

Employee Benefits Open Enrollment

Benefit Plan Year: January 1, 2025 – December 31,
2025





Welcome!

Open Enrollment will be November 1st through November 15th, 2024.

All elections must be submitted through the BES by November 15th.

- Changes made during Open Enrollment will be effective 1/1/2025 through 12/31/2025
 - Add or drop benefit coverage
 - Add or drop dependents
- Changes During the Year – submitted within **30 days** of a Qualifying Event:
 - Marital status
 - Number of dependents
 - Employment status
 - Dependent ceasing to satisfy eligibility requirements
 - Entitlement to Medicaid or Medicare



2025 Summary

- Medical
 - Cigna and Kaiser will continue to BOTH be offered as the University's healthcare providers
 - There is an increase to the deductible and out of pocket maximums to the HDHP plans. No other plan design changes.
- Dental through Delta Dental and Beta Health – Same great coverage. No plan design changes.
- Vision through EyeMed - Same great coverage. No plan design changes.
- Life and AD&D and Disability through New York Life - Same great coverage.
 - During this Open Enrollment, current participants can increase their Voluntary Life elections by one benefit level of \$10,000 as long as the benefit does not exceed the Guaranteed Issue Maximum of \$200,000, without Evidence of Insurability provided you are “actively at work”
- Additional Benefits – No plan design changes.
- New 2025 Annual IRS Maximums for Flexible Spending Accounts, Limited Purpose Spending Accounts and Health Savings Accounts



What's Changing?

- PASSIVE Open Enrollment
 - If you do not complete the Open Enrollment process this year, your current coverages will carry over to the new plan year **EXCEPT** any Flexible Spending Account (FSA)
- Plan year change from July 1st through June 30th to January 1st through December 31st
 - Deductible and Out-of-Pocket will continue to reset on a calendar year basis
 - FSA and HSA plan will also move to a calendar year basis
 - HSA contributions can be changed at any point throughout the year for any reason as long as you stay below the calendar year maximums set by the IRS

CIGNA Healthcare Plan Offerings

Medical & Voluntary Benefits





Cigna's Access to Live Support

- If you need assistance in finding the right doctor, lab, pharmacy, or convenience care center, Cigna's Live Support is here to guide you
- Dedicated one-on-one support in complex situation, for those who need it most

| Before Enrolling | Once Enrolled |
|---|---|
| Cigna's pre-enrollment line 888.806.5042 | Cigna's One Guide Available 24/7 Download the myCigna app or call the phone number on the back of your ID card (888.CIGNA24) |

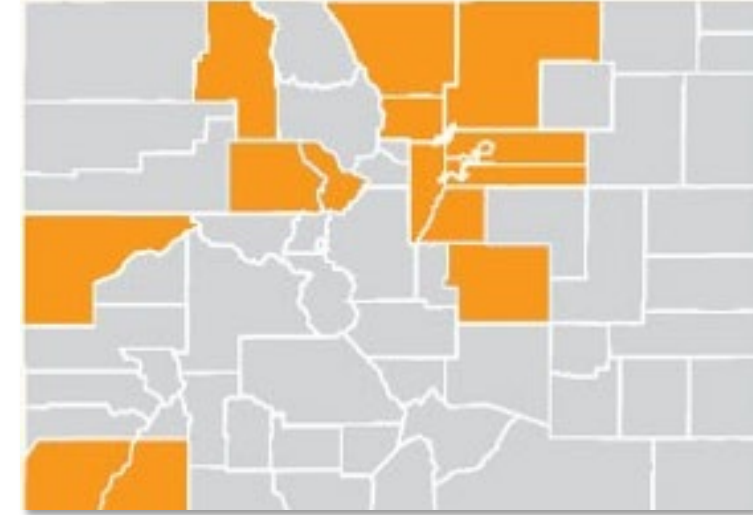
Scan the QR Code to access myCigna.com or download the myCigna app





LocalPlus Network

- If you live in the LocalPlus service area, you will have access to Cigna's LocalPlus provider network
 - Delivers cost-effective, quality care
 - Designed to improve the quality of care
 - LocalPlus provider network has approximately 5,000 primary care physicians and over 14,000 specialists in the Denver metro area alone
- The LocalPlus network is available in the following Colorado Counties:
 - Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Eagle, Jefferson, La Plata, Larimer, Mesa, Montezuma, Routt, Summit, Weld





Cigna Away From Home Care

Available For:

