

In-House Staffing Benefits Highlights

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

OPEN ENROLLMENT 2025

OCTOBER 2024

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2025 will be held from Wednesday, October 16–Wednesday, October 30, 2024.

Choosing the right benefit plan is an important decision. Resources are available on the Open Enrollment website (rochester.edu/benefits/openenrollment) to help guide you through selecting your 2025 benefits. There you can access your 2025 rates, ALEX benefit selection assistant, webinars, Q&A sessions, the steps needed to complete your benefit elections, and answers to common questions. Please contact the Office of Total Rewards at totalrewards@rochester.edu if you need additional assistance.

New and Noteworthy

1. New Health Spending Card Feature for Health Care and Limited Purpose Flexible Spending Accounts (FSAs)

The FSA Health Spending Card is a newly added feature for 2025 health care and limited purpose FSAs, that will allow for more flexibility in payments and convenience in utilizing your FSA funds. With the card, you will be able to pay for your medical expenses right at the time of service and no longer need to wait for reimbursement. Plus, you will be able to use your card to purchase your eligible over-the-counter items right in the store. For more information on how this works, please visit the Total Rewards FAQs at rochester.edu/human-resources/contacts/frequently-asked-questions/insurance/#fsa. If you elect a health care or limited purpose FSA during open enrollment for the 2025 plan year, you will receive your FSA Health Spending Card mid to late December.

2. Virtual Care Expansion

For 2025, the University of Rochester health plans have increased access to virtual care by offering MDLive through the current medical plan third party administrator, Excellus. If you're unable to visit your primary care physician, MDLive provides 24/7 access to US board-certified doctors for non-emergency medical services. The cost for this service is a \$20 copay on the PPO Plan or a 10% coinsurance after the Tier 1 deductible on the HSA-Eligible Plan. For more information, please contact Excellus at (800) 659-2808 or visit excellusbcbs.com/find-a-doctor/telemedicine.

3. YOUR HSA Plan Deductible for Tier 1

The deductible for Tier 1 under the HSA plan has increased to meet the IRS minimum for qualified high-deductible plans. All other deductible amounts for the plans will remain the same.

Tier 1 (AHP Network*)

Single Coverage	\$1,650
Family Coverage	\$3,300

**AHP Network is a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. You will have a lower deductible, copay, coinsurance, and out-of-pocket maximum than tier 2 and tier 3 providers. Please note, all AHP providers are also in the Excellus national networks.*

4. HSA and FSA contribution limits have increased for 2025

Health Savings Account (HSA)*
• \$4,300 for single \$8,550 for plans with dependents
• Additional \$1,000 contribution if the account holder is age 55 or older
Flexible Spending Accounts (FSA)*
• Health Care or Limited Purpose FSA—\$3,200 limit
• Dependent Care FSA—\$5,000 per household**

** Eligibility rules apply*
***Federal non-discrimination guidelines require the University to test the Dependent Care FSA to ensure that highly compensated employees, as defined under IRS guidelines, do not disproportionately contribute to the Dependent Care FSA. Highly compensated employees may have their FSA maximum contribution amount reduced if the test results do not meet federal guidelines.*

5. FSA Rollover Benefit

Eligible employees electing to contribute to a Health Care FSA or Limited Purpose FSA in 2025 may roll over up to \$640 of remaining 2024 funds to 2025. To be eligible for rollover, employees must elect to contribute to a Health Care FSA or Limited Purpose FSA during open enrollment. Employees who do not elect to contribute in 2025 will forfeit leftover 2024 FSA funds. A Dependent Care FSA is not eligible to have a rollover to 2025; any unused funds will be forfeited.

6. University-funded HSA seed contribution

Eligible full-time faculty, staff, residents, and fellows earning less than \$71,000 (salary band 1) who are enrolled in the YOUR HSA-Eligible Plan will receive \$200 (for single) or \$400 (for plans with covered dependents) of University funding into your HSA by certifying your eligibility during Open Enrollment.

Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at rochester.edu/human-resources/benefits/eligibility-enrollment.



◀ Use the camera on your phone to scan the QR code and jump directly to helpful resources.