

October 17, 2024

KEY TAKEAWAYS

Open Enrollment Period: Open enrollment runs from November 1 to November 15, 2024. Even if you're not making changes, it's a good time to review your benefits.

Health Insurance Options: You can choose between two health insurance providers—Cigna Healthcare or Kaiser Permanente—or opt out. Current plans will automatically renew unless you update them, but you must re-elect Flexible Spending Account (FSA) options annually.

Effective Dates for Changes: Changes made during open enrollment take effect on January 1, 2025, and last through December 31, 2025, unless a Qualifying Event occurs.

Employee Contributions: While there are slight adjustments to the High Deductible Health Plan (HDHP) deductibles due to inflation, employee contribution rates remain the same for the 2025 plan year.

Voluntary Life Insurance: You can increase your Voluntary Life Insurance by \$10,000 without requiring Evidence of Insurability, provided your total coverage doesn't exceed \$200,000 and you are actively at work.

Dear faculty and staff,

Open enrollment runs from November 1 to November 15, 2024. Even if you are not making changes to your current elections, it is an excellent opportunity to review your plan details and ensure you are fully prepared when needed.

You may choose from two health insurance plans—Cigna Healthcare or Kaiser Permanente—or opt out of coverage. If no changes are made during this period, your current coverage will automatically renew for the new plan year, except for Flexible Spending Account (FSA) elections, which must be re-elected annually.

It's important to review and select the plans that best suit your and your family's needs. Changes made during open enrollment take effect on January 1, 2025, and remain in place through December 31, 2025, unless you experience a Qualifying Event allowing mid-year adjustments.

Note: If you are not currently enrolled in medical coverage and do not enroll during this period, you will not have coverage for the 2025 plan year.

For questions about medical, dental, vision, or other voluntary insurance plans, you may contact our Benefit Advocate Center (BAC) at 833-355-8939 (Monday-Friday, 7 a.m.-5 p.m. MST) or via email at bac.duadvocates@ajg.com.

Benefits Enrollment System

During open enrollment, you'll have the opportunity to make your benefits selections in the Benefits Enrollment System (BES).

Please note that the link to access the BES will be provided closer to the beginning of the open enrollment period.

What's Changing

Effective January 1, 2025, health benefits will continue to be offered through Cigna Healthcare and Kaiser Permanente.

The plan designs for both Copay/DHMO Plus and HDHP plans will remain the same, with slight increases to the HDHP deductible and out-of-pocket maximums. These adjustments are part of the IRS's annual updates to account for inflation, ensuring that HDHPs continue to meet the criteria for HSA eligibility. No other design changes will be made.

Employee contribution rates will remain unchanged for the 2025 plan year.

Contributions for 1/1/2025 to 12/31/2025

CIGNA HEALTHCARE

Medical	Coplay Plan		HDHP-HSA Plan*	
	DU Contributes	Employee Contributes	DU Contributes	Employee Contributes
Employee Only	\$691.82	\$97.76	\$610.83	\$0.00
Employee & Spouse	\$1,166.30	\$407.24	\$1,042.05	\$174.52
Employee & Child(ren)	\$1,051.39	\$365.32	\$935.70	\$159.68
Family	\$1,560.41	\$640.40	\$1,393.62	\$307.40

*If you enroll in the HDHP and open a health savings account (HSA) through Rocky Mountain Reserve the University will contribute \$27.64 per month to your HSA.

KAISER PERMANENTE

Medical	DHMO Plus Plan		HDHP-HSA Plus Plan*	
	DU Contributes	Employee Contributes	DU Contributes	Employee Contributes
Employee Only	\$651.18	\$97.76	\$603.81	\$0.00
Employee & Spouse	\$1,090.63	\$407.24	\$1,033.10	\$174.52
Employee & Child(ren)	\$982.77	\$365.32	\$927.18	\$159.68
Family	\$1,456.62	\$640.40	\$1,383.27	\$307.40

*If you enroll in the HDHP and open a health savings account (HSA) through Rocky Mountain Reserve the University will contribute \$27.64 per month to your HSA.

Your portion of the cost(s) will be deducted from your paycheck on a pretax basis. The part of the premiums paid by employees for civil union or domestic partner coverage will be withheld on a post-tax basis. The University portion of the premium paid for a civil union or domestic partner will be added to your earnings as taxable income.

Medical Plan Options

Coplay Plan (Cigna) & DHMO Plus Plan (Kaiser)

The Coplay and DHMO Plus Plans have set copays for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your annual out-of-pocket maximum.

High Deductible Health Plan with Health Savings Account Plan (HDHP-HSA Plan) (Both Cigna and Kaiser)

With the High Deductible Health Plan (HDHP), you pay the full negotiated cost for medical services and prescription drugs with the exception of preventive care which is covered at

100%, until you meet your annual deductible. If you are enrolled in the HDHP, you may be eligible to contribute tax-free dollars in a Health Savings Account (HSA) to pay for eligible medical expenses. You choose when to use the money in your HSA account. It rolls over from year to year, allowing the balance to increase. Eligibility restrictions and contribution limits apply and are subject to change annually.

For more information regarding benefit plan designs, please refer to the [University's benefit guide](#).

Customer Service

CIGNA

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.

KAISER

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

Voluntary Life Insurance – You can elect increases with No Evidence of Insurability

During this annual open enrollment, current participants can increase their Voluntary Life 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”.

Open Enrollment Virtual Meetings

Date and Location	
Tuesday, October 22nd	11 a.m. – noon
Tuesday, October 29th	1 – 2 p.m.
Zoom Link	https://udenver.zoom.us/j/81099934786

Benefits Fair

Join us at the DU Benefits Fair for an opportunity to learn more about your health and wellness options! Representatives from DU Human Resources & Inclusive Community,

Gallagher (our Broker Consultant), and our benefit plan vendors will be on-site to answer questions and provide details about the plans available for 2025.

Don't miss out on free swag, raffle prizes, and the chance to get all the information you need to make informed decisions about your benefits.

Date: Monday, Oct. 28, 10 a.m. to 2 p.m.

Location: Community Commons, Room 1700, 2055 E. Evans Ave, Denver, CO 80208

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Denver, CO 80208



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