



WELCOME TO 2025 Annual Enrollment

Mark Your Calendar: **October 22 – November 5, 2024**

Annual Enrollment is the time when you can choose benefits to best fit your needs and the needs of your family. The Annual Enrollment period is **Tuesday, October 22, through Tuesday, November 5, 2024**. Changes in coverage will take effect January 1, 2025. Benefits are an important part of your overall compensation, so be sure to review all your available options.

Benefit eligible employees **are required** to actively complete the Annual Enrollment task in **Workday** for the following benefits:

- Medical
- Dental
- Vision
- Wellness Incentive Program
- Medical Premium Rebate
- Flexible Spending Accounts (Healthcare or Dependent Care)
- Supplemental Life Insurance
- Dependent Life Insurance
- Supplemental Long-Term Disability (LTD)
- Supplemental Accidental Death and Dismemberment (AD&D)
- Optional Voluntary Benefits

The Benefits Fair is Back!

Tuesday, October 22

Be sure to attend the Benefits Fair from 9 a.m. to 2 p.m. on Tuesday, October 22, in the College Park Hall Ballrooms. **Your Human Resources team will be on-site with computers available to provide you live assistance with enrolling through Workday!**

You can also visit with the following vendors to learn more about your Union benefits and special opportunities:

- CDPHP (medical plans)
- Delta Dental (dental plans)
- Fidelity (retirement plan)
- TIAA (retirement plan)
- Sun Life (insurance plans)
- HigherEd EAP (confidential support and professional development)
- Success Coach from Employer Resource Network
- Broadview Federal Credit Union
- First New York Federal Credit Union
- Verizon
- And more!

Benefits News for 2025

Same Great Plan Choices: We are proud to offer the same comprehensive options for medical, dental, and vision plans. Your choices for disability and leave benefits, life insurance, and voluntary benefits will also remain unchanged.

Medical Rates: Health care costs continue to rise across the U.S. due to several factors, but Union remains committed to providing access to quality, affordable care. The College will share cost increases equally with employees to minimize the impact this year and will continue to pay most of your healthcare premium. Employee premiums will increase by roughly 5% this year, which is below national market trends. Refer to the Benefits Guide for 2025 medical plan rates.

Increased HDHP Deductibles: Per IRS regulations, deductibles for the High Deductible Health Plan (HDHP) Plan H will increase to \$1,650/individual and \$3,300/family.

Increased HSA Contribution Limit: Per IRS regulations, the maximum annual Health Saving Account (HSA) contribution limit – yours and Union's combined – will increase to \$4,300/individual and \$8,550/family.

Opt-out Credit: Beginning in 2025, the opt-out credit for employees who waive Union College medical coverage will no longer be available.

Dental and Vision Rates: There will be a slight increase to dental rates of roughly \$3 to \$7 per pay period and vision rates of less than a dollar to \$1.50 per pay period, depending on who you cover. Refer to the Benefits Guide for 2025 weekly rates.

Important Reminders

Medical Premium Rebate: This program helps supplement the cost of medical insurance coverage for employees with a Total Household Adjusted Gross Income of \$95,349 or less. To apply, you will need to provide a specific page of your most recent tax return, so make sure to have your return handy during the enrollment process.

Dependent Verification: If you're adding new dependents during Annual Enrollment, you will be required to add their personal information, such as date of birth and social security number. Please have this information handy during the enrollment process. If you are adding a domestic partner or a domestic partner's child(ren) to your coverage, additional documentation will be required.

FSA Eligibility: If you are currently contributing to the Health Care Flexible Spending Account (or another general-purpose healthcare FSA), and choose to participate in the Health Savings Account (HSA) in 2025, you must exhaust your full balance in the FSA before January 1, 2025, in order to enroll in the HSA.

Annual Enrollment is a great time to make sure your beneficiaries are up to date for the Life and AD&D Insurance that Union provides at no cost to you! Make sure to check your beneficiaries while you're logged into Workday.

Are You Taking Advantage of These Great Options?

Union is always evaluating and updating our benefits to provide flexible, affordable options for our diverse team. Last year, we partnered with Sun Life to provide insurance options that help you protect yourself and your family from the unexpected. See the 2025 Benefits Guide for more details on these great options.

Accident Insurance: Even a broken arm can result in medical costs not covered by your health plan. Accident insurance pays you cash for covered accidents and treatments. You can use the money to help pay out-of-pocket medical costs or everyday expenses.

Hospital Indemnity Insurance: If you are facing a hospital stay, this optional benefit helps pay expenses not covered by your health plan. You can use your hospital indemnity benefits however you want, including expenses like lost income, childcare, deductibles and copays.

Critical Illness Insurance: Protect your savings in case of a serious illness that leads to unexpected costs not covered by your health plan. Critical Illness insurance provides a cash benefit when you or a person on your plan is diagnosed with a covered condition.

