

April 11, 2024

Key Takeaways

- You **MUST** participate in open enrollment to secure your benefits for the upcoming plan year.
- Benefit plan year shifts to January 1 through December 31 for 2025, granting another enrollment opportunity in October.
- Updates to healthcare providers maintain affordability while expanding options for employees.
- Take note of the contribution rates for medical plans under both Cigna and Kaiser, understanding the financial implications and ensuring you select the plan that best aligns with your budget and healthcare needs.
- Voluntary Life Insurance – increases may be made at open enrollment without Evidence of Insurability (EOI).

Dear DU Benefited Employees,

The annual open enrollment for DU-provided health care insurance and other optional benefits is May 1 through May 15, 2024.

If at any time you have open enrollment or benefits-related questions, email benefits@du.edu.

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.**

Plan Year Change

The University will be moving its benefit plan year to January 1 through 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. Participation in October's open enrollment will be required only if making changes or electing an FSA.

Remember, if you are not currently enrolled in medical coverage and do not take action to enroll during this open enrollment period, you will not have medical coverage for the July 1, 2024 through December 31, 2024 benefit plan year.

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

CIGNA HEALTHCARE				
Medical	Copay Plan		HDHP-HSA Plan*	
	DU Contributes	Employee Contributes	DU Contributes	Employee Contributes
Employee Only	\$691.82	\$97.76	\$610.83	\$0.00
Employee & Spouse	\$1,166.30	\$407.24	\$1,042.05	\$174.52
Employee & Child(ren)	\$1,051.39	\$365.32	\$935.70	\$159.68
Family	\$1,560.41	\$640.40	\$1,393.62	\$307.40
*If you enroll in the HDHP and open a health savings account (HSA) through Rocky Mountain Reserve the University will contribute \$27.64 per month to your HSA.				
KAISER PERMANENTE				
Medical	HMO Plan		HDHP-HSA Plan*	
	DU Contributes	Employee Contributes	DU Contributes	Employee Contributes
Employee Only	\$651.18	\$97.76	\$603.81	\$0.00
Employee & Spouse	\$1,090.63	\$407.24	\$1,033.10	\$174.52
Employee & Child(ren)	\$982.77	\$365.32	\$927.18	\$159.68
Family	\$1,456.62	\$640.40	\$1,383.27	\$307.40
*If you enroll in the HDHP and open a health savings account (HSA) through Rocky Mountain Reserve the University will contribute \$27.64 per month to your HSA.				

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 site or can email the New Member Connect Department at 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.

How Do I Learn More?

We know Open Enrollment can be confusing. HRIC provides multiple opportunities to go over benefit and open enrollment information and for you to ask questions.

Open enrollment Meetings

Date: Wednesday, April 24, 11 a.m.-12 p.m.

Date: Thursday, May 2, 1-2 p.m.

Zoom Recurring Link: <https://udenver.zoom.us/j/89456871972>

Location: Mary Reed Building, Renaissance Room 2199 S. University Blvd,
Denver, CO 80208

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. Knowledgeable representatives from HRIC and Gallagher Benefits Broker and Consultant will be on hand to provide information and answer questions about our plans and programs. Make sure to pick up your free swag from each carrier and submit your name in the raffle to win prizes.

Date: Wednesday, May 8, from 10 a.m. to 2 p.m.

Location: Community Commons, Room 1700, 2055 E. Evans Ave, Denver,
CO 80208

Drop-in and Appointments

- In-person or phone appointments with a benefits specialist can be made Monday through Friday, 9 a.m. to 4 p.m.
- Schedule an appointment with a benefit specialist by emailing benefits@du.edu.
- Location: Mary Reed Building, Room 403 2199 S. University Blvd,
Denver, CO 80208

Sincerely,

The HRIC Team