

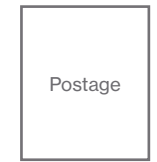
**Have questions about your 2025 benefits? Let's cross that bridge together.**

Our Human Resources & Inclusive Community team, along with benefit plan experts, will be available to help you navigate your options and answer any questions. Think of this as your opportunity to bridge the gap between questions and clarity, ensuring you're fully informed about the plans and programs designed to support your health and well-being.

**Please join us at our upcoming Benefits Fair on Monday, October 28, 2024.**



Human Resources  
2199 S. University Blvd  
Denver, CO 80210



## 2025 Open Enrollment Materials

**OPEN IMMEDIATELY**

# Benefits Open Enrollment

**Mark your calendar: Nov. 1 – Nov. 11**

It's time to review your benefit options for the new year ahead. Whether you're considering new coverage, updating your current elections, or making changes for your eligible dependents, this is your opportunity to ensure you and your loved ones are covered. Take this time to review your 2025 benefit options so you and your family can thrive in the year ahead.



# Together We Thrive

The University of Denver works diligently each year to provide a benefits program that allows you to create the benefits package that is right for you and your family. **This year Open Enrollment will be November 1 through November 11, 2024.** All elections submitted during this Open Enrollment will become effective January 1, 2025 and run through December 31, 2025.

## Learn more at the Benefits Fair:

**Date & Time:** Monday, October 28, 2024, 10:00 a.m. to 2:00 p.m. MST

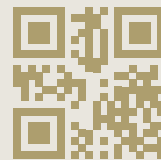
**Location:** Community Commons, Room 1700, 2055 E. Evans Ave Denver, CO 80208

## Get your questions on Open Enrollment answered:

During Open Enrollment, you can contact the Benefit Advocate Center to answer your questions by **phone:** 833.355.8939 or **email:** bac.duadvocates@ajg.com, 7:00 a.m. to 5:00 p.m., Monday through Friday.

## Attend an Open Enrollment meeting with Q&A sessions:

We will provide virtual Open Enrollment meetings. The links to the meetings will be provided in the Bridge, on the Open Enrollment website, and in Open Enrollment emails.



## Review your 2025 Benefits Guide

Scan the QR code to the left to access a comprehensive guide to DU benefits.

### What's New for 2025:

- Effective January 1, 2025, Medical insurance premium rates will remain the same. Due to IRS regulations, there is an increase to the deductible and out-of-pocket maximum amounts on the HDHP plans. All other benefits will remain the same.

**Please Note:** Care was taken to ensure that employee costs remain affordable and that our employer-sponsored plan remains financially sustainable.

- There are new IRS maximum contribution limits for 2025 for the Health Savings Account (HSA) and Flexible Spending Accounts (FSA).
- During this Open Enrollment, current participants can increase their Voluntary Life by one benefit level of \$10,000 as long as the benefit does not exceed the Guaranteed Issue Maximum of \$200,000 without Evidence of Insurability provided you are "actively at work".

**REMEMBER:** Elections made now remain in effect until the next plan year unless you experience a qualifying life event (QLE). If you experience a QLE, you must contact Human Resources within 30 days of the event.

**We've got you covered  
for 2025. Be sure to take  
some time to review all  
the benefit materials  
available to you.**

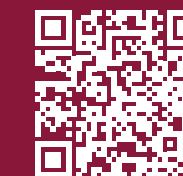
## Tap into these benefit resources

### Visit the Open Enrollment website:

- Access real-time benefits and rate information
- Review your current benefit elections
- Add or remove covered dependents

**REMINDER:** Open Enrollment is the perfect time to review and update your beneficiary information. Ensure your loved ones are protected and your records are up-to-date as part of your benefits review.

Scan the QR code below to visit the Open Enrollment website now!



Open Enrollment Website

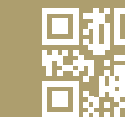


### NEW! Digital Wallet Cards

Download our new digital wallet card for instant access to all your benefits resources, including the Benefit Advocate Center. Everything is right at your fingertips, whenever you need them.



Apple



Android