



OFFICE OF HUMAN RESOURCES

OPEN ENROLLMENT 2025

OCT 14TH through NOV 4TH

YOUR GUIDE TO BENEFITS

<https://www.uah.edu/hr/open-enrollment>

WE'VE GOT YOU COVERED



Active Enrollment



Drop or Add a
Dependent



Waive Coverage

WHAT IS OPEN ENROLLMENT?

Annual time of the year to review benefits plans and changes for the next year.

OCTOBER 14TH through NOVEMBER 4TH

ACTION IS REQUIRED to enroll or maintain **HSA, DCFSA, or FSA** for 2025. Your current election will *not* roll over. For these tax-favored accounts, you must elect a **NEW** annual contribution amount to continue payroll deductions.

NO ACTION IS REQUIRED if you do not want to make any changes to health, dental, vision, life, or disability coverage. You will keep your current benefits and these coverage(s) will roll over as-is effective Jan. 1, 2025 without taking any action.



CHANGES OUTSIDE OF OPEN ENROLLMENT

QUALIFYING LIFE EVENT

Employees have **31 days** to make the change in their benefit elections for life events such as **marriage, divorce, birth/adoption, job change, etc.**





80%

EMPLOYER COST

20%

EMPLOYEE COST

MEDICAL PLAN ADMINISTRATION

SELF-FUNDED PLAN

- University cost share
- University pays medical claims and administrative fees
- Premiums based on plan experience



2025 PREMIUM SCHEDULE

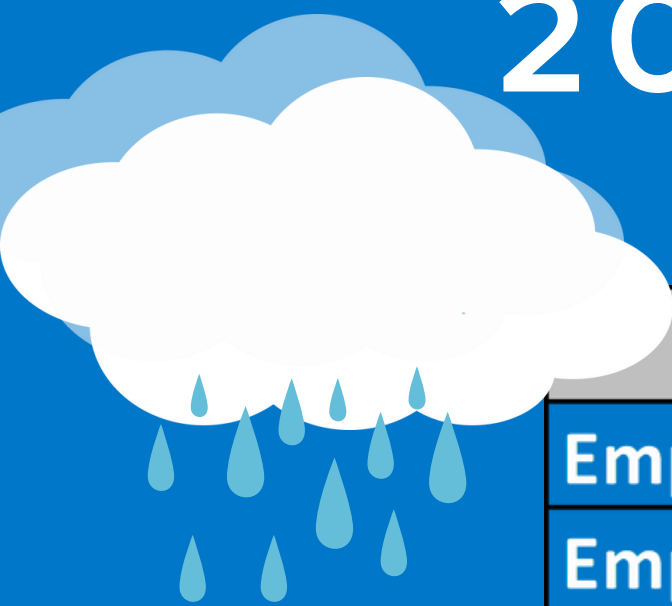
MEDICAL PREMIUM HOLIDAY

Medical insurance
premiums will NOT be
deducted from your
Pay 25 check, issued on
December 6, 2024!

	PPO		HDHP	
	12-month	9-month	12-month	9-month
Single Coverage				
Grandfathered	\$36.25	\$48.33	\$30	\$40
Standard	\$50.00	\$66.67		
Assistance Plan	\$0.00	\$0.00		
Employee + Child(ren) Coverage				
Grandfathered	\$80.00	\$106.67	\$100.00	\$133.33
Standard	\$168.00	\$224.00		
Assistance Plan	\$118.00	\$157.33		
Family Coverage				
Grandfathered	\$96.75	\$129.00	\$150.00	\$200.00
Standard	\$225.75	\$301.00		
Assistance Plan	\$175.75	\$234.33		

NO RATE INCREASE

2025 HDHP - VISION - DENTAL



HDHP		12 month	9 month
Employee Only		\$30.00	\$40.00
Employee Plus Child(ren)		\$100.00	\$133.33
Employee Plus Family		\$150.00	\$200.00
Dental		12 month	9 month
Employee Only		\$14.67	\$19.56
Employee plus One		\$28.75	\$38.33
Family		\$36.73	\$48.97
Vision		12 month	9 month
Employee Only		\$4.04	\$5.39
Employee plus One		\$8.79	\$11.72
Family		\$14.15	\$18.87



NO RATE CHANGES

PPO & HIGH DEDUCTIBLE HEALTH PLANS (HDHP)

HDHP

Deductible Increase:

- Individual Plans: **\$1,650**
- Family Plans: **\$3,300**

HSA Limit Increase:

- Individual Plans: **\$4,300**
- Family Plans: **\$8,550**

Cost Share Increase:

The plan will now pay **90%** of approved claims after the annual deductible has been satisfied.

