



Employee Benefits Open Enrollment

Benefit Plan Year: July 1, 2024 – December 31,
2024





Welcome!

Open Enrollment will be May 1st through May 15th, 2024.

All elections must be submitted through MyDU by May 15th.

- Changes made during Open Enrollment will be effective 7/1/2024 through 12/31/2024
 - Add or drop benefit coverage
 - Add or drop dependents
- Changes During the Year – submitted within **30 days** of a Qualifying Event:
 - Marital status
 - Number of dependents
 - Employment status
 - Dependent ceasing to satisfy eligibility requirements
 - Entitlement to Medicaid or Medicare



2024 Summary

- Medical
 - **NEW! Cigna and Kaiser will BOTH be offered as the University's healthcare providers**
 - There is an increase to the deductible and out of pocket maximums to the HDHP plans. No other plan design changes.
 - Log into MyDU to make your elections during Open Enrollment
- Dental
 - Delta Dental and Beta Health – Same great coverage. No plan design changes.
- Vision
 - EyeMed - Same great coverage. No plan design changes.
- Life and AD&D and Disability
 - New York Life - Same great coverage.
 - **This Open Enrollment is a true Open Enrollment which means employees, spouses and dependents may elect up to the guarantee issue without completing an evidence of insurability form and go through medical underwriting.**
- Additional Benefits – No plan design changes.
- New 2024 Annual IRS Maximums for Flexible Spending Accounts, Limited Purpose Spending Accounts and Health Savings Accounts



What's Changing?

- The University will now offer you the choice of two carrier options—Cigna and Kaiser
 - If a plan change occurs, you will receive credit for the deductible/out-of-pocket maximums that you have already met from 1/1/2024-6/30/2024
- Plan year change from July 1st through June 30th to January 1st through December 31st
 - Deductible and Out-of-Pocket will continue to reset on a calendar year basis
 - Open Enrollment will occur again in October/November for a January 1st effective date
 - FSA and HSA plan will also move to a calendar year basis
 - HSA contributions can be changed at any point throughout the year for any reason as long as you stay below the calendar year maximums set by the IRS

CIGNA Healthcare Plan Offerings

Medical & Voluntary Benefits

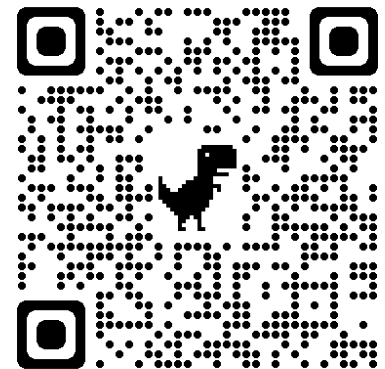


Cigna's Access to Live Support

- If you need assistance in finding the right doctor, lab, pharmacy, or convenience care center, Cigna's Live Support is here to guide you
- Dedicated one-on-one support in complex situation, for those who need it most

Before Enrolling	Once Enrolled
Cigna's pre-enrollment line 888.806.5042	Cigna's One Guide Available 24/7 Download the myCigna app or call the phone number on the back of your ID card (888.CIGNA24)

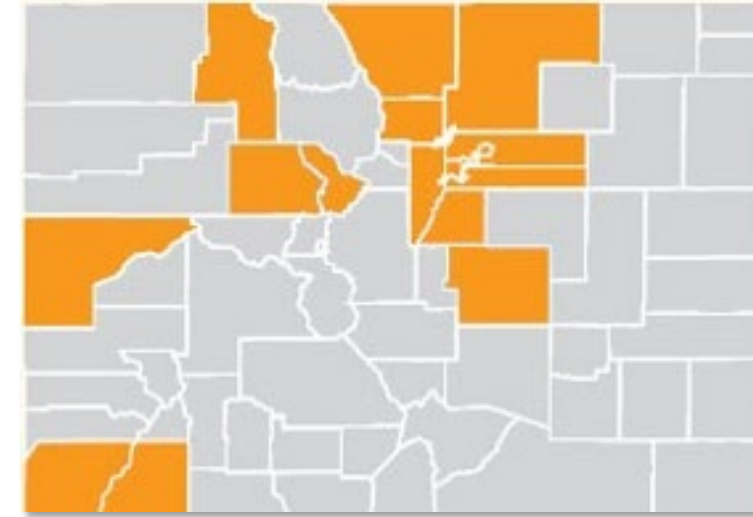
Scan the QR Code to access myCigna.com download the myCigna app





