

# Spring Bridge Takeover 2024 (Open Enrollment)

Welcome to a special edition of The Bridge, produced in collaboration with your Human Resources and Inclusive Community team!

Please save this edition and refer to it often throughout the upcoming open enrollment process and throughout the year.

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**Open enrollment is coming soon!**

The annual open enrollment for DU-provided health care insurance and other optional benefits is May 1 through May 15, 2024. This is the time for benefits-eligible employees to sign up for medical, dental and vision insurance plans, or to make changes in their coverage choices (such as switching medical plans, adding or dropping coverage, adding or dropping dependents, and setting up or changing flexible spending accounts). All enrollments and changes made during this year's open enrollment will be effective July 1, 2024 and will continue through December 31, 2024.

The University will also be moving its benefit plan year to January 1 to December 31 which means that you will have another opportunity to enroll in benefits in October. Be on the lookout for more information on the upcoming open enrollment period.

Please see previous open enrollment emails (sent April 11 and 18) or visit the [open enrollment website](#) for detailed information on all of our plan offerings.

## **Employee Benefits Fair**

If you have questions, we have answers! On Wednesday, May 8, from 10 a.m. to 2 p.m., HRIC is hosting DU's annual Benefits Fair. Our benefit plan vendors will be present and available in-person to provide information and answer questions. Vendors include Cigna, Kaiser Permanente, and TIAA. Chair massage therapists will be available on a first come, first serve basis from 10 a.m.-2 p.m.! Make sure to pick up your free swag from each carrier and submit your name in the raffle to win prizes.

- Location: Community Commons, Room 1700
- Address: 2055 E. Evans Avenues, Denver, CO 80208

## **Active Enrollment**

All benefited employees **MUST** actively participate in this year's open enrollment. 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 this short plan year after the open enrollment period has closed.

It's important to make sure you review and enroll in the plans that best fit you and your family's medical needs. Elections made during the May 1 through May 15, 2024 open enrollment will remain in effect until the next open enrollment in October unless you or your family members experience a Qualifying Event that allows you to enroll mid-year. During this open enrollment, all elections will become effective July 1, 2024 and continue through December 31, 2024 due to the plan year change.

## **We listened! Kaiser is an additional medical plan choice**

Effective July 1, 2024, health benefits will transition from Cigna being the sole offering to having the option to choose offerings from either Cigna or Kaiser Permanente as the University's health care providers. The Cigna and Kaiser plan design options will be the same for both Copay and HMO 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. Although there is a slight increase in cost for both employees and the University, care was taken to ensure that employee costs remain affordable and that our employer-sponsored plan remains financially sustainable.

## **Contributions for July 1, 2024 through December 31, 2024**

*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**

### **Cigna Copay Plan & Kaiser HMO Plan**

The Copay and HMO 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 Availability**

#### **Cigna**

Cigna offers access to a 24/7 customer service line. The Cigna One Guide Service is available by calling [888-806-5042](tel: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](tel:844-639-8657). Members also have 24/7 access to the [kp.org/newmember](http://kp.org/newmember) site or can email the New Member Connect Department at [UniversityofDenver@kp.org](mailto:UniversityofDenver@kp.org).

### **Voluntary Life Insurance**

During this annual open enrollment, employees are eligible to increase their Voluntary Life insurance in \$10,000 increments up to the maximum Guaranteed Issue Amount without Evidence of Insurability (EOI) provided you are "actively at work." EOI is a documentation of good health required by health insurance providers in order to obtain certain types of insurance. An employee's spouse may increase their Voluntary Life insurance in \$5,000 increments up to the maximum Guaranteed Issue Amount without EOI provided they are not hospitalized and have not been previously declined. This policy is through New York Life Voluntary Life and Accidental Death & Dismemberment Insurance.

## **Flexible Spending Accounts**

The University offers three flexible spending accounts (FSA) options through Rocky Mountain Reserve (RMR):

1. Health Care FSA—available to all benefited employees, except those enrolled in the HSA-qualified High-Deductible Health plan; this account can be used to set aside money from your paycheck on a pre-tax basis to pay for eligible out-of-pocket expenses such as deductibles, copays, and other health-related expenses that are not reimbursed by the medical, dental, or vision plans.
2. Limited Purpose Health Care FSA—an option for those on the HSA-qualified High-Deductible Health plan; this account can be used for eligible dental and vision expenses only.
3. Dependent Care FSA—available to all benefited employees to use for day care expenses.

During this open enrollment, you'll need to determine how much you want set aside (pre-tax) from your paycheck to fund both Health Care and Dependent Care FSAs. This amount will be in effect until December 31, 2024.