PPO

NO CHANGES FOR PY 2025.





PPO PREMIUM ASSISTANCE PROGRAM

- Premium Assistance Program is available for benefit-eligible active employees enrolling in the PPO Health Plan.
- Employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on their most recently filed Federal Income Tax Return, W-2s, and 1099s.
- The amount of the discount is equal to the single plan employee premium. For 2025, the maximum amount is **\$100 per month** (up to \$1,200 per year).
- Application Deadlines:
 - Current Employees – Submit documentation annually during Open Enrollment.
 - Newly Eligible Employees – 30 days from date of hire/start date.
 - Application is available on HRConnection and the Open Enrollment website.

Grandfathered employees will not qualify for the Premium Assistance Program. Benefits from the Grandfathering provision and Premium Assistance Program will not be received concurrently. If a Grandfathered employee chooses to enroll in the Premium Assistance Program, they will voluntarily waive their Grandfathered status indefinitely.

PPO PREMIUM ASSISTANCE PROGRAM



APPLY DURING
OPEN
ENROLLMENT TO
RECEIVE
ASSISTANCE IN
2025.

2025 UAH PPO Premium Assistance 1.75 Times Federal Poverty Level	
Total Family Size as Reported on Federal Tax Return	Annual Household Income as Reported on Federal Tax Return
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,850
6	\$41,690
7	\$47,340
8	\$52,720
9+	If more than 8 in household/family, add \$5,380 per additional person

APPLY HERE: <https://www.uah.edu/hr/benefits/insurance/health>

PPO vs HDHP PLANS

Service	PPO* Preferred Provider Organization	HDHP* High Deductible Health Plan
Premiums	Higher	Lower
Deductibles	Lower	Higher
Member Cost Share after deductible	Copayments + Coinsurance	Coinsurance Only (10%*)
Annual Deductible	Medical \$150 Pharmacy \$150 (Per Person)	Single \$1,650 Family \$3,300 (Aggregate)
Out of Pocket Maximum	Single \$2,500 Family \$7,150 Applies to both medical and pharmacy	Single\$3,500 Family \$7,000 Applies to in-network medical services
Pharmacy	Copayments	10%*
Tax-Favored Accounts	Healthcare FSA	Health Savings Account (H.S.A)
Third Party Administrator	Both plans are administered by Blue Cross & Blue Shield of Alabama.	
Network Access	Both plans have the same network access and provider discounts.	
Preventive Services	Both plans cover FREE prevent services at no cost share to the member.	
*after deductible has been met		

WHICH PLAN IS RIGHT FOR YOU?

HDHP

- Are you healthy?
- Can you afford the deductible and coinsurance?
- Are you willing to take risk?
- Are you interested in investing HSA funds?
 - *NOT* eligible if you: have other insurance, can be claimed as a dependent, or your spouse has an FSA.

PPO

- Do you have a chronic health condition?
- Are you planning for a hospital stay?
- What is your disposable income?



HEALTH SAVINGS ACCOUNT ELIGIBILITY

- To contribute to an HSA, you *must* be covered by UAH's qualifying HDHP.
- You cannot also be covered by a non-HDHP plan.
 - EXAMPLE: You cannot be covered secondary on a spouse's PPO plan.
 - EXAMPLE: You cannot be enrolled in Medicare.
- You cannot be listed as a dependent on another person's tax return.
- IRS considers child dependents up to age 24 if full-time students, but ACA allows children to remain on a parent's plan until age 26.
- You or your spouse cannot be enrolled in an FSA.



