

## 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](https://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](mailto:totalrewards@rochester.edu) if you need additional assistance.

### University Commitment to Health Costs

As many of you know, in previous years, the University has adopted a multi-year initiative to better align cost-sharing among the different salary bands with a focus on reducing increase “cliffs” between salary bands while ensuring our health care premium costs are competitive. As health care utilization and costs increase year over year, health care plan premiums must also be adjusted. The University continues its on-going effort to mitigate the impact of cost increases to employees as much as possible.

The University aims to maintain an average cost-share of 87% paid by the University and 13% paid by employees overall for health care premiums, which continues to position the University’s contribution to premiums above national benchmarks of 75% to 80% of costs. This year, due to the significant increases in medical and pharmacy claims, the current cost share for employees was projected to increase beyond the 13% cost share target. To address this for 2025, and in an effort to balance the financial impact to faculty and staff, the University will invest an additional \$1.5 million to help offset the impact of these cost increases, which will make the overall employee cost share 12.6%, just below the 13% target. As always, we will continue to look for opportunities to keep cost increases down while providing high quality plans that address the diverse needs of our faculty and staff.

## New and Noteworthy

### 1. Expand Your Group Universal Life (GUL) Insurance Protection During Open Enrollment

**Special Opportunity for This Year:** During this Open Enrollment period, we are pleased to offer a one-time opportunity. You can enroll or increase your existing GUL coverage by one times (1x) your annual salary; not to exceed a total of eight times (8x) salary or \$1,500,000 (whichever is less) without proof of good health. This special opportunity is only available this year and even if you have previously been declined coverage. For more information and to explore your options, visit Securian’s educational microsite at [Securian.com/ur-life-insurance](https://Securian.com/ur-life-insurance).

### 2. 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](https://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.

### 3. Enhanced UR Vision Basic Plan

The UR Vision Basic Plan through VSP Vision Care has been enhanced for 2025, providing you with more benefits and coverage at no additional cost. Starting January 1, 2025, all employees currently enrolled in the UR Vision Basic Plan who wish to remain enrolled in the same plan will automatically receive the upgraded benefits. Some enhancements include prescription glasses coverage with a \$20 copay and a \$120 allowance on Featured Frame Brands or a \$55 allowance at certain retail locations. For more information regarding VSP Vision Care, please visit [rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#vsp-vision-care](https://rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#vsp-vision-care).

### 4. Enhanced Allstate Identity Protection

Effective January 1, 2025, employees enrolled in the Allstate Identity Protection Pro+ Plan will automatically be upgraded to receive enhanced benefits available through the new Allstate Identity Protection Pro+ Cyber Plan at no additional cost. One of the enhanced features of the Pro+ Cyber plan includes robust protection for both desktop and mobile devices, which includes antivirus, safe browsing, phishing protection, and tools for missing or stolen devices. Your Allstate Identity Protection Plan will automatically transition to the enhanced plan on January 1, 2025. For more information regarding the new Allstate Identity Protection Pro+ Cyber plan, please visit [rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#allstate-identity-protection](https://rochester.edu/human-resources/benefits/programs-perks/your-benefits-extras/#allstate-identity-protection).

### 5. 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 [excellusbcbcs.com/find-a-doctor/telemedicine](https://excellusbcbcs.com/find-a-doctor/telemedicine).

### 6. 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.*

### 7. 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.*

# New and Noteworthy, Continued

## Eligibility

## Resources

### 8. 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.

### 9. 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](https://rochester.edu/human-resources/benefits/eligibility-enrollment).



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