You fund FSAs through payroll deductions made before taxes and use them throughout the plan year to pay for eligible health care and/or dependent care expenses. The IRS determines and publishes a list of eligible expenses, which is found [here](#); scroll to Publications 502 and 503.

## Determine Your Eligible FSA Expenses

For health care plans, annual deductible and maximum out-of-pocket costs are based on the calendar year. This means that during open enrollment, you'll need to consider your expenses from January 1 through December 31, 2024 to determine your total eligible expenses for the calendar year, such as deductibles, copays and other health-related expenses that are not reimbursed by the medical, dental or vision plans. With this information, you can determine how much you need to contribute to your FSA, keeping in mind that you'll need to cover expected expenses for July 1 through December 31, 2024.

## FSA Reminders

- If you are currently enrolled in an FSA, you must re-enroll during open enrollment for the July 1 through December 31, 2024 benefit plan year. You will have another opportunity to re-elect your FSA limits during the next open enrollment period in October.
- For the 2024 plan year, you may contribute up to the IRS contribution maximum of \$3,200 to your Health Care FSA or your Limited Purpose Health Care FSA. (The current 2023-2024 plan year maximum is \$3,050).
- If you do not use all of your FSA dollars from the 2023-24 plan year by June 30, 2024, you will be able to roll over up to \$610 from your Health Care FSA or Limited Purpose FSA to use the following year.
- Dependent Care FSA dollars are, and will continue to be, "use it or lose it" during the benefits plan year (July-December); view the Benefits Guide for more information.

## Receive a FREE Financial Consultation

DU employees are eligible to meet with financial professionals from the University's retirement plan service provider, TIAA for FREE one-on-one financial consultations held on campus. An employee does not need to be a participant of the 403(b) Plan in order to utilize this service. This is a free service, as a part of your DU Benefits package.

Sessions are available in the Burwell Center, Room 126

- Tuesday, May 14, 8 a.m. – 4 p.m.
- Friday, May 31, 8 a.m. – 4 p.m.
- Wednesday, June 12, 8 a.m. – 4 p.m.

# Global Accessibility Awareness Day — 2024

Join us Thursday, May 16, either in-person in Community Commons Room 1700 or on Zoom for our upcoming [Global Accessibility Awareness Day \(GAAD\)](#) event at DU. As GAAD states, “The purpose of GAAD is to get everyone talking, thinking and learning about digital access and inclusion, and the more than One Billion people with disabilities/impairments.”

Come hear from a panel of DU community members and guest speakers about their stories and experiences. [Register by clicking here](#)

## Performance Reviews are Underway!

Performance Reviews launched on April 1! The three step process (employee self-review, manager review and meeting, and final sign-off) is due to be complete on May 6, 2024. There are intermediary due dates as well:

- Employee self-review due: April 15 (NOTE: If you missed this deadline, please complete the task in Talent@DU as soon as possible participating in the performance review process is required of all benefited employees)
- Manager's review and meeting to discuss due: April 29
- Final acknowledgement of review due: May 6

### A Note for Faculty



We do have slightly different due dates for faculty and staff due to differences in the processing of said reviews.

Faculty, you should have received access to your annual reports. The earliest reports were due on April 17. Please check with your chairs/directors or deans for your specific unit level timelines.

For questions visit the [Performance Management Website](#) or reach out to [PerformanceManagement@du.edu](mailto:PerformanceManagement@du.edu)

## **Beneplace: DU Discounts and Deals**

Check out the May offers in your DU Discounts for summer adventures, including hotels, flights, and rental cars. Celebrate Mother's Day on May 14th with discounts on gift baskets and floral arrangements. Don't forget about health-focused products and services during Physical Fitness and Sports Month and Mental Health Awareness Month. If you haven't signed up yet, simply visit [dusavings.workingadvantage.com](https://dusavings.workingadvantage.com) to register and create a free account.

- Days in the sun: Embark on your dream getaway and kickstart your summer travel plans with enticing offers on hotels, rental cars, and international and domestic flights. [Book your flights now.](#)
- Mother's Day and grads: Save and show gratitude for the special people in your life with a thoughtful Mother's Day or graduation gift. [Shop for gifts here.](#)
- Focus on wellness: It's both Mental Health Awareness Month as well as Physical Fitness Month in May and we have offers to help you stimulate and facilitate a healthy body and mind. [Score on wellness deals today.](#)

***The Bridge connects faculty and staff to all campus happenings, all the time.***

*Do you have an announcement, opportunity, survey or event to promote to DU faculty/staff?*

Use **our easy online form** to submit your news. Paid events and programs must include a DU faculty/staff discount. A minimum lead time of **two weeks** pre-publication is required for consideration.

**We want to hear from you!** Give us your feedback on The Bridge or suggest new content to consider using **our easy feedback form**.

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