

October 10, 2024

KEY TAKEAWAYS

- Open enrollment for benefits runs from Nov. 1-15, 2024, with elections becoming effective on Jan. 1, 2025, and lasting through Dec. 31, 2025.
- Effective Jan. 1, 2025, health benefits will continue to be offered through both Cigna Healthcare and Kaiser Permanente as the University's healthcare providers. The Cigna and Kaiser plan design options will be the same for both Copay and DHMO Plus Plans and both HDHP plans. There are slight changes to the HDHP deductible and out-of-pocket maximums. However, there are no other changes to plan designs.
- If you don't actively enroll, your current benefits (except FSA elections) will carry over automatically for 2025, but not enrolling in medical coverage will be considered a waiver.
- Virtual open enrollment meetings will be held on Oct. 22 and Oct. 29, and you can contact the Benefit Advocate Center for assistance with questions.

Dear faculty and staff,

As we approach the upcoming open enrollment period, the Human Resources and Inclusive Community (HRIC) Team would like to provide an update with information on what you can expect for this year's open enrollment. All elections made during this open enrollment will become effective Jan. 1, 2025 and will continue through Dec. 31, 2025. As a reminder, the University has moved the benefits plan year to align with our deductible and out-of-pocket maximum accumulators.

We understand that your health and the health of your family is your top priority. These are our top priorities, too, which is why we continually strive to offer you the best employee health benefits plan available.

We wanted to inform you of a slight adjustment to our open enrollment period for benefits. Originally scheduled for **Oct. 21 through Nov. 1**, the new dates will be **Nov. 1 through Nov. 15**.

This change will allow us to incorporate the latest IRS HSA and FSA contribution limit information for the 2025 calendar year, which is typically released in early November.

We appreciate your understanding, and we will send out additional information as the new enrollment period approaches. If you have any questions in the meantime, please don't hesitate to reach out to Benefits@du.edu.

During open enrollment, you'll be able to shop and select your healthcare coverage and other benefits that best fit you and your family's healthcare needs. Your medical plan will have a big impact on your healthcare experience, so it's an important decision. This open enrollment period will be **PASSIVE**. This means that if you do not complete the enrollment process for this upcoming plan year, your current coverages (except FSA elections) will carry over to the new plan year. If you are not currently enrolled in medical coverage, and do not take action to enroll during this open enrollment period, we will consider no response as a waiver for 2025 plan year after the open enrollment period has closed.

The University will continue to remain with both Cigna Healthcare and Kaiser Permanente as University's health care providers for the 2025 plan year.

Below is some preliminary information about what you can expect with the Cigna and Kaiser plan offerings:

Medical Plan Designs Will Be the Same with Both Carriers

You will continue to have the option of choosing between the Copay Plan and High Deductible Health Plan between both networks. For more information on benefits, please make sure to review your benefit guide.

KAISER PERMANENTE

Making a Positive First Impression with Kaiser Permanente

If you choose to enroll in one of the Kaiser plans, you will be contacted by the Kaiser New Member Connect Team. The New Member Connect team plays a critical role in members transition of care, prescriptions, finding the nearest doctors and locations,

discussing the Kaiser Permanente benefits, and scheduling your first primary care appointment.

Members can choose from over 1,200 top-notch Kaiser Permanente primary care doctors and specialists — one of the largest multispecialty medical groups in Colorado. Kaiser’s physician-led care teams are connected through an electronic medical record. They work together to coordinate each member's healthcare so it's more efficient, which results in healthier outcomes and a more seamless experience for members.

Customer Service Availability

The New Member Connect Department is available Monday through Friday, 8 a.m.-5 p.m. at 844-639-8657. Members also have 24/7 access to the kp.org/newmember site or can email the New Member Connect Department at UniversityofDenver@kp.org.

CIGNA HEALTHCARE

More choices, coverage and a deep commitment to equity of care, all at the same cost.

In Colorado, you will have access to more than 18,000 providers and 60 hospitals, including specialty hospitals: University, National Jewish and Children’s Hospital. You will also have access to the largest mental and behavioral health network in the Denver/Boulder area.

Cigna offers expanded mental health services and infertility treatment services, something our community specifically requested. Cigna has demonstrated a commitment to cultural competency and health equity, another important DU value. With a greatly expanded pool of diverse health care providers, Cigna allows DU to meet employee calls for increased equity in mental and behavioral health—an especially important outcome at a time when pandemics have impacted the lives of members of our community.

Customer service availability

Cigna offers access to a 24/7/365 customer service line that provides exceptional service all day, every day. The Cigna One Guide Service is available by calling 888-806-5042.

We know open enrollment can come with important decisions and inspire many questions. To address many of them, we are hosting several open enrollment meeting opportunities.

Here are the details for meetings to learn more about your benefit options:

Open Enrollment Virtual Meetings

Tuesday, Oct. 22 from 11 a.m.–12 p.m.

Tuesday, Oct. 29 from 1–2 p.m.

Zoom Links will be provided in the Bridge.

Get your questions on Open Enrollment Answered

During Open Enrollment, you can contact the Benefit Advocate Center to answer your questions by phone at 833-355-8939 or by emailing bac.duadvocates@ajg.com. You can access the Benefit Advocate Center Monday through Friday between 7 a.m.-5 p.m. MST.

Benefits Fair

Monday, Oct. 28 from 10 a.m.-2 p.m.

Community Commons, Room 1700

2055 E. Evans Ave, Denver, CO 80208

If you have questions, we have answers! HRIC is hosting DU's annual Benefits Fair. Knowledgeable representatives from HRIC and Gallagher Benefits Broker and Consultant will be on hand to provide information and answer questions about our plans and programs. Chair massage therapists will be available during the fair on a first come, first serve basis. Sign-up sheet at the benefits table.

Early Retirees will receive information on Open Enrollment and Medicare Enrollment details in a separate communication.

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