INSPIRA FLEXIBLE SPENDING ACCOUNT (FSA)

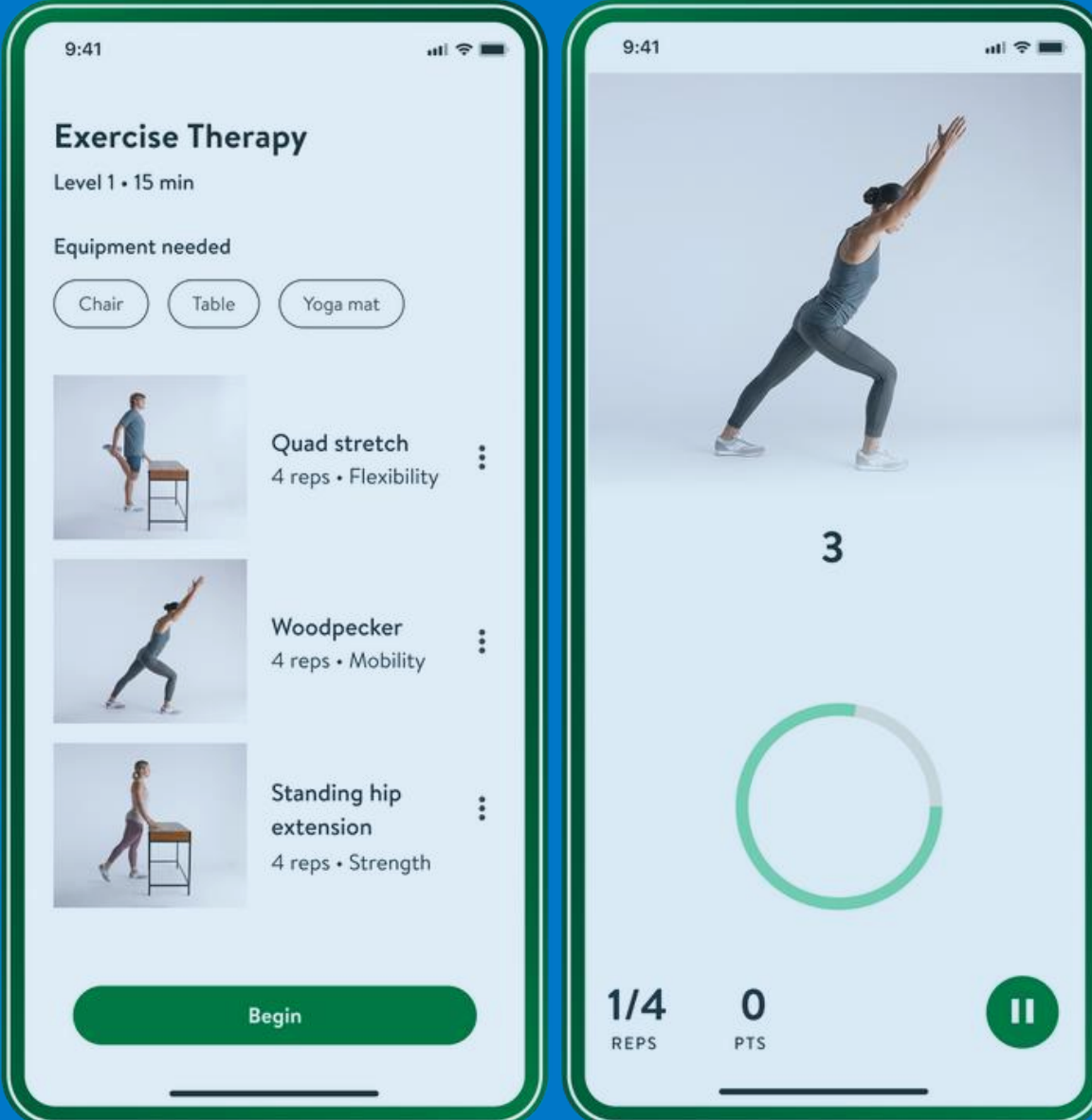
- Access your account online and through the mobile app.
- All accounts are subject to **use-it-or-lose-it** rule. Incur expenses before December 31st or forfeit remaining funds.
- **FSA STORE NOW AVAILABLE!**
 - Access to exclusive discounts.
 - Provides a comprehensive selection of FSA eligible services and products.
 - 100% eligibility guarantee with no substantiation or receipt requirement.