- Traveling or dependents who live outside of the LocalPlus Network area
- Full access to in-network providers
- If you do not live or work inside the LocalPlus service area:
 - Access to Cigna's Open Access Plus (OAP) provider network
 - OAP Network contains participating physicians nationwide



Cigna – Copay and HDHP Plans

| Summary of Covered Benefits | Copay Plan | HDHP Plan |
|--|----------------------------|---------------------------------------|
| Calendar Year Deductible* (single/family) | \$0/\$0 | \$1,650/\$3,300*** |
| Calendar Year Out-of-Pocket Max (single/family)* | \$2,000/\$4,500** | \$3,300/\$6,600** |
| Virtual Care Visit | \$25 copay | 20% after deductible |
| Primary Care Office Visit | \$25 copay | 20% after deductible |
| Specialist Office Visit | \$40 copay | 20% after deductible |
| Preventive Care | 100% covered | 100% covered |
| Emergency Room | 20% coinsurance | 20% after deductible |
| Urgent Care | \$50 copay | 20% after deductible |
| Retail - 30-day supply | | Plan deductible then, |
| Tier 1 | \$15 copay | \$15 copay |
| Tier 2 | \$30 copay | \$30 copay |
| Tier 3 | \$60 copay | \$60 copay |
| Specialty | 20% coinsurance up to \$75 | 20% up to \$75 |
| Mail Order - 90-day supply | 2x retail | Plan deductible then, 2x retail copay |

*Deductibles and out-of-pocket maximums reset every calendar year.

**Important: If you have other family members on the plan, each family member must meet their own individual deductible/out-of-pocket maximum until the total amount of expenses paid by all family members meets the overall family amount.

***Important: All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.



Get the most out of your pharmacy benefits plan

| | |
|--|---|
| <p>Use the myCigna® App or website. Plan info at your fingertips – 24/7.¹</p> | <p>Avoid surprises at the pharmacy</p> <ul style="list-style-type: none">• Price a medication and search for lower-cost alternatives, if available²• See which medications your plan covers• Find a pharmacy in your network• Ask a pharmacist a question 24/7 <p>Stay organized</p> <ul style="list-style-type: none">• See your pharmacy claims• Update your personal profile• Set up your communication preferences <p>Home delivery</p> <ul style="list-style-type: none">• Track your order & Request refills |
| <p>Cigna Home Delivery Pharmacy^{SM,3} Medications delivered to your door, and more.</p> | <ul style="list-style-type: none">• Fast, free, reliable shipping. Free standard delivery to your home or work address.• Easy refills. Fill up to a 90-day supply at one time, so you fill less often.• Free reminders. We'll send you refill reminders to help make sure you don't miss a dose. |
| <p>Cigna Specialty Pharmacy.³ We'll help you manage your health and specialty medication needs.</p> | <p>Specialty medications are used to treat complex medical conditions such as multiple sclerosis, hepatitis C and rheumatoid arthritis.</p> <ul style="list-style-type: none">• One-on-one support. Our medical condition experts will answer your medication questions, help you work through side effects and make sure you have any supplies you need (at no extra cost).• Work with your doctor. We'll let your doctor know how your therapy's going. We'll also help your doctor's office get approval for coverage of your medication.• Fast, free, reliable shipping. We'll schedule and quickly ship your medications for free – even those that need special handling, such as refrigeration. |
| <p>Cigna's pharmacists will help you stay on track.</p> | <p>Our pharmacists offer confidential help with prescription medication interactions and side effects. They can also help you find ways to lower your medication costs.</p> |

