026 Benefits

We are excited to announce that **open enrollment for benefits will take place next week**. Each shift will rotate through a presentation to review plan options and complete enrollment:

- **C Shift** – Tuesday, **August 26th**
- **A Shift** – Thursday, **August 28th**
- **B Shift** – Friday, **August 29th**

Benefits Highlights

Medical Coverage – No Rate Increase

We will remain with **United Healthcare** for medical coverage, and there will be **no premium increase** for this year. This is excellent news, as many employers nationwide are facing sharp cost increases. For example, a Mercer survey reports employers expect nearly a **6% increase in 2025** healthcare costs, and some projections put increases even higher at **8–9%**. Our flat rate is a true win for our department.

Dental & Vision Coverage

We are moving our **dental and vision coverage** from Principal to United Healthcare. Coverage levels will remain the same, and **the department will continue to pay 100% of the cost** for both dental and vision.

Life Insurance

The department provides **life insurance equal to 1× your base salary** at no cost to you.

What You Need to Bring

Please ensure you come prepared to your session with the following information:

- **For dependents (spouse and children):** Date of birth and Social Security number.
- **For life insurance beneficiaries:** Full name, date of birth, and Social Security number.

Important: Do not list minors as beneficiaries. Doing so will send benefits through probate, which causes significant delays and reduces the amount your family ultimately receives. Properly naming adult beneficiaries ensures benefits go directly and promptly to your loved ones.

Why This Matters

Correctly completing your enrollment and naming beneficiaries is critical to ensure:

- Your family has **timely access to benefits**.
- You avoid probate delays and associated costs.
- You take full advantage of department-paid coverages.

Summary of Coverages

Benefit	Provider	Change	Who Pays
Medical	UHC	No rate increase	Shared per plan design
Dental & Vision	UHC	New provider, same coverage	100% department-paid
Life Insurance	Hartford	Remains at 1× base salary	100% department-paid

We're looking forward to seeing everyone at their scheduled session. This is your opportunity to update your benefits and protect your family's future.

If you have any questions before your session, please don't hesitate to reach out.



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