

The Bridge Autumn HRIC Takeover

From The Bridge <thebridge@ecomm.du.edu>

Date Thu 10/23/2025 3:02 PM

To Cassy Zapotocky <cassy.zapotocky@du.edu>

The Bridge HRIC Takeover

Autumn Quarter, Week 7
Sturm College of Law, Fall Semester Week 10

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Join us at the HRIC Benefits Fair

Join us at the annual Benefits Fair to meet with our benefit providers, ask questions, and explore the resources available to support your health and wellbeing. This is a great opportunity to learn more about your medical, dental, and vision plan options for 2026 and connect directly with the experts.

When: Oct. 27, 10 a.m. to 2 p.m. Where: CCOM, Room 1700



Thank You to Our Crimson Classic Sponsors and Participants

Thank you for your support and participation in this year's Crimson Classic, it truly helped make it a great success that brought our community together to achieve a health goal. We appreciate the generosity, enthusiasm, and commitment that everyone demonstrated to promote well-being and teamwork for this event. We also look forward to having you all join us again next year!

Open Enrollment

Open enrollment begins Monday, Oct. 27, 2025, and ends Friday, Nov. 7, 2025.

This year, open enrollment is ACTIVE for medical coverage only. That means you must either elect or waive medical coverage for the 2026 plan year, otherwise you will not have coverage. All other benefits will roll over automatically, except Health and Dependent Flexible Spending Accounts (FSAs), which you must re-elect each year.

Update on Legal Trends for Supervisors

Due to the Chancellor's State of the University address taking place on October 30, we have canceled the afternoon session of Legal Trends.

The morning hybrid session (9–11 a.m.) will proceed as planned, and we encourage you to register as soon as possible through Crimson Connect.

As a reminder, Legal Trends is a mandatory annual training for all DU supervisors and managers. If you are unable to attend the live session, an asynchronous version will be available in DU Learn shortly after the event.

Revised Schedule

Hybrid option: Morning Session, Oct. 30, 2025 at 9–11 a.m.

Asynchronous option: A recorded version will be available in <u>DU Learn</u> after the live session. Supervisors who do not attend the live session will be notified once the course is available.

Please take a moment to register in Crimson Connect today to ensure your participation is recorded for compliance purposes.

Flexible Spending Accounts

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

- Health Care FSA—Available to all benefited employees except those enrolled in the HSA-qualified High-Deductible Health Plan (HDHP). This account lets you set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket medical, dental, and vision expenses, including deductibles and copays.
- Limited Purpose Health Care FSA—Available to employees enrolled in the HSAqualified HDHP. Funds may be used only for eligible dental and vision expenses.
- Dependent Care FSA—Available to all benefited employees. This account can be used for qualified dependent care expenses, such as daycare.

| FSA Type | 2026 Limit | Carry Over | Notes |
|-----------------|---|--|---|
| Health Care | \$3,400 | Up to \$660 may be carried over from the 2025 plan year to the 2026 plan year. | Standard FSA for medical, dental, vision (not available if enrolled in HSA-qualified HDHP) |
| Limited Purpose | \$3,400 | Up to \$660 may be carried over from the 2025 plan year to the 2026 plan year. | For dental and vision expenses if you have an HSA-qualified HDHP |
| Dependent Care | \$7,500 per household (\$3,750 if married filing separately) | No carryover - "use it or lose it" each year | Covers dependent daycare, elder care, etc. |

As part of open enrollment, you will need to decide how much you want to set aside from your paycheck (before taxes) for your Health Care and/or Dependent Care FSAs. The amount you choose will stay in place through Dec. 31, 2026. Your contributions come out of your paycheck pre-tax, which helps lower your taxable income, and you can use those funds throughout the year to pay for eligible expenses. For information on what qualifies, review RMR's Flexible Spending Account Enrollment Guide.

Please note: FSAs are generally "use it or lose it" plans. The Health Care FSA includes a rollover feature that allows up to \$660 of unused funds to carry over into the next plan year, but unused amounts above that will be forfeited. Dependent Care FSAs do not include a rollover option.

The University provides other voluntary benefits to support you and your family, including life and disability insurance, voluntary benefits such as accident and critical illness coverage, and pet insurance. The benefit guide provides a full overview of these options.

Open Enrollment is your opportunity to review your benefit elections, make changes to your current coverage, and enroll in the plans that best meet your needs. All elections and changes made during open enrollment will take effect Jan. 1, 2026, and remain in place through Dec. 31, 2026.

Information Sessions

We know open enrollment comes with important decisions and questions. To support you, several opportunities to learn more about your benefits will be available.

In-person and virtual meetings:

- Tuesday, Oct. 28, 11 a.m. to 12:30 p.m.
- Tuesday, Oct. 28, 1:30 to 3 p.m.
- Tuesday, Nov. 4, 10 to 11:30 a.m.
- Tuesday, Nov. 4, 1 to 2:30 p.m.

In-person sessions will be held in the Mary Reed Building, Renaissance Room. You can join virtually using this Zoom link.

Check Your Health Incentives Before Year-End

As we approach the end of the year, it's a great time to check in on your health—and see if you've earned any wellness incentives along the way!

