

Surviving Spouses 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 and challenging decision. Resources are available on the Open Enrollment website (rochester.edu/benefits/openenrollment) to help guide you through selecting your 2025 benefits. Please contact the Office of Total Rewards at totalrewards@rochester.edu if you need additional assistance.

New and Noteworthy

1. 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

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**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.*

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.

Contact Us

In addition to the enclosed documents, visit rochester.edu/totalrewards or call (585) 275-2084. If you have questions related to plan details, coverage of services, and continuation of care, contact the Excellus Dedicated Care Team at (800) 659-2808.

Elect, Waive, or Make a Change

If you do not wish to make a change to your benefits, there is no action required. Your coverage will continue uninterrupted.

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone: (585) 275-2084 or email: totalrewards@rochester.edu to request a change form. In order for your changes to be processed for 2025, forms must be received by October 30, 2024. Changes to coverage made during Open Enrollment will be effective January 1, 2025.

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.