LocalPlus Network

- If you live in the LocalPlus service area, you will have access to Cigna's LocalPlus provider network
 - Delivers cost-effective, quality care
 - Designed to improve the quality of care
 - LocalPlus provider network has approximately 5,000 primary care physicians and over 14,000 specialists in the Denver metro area alone
- The LocalPlus network is available in the following Colorado Counties:
 - Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Eagle, Jefferson, La Plata, Larimer, Mesa, Montezuma, Routt, Summit, Weld





Cigna Away From Home Care

Available For:

- Traveling or dependents who live outside of the LocalPlus Network area
- Full access to in-network providers
- If you do not live or work inside the LocalPlus service area:
 - Access to Cigna's Open Access Plus (OAP) provider network
 - OAP Network contains participating physicians nationwide



Cigna – Copay and HDHP Plans

Summary of Covered Benefits	Copay Plan	HDHP Plan
Calendar Year Deductible* (single/family)	\$0/\$0	\$1,600/\$3,200***
Calendar Year Out-of-Pocket Max (single/family)*	\$2,000/\$4,500**	\$3,200/\$6,400**
Virtual Care Visit	\$25 copay	20% after deductible
Primary Care Office Visit	\$25 copay	20% after deductible
Specialist Office Visit	\$40 copay	20% after deductible
Preventive Care	100% covered	100% covered
Emergency Room	20% coinsurance	20% after deductible
Urgent Care	\$50 copay	20% after deductible
Retail - 30-day supply		Plan deductible then,
Tier 1	\$15 copay	\$15 copay
Tier 2	\$30 copay	\$30 copay
Tier 3	\$60 copay	\$60 copay
Specialty	20% coinsurance up to \$75	20% up to \$75
Mail Order - 90-day supply	2x retail	Plan deductible then, 2x retail copay

*Deductibles and out-of-pocket maximums reset every calendar year.

**Important: If you have other family members on the plan, each family member must meet their own individual deductible/out-of-pocket maximum until the total amount of expenses paid by all family members meets the overall family amount.

***Important: All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.



Get the most out of your pharmacy benefits plan

<p>Use the myCigna® App or website. Plan info at your fingertips – 24/7.¹</p>	<p>Avoid surprises at the pharmacy</p> <ul style="list-style-type: none"> • Price a medication and search for lower-cost alternatives, if available² • See which medications your plan covers • Find a pharmacy in your network • Ask a pharmacist a question 24/7 <p>Stay organized</p> <ul style="list-style-type: none"> • See your pharmacy claims • Update your personal profile • Set up your communication preferences <p>Home delivery</p> <ul style="list-style-type: none"> • Track your order & Request refills
<p>Cigna Home Delivery Pharmacy^{SM,3} Medications delivered to your door, and more.</p>	<ul style="list-style-type: none"> • Fast, free, reliable shipping. Free standard delivery to your home or work address. • Easy refills. Fill up to a 90-day supply at one time, so you fill less often. • Free reminders. We'll send you refill reminders to help make sure you don't miss a dose.
<p>Cigna Specialty Pharmacy.³ We'll help you manage your health and specialty medication needs.</p>	<p>Specialty medications are used to treat complex medical conditions such as multiple sclerosis, hepatitis C and rheumatoid arthritis.</p> <ul style="list-style-type: none"> • One-on-one support. Our medical condition experts will answer your medication questions, help you work through side effects and make sure you have any supplies you need (at no extra cost). • Work with your doctor. We'll let your doctor know how your therapy's going. We'll also help your doctor's office get approval for coverage of your medication. • Fast, free, reliable shipping. We'll schedule and quickly ship your medications for free – even those that need special handling, such as refrigeration.
<p>Cigna's pharmacists will help you stay on track.</p>	<p>Our pharmacists offer confidential help with prescription medication interactions and side effects. They can also help you find ways to lower your medication costs.</p>