If you're enrolled in Cigna, you may be eligible for rewards through their wellness program. Here's how to find out:

- Log in to mycigna.com
- Click on the "Wellness" tab
- Look for any earned incentives for completing healthy activities
- If incentives are available, click the "Redeem" button to claim your reward

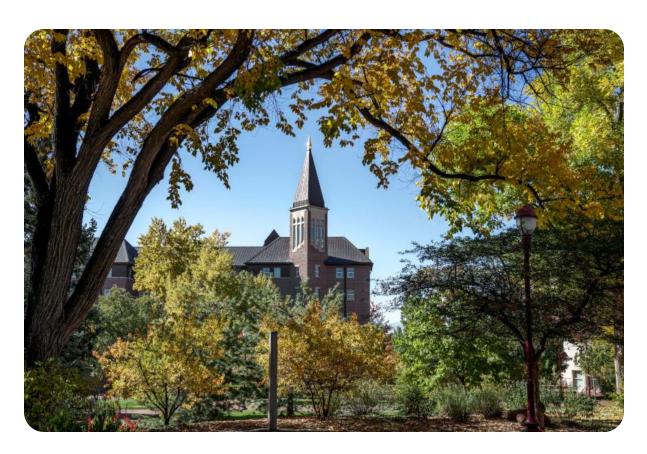
Once redeemed, keep an eye out for a plain white envelope in the mail—it will contain your pre-loaded Visa card.

Kaiser Permanente members will be receiving an email and a postcard inviting them to earn incentives for calendar year 2025. You can earn up to \$75 for completing these activities:

- \$25 for registering on kp.org
- \$25 for completing the Total Health Assessment
- \$25 for completing a healthy lifestyle program

To get your rewards, complete the Total Health Assessment and a healthy lifestyle program by Nov. 30.

These incentives are a great way to celebrate your commitment to health and well-being. Don't miss out—check your account before the year wraps up!



Supporting Women's Health: October is Menopause & Breast Cancer Awareness Month

October shines a spotlight on two critical aspects of women's health: Menopause Awareness Month and Breast Cancer Awareness Month. These observances promote education, early intervention, and compassionate support for women navigating these life stages.

Menopause Matters

Menopause affects millions of women, yet it's often overlooked in workplace wellness programs. Common symptoms—such as hot flashes, sleep disturbances, and mood changes—can significantly impact quality of life and productivity.

Resources for DU Employees

Cigna Members in Colorado

University of Denver employees with Cigna in Colorado have access to Visana Health, a virtual women's health clinic specializing in menopause and gynecological care. Visana offers:

- Personalized treatment plans
- Hormonal and non-hormonal therapies
- Lifestyle coaching and care coordination

Cigna Members Outside Colorado

Employees with Cigna outside of Colorado can access Midi Health, which provides nationwide virtual care for women navigating menopause. Services include:

- Expert-led care teams
- Insurance-covered virtual visits
- Support for hormonal changes, sleep, mood, and more
- Specialized programs for breast cancer survivors and high-risk women

Kaiser Permanente Members

Kaiser Permanente recently launched a dedicated menopause webpage at kp.org/menopause, offering:

- FAQs on perimenopause and menopause
- Educational articles and tools
- Classes and support groups
- Guidance on connecting to care

Additional resources are available at <u>kp.org/womenshealth</u> and <u>kp.org/cancercare</u> for breast cancer awareness and support.

Breast Cancer Awareness

Breast cancer affects 1 in 8 women in the U.S. Early detection and ongoing support are essential. Preventive care benefits through both Cigna and Kaiser Permanente include breast cancer screenings, making early detection accessible and affordable for DU employees.

- Kaiser Permanente members can check their mammography screening status at <u>kp.org/healthcarereminders/co</u>
- Cigna members can visit mycigna.com to review their screening status

DU Discounts Through Beneplace

As part of the university's ongoing commitment to employee well-being, DU Discounts provides year-round access to exclusive savings on everyday purchases through Beneplace, the university's employee discount marketplace. Just in time for back-to-school season, employees can find discounts on electronics, apparel, school supplies, fitness memberships, groceries, and more.

Whether you're catching <u>Wicked For Good at AMC Theatres</u> or trying to catch a spooky Halloween flick, DU Discounts has you covered. This cost-free benefit is available to all DU employees. To browse current offers or create an account, visit the <u>Beneplace</u> <u>website</u> and follow the simple instructions to enroll.

Make an Appointment with TIAA

Retirement counseling events at DU are now open for scheduling: Nov. 18, and Dec. 9, 10 a.m.-4 p.m. in Burwell 126

Appointments are required either online or at 800-732-8353.

Upcoming Training and Community Programs

Story Mosiac: First Gen Stories

Nov. 4, 1:30-3 p.m.

Cultivating Inner Peace in the Face of Disruption and Conflict

Nov. 5, from 12-2 p.m.

The Art of Calling In and Calling Out

Nov. 12, from 12-2 p.m.

<u>LinkedIn Learning - Staff & Faculty Informational Session</u>

Nov. 19, from 12-1 p.m.

Engaging in Conflict in a Diverse World

Dec. 10, from 12-2 p.m.

Constructive Communication in Virtual Workplaces

Jan. 14, from 12-2 p.m.

Navigating Difficult Conversations

Jan. 28, from 12-2 p.m.

Conflict Competent Leadership

Feb. 11, from 12-2 p.m.

Polyvagal Insights in Workplace Conflict

Feb. 25, from 12-2 p.m.

Bridging the Generation Gap: Understanding and Resolving Intergenerational Conflict

March 4, from 12-2 p.m.

Addressing Power Dynamics in Conflict Situations

March 18, from 12-2 p.m.

The Bridge connects faculty and staff to all campus happenings, all the time. **Use our online form to submit your news.**

We want to hear from you! Share feedback on The Bridge with us **via email**.

University of Denver 2199 S. University Blvd. Denver, CO 80208 United States

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