

# What you need to know

It's almost time for Open Enrollment—your annual opportunity to review and make changes to your IU benefits. Open Enrollment begins on **Monday, November 4, 2024, and closes at 11:59 p.m. ET on Friday, November 15, 2024**. During this period, you can change your benefits, and add or remove dependents, with changes going into effect on January 1, 2025.

Here are some important things to keep in mind:

- 1. During Open Enrollment, you have the opportunity to enroll in or change these benefits:**
  - Medical & dental coverage (including signing a new Tobacco-free Affidavit for the 2025 premium reduction)
  - Healthcare and dependent care flexible spending accounts (FSAs)
  - Health savings account (HSA)
  - Supplemental AD&D insurance
  - Critical illness insurance
  - **SPECIAL OPPORTUNITY** Long-term disability (LTD) insurance
- 2. The elections you make during Open Enrollment will stay in place from January 1 – December 31, 2025**, unless you experience an IRS-defined qualifying life event, such as marriage or the birth of a child.
- 3. If you take no action during Open Enrollment:**
  - Your medical, dental, HSA, supplemental AD&D, and critical illness elections **will continue** in 2025.
  - You **will not** receive the monthly tobacco-free premium reduction in 2025.
  - You **will not** be enrolled in the healthcare FSA or dependent care FSA. You must re-enroll in these plans each year.
  - You will be required to go through medical underwriting (provide proof of good health) to enroll in or increase your long-term disability coverage.

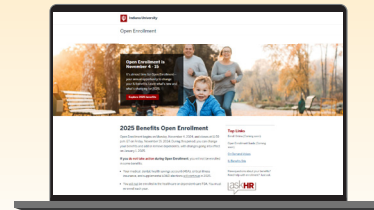
## Everything you need in one place

Visit [oe.iu.edu](https://oe.iu.edu) for everything you need to make your 2025 elections including:



### Open Enrollment Guide

The Open Enrollment Guide contains detailed 2025 benefit plan information to help guide you during the enrollment process.



### 2025 Plan Details, Premiums, and Important Notices

View 2025 plan premiums and benefit information including summaries and comparisons, prescription lists, federal notices, and more.



### Step-by-Step Enrollment Instructions

Visual step-by-step instructions to guide you through the online enrollment process.



### Open Enrollment Webinars & Videos

Register for live webinars or watch on-demand videos to learn more about your benefit options for 2025 and how to enroll online.



INDIANA UNIVERSITY  
**HUMAN RESOURCES**  
2709 E. 10th Street, Suite 321  
Bloomington, IN 47408

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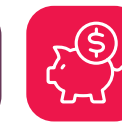
# 2025 Benefits Open Enrollment



ENROLL ONLINE

**November 4 – 15, 2024**

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# 2025 Benefits Open Enrollment

ENROLL ONLINE

**November 4 – 15, 2024**



# What's new & what's changing in 2025

Even if you're happy with your current elections, it's always a good practice to review and confirm that you're still in the best plans for your situation. Review the information below for a summary of what's changing and what's new for the upcoming year. For full plan details and premiums, visit [oe.iu.edu](https://oe.iu.edu).



## Long-Term Disability

**SPECIAL ENROLLMENT OPPORTUNITY**

Voluntary LTD insurance replaces part of your income if you're unable to work due to a qualifying disability. Enrollment in LTD insurance or increasing your coverage is allowed at any time during the year, but requires medical underwriting (providing proof of good health to the plan's administrator, The Standard). However, during this year's Open Enrollment period, you have the opportunity to **enroll in LTD insurance or increase your coverage without providing proof of good health**.

- No plan or premium changes for 2025.
- Choose from four benefit options: **Option A** – 180-day waiting period; **Option B** – 90-day waiting period; **Option C** – 180-day waiting period plus the annuity contribution benefit (payments to a retirement account); or **Option D** – 90-day waiting period plus the annuity contribution benefit (payments to a retirement account).
- Employees who have previously applied and been denied coverage are not eligible to enroll during this special enrollment period.

Be sure to review the Open Enrollment website at [oe.iu.edu](https://oe.iu.edu) for full plan details and a premium calculator.



## Medical Coverage

### All Medical Plans

- There will be an overall **1.5% increase** in employee contributions for medical coverage across all salary bands, plans, and coverage levels.
  - The **three lowest salary bands will be raised** to include more employees in the lower-cost premium groups.
- The **monthly tobacco-free premium reduction** will be reduced to \$7.50 for the employee or spouse, or \$15 for both.
- **New partnership with Archimedes.** Specialty medications (high-cost drugs that treat complex/chronic conditions and often require special handling or administration) will be managed and filled through Archimedes instead of CVS Specialty. Details about this transition will be communicated to affected members in the coming months. All other prescriptions will continue to be managed through CVS Caremark.