Voluntary Accident Insurance

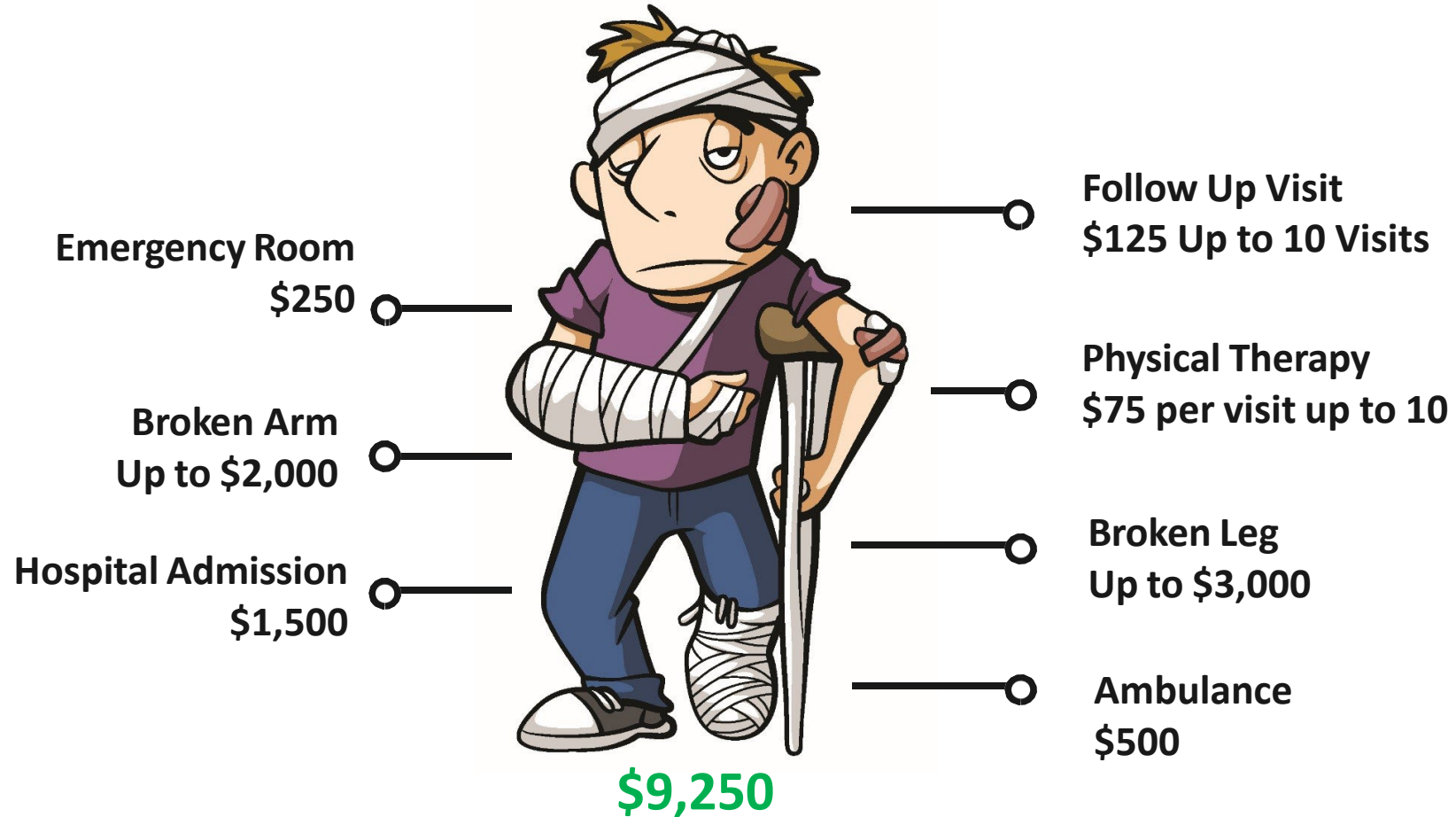
- Additional financial protection you may need for expenses associated with an unexpected covered accident
- The plan pays benefits directly to you—what you do with the money is up to you
- This benefit will pay a lump sum in the event of a covered accident.

Examples include:

Fractures	Ambulance	Coma
Dislocations	Surgeries	Burns
<i>*Includes Wellness Benefit of \$50 per individual per year</i>		



Voluntary Accident Insurance



Payouts may be higher or lower depending on your policy and situation.
Please refer to your actual policy for detailed information.



