2027 Open Enrollment
Frequently Asked Questions

BENEFITS EFFECTIVE JAN. 1, 2027 – DEC. 31, 2027

Quick answers to questions about enrollment, coverage, costs, spending accounts, voluntary benefits, dependents, and assistance.

1. General Open Enrollment Information

When is Open Enrollment for 2027?

Open Enrollment begins Monday, Oct. 26, 2026, and ends Friday, Nov. 6, 2026. Elections made during this period take effect Jan. 1, 2027.

What is Open Enrollment?

Open Enrollment is your annual opportunity to review and change your medical, dental, vision, life insurance, and other eligible benefit elections for the upcoming calendar year.

Do I need to enroll if I want to keep my current benefits?

No. Open Enrollment is passive for 2027. Most current elections automatically continue if you do not make changes. Flexible Spending Account (FSA) elections do not carry over and must be renewed annually.

What if I am not currently enrolled in medical coverage?

If you do not elect medical coverage during Open Enrollment, you will continue without University medical coverage for 2027.

Can I change my benefits after Open Enrollment?

Generally, elections remain in effect through Dec. 31, 2027. Midyear changes require an eligible qualifying life event and must meet applicable plan requirements.

2. Enrollment Process

How do I access the Benefits Enrollment System (BES)?

Log in to My4D at https://my.du.edu/ and select BES through the Open Enrollment or Employee Tools widget. Follow the prompts to review and submit your elections.

Can I change more than one benefit?

Yes. You can review and update eligible medical, dental, vision, voluntary benefits, and spending account elections during Open Enrollment.

How do I confirm my elections?

Review your selections and eligible dependents carefully in BES, then complete the enrollment process.

3. Medical Plans and Premiums

Will my medical premium contributions increase in 2027?

No. Employee monthly medical premium contributions remain unchanged for 2027. The University will absorb the medical premium increases.

Will Cigna and Kaiser Permanente remain available?

Yes. The University will continue offering medical coverage through Cigna Healthcare and Kaiser Permanente.

What medical plans are available?

Cigna offers a Copay Plan and High-Deductible Health Plan (HDHP). Kaiser offers a DHMO Plus Plan and HDHP Plus Plan.

How does an HDHP differ from a copay or DHMO plan?

Copay and DHMO plans have set copayments for certain services, with deductibles and coinsurance for others. With an HDHP, you generally pay negotiated costs until meeting the deductible, except for qualifying preventive care covered at 100%.

Is employee-only medical coverage available at no monthly premium?

Yes. Both Cigna and Kaiser offer an HDHP option with a $0 employee monthly premium for employee-only coverage.

Where can I see the 2027 rates?

Review the 2027 Employee Premium Contribution Rate Sheet on the Open Enrollment website: https://www.du.edu/human-resources/benefits/open-enrollment

4. Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA)

What is an HSA?

An HSA allows eligible employees enrolled in a qualifying HDHP to set aside tax-advantaged funds for eligible healthcare expenses. Unused balances roll over from year to year.

Does DU contribute to an HSA?

Yes. Eligible HDHP participants who establish an HSA through Rocky Mountain Reserve receive $27.64 per month from the University, or $331.68 annually.

Do I need to re-enroll in my FSA for 2027?

Yes. FSA elections do not automatically carry over. Make a new election during Open Enrollment if you wish to participate in 2027.

Can I have both an HSA and an FSA?

Eligible HDHP participants may participate in a Limited Purpose FSA for qualifying dental and vision expenses. A general-purpose Health Care FSA generally prevents HSA contribution eligibility.

What are the 2027 FSA contribution limits?

The IRS has not yet announced the 2027 Health Care FSA contribution limits. Until the new limits are released, the 2026 limits will remain in effect for purposes of making 2027 FSA elections during Open Enrollment.

What if the IRS announces new FSA limits after Open Enrollment closes?

Employees who elected a Health Care or Limited Purpose Health Care FSA will be notified by email of the updated limits and given an opportunity to access BES to increase or modify elections after Friday, Nov. 6, 2026. Instructions and the timeframe will be provided by email.

Do I need to take additional action now?

Make your initial 2027 FSA election during Open Enrollment. No additional action is required at this time beyond that initial election.

