



**Metropolitan  
Transit  
System**

**Memorandum**

DATE: September 27, 2024  
TO: IBEW Local 465 Represented Employees  
FROM: Brendan R. Shannon, Director of Human Resources  
SUBJECT: 2025 Benefits Open Enrollment

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The IBEW and MTS recently reached an agreement that improves the benefits offerings available to you in 2025 and will also make your benefits more stable for the future! Your new open enrollment period will run from **October 1<sup>st</sup> through October 31<sup>st</sup> every year** and the elections you make will be in effect from January 1 through December 31 of the following year (plan year).

**IMPORTANT: You must make an active election** if you would like to have medical, dental and/or vision benefits in the 2025 calendar year. Your current coverages will end on December 31, 2024. **If you do not log into MyADP during open enrollment and actively enroll in coverage for 2025, you will not have insurance coverage beginning 1/1/2025.** Open enrollment is an annual opportunity to enroll in, or make changes to, your employee benefits. Outside of open enrollment, you may only make midyear changes to your benefits based on “qualifying events” (e.g., birth of a child, marriage, etc.). All changes made during open enrollment will be effective January 1, 2025.

**New Medical, Dental, and Vision plans!**

- **Medical:** An improved Kaiser plan and three Blue Shield of California plans (2 HMO’s and 1 PPO) are available to you. These new plan options offer more flexibility so you can choose the plan that best suits your needs. MyADP includes a plan comparison tool to help guide your decision based on your individual needs.
- **Dental:** Two new dental plans are available through MetLife. Both plans allow in-network and out-of-network treatment.
- **Vision:** A new vision plan, which includes eye exams, is available through MetLife.

**Per-paycheck employee contributions** based on the current Collective Bargaining Agreement (CBA) for each plan are outlined in the attached rate sheet.

1255 Imperial Avenue, Suite 1000, San Diego, CA 92101-7490 • (619) 231-1466 • [sdmts.com](http://sdmts.com)

San Diego Metropolitan Transit System (MTS) is a California public agency comprised of San Diego Transit Corp., San Diego Trolley, Inc. and San Diego and Arizona Eastern Railway Company (nonprofit public benefit corporations). MTS member agencies include the cities of Chula Vista, Coronado, El Cajon, Imperial Beach, La Mesa, Lemon Grove, National City, Poway, San Diego, Santee, and the County of San Diego. MTS is also the For-Hire Vehicle administrator for nine cities.



## Paperless Open Enrollment

All open enrollment transactions are conducted in MyADP. Employees can access MyADP via any internet connected computer or tablet, or by downloading the ADP Mobile App onto their mobile phone. The computer kiosks in the HR lobby and most breakrooms can also be used to enroll or make changes.

### Steps to enroll:

1. Log on to the MyADP website at <https://my.adp.com> or via the ADP Mobile App
2. Select “Annual Enrollment” from the “Benefits” menu
3. Enter necessary dependent/beneficiary information and make your benefit selections
4. Review and confirm your elections and save your confirmation statement
5. Submit necessary documentation to [maggie.gunderson@sdmts.com](mailto:maggie.gunderson@sdmts.com) (e.g., Birth/Marriage Certificate)

### Insurance Opt-out

Employees may opt out of medical coverage by providing proof of other employer-sponsored group health insurance. Employees who opt out under such coverage are eligible for a \$250 monthly stipend. To opt out, select the “opt-out” Medical option in MyADP and submit proof of group coverage to Human Resources by October 31, 2024. Employees covered by government-sponsored health plans, such as Tricare, Medicare, or Medi-Cal, may still opt out but are not eligible for the \$250 stipend due to legal restrictions.

### Open Enrollment Guides and Resources

To ensure all employees have easy access to the necessary resources to make enrollment decisions, we have posted all open enrollment materials to the MTS human resources website. Please visit <https://www.sdmts.com/human-resources> to review your rate sheet, benefit guide, and a narrated infographic explaining your benefit options. We will also be emailing and texting employees, as well as posting notices in break rooms and by time clocks.

### MyADP Assistance:

If you have questions about logging into MyADP or the ADP Mobile App, please contact the HR front desk at [jobs@sdmts.com](mailto:jobs@sdmts.com) or by phone at 619-557-4598.

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Walk-in Open Enrollment Sessions:

Tuesday, October 8, 2024	6:30 AM - 7:00 AM	<b><u>KMD</u></b> Mechanics Shop
	7:30 AM - 9:30AM	<b><u>KMD</u></b> Bus Operators Breakroom
Wednesday, October 9, 2024	6:30 AM - 7:00 AM	<b><u>IAD</u></b> Mechanics Shop
	7:30 AM - 9:30AM	<b><u>IAD</u></b> Bus Operators Breakroom
Tuesday, October 15, 2024	6:30 PM - 7:00 PM	<b><u>KMD</u></b> Mechanics Shop
Wednesday, October 16, 2024	6:30 PM - 7:00 PM	<b><u>IAD</u></b> Mechanics Shop
Wednesday, October 23, 2024	10:00 AM to 1:00 PM	<b><u>KMD</u></b> Bus Operators Breakroom
	2:00 PM to 3:30 PM	<b><u>KMD</u></b> Mechanics Storeroom
Thursday, October 24, 2024	10:00 AM to 1:00 PM	<b><u>IAD</u></b> Bus Operators Breakroom
	2:00 PM to 3:30 PM	<b><u>IAD</u></b> Mechanics Storeroom
Tuesday, October 29, 2024	10:00 AM to 12:00 PM	<b><u>IAD</u></b> Bus Operators Breakroom
	2:00 PM to 4:00 PM	<b><u>KMD</u></b> Bus Operators Breakroom

MTS Benefits Team:

Please feel free to contact a member of the benefits team if you have questions or need assistance.

<p align="center">Maggie Gunderson 619-557-4517 <a href="mailto:Maggie.Gunderson@sdmts.com">Maggie.Gunderson@sdmts.com</a></p>	<p align="center">Julie Oleson 619-557-4559 <a href="mailto:Julie.Oleson@sdmts.com">Julie.Oleson@sdmts.com</a></p>
<p align="center">Susie Huttenbrauck 619-557-4503 <a href="mailto:Susie.Huttenbrauck@sdmts.com">Susie.Huttenbrauck@sdmts.com</a></p>	<p align="center">Bree Wilcox 619-557-4545 <a href="mailto:Bree.Wilcox@sdmts.com">Bree.Wilcox@sdmts.com</a></p>

Attachment: IBEW 465 Insurance Rate Sheet

cc: Post on all bulletin boards until 10/31/24

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