Voluntary Critical Illness Insurance

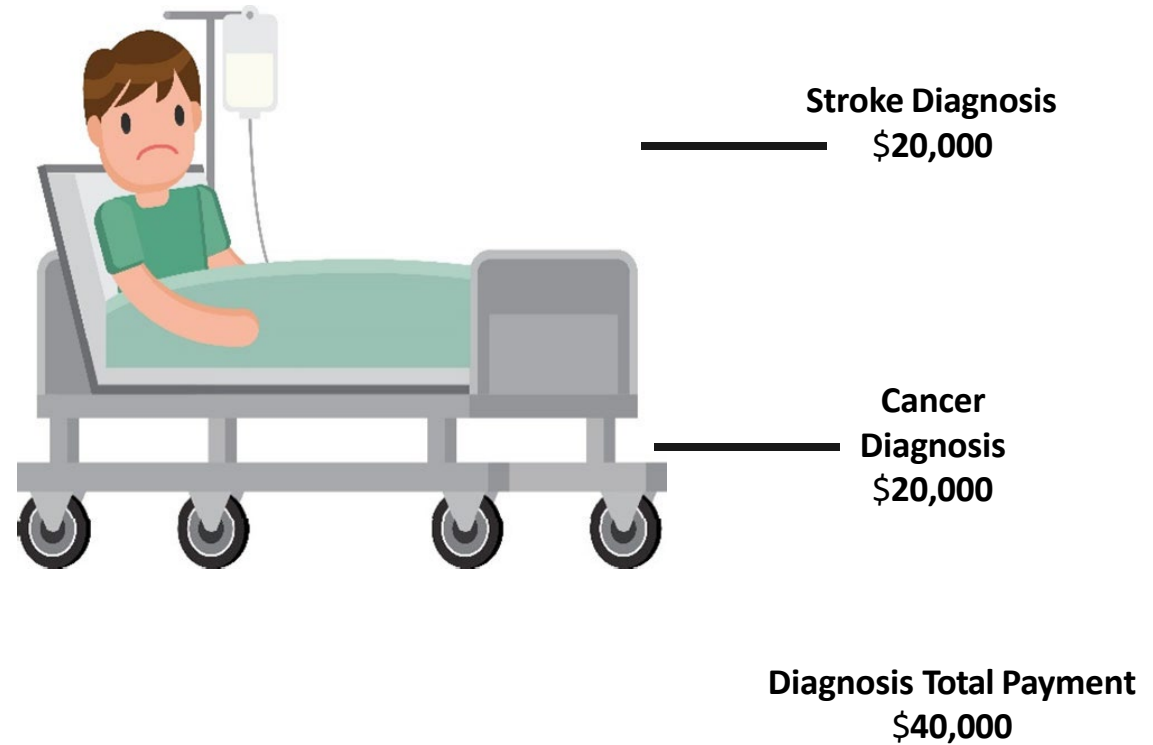
- If you or a covered family member are diagnosed due to an illness and meet the group policy and certificate requirements
- Receive a payment to use as you see fit
- Help cover your health insurance deductibles, copays, incidental hospital charges or for any purpose you choose
- Critical Illness provides payments for illnesses such as:
 - Organ/Kidney Failure
 - Arteriosclerosis
 - Carcinoma In Situ
 - Benign Brain Tumor
 - Cancer
 - Heart Attack
 - Stroke

****Includes Wellness Benefit of \$50 per individual per year***



Voluntary Critical Illness Insurance

- Employee purchases a \$20,000 policy. Plan pays out when the diagnosis of a covered critical illness occurs.
- Plan includes re-diagnosis and separate diagnosis benefits
- Spouse/Partner and children are eligible for a 50% employee benefit





DENVER |

NEW

Kaiser Permanente Medical Offerings





Kaiser's Access to Live Support

- New Member Support Team for a seamless transition into a new health organization
- Dedicated one-on-one support, for any questions about joining the Kaiser Community

Website: kp.org/newmember

Phone: 844.639.8657
Monday-Friday, 8 a.m.-5 p.m.

