

2025 Medical, Dental, Vision and FSA/DCAP Open Enrollment



EXECUTIVE MEMORANDUM

**Date:** March 31, 2025  
**To:** AHRC Nassau, Foundation & Citizens Eligible Employees  
**From:** Stanfort J. Perry, Chief Executive Officer  
**Re:** 2025 Health, Dental, and Vision Insurance Plan Renewals

We are pleased to share that we successfully renewed our employee health insurance for the next plan year and will continue offering our employees highly valuable health, dental, and vision insurance benefits at low cost. Unfortunately, our current insurance carrier, *Anthem*, required a 42% increase in our premium to maintain our coverage, and it was not realistic to remain with them. In collaboration with our broker, Pilot RB, we were able to negotiate much more reasonable pricing with *Cigna Healthcare*, a major health insurance carrier, and will be transitioning to *Cigna* for the next year. *Cigna* has a large national provider network, is our current dental insurance carrier, and was our health insurance carrier previously, and we have had good experience with them.

**Effective May 1, 2025, our health plan will transition to Cigna Healthcare for all eligible employees.** Providing valuable health insurance with broad benefits at minimal cost to our employees has been a longstanding priority for us, and we are pleased to continue offering this through Cigna in the coming year.

- ✓ **No Increase in Employee Contributions.** For the seventh year in a row, there will be no increase in your biweekly premium contributions for any of our plans despite continued increases in insurance premiums.
- ✓ **No Change in Available Plan Options** – You can choose from among the same valuable health plan options you have now – *Value*, *Value Plus*, and *Value Premium* – giving you flexibility to select the option that best meets your individual needs.
- ✓ **No Change in Covered Benefits** – Our plans will continue to offer the same basic covered health and dental benefits that they offer today.
- ✓ **No Change in Dental Insurance Carrier** – We will remain with *Cigna* for our dental plan. You can rest assured that you can continue to see your current dental providers participating in *Cigna*.
- ✓ **Broad Provider Network.** *Cigna* offers a national network of providers. Over 99% of the providers seen by employees and dependents enrolled in our plan enrollees over the past year also participate in *Cigna*.
- ✓ **Anchor Pharmacy-** Members can go to any in-network pharmacy plus either Walgreens or CVS. Walgreens will be selected as the default “anchor” pharmacy, but members can easily switch at any time (or take no action if they already go Walgreens or any of the other in-network pharmacies).

We are able to provide such valuable benefits with a broad range of providers and low employee contributions through careful budgeting and resource management, an ongoing commitment to employee health and wellness, and everyone’s commitment to managing our personal health expenses responsibly. Thank you for helping us to maintain low-cost, valuable employee health and wellness benefits!

Please be sure to review the [important open enrollment information](#), resources, and deadlines. We encourage you to take time to consider the plan options that best suit your needs and take advantage of our many other valuable benefits and wellness incentives. Thank you.

Important Info - Click Here

Medical Form

Dental Form

FSA/DCAP Form

Medical Plan Comparison

Dental Plan Comparison

FSA/DCAP Summary

Spouse Coverage Form

Vision Form

Contribution Rates

Vision Summary

Benefits Video -  
Password: AHRC25

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