Flexible Spending Accounts	Annual Contribution Limit	Plan Features
Healthcare FSA	\$3,200.00	<ul style="list-style-type: none">• Contribute pre-tax dollars for eligible medical, dental, and vision expenses• Pay with debit care, direct deposit, or manual reimbursement
Dependent Care FSA	\$5,000.00	<ul style="list-style-type: none">• Contribute pre-tax dollars for childcare and adult day care<ul style="list-style-type: none">• Must have money available• Direct deposit for reimbursement

COMPARISON OF TAX- FAVORED ACCOUNTS

Members who are no longer employed and are participating in the HDHP will incur a monthly HSA account maintenance fee.

Tax-Favored Accounts	FSA Health Care Flexible Spending Account	H.S.A Health Savings Account
Required Insurance	Traditional PPO Plan	Enrolled in High Deductible Health Plan
Account Type	Spending	Savings
Contribution Limits	\$3,200 Regardless of single/family coverage	Individual: \$4,300 Family: \$8,550 \$1,000 catch-up for age 50+
Access to Funds	Up to annual election amount	Funds available as they accumulate in your account
Contributions	Employee only	Employee + Employer (shared limit) Employer contributions: \$500 individual/\$1,000 family
Investment of funds	No	Yes, balances over \$1,000
Carry-over of funds	No, use-it or lose rule applies	Yes, funds belong to the employee
Portable	No	Yes*
Debit Card Available	Yes	Yes
Substantiation	Yes	No



NEW! HINGE HEALTH

hinge.health/uahedu

- Digital Exercise Therapy Program available January 1, 2025.
- Designed for Musculoskeletal (MSK) conditions
- Reach your health goals, recover from injury, prepare for surgery.
- Access to one-on-one support from a physical therapist and qualified coach.
- FEATURES: Women's Pelvic Health pathway to support pelvic floor disorders.
- Available to UAH health plan participants
- **NO COST TO YOU!** Program is paid in full by UAH





NEW! PIVOT BREATHE

- Tobacco Cessation and Vape Cessation program beginning January 1, 2025.
- Supports all stages of a person's quit journey, including pre- and post-quit.
- Personalized, intensive behavior support through coaching and peer support.
- FDA Approved Breath Sensor
- 33% quit rate and 95% user satisfaction rate



LEARN MORE ABOUT PIVOT TODAY!
www.pivot.co | info@pivot.co | 650.249.3959

DENTAL COVERAGE SUMMARY (BCBS)

Dental Summary of Benefits	In-Network
Preventive (no deductible)	100%
Basic Services	80%
Major Services	50%
Orthodontics	50%*
Calendar Yr. Max - In-network	\$ 1,500
Ortho. Lifetime Max.	\$ 1,000 *
Deductible	\$50 single \$150 family (3 max per family)
* Over course of treatment	

WAITING PERIOD

12-month wait for new enrollees for all services except diagnostics and preventive.

NOTE: Waived with proof of prior coverage (if there is no more than a 63-day break in coverage)

VISION COVERAGE SUMMARY (VSP)

Summary of Benefits

Routine Eye Exam	\$15
Prescription Glasses Copay	\$25
Prescription Glasses Frame Allowance	\$190
Contact Lenses Exam	\$60
Contact Lenses Allowance	\$150
Diabetic Eyecare Plus Program	\$20

Extra Savings

Retinal Screening
Laser Vision Correction Discount

Plan participants now receive **ENHANCED** benefits:

- Standard frame allowance of \$190; OR,
- Contact lenses allowance of \$150

PLEASE NOTE: New enrollees will *not* receive a coverage card. Give your provider your information and they will verify coverage.