Email: UniversityOfDenver@kp.org



Search profiles to find the right doctor



Transition your care seamlessly



Connect to care online

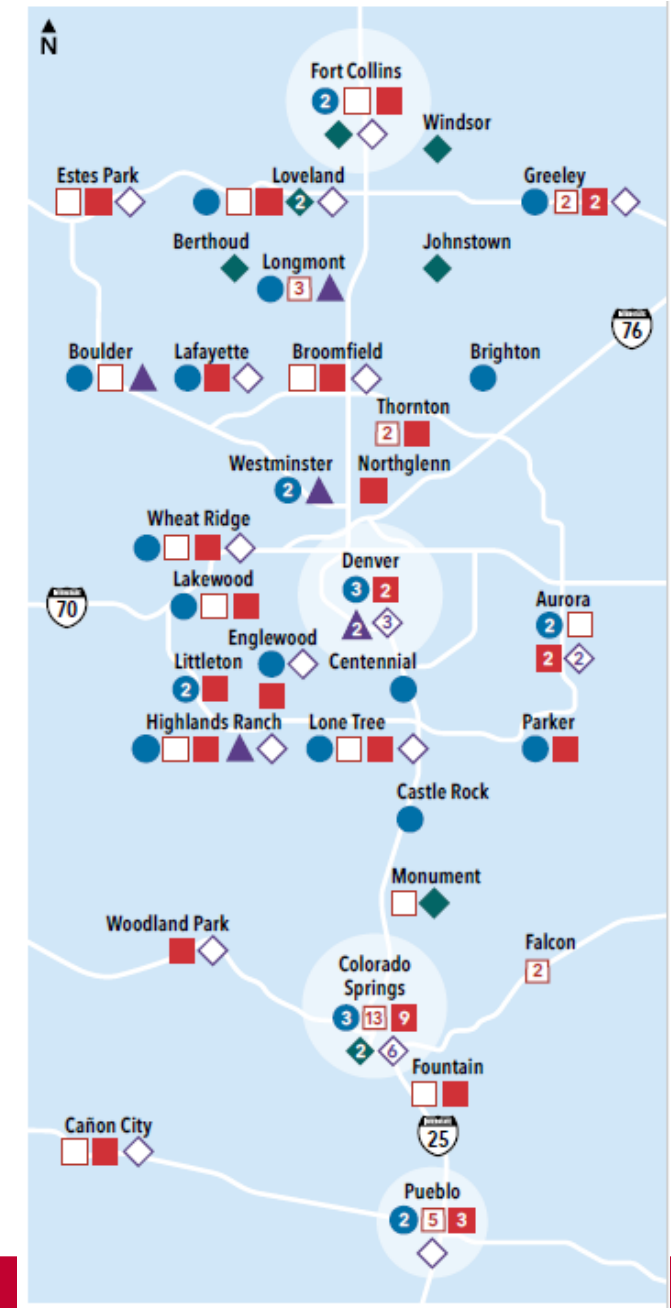


Kaiser Provider Network

The Kaiser Provider Network will only be available for Colorado Residents. You must live in a Kaiser Service Area to elect either the Kaiser DHMO or Kaiser HDHP.

- For the most up-to-date list of providers and facilities included in your plan, please visit kp.org/locations
 - Denver/Boulder: 303-338-3800
 - Northern Colorado: 1-844-201-5824
 - Southern Colorado: 1-888-681-7878
 - TTY 711

**Choice of providers varies by plan, service area, and availability at the time of selection and is subject to change.*





Kaiser PLUS Benefits

Within the first year of Kaiser, you have the opportunity to take advantage of PLUS Benefits where you can choose to see any licensed provider!

- Services can include primary care, specialty care, and mental health office visits
- Plus Benefits outside the Kaiser Network
 - 20 services per member per year
 - 10 prescriptions per member per year
- Perfect option for dependents living out of state or traveling!

For more information, please visit choiceproducts-colorado.kp.org



Kaiser – DHMO and HDHP

Summary of Covered Benefits	DHMO Plan	HDHP Plan
Calendar Year Deductible* (single/family)	\$0/\$0	\$1,600/\$3,200***
Calendar Year Out-of-Pocket Max (single/family)*	\$2,000/\$4,500**	\$3,200/\$6,400**
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**Important: If you have other family members on the plan, each family member must meet their own individual deductible/out-of-pocket maximum until the total amount of expenses paid by all family members meets the overall family amount.

***Important: All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.



Kaiser Away From Home Care

Urgent and Emergency Care Anywhere in the World!