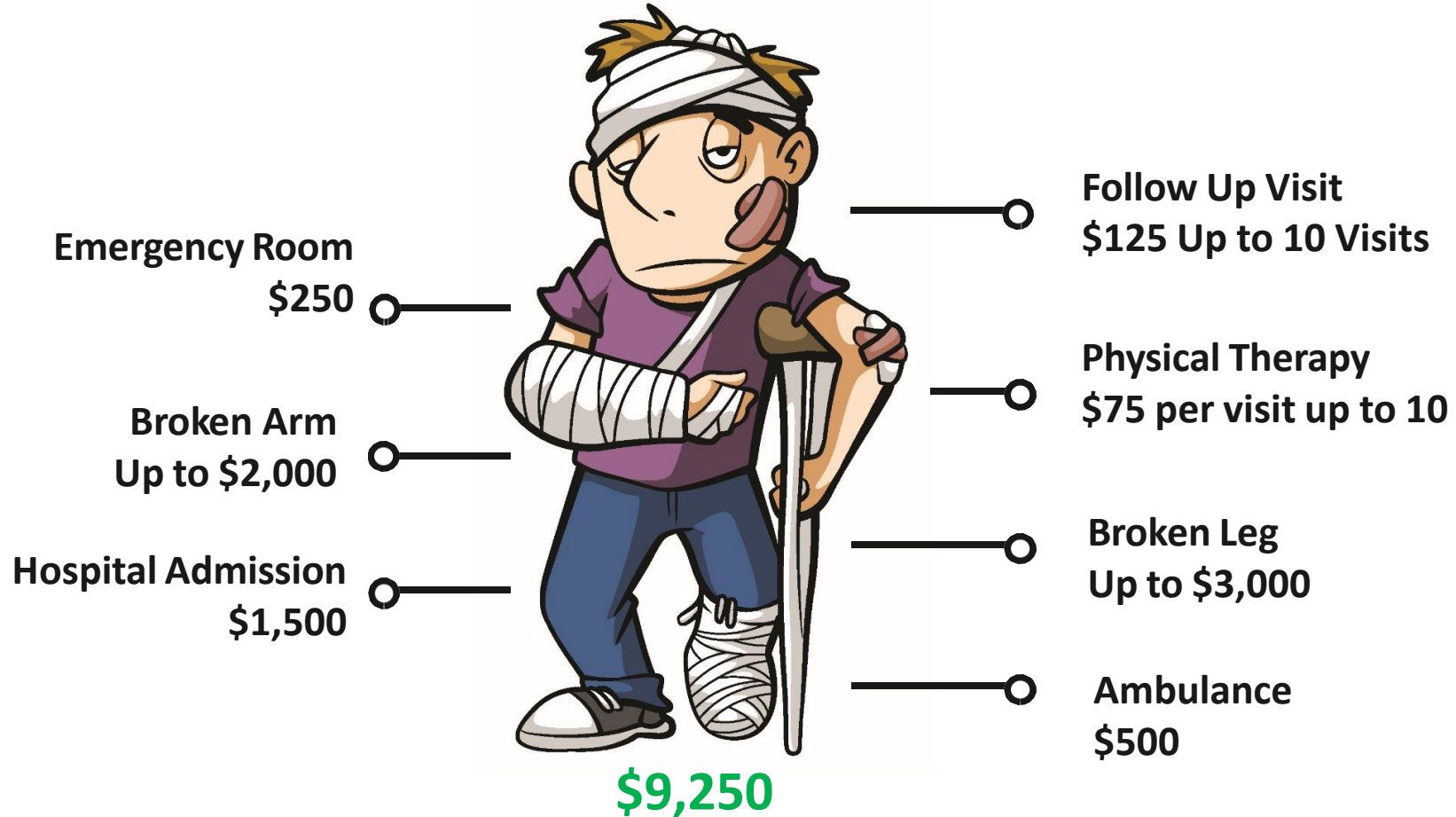
Voluntary Accident Insurance

- Additional financial protection you may need for expenses associated with an unexpected covered accident
- The plan pays benefits directly to you—what you do with the money is up to you
- This benefit will pay a lump sum in the event of a covered accident.

Examples include:

| | | |
|--|-----------|-------|
| Fractures | Ambulance | Coma |
| Dislocations | Surgeries | Burns |
| <i>*Includes Wellness Benefit of \$50 per individual per year</i> | | |

Voluntary Accident Insurance



Total Benefit Paid in Cash!

Payouts may be higher or lower depending on your policy and situation.
Please refer to your actual policy for detailed information.