SHORT-TERM DISABILITY

- For this Open Enrollment ONLY: Extended waiting period is eliminated! No Evidence of Insurability requirement if application is made during open enrollment. (If you don't have coverage, now is a great time to enroll!)
- Voluntary program offered to eligible faculty and staff.
- Pays 60% of weekly salary up to **\$1,000 per week** for medical and maternity leaves.

OPTION 1:

14-Day Elimination Period
Max Benefit Duration: **76 days**

OPTION 2:

29-Day Elimination Period
Max Benefit Duration: **61 days**

*NOTE: Long-Term Disability is University Provided.
Benefits begin after 90 days of disability.*


PREMIUM PAYROLL DEDUCTIONS



- Medical, Dental, and Vision insurance premiums are withheld from your check on a pre-tax basis
- Premiums are deducted from the first two checks in the months for employees paid over 12 months.
- Premiums are accelerated and deducted bi-weekly for faculty paid over 9 months to pay for coverage during the summer.

**IMPORTANT NOTE* for Academic Faculty paid over a 9-month schedule*

Insurance premium amounts may be adjusted anytime a mid-year change in coverage is made. This includes any cancellations, additions, or changes in coverage tier made during annual open enrollment or as a result of a qualifying life event. The adjustment may result in the employee owing the University an additional premium to be recouped on the following check.





NEW! FMLASource



Available NOW!

- Comprehensive Leave Management Service
- Tracks and administers FMLA, Medical Leave of Absence, and Maternity Leave
- Eligible employees have access to FMLASource web portal and mobile app for real-time access to leave status.
 - Features easy-to-navigate dashboard highlighting action items and status of leave.
 - Convenient access and direct communications: Phone, web, app, or mail
- Connect to resources: Expert education, guidance notices, and status updates.
- Provides follow-up and support

Contact benefits@uah.edu to get started

FMLASource®



CHARGER FIT

www.uah.edu/hr/wellness

WELLNESS PROGRAMS

- Work out with Charger Fit
- Wellness Incentive Program: Earn for your efforts
- **Wondr Health***: Weight loss program
- Employee Assistance Program (EAP; Provided by UAH to all eligible employees)
- **Livongo*** Diabetes Management
- **Virta*** Health Diabetes Management
- Wellness Wednesdays
- Monthly Newsletters
- Activity Challenges
- **Personify** – New Wellness Provider Coming Soon!

*Must be enrolled in a UAH provided medical plan to participate.



WELLNESS PROGRAM

NEW WELLNESS VENDOR: personify HEALTH

- Recharge your way to healthy in 2025 with a NEW online portal and mobile app through Personify
- Earn points for completing preventive screenings, activity challenges, UAH Wellness events, biometric screening, health assessment, and much more.
- Eligible employees who complete all program requirements will receive up to **\$250 Rewards Credit** in 2025!
- Redeem rewards credit at any time for gift cards or prizes.
- Rollover credit from year-to-year to save for larger ticket items.



Stay tuned... more to come soon!

IMPORTANT REMINDER: REVIEW YOUR BENEFICIARY DESIGNATIONS

Beneficiary Locations:

- Life insurance
- Teachers' Retirement System (TRS)
- Voluntary Retirement Plans: 403(b) / 457(b)
- HSA

Life is uncertain and changes will occur resulting in the need for your beneficiary choices to be updated. It is very important to ensure beneficiary information is current – giving you peace of mind in knowing that your assets will be distributed to the person(s) of your choosing.

Life Services Toolkit:

- The Standard offers all benefit-eligible employees free resources and tools to support you and your beneficiary.
- Online tools walk you through the steps to prepare a will and create other documents such as living wills, power of attorney, advance directives, and much more.



OPEN ENROLLMENT RESOURCES

We've got YOU covered!

