



October 14, 2024

Re: City of Palm Bay –**Open Enrollment for Plan Year 2025**

Dear Retiree:

The City of Palm Bay will be holding its annual Open Enrollment from **October 21, 2024**, through **November 1, 2024**. During this time, retirees that have elected coverage under the City of Palm Bay's plan policies, are encouraged to review their current elections and beneficiaries by logging into the Bentek site at <https://www.mybentek.com/palmbayflorida>.

Changes made during Open Enrollment are limited to terminating coverage and/or removing dependents within current elected policies. Retirees and dependents who voluntarily discontinue coverage will not be eligible to re-enroll in the group plans. Retirees continuing their insurance benefits are responsible for paying the monthly premiums, in full, at the group rate. Rate information has been included.

Any changes made during open enrollment will become effective January 1, 2025.

The city only accepts remittance in the form of a check or Money Order, payable to the City of Palm Bay. Payments should be made and sent to the Human Resources Department by the 5th of each month or through Pension deduction (must complete Payroll Deduction Form through the Pension Office). Failure to remit payment by the due date will result in cancellation of coverage.

The following premium changes will be applied effective January 1, 2025:

- **Medical: 3% Increase**
- **No increase for Dental and Vision**
- **No increase for Retiree Life Insurance -Change of carrier to The Standard**

If you have any questions or need any further information, please contact the Human Resources Department at 321-952-3421. Thank you for your attention to this matter.

City of Palm Bay
Human Resources Department

Enc.: 2025 Retiree Benefit Highlights Booklet
2025 Open Enrollment Poster
Medicare Credible Coverage Letter

Human Resources Department