- Kaiser Supported Networks
 - Cigna PPO Network Providers
 - MinuteClinics, including pharmacies
 - Concentra clinics
- Support while you're away
 - Call the Away from Home Travel Line at 951-268-3900
 - Or visit kp.org/travel



What happens if I have a dependent that lives outside of the Kaiser CO service area?



Kaiser's DigiDeck – Digital Resource Guide

With Kaiser, you have access to the University of Denver DigiDeck to help you make an informed healthcare decision for you and your family with resources available in one convenient location.

Resources include:

- Easy ways to transition care through New Member Connect
- Wellness Resources
- Benefits
- And much more!

To access, click on the link below or scan the QR code.

[University of Denver DigiDeck](#)



Spending & Saving Accounts

Rocky Mountain Reserve





Health Savings Account

- Must be enrolled in a qualified High Deductible Health Plan (HDHP)
 - Cigna HDHP **OR** Kaiser HDHP is a qualified High Deductible Health Plan
- An individually-owned, tax-advantaged account that you can use to pay for current or future IRS-qualified expenses
- Health Savings Accounts have a triple tax advantage:
 - Contribute tax-free
 - Invest tax-free
 - Make withdrawals for eligible medical expenses, or for any use after age 65 tax-free
- 2024 Maximum HSA Contribution Limits (Employee & Employer)

	IRS 2024 Maximum Contribution	The University of Denver Contribution	Employee's Maximum Contribution
Self Only	\$4,150	\$331.68 (\$27.64 per month)	\$3,818.32
Family	\$8,300		\$7,968.32
Catch-Up	Age 55+ may contribute an additional \$1,000		



Health Savings Account

- Verify you are eligible
 - Are you covered by a HDHP medical plan; or
 - NOT covered by other health insurance (including a Spouse/Partner's FSA, Tricare and Medicare); or
 - NOT **enrolled** in Medicare Parts A-D; or
 - Can't be eligible or claimed as a dependent on someone else's tax return; or
 - Have not received benefits from Veteran Affairs or an Indian Health Services facility within the last three months; and
 - Not covered by your own or your Spouse/Partner's Healthcare FSA (limited purpose is ok)
- If a distribution is **not** used for qualified expenses, there are two consequences:
 - Considered taxable income
 - Subject to a 20% penalty, unless:
 - Individual dies or becomes disabled
 - Individual is age 65 or above



Flexible Spending Accounts (FSA)

Flexible Spending Account (FSA)

- Pre-tax, payroll contributions
- \$3,200 for 2024
- Medical, Dental, Vision expenses
- Cannot be used if enrolled in the High Deductible Health Plan
- Use your debit card? You must submit receipts!!
- USE IT OR LOSE IT!

Limited Purpose FSA

- Dental and Vision Expenses Only
- Enrolled in High Deductible Health Plan (HDHP)
- Compatible if you are contributing to a Health Savings Account
- Use your debit card? You must submit receipts!!
- Another way to maximize tax-free benefits



Flexible Spending Accounts (FSA)

Dependent Care FSA

- Available to all benefit eligible employees, no matter the medical plan you are enrolled in
- Pre-tax benefit to pay for dependent care services
 - Preschool, summer day camp, before or after school programs, and child or elder daycare
 - Child must be 13 years or younger
 - Cannot be used with the child and dependent care tax credit
- The 2024 IRS contribution limit is \$5,000 if married and filing jointly or single as head of household or \$2,500 if married and filing separately



HSA vs. FSA

Description	HSA	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	HDHP	Cigna Copay Plan Kaiser DHMO Plan	HDHP	All employees
2024 Contribution limits	\$4,150 Individual \$8,300 Family \$1,000 Catch-up	\$3,200		Up to \$5,000
Who can contribute?	Employer, employee, Spouse/Partner, family members**	Employee		Employee
Rollover	100%	\$640		N/A
Changing contribution	Anytime	Only at Open Enrollment or with a qualifying event		
Funds available	Once funded	Immediately		Once funded
Receipts needed for reimbursement	No, you should save your bills and receipts for tax purposes	Yes for some expenses		
Is the account portable?	Yes, all funds belong to the account owner	No		

