

# 2025 Employee Benefits Open Enrollment

October 28 – November 8, 2024



Human  
Resources

# Thank you to the University Benefits Committee!

- Frank Allen, *Staff - Alumni & Career Services*
- Sam Cabo, *Faculty - Law*
- Angela Leeper, *Faculty - A&S*
- Tracy Nicholson, *Faculty - SPCS*
- David North, *Faculty - Business*
- Jess Oliver, *USAC Representative – Police Department*
- Terry Price, *Faculty - Jepson*
- Susie Reid, *Retiree*
- Allison Steele, *Staff - Facilities*
- John Studer, *Staff - Athletics*
- Andrea Waddle, *Faculty Senate Representative - Business*

# Agenda

- Medical Plan
- Health Savings Accounts (HSA)
- Voluntary Benefits
- WEX Portal & Enrollment Updates
- Motivate*Me* – URWell Employee's incentive program
- Benefits Open Enrollment Resources

# 2025 Benefits Renewal

# 2025 Benefit Updates

<p><b>Medical</b></p>	<p>Choice Open Access plan:</p> <ul style="list-style-type: none"> <li>• New copay amounts for Primary Care, Specialist, and Urgent Care visits</li> <li>• New annual prescription deductible</li> </ul> <p>All three medical plans</p> <ul style="list-style-type: none"> <li>• New copay amounts for prescriptions drugs - Tiers 2 and 3 have increased slightly.</li> <li>• New Vision network</li> </ul>
<p><b>Medical &amp; Dependent Care Flexible Spending Accounts</b></p>	<p>Effective 1/1/2025, the Medical and Dependent Care FSAs will transition from WEX to Health Equity. Employees must re-enroll each year in the FSA or HSA Dependent Care Flexible Spending Account (FSA)</p> <ul style="list-style-type: none"> <li>• There will no longer be a debit card option for the Dependent FSA.</li> <li>• You can enroll in a Dependent Care FSA even if you are not enrolled in one of the medical plans.</li> </ul>
<p><b>Dental</b></p>	<p>Plan design remains the same for 2025. New premiums below.</p>
<p><b>Parental Leave</b></p>	<p>Effective 1/1/25 New York Life will be administering the University's Parental leave. They currently administer disability and FMLA.</p>
<p><b>Voluntary Life Insurance</b></p>	<p><b>New for Open Enrollment:</b> If you haven't enrolled previously in voluntary life insurance or want to increase your coverage, you can enroll up to the Guaranteed Issue amount for 2025 without Evidence of Insurability (EOI) or a medical questionnaire.</p>
<p><b>Bi-Weekly Employee Premiums</b></p>	<p>As part of the transition to Workday, bi-weekly benefit premiums will deduct over 26 paychecks rather than the current 24. Please refer to the medical, dental, vision, and supplemental health premiums found in the Benefit Guide to see your new premiums.</p>
<p><b>Enrollment for 2025</b></p>	<p>All full-time employees must log into the WEX Benefits Portal during Benefits Open Enrollment to update, confirm, and/or change your benefits for 2025. The Open Enrollment portion of the portal will be available Oct. 28 – Nov. 8.</p>