### Anthem PPO HDHP

- All HDHP members will be issued **a new ID card** with updated deductible and out-of-pocket maximums that must be used starting Jan. 1, 2025.
- **In-network:** Deductible will increase to **\$2,000** / employee-only and **\$4,000** / all other coverage levels. Out-of-pocket maximum will increase to **\$4,000** / employee-only and **\$8,000** / all other coverage levels.
- **Out-of-network:** Deductible will increase to **\$4,000** / employee-only and **\$8,000** / all other coverage levels. Out-of-pocket maximum will increase to **\$8,000** / employee-only and **\$16,000** / all other coverage levels.

### Anthem PPO \$500 Deductible

- **In-network:** Out-of-pocket maximum for prescriptions will decrease to **\$6,800** / individual and **\$11,200** / family.



## Dental Coverage

- No plan changes.
- All **salary bands will be adjusted** to include more employees in the lower-cost premium groups.



## Health Savings Account (HSA)

- The IRS-defined **annual contribution limit will increase** to **\$4,300** for employee-only coverage, and **\$8,550** for all other coverage levels. The age 55 & older \$1,000 catch-up contribution will remain the same.
- The university's total annual HSA contribution will remain the same, \$1,300 for employee-only coverage and \$2,600 for all other coverage levels, and will continue to be deposited on a bi-annual basis. This means that you'll receive half of IU's contribution in January, and half in July.



## Flexible Spending Accounts (FSA)

### Healthcare FSA

- Annual **contribution limit will increase** to **\$3,200** per individual.
- Annual **carryover limit will increase** to **\$640**.

### Dependent Care FSA

- No plan changes.



## Supplemental AD&D

- No plan or premium changes.



## Critical Illness Insurance

- No plan or premium changes.



**HAVE QUESTIONS ABOUT YOUR IU BENEFITS OR ENROLLMENT?**

Contact AskHR at [askhr@iu.edu](mailto:askhr@iu.edu) or 812-856-1234.

# Enroll in 2025 benefits online

Follow these instructions to select your 2025 benefits:

## Before Open Enrollment

**NOW – NOV. 3, 2024**

- Review the information and webinar schedule at [oe.iu.edu](https://oe.iu.edu).

## During Open Enrollment

**NOV. 4 – 15, 2024**

- Complete online Open Enrollment:
  1. Go to [one.iu.edu](https://one.iu.edu) and search for *Employee Center*.
  2. Select the **Employee Center** task and log in using your IU credentials.
  3. Select the **Open Enrollment** tile.
  4. Review the *Welcome* screen, then select **Next** to proceed to the *Benefits Enrollment* screen.
  5. Select each benefit tile to review your current coverage. You can enroll in coverage, waive coverage, or make changes to your existing coverage. After updating each plan, select **Done**.

**IMPORTANT: You must sign a new Tobacco-free Affidavit each year to receive the reduction to your monthly medical plan premium.** The affidavit for you and your spouse (if applicable) is at the top of the *Medical Plan* enrollment screen.
  6. Once you've reviewed and finalized your elections, select the **Submit** button at the bottom of the screen.
  7. A submission verification will immediately appear on the screen. Select **View** to review your submission, or **Done** to complete online enrollment.
  8. A confirmation that your elections were accepted and processed will be sent to your IU email address within 2 business days. If you don't receive this email, it means that your benefits weren't submitted and you need to log back into the Open Enrollment system and re-submit your elections. For assistance, email [askhr@iu.edu](mailto:askhr@iu.edu).

## After Open Enrollment

**AFTER NOV. 15, 2024**

- After you've successfully submitted your 2025 benefit elections, you're encouraged to **explore the other benefits and programs available to you** that are not tied to Open Enrollment, including:
  - Supplemental life insurance (employee, spouse, and child)
  - Supplemental retirement plans
  - IU Tuition Benefit
  - SupportLinc employee assistance program (EAP)
  - Weight Watchers and Care.com memberships
  - Included with your Anthem medical plan:
    - Marathon Health employee health centers
    - Sydney Health app
    - LiveHealth Online telehealth
    - Diabetes and hypertension management

Details about these plans including eligibility, enrollment, and plan summaries are available on the IU Benefits website at [hr.iu.edu/benefits](https://hr.iu.edu/benefits).

- Visit the Healthy IU website at [healthy.iu.edu](https://healthy.iu.edu) to check out the programs, resources, and challenges available to you this fall.