WEBSITE

- Benefits Guide
- Presentation Slides
- Plan Summaries
- Premium Rates
- FAQ Documents
- Plan Enhancement Flyers

www.uah.edu/hr/open-enrollment

BENEFITS GUIDE



myBlueCross RESOURCES

- WellBeacon
- BlueCare Advocacy
- Access Medical Claims
- Access to Treatment Cost Estimator
- Access digital insurance card

AlabamaBlue.com/myWellBeacon

AlabamaBlue.com

OPEN ENROLLMENT TIMELINE

OCTOBER 2024

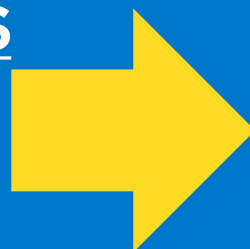
SUN	MON	TUE	WED	THU	FRI	SAT
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

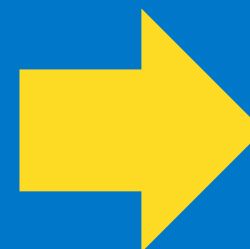
KNOW YOUR BENEFITS

Benefits Guide & Open Enrollment website



VISIT HR CONNECTION

Elect your 2025 benefits



SUBMIT CHANGES BY DEADLINE

FSA, DCFSA, HSA *requires* active enrollment to contribute

HOW TO ENROLL



STEP ONE

Visit the Open Enrollment website for step-by-step instructions.

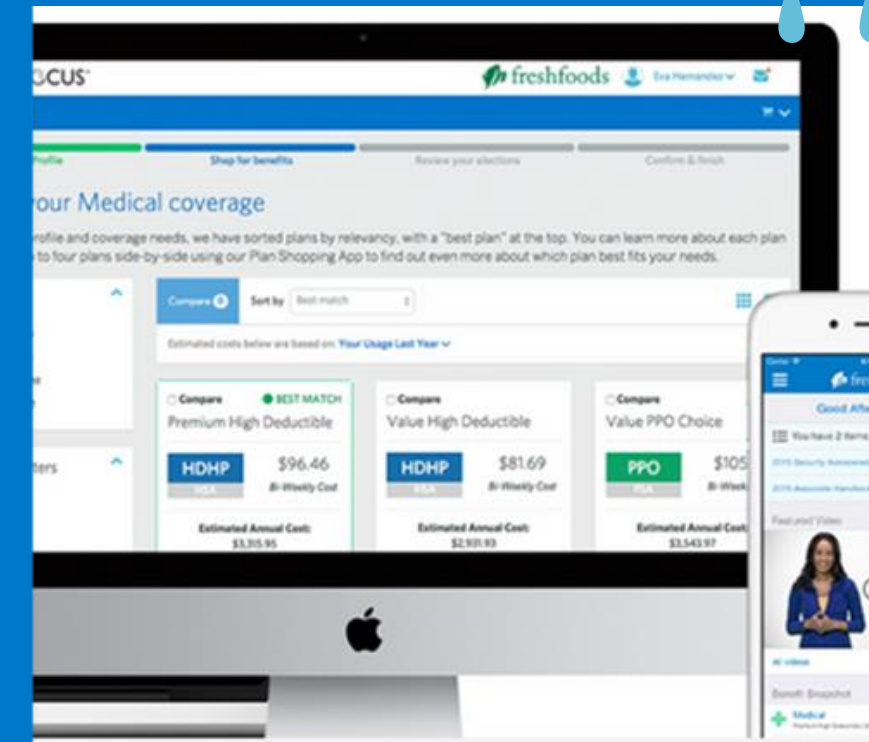
Log into my.uah.edu

Select HR Connection from the HR Services menu



STEP TWO

Enter portal to **actively** elect your coverage



STEP THREE

Upload required documentation
Complete Enrollment
Print Summary Confirmation Email

CONTACT US



EMAIL US

benefits@uah.edu



CALL US

256.824.6640 or 256.824.6545



VISIT US

Shelbie King Hall Room 102



FOLLOW US ON FACEBOOK

UAH Human Resources &
UAH Charger Fit

A central yellow umbrella with a brown handle and a horizontal yellow line across its shaft. The background is a solid blue color. Three white, fluffy rain clouds are positioned around the umbrella: one to the left, one to the top right, and one to the bottom right. Each cloud has several blue raindrops falling from it. The word "QUESTIONS?" is written in a bold, yellow, sans-serif font across the middle of the umbrella's canopy.

QUESTIONS?