# Medical Insurance – 2025 Plan Design

	Base High Deductible - \$4,000*	Value High Deductible - \$2,500**	Choice Open Access*
<b>In-Network Benefits</b>			
Embedded or Non Embedded Deductible (Ind/Fam)	Embedded \$4,000 / \$8,000	Non-Embedded \$2,500 / \$4,500	Embedded \$1,000 / \$2,000
Out-of-Pocket Max (Ind/Fam)	\$6,000 / \$12,000	\$5,000 / \$10,000	\$4,000 / \$8,000
Coinsurance	80% / 20%	80% / 20%	70% / 30%
<b>Office Visits</b>	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
Office Visit - (PCP/Specialist)	20%, after deductible	20% after deductible	\$30/ \$60 copay
Urgent Care	20%, after deductible	20% after deductible	\$60 copay
<b>ER/Inpatient/Outpatient/Diagnostics</b>	<b>Employee Pays</b>	<b>Employee Pays</b>	<b>Employee Pays</b>
Emergency Room	20%, after deductible	20%, after deductible	30%, after deductible
Inpatient/Outpatient Hospital	20%, after deductible	20%, after deductible	30%, after deductible
Advanced Diagnostic Imaging	20%, after deductible	20%, after deductible	30%, after deductible
<b>Prescription Drug Benefits</b>			
Deductible (Ind/Fam)	Combined with Medical	Combined with Medical	\$200 / \$400
Out of Pocket Max (Ind/Fam)	Combined with Medical	Combined with Medical	\$3,100 / \$6,200
Retail (Tier 1/2/3/4)	\$15/\$50/>\$70 or 20% (\$300 max script), after deductible	\$15/\$50/>\$70 or 20% (\$300 max script), after deductible	\$15/\$50/>\$70 or 20% (\$300 max script), after Rx deductible
90-day Mail Order (Tier 1/2/3/4)	\$30/\$100/>\$140 or 20% (\$800 max script), after deductible	\$30/\$100/>\$140 or 20% (\$800 max script), after deductible	\$30/\$100/>\$140 or 20% (\$800 max script), after Rx deductible
<b>Out-of-Network Benefits</b>			
Deductible (Ind/Fam)	\$5,000 / \$10,000	\$4,000 / \$8,000	\$2,000 / \$4,000
Out of Pocket Max (Ind/Fam)	\$10,000 / \$20,000	\$8,000 / \$16,000	\$6,500 / \$13,000
Coinsurance	40%, after deductible	40% after deductible	50%, after deductible
<b>Employer HSA Contributions (Annual)</b>	Salary >\$40,000: \$1,000/\$1,500/\$2,000 Salary <\$40,000: \$1,500/\$2,500/\$3,000	Salary >\$40,000: \$500/\$750/\$1,000 Salary <\$40,000: \$500/\$750/\$1,000	N/A

\*Embedded Deductible – In an embedded plan deductible, after each eligible family member meets his or her individual deductible, covered expenses for that family member will be paid based on the coinsurance level specified by the plan.

\*\*Non-Embedded Deductible – In a non-embedded plan deductible, all family members contribute towards the family plan deductible. Once the family deductible has been met in full, the plan will pay each eligible family member's covered expenses based on the coinsurance level specified by the plan.

## Medical Insurance 2025 Employee Monthly Cost

Coverage Tier	Base High Deductible \$4000	Value High Deductible \$2500	Choice Open Access
Employee	\$41.50	\$99.07	\$111.48
Employee/Child	\$141.02	\$188.99	\$245.98
Employee/Spouse	\$206.39	\$290.37	\$407.14
<b>Employee/Spouse w/ surcharge</b>	<b>\$306.39</b>	<b>\$390.37</b>	<b>\$507.14</b>
Employee/Children	\$209.81	\$319.30	\$426.52
Employee/Family	\$364.13	\$542.66	\$642.20
<b>Employee/Family w/ surcharge</b>	<b>\$464.13</b>	<b>\$642.66</b>	<b>\$742.20</b>

- An employee may choose to waive their enrollment in the University's health insurance plans and receive five vacation days or a \$500 taxable cash benefit. These amounts are annual benefits, which will be pro-rated over the year. Maximum vacation accrual limits apply. Employees must indicate waiver in the WEX Benefits Portal during Open Enrollment.
- UR charges a \$100 per month surcharge to employees who elect to cover spouses who are eligible for group medical coverage through their own employers, or for spouses who are retired and have access to a health plan through their previous employers or retirement plans. More information about the spousal surcharge is available on our website.

# Health Savings Account (HSA)

A savings account used in conjunction with a high deductible health plan (HDHP) that allows users to save money tax-free to pay for eligible out-of-pocket medical, vision, and dental expenses for yourself and your eligible dependents

- You decide how much to set aside for health care costs each year - **Employees must re-enroll in this plan every year during Open Enrollment**
- You control how to spend the money
- You receive tax benefits, including maximizing your tax savings and carrying over your money tax-free each year
- Any unused money stays in your account
- The account balance rolls over from year to year
- You own the account and the money is yours even if you change jobs
- You can grow your money by saving



# University HSA Contributions

*On your first January 2025 paycheck*

## University of Richmond Contributions to Employee HSAs

### Base High Deductible - \$4000

Base Salary	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
≥ \$40,000	\$1,000	\$1,500	\$1,500	\$2,000
< \$40,000	\$1,500	\$2,500	\$2,500	\$3,000

### Value High Deductible - \$2500

Base Salary	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
≥ \$40,000	\$500	\$750	\$750	\$1,000
< \$40,000	\$500	\$750	\$750	\$1,000

# Who is eligible for an HSA?

Are you eligible for an HSA?

