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Active Enrollment

All benefited employees **MUST** actively participate in this year's open

Kaiser plan design options will be the same for both Copay and HMO Plans and both HDHP plans. There are slight changes to the HDHP deductible and out-of-pocket maximums. However, there are no other changes to plan designs. Although there is a slight increase in cost for both employees and the University, care was taken to ensure that employee costs remain affordable and that our employer-sponsored plan remains financially sustainable.

Contributions for July 1, 2024 through December 31, 2024

Category	Employee Contribution	Employer Contribution	Total
Medical	\$365.32	\$935.70	\$1,301.02
Copay Plan	\$174.50	\$159.68	\$334.18
HDHP HSA Plan*	\$116.60	\$407.00	\$523.60
Employee & Child(ren)	\$1,051.00	\$0.00	\$1,051.00

Reserve the University will contribute \$27.64 per month to your HSA.

Your portion of the cost(s) will be deducted from your paycheck on a pretax basis. The part of the premiums paid by employees for civil union or domestic partner coverage will be withheld on a post-tax basis. The University portion of the premium paid for a civil union or domestic partner will be added to your earnings as taxable income.

Medical Plan Options

Cigna Copay Plan & Kaiser HMO Plan

The Copay and HMO Plans have set copays for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your annual out-of-pocket maximum.

High Deductible Health Plan with Health Savings Account Plan (HDHP -HSA Plan) (Both Cigna and Kaiser)

With the High Deductible Health Plan (HDHP), you pay the full negotiated cost for medical services and prescription drugs with the exception of preventive care which is covered at 100%, until you meet your annual deductible. If you are enrolled in the HDHP, you may be eligible to contribute tax -free dollars in a Health Savings Account (HSA) to pay for eligible medical expenses. You choose when to use the money in your HSA account. It rolls over from year to year, allowing the balance to increase. Eligibility restrictions and contribution limits apply and are subject to change annually.

For more information regarding benefit plan designs, please refer to the [University's benefit guide](#).

Customer Service Availability

Cigna

Cigna offers access to a 24/7 customer service line. The Cigna One Guide Service is available by calling [888-806-5042](tel:888-806-5042).

Kaiser

The New Member Connect Department is available Monday through Friday, 8 a.m. to 5 p.m. at [844-639-8657](tel:844-639-8657). Members also have 24/7 access to the kp.org/newmember site or can email the New Member Connect Department at UniversityofDenver@kp.org.

Voluntary Life Insurance

During this annual open enrollment, employees are eligible to increase their Voluntary Life insurance in \$10,000 increments up to the maximum Guaranteed Issue Amount without Evidence of Insurability (EOI) provided you are “actively at work.” EOI is a documentation of good health required by health insurance providers in order to obtain certain types of insurance. An employee’s spouse may increase their Voluntary Life insurance in \$5,000 increments up to the maximum Guaranteed Issue Amount without EOI provided they are not hospitalized and have not been previously declined. This policy is through New York Life Voluntary Life and Accidental Death & Dismemberment Insurance.

How Do I Learn More?

Date: Thursday, May 2, 1-2p.m.

Zoom Recurring Link: <https://udenver.zoom.us/j/89456871972>

The HRIC Team