Dental Offerings

Delta Dental and Beta Health





Delta Dental of Colorado

Summary of Covered Benefits	Base PPO		Enhanced PPO	
	PPO	Premier or Out-of-Network	PPO	Premier or Out-of-Network
Annual Deductible (single/family)	\$50/up to \$150		\$50/up to \$150	
Annual Benefit Maximum	\$1,000 per member		\$1,500 per member	
Preventive Dental Services	Covered at 100%	Covered at 100%*	Covered at 100%	Covered at 100%*
Basic Dental Services	20% after ded.	20% after ded.*	20% after ded.	20% after ded.*
Major Dental Services	50% after ded.	50% after ded.*	50% after ded.	50% after ded.*
Orthodontia Services Adult & children	Not Covered		50% to a \$1,500 lifetime maximum per member	

*Balance-billing may apply if you see an out-of-network provider. The amount you may owe is the difference between the provider's billed charges and the payment received by Delta Dental based off of their "Maximum Allowable Charge" schedule.



Delta Dental of Colorado

- Right Start 4 Kids:
 - Covers children up to their 13th birthday
 - 100% with no deductible when you see a PPO or Premier provider
 - Orthodontia is not covered at 100% but at the plan's listed coinsurance
- Late Enrollee Waiting Periods:
 - Six months for basic services
 - 12 months for major and orthodontic services



Beta Health (Dental Discount Program)

Summary of Covered Benefits	Beta Health Alpha Plan
Annual Deductible (single/family)	N/A
Annual Benefit Maximum	Unlimited
Preventive Dental Services	See Fee Schedule
Basic Dental Services	
Major Dental Services	
Orthodontia Services Adult and child	
Late Entrant Waiting Period	None



Beta Health (Dental Discount Program)

- Provides an average of up to 70% savings on the most common dental procedures
 - Including cleanings, fillings, crowns, root canals, and even orthodontics (braces) for children and adults
- Refer to the fee schedule to see how much each procedure will cost
- Must see a provider within the over 700 in-network Colorado providers
- Your provider must be selected at enrollment, but can be changed during the year anytime you wish

Vision Offering

EyeMed





Vision - EyeMed

Summary of Covered Benefits	Base Plan	Enhanced Plan
	In-Network	In-Network
Eye Exam	Under age 19: Twice every plan year; Age 19+: Once every plan year	
	\$10 copay	Plan pays 100%
Lenses	Under age 19: Twice every plan year; Age 19+: Once every plan year	
Single Vision Bifocal Trifocal	\$25 copay	\$10 copay
Frames	Once every two plan years	Once every plan year
	Up to \$130 allowance; then 20% off balance	Up to \$150 allowance; then 20% off balance



Vision - EyeMed

Summary of Covered Benefits	Base Plan	Enhanced Plan
	In-Network	In-Network
Contact Lenses	Once every plan year	
Elective	Up to \$130 allowance; then 15% off balance	Up to \$150 allowance; then 15% off balance
Medically Necessary	Covered in full	Covered in full
Laser Correction	15% off retail price or 5% off promotional price	15% off retail price or 5% off promotional price
Additional in-network discounts	40% off complete pair of prescription eyeglasses 20% off non-prescription sunglasses 20% off remaining balance beyond plan coverage	

Life & Disability Offerings

New York Life





Life and Accidental Death & Dismemberment (AD&D)

Basic Life and AD&D

- The University provides basic life and AD&D insurance of **1x your current salary to a maximum of \$100,000** at
- **no cost to you**
 - Benefits begin to reduce at age 65

Voluntary Life and Accidental Death & Dismemberment (AD&D)

- You may purchase additional Life & AD&D insurance for you and your dependents
- During **this Open Enrollment** you may increase life insurance coverage by one increment up to the guaranteed issue amount
 - Employee: \$10,000 increments up to the lesser of 5x your annual salary or \$500,000 for Vol Life and 10x your annual salary or \$500,000 for AD&D coverage. Guarantee Issue is lesser of 5X annual compensation or \$200,000.
 - Spouse/Partner: \$5,000 increments up to \$250,000. Guarantee Issue is \$50,000.
 - Child(ren):\$2,500 increments up to \$10,000. All amounts are guaranteed.
- During this year's Open Enrollment, employees can purchase additional life insurance up to a guaranteed maximum amount of \$200,000 without having to answer any medical questions. Your spouse is also eligible for up to a guaranteed maximum amount of \$50,000, without having to answer any medical questions.