- You cannot be covered under a non-HDHP plan (yours or your spouse's)
- You cannot be enrolled in Medicare Part A and/or Part B
- You do not receive health benefits under TRICARE
- You cannot have received medical benefits from Veteran's Administration (VA) for any non-service-connected disabilities at any time during the previous three months
- You cannot be claimed as a dependent on another person's tax return
- You are not covered by a general purpose health care flexible spending account (FSA); a limited-purpose FSA is permitted

# Maximum HSA Contribution

	2024	2025
Single	\$4,150	\$4,300
Family	\$8,300	\$8,550
Catch up (age 55+)*	Additional \$1,000	Additional \$1,000

*\*Catch-up provision for those age 55 and older by December 31 of the tax year*

# Example 1: Mary – Employee only

In 2025, Mary has 1 preventive visit, 2 primary care physician (PCP) visits, and 1 specialist visits.

Assumptions	Base HD \$4000 Plan*	Value HD \$2500 Plan*	Choice Open Access
Plan Deductible	\$4,000 individual \$8,000 family	\$2,500 individual \$4,500 family	\$1,000 individual \$2,000 family
Employee Cost	\$0 preventive \$200 PCP + <u>\$200 specialist</u> \$400	\$0 preventive \$200 PCP + <u>\$200 specialist</u> \$400	\$0 preventive \$60 PCP + <u>\$60 specialist</u> \$120
<b>2025 Annual Payroll Deduction (Premium)</b>	\$498	\$1189	\$1,338
Employer HSA Contribution Available	\$1,000	\$500	\$0
<b>Employee Net Cost</b>	<b>- \$102</b>	<b>+ \$1,089</b>	<b>+ \$1,463</b>

*\*Charges listed for the HD plans are estimates only*

# Example 2: William – Family coverage

William and spouse, each have preventive care visits. Their child has a hospital stay at the negotiated rate of \$250,000.

Assumptions	Base HD \$4000 Plan*	Value HD \$2500 Plan*	Choice Open Access
Plan Deductible	\$4,000 individual \$8,000 family 20% co-insurance	\$2,500 individual \$4,500 family 20% co-insurance	\$1,000 individual \$2,000 family 30% co-insurance
Out-of-Pocket Maximum	\$6,000 individual 12,000 family	\$5,000 individual \$10,000 family	\$4,000 individual \$8,000 family
Employee Cost	\$0 preventive + <u>\$6,000 hospital stay</u> \$6,000	\$0 preventive + <u>\$10,000 hospital stay</u> \$10,000	\$0 preventive + <u>\$4,000 hospital stay</u> \$4,000
<b>2025 Annual Payroll Deduction (Premium)</b>	\$4,370	\$6,512	\$7,706
Employer HSA Contribution Available	\$2,000	\$1,000	\$0
<b>Employee Net Cost</b>	<b>\$8,370</b>	<b>\$15,512</b>	<b>\$11,706*</b>

*\*Charges may be higher. The Choice Open Access Plan has a separate Rx OOP Max. Charges listed for the HDs are estimates only.*

# Example 3: Pat – Employee children coverage

Pat and children, each have preventive care visits. One child takes a RX, discounted cost is \$125 per month (\$50 Tier 2 Brand drug).

Assumptions	Base HD \$4000 Plan*	Value HD \$2500 Plan*	Choice Open Access
Plan Deductible	\$4,000 individual \$8,000 family 20% co-insurance	\$2,500 individual \$4,500 family 20% co-insurance	\$1,000 individual \$2,000 family 30% co-insurance
Out-of-Pocket Maximum	\$6,000 individual 12,000 family	\$5,000 individual \$10,000 family	\$4,000 individual \$8,000 family
Employee Cost	\$0 preventive RX $\$125 \times 12 = \underline{\$1,500}$	\$0 preventive RX $\$125 \times 12 = \underline{\$1,500}$	\$0 preventive + <u>\$200 RX deductible &amp; \$50 co-pay = \$750</u>
<b>2024 Annual Payroll Deduction (Premium)</b>	\$2,518	\$3,832	\$5,118
Employer HSA Contribution Available	\$1500	\$750	\$0
<b>Employee Net Cost</b>	<b>\$2,518</b>	<b>\$4,582</b>	<b>\$5,868*</b>