Voluntary Critical Illness Insurance

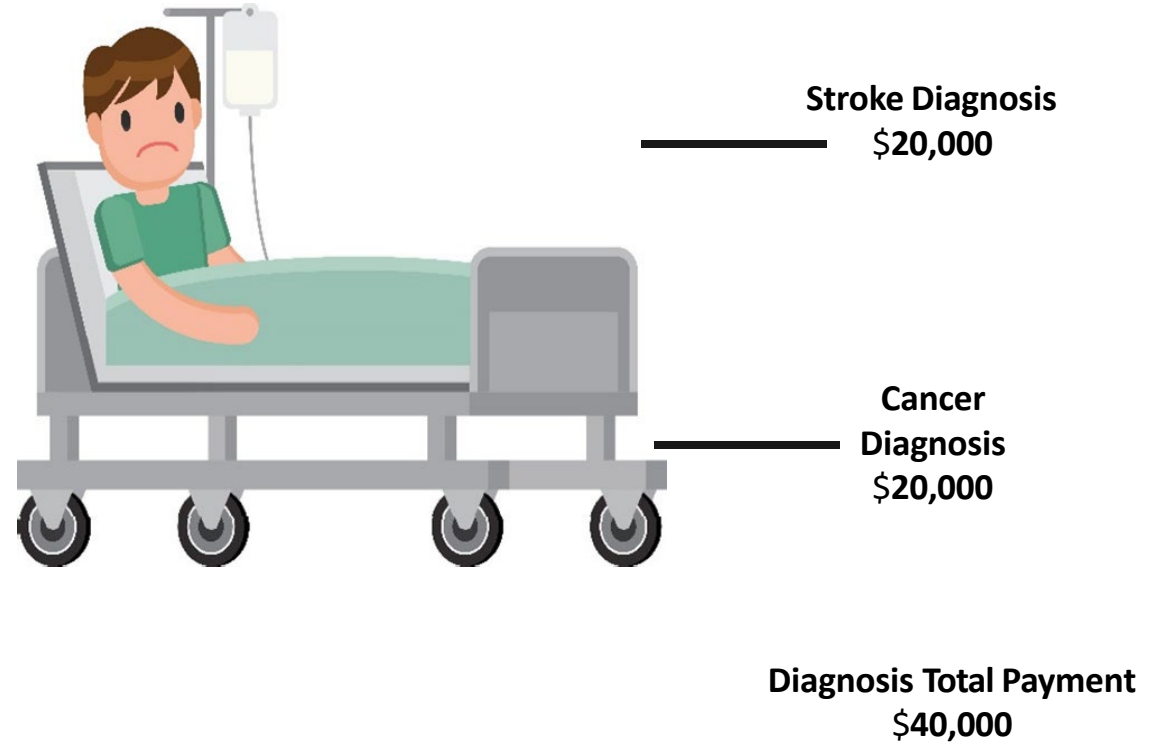
- If you or a covered family member are diagnosed due to an illness and meet the group policy and certificate requirements
- Receive a payment to use as you see fit
- Help cover your health insurance deductibles, copays, incidental hospital charges or for any purpose you choose
- Critical Illness provides payments for illnesses such as:
 - Organ/Kidney Failure
 - Arteriosclerosis
 - Carcinoma In Situ
 - Benign Brain Tumor
 - Cancer
 - Heart Attack
 - Stroke

****Includes Wellness Benefit of \$50 per individual per year***



Voluntary Critical Illness Insurance

- Employee purchases a \$20,000 policy. Plan pays out when the diagnosis of a covered critical illness occurs.
- Plan includes re-diagnosis and separate diagnosis benefits
- Spouse/Partner and children are eligible for a 50% employee benefit



Kaiser Permanente Medical Offerings



Kaiser's Access to Live Support

- New Member Support Team for a seamless transition into a new health organization
- Dedicated one-on-one support, for any questions about joining the Kaiser Community

Website: kp.org/newmember

Phone: 844.639.8657

Email: UniversityOfDenver@kp.org

Monday-Friday, 8 a.m.-5 p.m.



