
Open Enrollment 2

From Human Resources & Inclusive Community <Hr@ecommm.du.edu>

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



Human Resources &
Inclusive Community

October 14, 2025

Dear DU Benefited Employees,

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.

In 2026, the University will continue to offer health coverage through Cigna Healthcare and Kaiser Permanente. You may choose between the Copay Plan and the High-Deductible Health Plan. Full plan details will be available in the benefit summaries and the benefit guide.

Please take time to review your options and enroll in the plan that best fits your needs. Elections will take effect Jan. 1, 2026, and run through Dec. 31, 2026.

Benefits Advocate Center

The Benefits Advocate Center can help with questions, billing or claims issues, denied coverage, referrals, or prescription authorizations. Advocates are available Monday through Friday, 7 a.m. to 5 p.m. MST at 833-355-8939 or bac.duadvocates@ajg.com.

Remember: If you are not currently enrolled in medical coverage and do not enroll during this open enrollment period, you will not have medical coverage in 2026.

Enrollment Process

During open enrollment, benefited employees must [log in to My4D](#) to complete their elections. Check your access before enrollment begins. If you cannot log in or do not remember your password, use the “forgot your password” link on the login screen.

What's Changing

Starting in 2026, medical plans will include new deductibles and modest increases to certain out-of-pocket costs. Full details will be in the coverage summaries and benefit guide.

Good news

Although the University's share of monthly premiums has increased significantly, employee monthly premium contributions will remain the same for 2026. Your paycheck deductions for medical coverage will not change.

2026 Monthly Premium Contributions

Cigna Healthcare		Copay Plan	HDHP-HSA Plan
Coverage Tier	DU	Employee	Employee
Employee Only	\$765.53	\$97.76	\$0.00
Employee + Spouse	\$1,313.19	\$407.24	\$174.52
Employee + Child(ren)	\$1,183.64	\$365.32	\$159.68
Family	\$1,765.86	\$640.40	\$307.40

Kaiser Permanente		DHMO Plus Plan	HDHP-HSA Plan
Coverage Tier	DU	Employee	Employee
Employee Only	\$685.30	\$97.76	\$0.00
Employee + Spouse	\$1,158.88	\$407.24	\$174.52
Employee + Child(ren)	\$1,044.19	\$365.32	\$159.68
Family	\$1,552.17	\$640.40	\$307.40

Note: If you enroll in the HDHP and open a Health Savings Account (HSA) through Rocky Mountain Reserve, the University will contribute an additional \$27.64 per month to your HSA.

Medical Plan Options at a Glance

Plan	Key Features
Copay Plan (Cigna) DHMO Plus Plan (Kaiser)	<ul style="list-style-type: none"> • Fixed copays for many services • Deductible and coinsurance apply to some services • Copays do not count toward deductible • All costs apply toward annual out-of-pocket maximum
High-Deductible Health Plan with HSA (Cigna & Kaiser)	<ul style="list-style-type: none"> • Pay full negotiated cost for care and prescriptions until deductible is met (preventive care covered at 100%) • Eligible to contribute tax-free dollars to HSA • You choose when to use HSA funds • Unused HSA funds roll over each year • Eligibility rules and IRS contribution limits apply

Quick Tip: Copay plans provide more predictable costs at the time of service, while High-Deductible with HSA plans may be a good option if you want lower premiums and the ability to save tax-free for future healthcare expenses.

Customer Service Availability

CIGNA

Cigna's One Guide Service offers 24/7/365 customer support, providing help whenever you need it. You can reach them anytime at 888-806-5042.

KAISER

Kaiser member services are available Monday through Friday, 8 a.m. to 5 p.m., at 800-632-9700. Members also have 24/7 access online on [the Kaiser website](#).

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](#).

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: Monday, Oct. 27, 10 a.m. to 2 p.m.

Where: Community Commons, Room 1700

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