*\*Charges may be higher. The Choice Open Access Plan has a separate Rx OOP Max. Charges listed for the HDs are estimates only.*

# Delta Dental - Voluntary Dental Insurance

Benefits	Delta Dental	
	Base Plan	Enhanced Plan
	Employee Costs	Employee Costs
<b>Annual Deductible</b>		
• Individual	\$50	\$25
• Family	\$150	\$75
<b><i>Deductible Waived for Preventive</i></b>	Yes	Yes
<b>Preventive Services</b>	Covered at 100%	Covered at 100%
<b>Basic Services</b>	20% after deductible	20% after deductible
<b>Major Services</b>	Not Covered	50% after deductible
<b>Annual Maximum</b>	\$1,250	\$2,000
<b>Orthodontia</b>	Not Covered	50% after deductible
<b>Orthodontia Lifetime Maximum</b> Adults and Children	Not Covered	\$2,000

# Delta Dental - Voluntary Dental Insurance

	Base Plan - monthly	Enhanced - monthly
Employee Only	\$23.56	\$34.82
Employee/Spouse	\$42.69	\$63.08
Employee/Minor	\$42.69	\$63.08
Family	\$73.09	\$108.00



# Anthem Voluntary Vision Insurance

- One annual eye exam is covered with a copay of \$15
- Allowances towards eyeglass frames and lenses, as well as contact lenses, are provided.

	Monthly Premiums	Bi-Weekly Premiums
Employee Only	\$4.83	\$2.42
Employee/Spouse or Employee/Child	\$8.45	\$4.23
Employee & Children	\$9.66	\$4.83
Family	\$14.06	\$7.03

# Voluntary Accident Insurance

Benefit	Coverage
ER/Physician/Diagnostic	\$200/\$100/\$50
Ground/Water Ambulance	\$400
Hospital Admit – 1 per accident Per Day Benefit (limit of 365 days)	\$1,000 \$200/day
ICU	\$400/day
Fractures	Benefits range from \$100 to \$8,000 based on the location and type
Dislocations	Benefits range from \$100 to \$6,000 based on the location and type
Wellness Benefit	\$50

Monthly Rates	
Employee	\$10.29
Employee/Spouse	\$16.32
Employee Child(ren)	\$20.28
Family	\$26.31

# Voluntary Hospital Insurance

Benefit	Coverage
Hospital Admission	\$1,000/limited to 1 day per 90 days
Hospital Stay (limit 30 days)	\$100/day
Hospital ICU (limit 30 days)	\$200/day
Hospital plan includes a wellness benefit – get a health screening and receive \$50. Available to all members on the plan	

Monthly Rates	
Employee	\$18.91
Employee/Spouse	\$38.52
Employee Child(ren)	\$30.96
Family	\$50.57

# Voluntary Life Insurance

- **NEW for Open Enrollment:** If you haven't enrolled previously in voluntary life insurance or you want to increase your coverage, you can enroll up to the Guaranteed Issue amount for 2025 without Evidence of Insurability (EOI) or a medical questionnaire.
- **Coverage: Increments of \$10,000 for employee & spouse**
  - **Employee:** Maximum of 5X salary or \$500,000, whichever is the lesser
  - **Spouse:** Maximum of \$50,000
  - **Child:** Increments of \$2,000 to \$10,000 maximum
- New deductions will not be effective until New York Life approves your application.

# Flexible Spending Accounts

- **Administered by Health Equity for 2025**
- Employees must re-enroll in this plan every year during Open Enrollment.

## Healthcare FSA – 2024 Max \$3,200\*

- Reimburse eligible medical, dental and vision expenses.
- Cannot participate in this account if enrolled in the High Deductible Health Plan.
- Changes may only be made with status change
- You may roll over up to \$640 into 2025

## Dependent Care FSA - 2025 Max \$5,000

- Eligibility is not based on medical plan
- Reimburse expenses related to care of eligible dependents while you and your spouse work
  - Eligible dependents = Dependent children under the age of 13 by a babysitter, day care or before/after-school care; disabled spouse, parent or child (if individual lives with the covered employee)
- Funds are only available after they have been deducted from your paycheck.
- No annual rollover amount

# Make informed choices about your care

Educate yourself on your options and the role you can play in keeping your health care affordable.