Search profiles to find the right doctor



Transition your care seamlessly



Connect to care online



Kaiser Provider Network

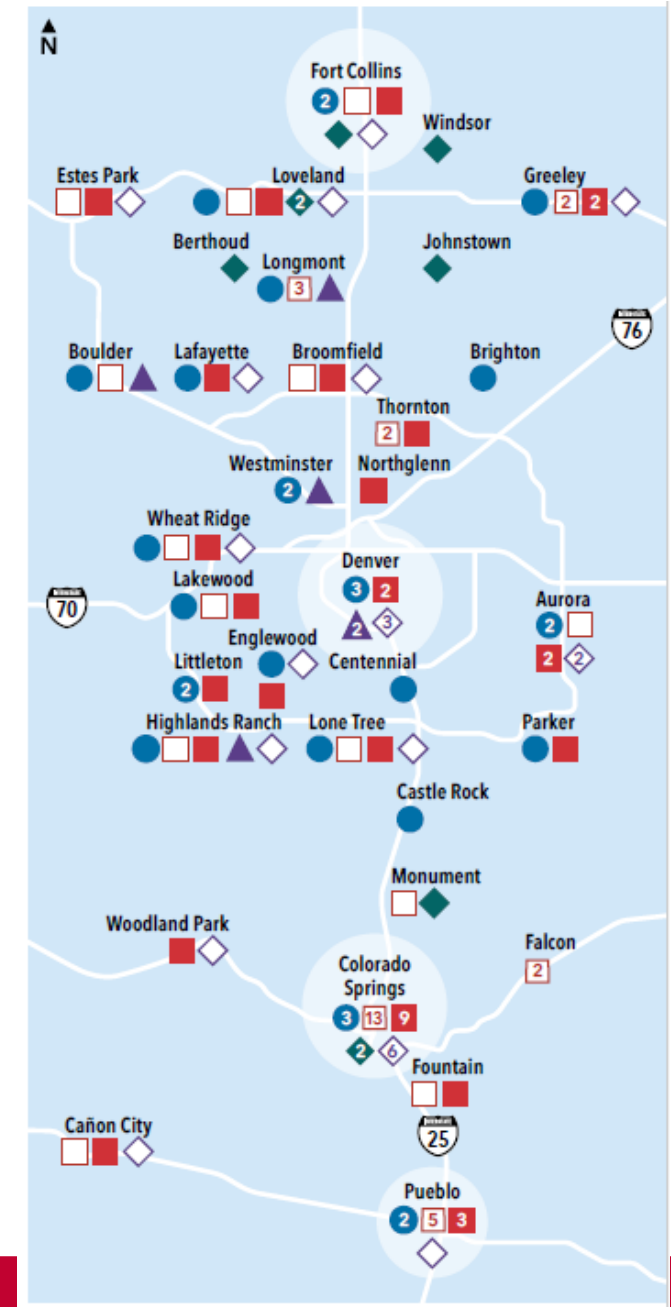
The Kaiser Provider Network will only be available for Colorado Residents. You must live in a Kaiser Service Area to elect either the Kaiser DHMO or Kaiser HDHP.

- For the most up-to-date list of providers and facilities included in your plan, please visit kp.org/locations
 - Denver/Boulder: 303-338-3800
 - Northern Colorado: 1-844-201-5824
 - Southern Colorado: 1-888-681-7878
 - TTY 711

**Choice of providers varies by plan, service area, and availability at the time of selection and is subject to change.*

Colorado medical facilities

| | | |
|-----------|--|---|
| 30 | Kaiser Permanente medical offices | ● |
| 41 | Urgent care facilities | □ |
| 35 | Emergency care facilities | ■ |
| 6 | Behavioral health offices | ▲ |
| 9 | Affiliated providers with extended hours | ◆ |
| 24 | Affiliated hospital/inpatient care | ◇ |





Kaiser PLUS Benefits

Within the first year of Kaiser, you have the opportunity to take advantage of PLUS Benefits where you can choose to see any licensed provider!

- Services can include primary care, specialty care, and mental health office visits
- Plus Benefits outside the Kaiser Network
 - 20 services per member per year
 - 10 prescriptions per member per year
- Perfect option for dependents living out of state or traveling!

For more information, please visit choiceproducts-colorado.kp.org



Kaiser – DHMO and HDHP

| Summary of Covered Benefits | DHMO Plan | HDHP Plan |
|--|----------------------------|---------------------------------------|
| Calendar Year Deductible* (single/family) | \$0/\$0 | \$1,650/\$3,300*** |
| Calendar Year Out-of-Pocket Max (single/family)* | \$2,000/\$4,500** | \$3,300/\$6,600** |
| Virtual Care Visit | 100% covered | 20% after deductible |
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*Deductibles and out-of-pocket maximums reset every calendar year.

**Important: If you have other family members on the plan, each family member must meet their own individual deductible/out-of-pocket maximum until the total amount of expenses paid by all family members meets the overall family amount.

***Important: All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.

Kaiser Away From Home Care

Urgent and Emergency Care Anywhere in the World!

- Kaiser Supported Networks
 - Cigna PPO Network Providers
 - MinuteClinics, including pharmacies
 - Concentra clinics
- Support while you're away
 - Call the Away from Home Travel Line at 951-268-3900
 - Or visit kp.org/travel



What happens if I have a dependent that lives outside of the Kaiser CO service area?



Kaiser's DigiDeck – Digital Resource Guide

With Kaiser, you have access to the University of Denver DigiDeck to help you make an informed healthcare decision for you and your family with resources available in one convenient location.

Resources include:

- Easy ways to transition care through New Member Connect
- Wellness Resources
- Benefits
- And much more!

To access, click on the link below or scan the QR code.

