

OPEN ENROLLMENT CHANGES FOR 2025

OCT 14th – NOV 4th

@ [UAH.EDU/HR/OPEN-ENROLLMENT](https://uah.edu/hr/open-enrollment)

HAVE YOU ENROLLED?
NO response during Open Enrollment will result in NO coverage in 2025 for tax favored accounts (HCFA, DCFA, and HSA contributions).

WE'VE GOT YOU COVERED

ACTION REQUIRED BY NOV 4TH
Action required for current DFSA, HCFA, and HSA participants – Visit our website for more information.

UAH HUMAN RESOURCES
THE UNIVERSITY OF ALABAMA IN HUNTSVILLE

Medical Benefit Changes

Cost Share HDHP	UAH is increasing the plan cost-share, which is the amount paid toward covered claims after the annual deductible is met. Currently, the plan covers 80% of the cost, with participants responsible for 20%. To help reduce out-of-pocket expenses, UAH will increase the plan's cost-share to 90%, effective January 1, 2024. This means that after meeting the annual deductible, participants will only pay 10% of the cost for covered claims.
Deductible Increase HDHP	The calendar year deductible will increase to comply with government requirements for Health Savings Account (HSA) Qualified Plans. This adjustment is necessary to ensure the plan remains compliant with HSA regulations. <ul style="list-style-type: none">Individual deductible: \$1,650Family deductible: \$3,300

2025 PREMIUM SCHEDULE

There will be no rate changes for 2025! No premium increases for PPO & HDHP Medical Plans, Dental Insurance, Vision Insurance, Voluntary Life, Long-term Disability, and LifeLock Identity Coverage!

Current trend for employer sponsored health plans is + 6.5% increase for medical and + 10.5% on pharmacy insurance costs. By making positive health choices—such as regular exercise, maintaining a balanced diet, and getting routine check-ups, you help reduce the overall cost of healthcare claims. These choices contribute to keeping our premiums stable and more affordable for everyone.

PREMIUM HOLIDAY

As a token of our appreciation for your commitment to making smart, healthy choices, we're excited to announce a premium break for all UAH Medical Plan participants! If you are enrolled in either the PPO or HDHP Plan, **no medical premiums will be deducted from your Pay 25 check, issued on December 6, 2024!**

ACCELERATED PREMIUMS: 9-MONTH ACADEMIC FACULTY

Faculty members who receive their salary over a 9-month pay calendar are subject to accelerated insurance premiums. This means that the full annual insurance premium, including coverage for the summer months, is deducted over the 9-month period. If a mid-year change is made to the insurance coverage—whether due to a cancellation, addition, or change in coverage tier, typically during open enrollment or due to a qualifying life event—the premium amount may be adjusted. This adjustment could result in the employee owing an additional premium, which will be recouped in their next paycheck.

Medical Benefit Enhancements

NEW! HINGE HEALTH MSK PROGRAM

We are excited to introduce Hinge Health, a digital physical therapy program designed to support employees and their dependents in managing musculoskeletal (MSK) conditions, such as joint and muscle pain. The program offers personalized plans to help members achieve their health goals, recover from injuries, prepare for surgery, address pelvic health concerns, and maintain overall wellness. Hinge Health is available at no cost to employees and dependents aged 18 and older who are enrolled in UAH health insurance plans, with **all fees covered by UAH.**

NEW! PIVOT BREATHE SMOKING CESSATION PROGRAM

Pivot Breathe is a new tobacco and vape cessation program available to all covered participants through BCBSAL. The program offers personalized support at every stage of an individual's quit journey, providing coaching, peer support, and behavioral guidance. Pivot takes a holistic approach, grounded in proven behavioral science, and includes the use of an FDA-cleared breath sensor to help track progress.