## Ask questions!

- Contact the WEX UR Support Line at 833-695-8747, 8:30 AM – 7:00 PM ET for enrollment questions
- Use the WEX decision-making tool to decide which plan is best for you
- Call the Cigna Pre-Enrollment Line: 888-806-5042
- Review your Benefits Open Enrollment Guide
- Utilize the Employee Assistance Program (EAP) & Health Advocate

# MotivateMe

Your well-being incentive program from URWELL Employee

Earn \$200 worth of gift cards after completing the Cigna Health Risk Assessment (HRA) and participating in:

- Preventive visits with physicians and specialists
- Campus-wide Dimensions of Wellness programs
- Telephonic coaching for stress and weight management, as well as tobacco cessation
- Dental visits
- Annual flu shot and COVID vaccine

# Cigna One Guide – customer service

## **Personalized support helps you:**

- Resolve health care questions and issues
- Save time and money
- Get the most out of your plan(s)
- Find in-network providers, hospitals and labs
- Get cost estimates
- Understand your bills
- Navigate the health care system

**After you've enrolled, access Cigna One Guide the way that's most convenient to you.**

- **mycigna website or app**
- **Live chat**
- **Phone – 800-Cigna24 (800-244-6224)**

**24/7 Customer Assistance**



# Further Cigna Benefits

- Cigna One Guide preferred customer service
- Virtual Care
- Maternity Program: Healthy Pregnancies, Healthy Babies
- Lifestyle Management Coaching:
  - Weight management
  - Tobacco cessation
  - Stress management
- 24 Hour Nurse Line
- Omada Diabetes & Heart Disease Prevention

***And much more! Get started at [myCigna.com](https://myCigna.com) or download the mobile app***

# More Employee Benefits

- Education Benefits
- 403(b) plans & contributions
- Legal Resources
- Behavioral Health & Onsite Counseling
- Employee Assistance Program (EAP)
- Health Advocate
- Care@Work by Care.com
- Summer Youth Programs
- Virginia Credit Union membership
- Free Student Loan Check-Up with Savi

**Check out all your benefits at [hr.richmond.edu](http://hr.richmond.edu)**

# Open Enrollment – Oct 28th – Nov 8th

There are two ways you can update, confirm, and/or change your benefits for 2025

- Log into the WEX Benefits portal during Open Enrollment, October 28 – November 8, using your University netID and password

or

- Call the WEX UR Support Line at 833-695-8747, 8:30 AM – 7:00 pm and they will complete your enrollment for you while you are on a recorded line

If adding a dependent to any of your benefits for 2025 you will be required to provide dependent verification documentation to WEX.

**Important:** If you currently have unverified dependents in Banner they will not be transitioned to Workday. You will need to verify them either now through WEX or next year in Workday. They will not have access to tuition benefits, gym, etc until verified.

Be on the lookout for important email communications from  
WEX Benefit at [noreply@mybenefitexpress.com](mailto:noreply@mybenefitexpress.com).

# Open Enrollment Session & Benefits Fair

## Open Enrollment Sessions

Thursday, **October 17**: 9 – 10:30 a.m. - Weinstein Hall, Brown Alley Room

Friday, **October 18**: 10:30 a.m. - 12 p.m., Zoom

- Meeting ID: 862 3771 1997
- Link: [urichmond.zoom.us/j/86237711997](https://urichmond.zoom.us/j/86237711997)

## Benefit Fair

Thursday, **October 31**: 9 a.m. - 4 p.m. - Queally Center, Breed Pavilion

Wednesday, **November 6**: 9 a.m. - 4 p.m. - Heilman Dining Center, Richmond Room

Friday, **November 8**: 9 a.m. - 4 p.m. - Tyler Haynes Commons, Alice Haynes Room

- Meet with benefits vendors to discuss your plan options:
  - Cigna
    - Get help finding a primary care physician
    - Complete your Health Assessment and get started earning \$200 incentive points in 2024 with MotivateMe
  - Delta Dental
  - TIAA
  - Legal Resources
- Walgreens Flu Shots & COVID Boosters (please bring your insurance card)
- Mammogram van will be on campus:

Advanced registration is strongly encouraged! **Register by calling the Sentara scheduling line at 703-523-1560.** Please note that wait times can be extended. To avoid waiting on the phone, press 1 after selecting your language to request a call back from the scheduler. When you reach the Sentara scheduler, you will be asked where you want your mammogram. Please specify that you want to schedule a mammogram with the Mobile Mammogram Van at University of Richmond's onsite event on 11/2 or 11/8.

# Questions?