[University of Denver DigiDeck](#)



Spending & Saving Accounts

Rocky Mountain Reserve





Health Savings Account

- Must be enrolled in a qualified High Deductible Health Plan (HDHP)
 - Cigna HDHP **OR** Kaiser HDHP is a qualified High Deductible Health Plan
- An individually-owned, tax-advantaged account that you can use to pay for current or future IRS-qualified expenses
- Health Savings Accounts have a triple tax advantage:
 - Contribute tax-free
 - Invest tax-free
 - Make withdrawals for eligible medical expenses, or for any use after age 65 tax-free
- 2025 Maximum HSA Contribution Limits (Employee & Employer)



| | IRS 2025 Maximum Contribution | The University of Denver Contribution | Employee's Maximum Contribution |
|-----------|--|---------------------------------------|---------------------------------|
| Self Only | \$4,300 | \$331.68 (\$27.64 per month) | \$3,968.32 |
| Family | \$8,550 | | \$8,218.32 |
| Catch-Up | Age 55+ may contribute an additional \$1,000 | | |



Health Savings Account

- Verify you are eligible
 - Are you covered by a HDHP medical plan; or
 - NOT covered by other health insurance (including a Spouse/Partner's FSA, Tricare and Medicare); or
 - NOT **enrolled** in Medicare Parts A-D; or
 - Can't be eligible or claimed as a dependent on someone else's tax return; or
 - Have not received benefits from Veteran Affairs or an Indian Health Services facility within the last three months; and
 - Not covered by your own or your Spouse/Partner's Healthcare FSA (limited purpose is ok)
- If a distribution is **not** used for qualified expenses, there are two consequences:
 - Considered taxable income
 - Subject to a 20% penalty, unless:
 - Individual dies or becomes disabled
 - Individual is age 65 or above
- **Remember** – If you are making changes to your HSA elections for the 2025 plan year, you must submit a new HSA payroll deduction election through the BES.



Flexible Spending Accounts (FSA)

Flexible Spending Account (FSA)

- Pre-tax, payroll contributions
- \$3,300 for 2025
- Medical, Dental, Vision expenses
- Cannot be used if enrolled in the High Deductible Health Plan
- Use your debit card? You must submit receipts!!
- Rollover of \$660 for 2025
- USE IT OR LOSE IT!

Limited Purpose FSA

- Dental and Vision Expenses Only
- Enrolled in High Deductible Health Plan (HDHP)
 - Compatible if you are contributing to a Health Savings Account
- Use your debit card? You must submit receipts!!
- Another way to maximize tax-free benefits
- \$3,300 for 2025



Remember –
Flexible Spending
Accounts require an
election every year!

Flexible Spending Accounts (FSA)

Dependent Care FSA

- Available to all benefit eligible employees, no matter the medical plan you are enrolled in
- Pre-tax benefit to pay for dependent care services
 - Preschool, summer day camp, before or after school programs, and child or elder daycare
 - Child must be 13 years or younger
 - Cannot be used with the child and dependent care tax credit
- The 2025 IRS contribution limit is \$5,000 if married and filing jointly or single as head of household or \$2,500 if married and filing separately



Remember –
Flexible Spending
Accounts require an
election every year!



HSA vs. FSA

| Description | Health Savings Account (HSA) | Healthcare FSA | Limited Purpose FSA | Dependent Care FSA |
|-----------------------------------|--|--|---------------------|--------------------|
| Eligibility | HDHP | Cigna Copay Plan Kaiser DHMO Plan | HDHP | All employees |
| 2025 Contribution Limits | \$4,300 Individual \$8,550 Family \$1,000 Catch-up | \$3,300 | | Up to \$5,000 |
| Who can contribute? | Employer, employee, Spouse/Partner, family members** | Employee | | Employee |
| Rollover | 100% | \$660 | | N/A |
| Changing contribution | Anytime | Only at Open Enrollment or with a qualifying event | | |
| Funds available | Once funded | Immediately | | Once funded |
| Receipts needed for reimbursement | No, you should save your bills and receipts for tax purposes | Yes for some expenses | | |
| Is the account portable? | Yes, all funds belong to the account owner | No | | |