What happens to unused FSA funds?

Health Care and Limited Purpose FSAs have a carryover provision, subject to applicable limits. Amounts beyond the permitted carryover may be forfeited. Dependent Care FSA funds do not carry over.

5. Dental and Vision Coverage

What dental plans are available?

Delta Dental Base PPO, Delta Dental Enhanced PPO, and Beta Health Patient Direct.

What vision plans are available?

EyeMed Base Plan and Enhanced Plan.

Can I change dental or vision coverage without changing medical coverage?

Yes. Dental and vision elections can be changed independently during Open Enrollment.

6. Voluntary Benefits and What's New for 2027

What voluntary benefits are changing?

New York Life will replace Cigna as the provider of voluntary Accident and Critical Illness insurance. DU is introducing Hospital Indemnity insurance and expanding voluntary life insurance opportunities.

What if I currently have Accident or Critical Illness coverage through Cigna?

Existing coverage is scheduled to transition to New York Life effective Jan. 1, 2027, without an additional election to continue coverage. Submit outstanding claims for covered events under Cigna coverage before Dec. 31, 2026, whenever possible.

What is Hospital Indemnity insurance?

This new voluntary benefit pays cash for covered hospital admissions or confinement. Benefits are separate from medical insurance and can be used for a variety of expenses.

Does Hospital Indemnity include a screening benefit?

Yes. It includes a $50 health screening benefit once per calendar year for each covered person who completes an eligible screening.

What is changing with voluntary life insurance?

The guaranteed issue maximum is increasing to $250,000. Employees may elect up to seven times annual earnings, subject to plan limits and requirements.

Can I increase voluntary life coverage without medical evidence?

Eligible current participants may increase coverage by one $10,000 benefit level without Evidence of Insurability, provided total coverage does not exceed $250,000 and applicable actively-at-work and plan requirements are satisfied.

7. Dependent Eligibility and Qualifying Life Events

Who is eligible for dependent coverage?

Generally, eligible dependents include a legal spouse, qualifying domestic or civil union partner, and eligible children under age 26. Certain older children may qualify under disability and dependency provisions.

What documentation is required for new dependents?

You must upload verification documents through BES, such as a marriage certificate for a spouse or a birth certificate for a child.

What is a qualifying life event?

An eligible family or employment change that may allow a benefits change outside Open Enrollment, such as marriage, divorce, birth or adoption, or loss of other coverage.

How long do I have to report a qualifying life event?

Notify the HRIC Benefits Team within 31 days of the event. Requested changes must be consistent with the event and satisfy plan requirements.

8. Events and Enrollment Assistance

When and where is the Benefits Fair?

Wednesday, Oct. 28, 2026, from 10 a.m. to 3 p.m., Community Commons, Room 1700, 2055 E. Evans Avenue, Denver, CO 80208. Benefits representatives will be available; complimentary chair massages are first-come, first-served.

Are virtual Open Enrollment sessions available?

Yes. Thursday, Oct. 29, 2026, from 9 to 10 a.m., and Monday, Nov. 2, 2026, from 2 to 3 p.m. Zoom: https://udenver.zoom.us/j/82351724235

Can I meet with a Benefits Specialist?

Yes. Drop-in assistance is available Monday through Thursday, 10 a.m. to 4 p.m., during Open Enrollment. For an individual appointment, email benefits@du.edu.

Who can help with claims, billing, or coverage questions?

The Benefits Advocate Center (BAC): 833-355-8939 or bac.duadvocates@ajg.com, Monday through Friday, 7 a.m. to 5 p.m. Mountain Time.

How do I request a disability-related accommodation?

Contact the ADA Coordinator at 303-871-3941 or ada.coordinator@du.edu.

9. Resources and Contacts

Where can I find enrollment resources?

Visit https://www.du.edu/human-resources/benefits/open-enrollment for the 2027 Benefits Guide, rates, plan information, and other resources.

Can I keep benefits contacts on my phone?

Yes. Digital wallet cards are available for Apple (https://gcly.io/1mf700BvS) and Google (https://gcly.io/gdziKpFoi).

Who can answer my enrollment questions?

Contact the HRIC Benefits Team at benefits@du.edu.