Disability Insurance

The University provides Short-Term and Long-Term Disability Insurance at no cost to you!

	Short-Term Disability	Long-Term Disability
Elimination Period	14 days	90 days
Benefit Amount	60% of basic weekly salary	60% of basic monthly salary
Benefit Maximum	Up to \$1,500 per week	\$12,500 per month
Benefit Duration	Up to 13 weeks	Durations are set up to last until SSNRA. Please see the LTD Insurance Certificate document for complete details.

*SSNRA – Social Security Normal Retirement Age

Additional Benefits

MetLife, Prudential, SupportLinc, and Gallagher





Pet Insurance

- MetLife Pet Health Insurance allows you to choose the coverage level that will be the best fit to financially assist you when your pet is hurt or sick
- To get your customizable quote, visit www.metlife.com/getpetquote or call 800.GET.MET8 (438.6388)



Get regular check-ups to help protect your pet



Be better prepared for unexpected accidents



Help cover the costs of unplanned illness

Your benefit in action

Take advantage of how simple it is to get – and use – MetLife Pet Insurance:



Select and enroll in the coverage that's right for you and your pet and download our mobile app.



Take your pet to the vet and pay the bill; manage your pet's health and wellness using the app.



Send the bill and your claim to us and receive reimbursement⁴ by check or direct deposit if the claim expense is covered under the policy.



Business Travel Accident Insurance

- Business Travel Accident Insurance is used to help individuals meet the financial risks associated with business travel and offers a far more expansive coverage than normal flight insurance
- Medical monitoring, multilingual telephone interpretation, telemedicine, prescription transfer and shipping, and much more

 Please cut out and fold in half.

<p>INTERNATIONAL MEDICAL GROUP* TRAVEL ASSISTANCE PROGRAM</p> <p>Toll free from within the U.S.: +1 (855) 847-2194</p> <p>From anywhere in the world: +1 (317) 927-6881</p> <p>assist@imglobal.com</p>	<p>Attention</p> <p>THIS IS NOT A MEDICAL INSURANCE CARD</p> <p>The participant is entitled to IMG Assistance Services. El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG. Le participant a droit aux services de voyage et d'assistance médicale IMG.</p> <p>参与者有权享受IMG旅行和医疗援助服务。</p> <p>WWW.IMGGLOBAL.COM</p> <p><i>All services must be provided by International Medical Group (IMG). No claims for reimbursement will be accepted.</i></p>
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Name _____ Company _____

This is not a medical insurance card. Valid until termination of policy.



Employee Assistance Program

- The University of Denver provides an EAP through SupportLinc to all employees at no cost to you
- The EAP is 100% confidential
- You and your immediate family members receive up to 6 visits per occurrence. 24/7 Phone is 888.881.LINC (5462)
- You and your immediate family members can resolve a broad range of personal and work-related concerns such as:

Consulting	Work-Life Benefit
<ul style="list-style-type: none"> ○ Depression, stress, or anxiety ○ Relationship problems ○ Grief and loss ○ Family and parenting issues ○ Substance abuse 	<ul style="list-style-type: none"> ○ In-person or telephonic legal consultation with a licensed attorney ○ Financial consultation ○ Identity theft consultation ○ Dependent care referral ○ Guidance and referrals for daily living resources such as: home improvement, entertainment services, pet care, auto repair, wellness, travel, handyman, volunteer opportunities, etc.



Benefit Advocate Center

- Available for all DU benefitted employees – at no cost to you!
- From finding an in-network provider, to teaching you the difference between plan offerings or providing assistance with a claim, you will be supported by a team of advocates well-versed in benefits
- Begin using the Benefit Advocate Center by calling 833.355.8939 or emailing bac.duadvocates@ajg.com
- The BAC is available Monday through Friday, 7 a.m. to 5 p.m. MST



Questions?

- Meet one-on-one about your benefits
 - During Open Enrollment, benefit specialists will be available to meet in person to answer your questions. You may drop by the Mary Reed Building, Room 403 from 9 a.m. to 4 p.m., Monday through Friday, May 1st through May 15th. No appointment needed.
 - You can also email benefits@du.edu or call 303.871.7420
- All elections must be submitted through MyDU by **May 15th**
- Elections submitted after this date cannot be accepted

THANK YOU