Dental Offerings

Delta Dental and Beta Health





Delta Dental of Colorado

| Summary of Covered Benefits | Base PPO | | Enhanced PPO | |
|--|--------------------|---------------------------|--|---------------------------|
| | PPO | Premier or Out-of-Network | PPO | Premier or Out-of-Network |
| Calendar Year Deductible (single/family) | \$50/up to \$150 | | \$50/up to \$150 | |
| Calendar Year Benefit Maximum | \$1,000 per member | | \$1,500 per member | |
| Preventive Dental Services | Covered at 100% | Covered at 100%* | Covered at 100% | Covered at 100%* |
| Basic Dental Services | 20% after ded. | 20% after ded.* | 20% after ded. | 20% after ded.* |
| Major Dental Services | 50% after ded. | 50% after ded.* | 50% after ded. | 50% after ded.* |
| Orthodontia Services Adult & children | Not Covered | | 50% to a \$1,500 lifetime maximum per member | |

*Balance-billing may apply if you see an out-of-network provider. The amount you may owe is the difference between the provider's billed charges and the payment received by Delta Dental based off of their "Maximum Allowable Charge" schedule.



Delta Dental of Colorado

- Right Start 4 Kids:
 - Covers children up to their 13th birthday
 - 100% with no deductible when you see a PPO or Premier provider
 - Orthodontia is not covered at 100% but at the plan's listed coinsurance
- Late Enrollee Waiting Periods:
 - Six months for basic services
 - 12 months for major and orthodontic services



Alpha Dental Plan (Dental Discount Program)

| Summary of Covered Benefits | Alpha Dental Plan |
|--|-------------------|
| Calendar Year Deductible (single/family) | N/A |
| Calendar Year Benefit Maximum | Unlimited |
| Preventive Dental Services | See Fee Schedule |
| Basic Dental Services | |
| Major Dental Services | |
| Orthodontia Services Adult and child | |
| Late Entrant Waiting Period | None |



Alpha Dental Plan (Dental Discount Program)

- Provides an average of up to 70% savings on the most common dental procedures
 - Including cleanings, fillings, crowns, root canals, and even orthodontics (braces) for children and adults
- Refer to the fee schedule to see how much each procedure will cost
- Must see a provider within the over 700 in-network Colorado providers
- Your provider must be selected at enrollment, but can be changed during the year anytime you wish
- Includes additional discounts on Vision, Hearing, and Prescriptions
- **No claims, no waiting periods, no limits or annual maximums! Pay as you go for what you need!**

Vision Offering

EyeMed





Vision - EyeMed

| Summary of Covered Benefits | Base Plan | Enhanced Plan |
|--------------------------------------|--|---|
| | In-Network | In-Network |
| Eye Exam | Under age 19: Twice every calendar year; Age 19+: Once every calendar year | |
| | \$10 copay | Plan pays 100% |
| Lenses | Under age 19: Twice every calendar year; Age 19+: Once every calendar year | |
| Single Vision Bifocal Trifocal | \$25 copay | \$10 copay |
| Frames | Once every two calendar years | Once every calendar year |
| | Up to \$130 allowance; then 20% off balance | Up to \$150 allowance; then 20% off balance |



Vision - EyeMed

| Summary of Covered Benefits | Base Plan | Enhanced Plan |
|---------------------------------|---|---|
| | In-Network | In-Network |
| Contact Lenses | Once every calendar year | |
| Elective | Up to \$130 allowance; then 15% off balance | Up to \$150 allowance; then 15% off balance |
| Medically Necessary | Covered in full | Covered in full |
| Laser Correction | 15% off retail price or 5% off promotional price | 15% off retail price or 5% off promotional price |
| Additional in-network discounts | 40% off complete pair of prescription eyeglasses 20% off non-prescription sunglasses 20% off remaining balance beyond plan coverage | |

Life & Disability Offerings

New York Life



Life and Accidental Death & Dismemberment (AD&D)

Basic Life and AD&D

- The University provides basic life and AD&D insurance of **1x your current salary to a maximum of \$100,000** at no cost to you
 - Benefits begin to reduce at age 65

Voluntary Life and Accidental Death & Dismemberment (AD&D)

- You may purchase additional Life & AD&D insurance for you and your dependents
- During **this Open Enrollment** you may increase life insurance coverage by one increment up to the guaranteed issue amount
 - Employee: \$10,000 increments up to the lesser of 5x your annual salary or \$500,000 for Vol Life and 10x your annual salary or \$500,000 for AD&D coverage. Guarantee Issue is lesser of 5X annual compensation or \$200,000.
 - Spouse/Partner: \$5,000 increments up to \$250,000. Guarantee Issue is \$50,000. Spousal coverage not to exceed 100% of the employee benefit.
 - Child(ren):\$2,500 increments up to \$10,000. All amounts are guaranteed.
- During this Open Enrollment, current participants can increase their Voluntary Life elections by one benefit level of \$10,000 as long as the benefit does not exceed the Guaranteed Issue Maximum of \$200,000, without Evidence of Insurability provided you are “actively at work”

Scan me for the DU
NYL Microsite!