BCBS WEB AND MOBILE APP FEATURES

[Getting Started](#) | [Online Tools](#) | [Mobile App](#)

Blue Cross Blue Shield of Alabama offers a variety of features through their web and mobile app tools. *MyBlue* Cross and the mobile app contain a Virtual ID card feature. They also allow members to find participating providers and compare or estimate costs for medical treatments by using the Treatment Cost Estimator.

HEALTH NOTICES

[Medicare Part D Certificate of Creditable Coverage](#)

[Health Insurance Model Notices](#)

TAX SAVINGS ACCOUNTS

ANNUAL LIMIT INCREASES

Health Savings Account (HSA)	IRS Annual Limit Increase: <ul style="list-style-type: none">• Individual Plans: \$4,300• Family Plans: \$8,550• \$1,000 catch-up contribution for age 55+
Flexible Savings Account (FSA)	IRS Annual limit increase to \$3,200

Benefit and Wellbeing Programs

SHORT-TERM DISABILITY (STD)

Voluntary short-term disability (STD) insurance protects your income for a short period if you are unable to work due to illness, injury, or pregnancy. For this open enrollment only, the extended waiting period is waived. Employees who are not currently enrolled in the STD plan, as well as those enrolled in option 2, can switch to option 1 without being subject to the usual waiting period for late enrollment. If you don't have this coverage, now is an excellent time to enroll. Approved claims under the STD plan pay 60% of weekly earnings, up to \$1,000 per week.

VOLUNTARY LIFE INSURANCE

UAH provides eligible employees with a basic group life insurance policy to help protect their loved ones in the event of death. To accommodate individual needs, UAH also offers the option to elect additional voluntary life insurance through The Standard.

For this open enrollment only, employees who are not currently enrolled may elect coverage up to the Guaranteed Issue Amount (GIA) without providing Evidence of Insurability (EOI), even if they have been declined in the past. Amounts exceeding the GIA will still require EOI. If you do not have voluntary life insurance or would like to increase your coverage, now is a great time to enroll!

NEW! WELLNESS CARRIER: PERSONIFY

Recharge your way to a healthier 2025! The UAH Charger Fit Program is excited to introduce a new wellness vendor—Personify! Personify is a digital health and well-being company dedicated to engaging, empowering, and motivating members to achieve and maintain their health goals. Wellness plan participants will have access to a personalized and dynamic health platform, along with a mobile app that offers holistic wellness resources, including immersive education, rewards and gamification, health assessments, and a portal for managing and tracking wellness progress.

WELLNESS INCENTIVES

Employees can earn points by completing preventive screenings, participating in activity challenges, attending wellness events, undergoing biometric screenings, and completing health assessments, among other activities! Eligible employees who meet all program requirements will receive up to **\$250 in rewards cash in 2025**. Rewards can be redeemed at any time for gift cards or prizes, and unused points can be rolled over from year to year for larger items. Stay tuned for more updates!

NEW! FMLASOURCE

FMLASource is a comprehensive leave management service that tracks and administers Family Medical Leave (FML), medical leaves of absence, maternity leaves under the Pregnant Workers Fairness Act (PWFA), and other state-required leaves. Employees can access a web portal and mobile app for real-time updates on their leave status. The user-friendly dashboard highlights action items, current status, and remaining leave entitlement. Expert leave support is available via phone, web, app, or mail.

For assistance getting started, please contact the employee benefits team!

BENEFICIARY REVIEW

Life is unpredictable, and changes can happen. It's essential to review and update your beneficiary designations for your life insurance and retirement benefits whenever changes occur. Ensuring that your beneficiaries are current gives you peace of mind, knowing that your assets will be distributed according to your wishes. Naming your beneficiaries and having the necessary documents in place allows you to take control and positively impact the people and causes you care about.

You can change your beneficiaries at any time throughout the year. However, Open Enrollment is an excellent opportunity to review your beneficiary designations and ensure they are current.

2025 BENEFITS GUIDE AND WEBSITE



UAH.EDU/HR/OPEN-ENROLLMENT