Disability Insurance

The University provides Short-Term and Long-Term Disability Insurance at no cost to you!

| | Short-Term Disability | Long-Term Disability |
|--------------------|----------------------------|---|
| Elimination Period | 14 days | 90 days |
| Benefit Amount | 60% of basic weekly salary | 60% of basic monthly salary |
| Benefit Maximum | Up to \$1,500 per week | \$12,500 per month |
| Benefit Duration | Up to 13 weeks | Durations are set up to last until SSNRA. Please see the LTD Insurance Certificate document for complete details. |

*SSNRA – Social Security Normal Retirement Age

Additional Benefits

MetLife, Prudential, SupportLinc, and Gallagher





Pet Insurance

- MetLife Pet Health Insurance allows you to choose the coverage level that will be the best fit to financially assist you when your pet is hurt or sick
- To get your customizable quote, visit www.metlife.com/getpetquote or call 800.GET.MET8 (800.438.6388)



Get regular check-ups to help protect your pet



Be better prepared for unexpected accidents



Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get – and use – MetLife Pet Insurance:



Select and enroll in the coverage that's right for you and your pet and download our mobile app.



Take your pet to the vet and pay the bill; manage your pet's health and wellness using the app.



Send the bill and your claim to us and receive reimbursement⁴ by check or direct deposit if the claim expense is covered under the policy.



Business Travel Accident Insurance

- Business Travel Accident Insurance is used to help individuals meet the financial risks associated with business travel and offers a far more expansive coverage than normal flight insurance
- Medical monitoring, multilingual telephone interpretation, telemedicine, prescription transfer and shipping, and much more

 Please cut out and fold in half.

| | |
|--|--|
| <p>INTERNATIONAL MEDICAL GROUP* TRAVEL ASSISTANCE PROGRAM</p> <p>Toll free from within the U.S.: +1 (855) 847-2194</p> <p>From anywhere in the world: +1 (317) 927-6881</p> <p>assist@imglobal.com</p> | <p>Attention</p> <p>THIS IS NOT A MEDICAL INSURANCE CARD</p> <p>The participant is entitled to IMG Assistance Services. El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG. Le participant a droit aux services de voyage et d'assistance médicale IMG.</p> <p>参与者有权享受IMG旅行和医疗援助服务。</p> <p>WWW.IMGGLOBAL.COM</p> <p><i>All services must be provided by International Medical Group (IMG). No claims for reimbursement will be accepted.</i></p> |
|--|--|

Name _____ Company _____

This is not a medical insurance card. Valid until termination of policy.



Employee Assistance Program

- The University of Denver provides an EAP through SupportLinc to all employees at no cost to you
- The EAP is 100% confidential
- You and your immediate family members receive up to 6 visits per occurrence. 24/7 Phone is 888.881.LINC (5462)
- You and your immediate family members can resolve a broad range of personal and work-related concerns such as:

| Consulting | Work-Life Benefit |
|---|--|
| <ul style="list-style-type: none">○ Depression, stress, or anxiety○ Relationship problems○ Grief and loss○ Family and parenting issues○ Substance abuse | <ul style="list-style-type: none">○ In-person or telephonic legal consultation with a licensed attorney○ Financial consultation○ Identity theft consultation○ Dependent care referral○ Guidance and referrals for daily living resources such as: home improvement, entertainment services, pet care, auto repair, wellness, travel, handyman, volunteer opportunities, etc. |



Benefit Advocate Center

- Available for all DU benefitted employees – at no cost to you!
- From finding an in-network provider, to teaching you the difference between plan offerings or providing assistance with a claim, you will be supported by a team of advocates well-versed in benefits
- Begin using the Benefit Advocate Center by calling 833.355.8939 or emailing bac.duadvocates@ajg.com
- The BAC is available Monday through Friday, 7 a.m. to 5 p.m. MST



Questions?

- Benefit Advocate Center (BAC)
 - You can contact the BAC for any benefits related questions by calling 833.355.8939 or emailing bac.duadvocates@ajg.com
- You can also email benefits@du.edu or call 303.871.7420
- All elections must be submitted through BES by **November 15th**
- Elections submitted after this date cannot be accepted

THANK YOU