Annual Enrollment in 4 Steps



1) CHECK

your Union College email for enrollment materials, deadlines and reminders



2) REVIEW

your enrollment materials to understand the changes that will go into effect on January 1, 2025



3) EXPLORE

Workday to learn more about all the benefit options available to you and eligible dependents



4) ENROLL

between October 22 and November 5, 2024. You must actively enroll in your benefits through Workday

Active Enrollment Required

To-Do List for Annual Enrollment

- **Monitor** your Union College email
- **Elect, change or waive** medical, dental and vision coverage
 - › Don't forget to review plan options like enhanced Long Term Disability, Accident Insurance, Hospital Indemnity Insurance and Critical Illness Insurance
- **Add or delete** dependents
- **Apply** for the 2025 Medical Plan Premium Rebate (if eligible)
- **Enroll** in a Health Care and/or Dependent Care Flexible Spending Account for 2025
- **Consider** supplemental insurance options
- **Add or update** your Life Insurance beneficiaries

You are required to enroll in your 2025 benefits. This means you must log into Workday and actively select and complete your benefit elections, add or update your covered dependents and add or update your Life Insurance beneficiaries.

New Enrollment Required

The benefits below do not carry over into 2025.

- **Health Care and/or Dependent Care Flexible Spending Account (FSA):**
 - › You must complete the FSA section of Workday in order to participate.
 - › The maximum contribution limit for the Healthcare FSA was \$3,200 for calendar year 2024. The IRS releases updated limits for the next calendar year by late October.
 - › The maximum contribution limit for the Dependent Care FSA was \$5,000 for calendar year 2024. The IRS releases updated limits for the next calendar year by late October.
- **Take advantage of the 10% Wellness Incentive!** To qualify for the 10% Wellness Incentive, you must:
 - › Participate in one of our medical plans;
 - › Complete a biometric screening or have had a physical exam in 2024; and
 - › Complete the Smoke/Tobacco Free Affirmation.

If you are covering a spouse or domestic partner on your medical plan and want to receive this credit, your spouse or domestic partner must also meet these requirements. You can apply for the Wellness Incentive at any time by completing these requirements throughout the plan year.
- **Medical Premium Rebate:** You **must** participate in one of our medical plans and complete the 2025 Medical Premium Rebate form through Formstack. The form will require you to attach your most recent tax return (the page that shows Total Adjusted Gross Income) for verification.

All benefit elections must be completed by **Tuesday, November 5, 2024, at 11:50 pm. ET**

Stay Protected: Get Your Free Vaccinations

Help protect your health and your family's health by getting your flu and COVID shots this fall.

Flu Shots:

- Free shots available **by appointment** only at the Wicker Wellness Center throughout October
 - › Appointments available M-F from 8:30 to 9 a.m.
 - › Register here: [Flu Shot Registration](#)
- Free Health Services Fall Flu Clinics are held at the Schaffer Library Colonnade every Thursday in October from 1 to 4 p.m.
- You can also get a free flu shot with your Union College pharmacy plan at your doctor's office or any participating pharmacy

COVID Boosters

- Free COVID booster clinics will be held **by appointment** on October 24 and November 7 in the Wold Center Atrium.
 - › Appointments available from 9 a.m. to noon
 - › Register here: [COVID Booster Registration](#)
- You can also get a free COVID booster with your Union College pharmacy plan at your doctor's office or any participating pharmacy

Behavioral Health Support

Union cares about your mental and emotional well-being. We provide a robust set of programs and resources both through CDPHP and Higher Ed EAP, our Employee Assistance Program vendor.

CDPHP Programs and Resources

- **In-Person Care:** Psychologists, psychiatrists, social workers and therapists are available for mental health and substance treatment needs. Access [Find-a-Doc](#) to locate a provider with availability near you.
- **Behavioral Health Access Center:** Mental health experts that can help you access the care you need. Call 888-320-9584, Monday through Friday, 8 a.m. to 6 p.m.
- **Doctor On Demand:** Virtual mental health providers that can treat people of all ages with issues like anxiety, depression, postpartum, relationships, trauma and loss. Care is available within 48 hours.
- **Valera Health:** Virtual mental health providers that can treat members ages 6+ in New York and specialize in culturally competent care, including LGBTQIA+ services. Care is available within one week of an initial consultation.
- **Crisis Hotline:** Call 888-320-9584 evenings and weekends for an immediate connection to a live licensed mental health professional.

Employee Assistance Program (EAP) Resources

- Free, confidential resource for ALL employees regardless of medical plan enrollment or hours worked.
- **Telehealth or In-Person Counseling:** Receive three telehealth or in-person counseling sessions per issue, per year at no cost to you. EAP counselors will refer you to a provider within your insurance network to continue treatment as needed and help manage costs.
- **Telephonic Counseling:** Free unlimited telephonic counseling through Higher Ed's direct phone line. Call 800-252-4555, available 24/7, 365 days a year.
- **Coaching Programs:** Access to 18 coaching programs on topics such as personal finances, budgeting, resilience, work-life balance and stress.
- **Self-Help Resources:** In-person and virtual trainings, assessments, articles, webinars, videos and more.
- Visit www.HigherEdEAP.com to get started.

Additional Coaching Support

Free on-site and remote assistance for all Union employees: Coaching and support are available through the Employer Resource Network for Mental Fatigue and Burn-Out, Financial Worries, Childcare, Transportation, Family Matters, Government Assistance, Workplace Communication and much more! Contact HR for additional information.

Online Resources

Be sure to log onto each vendor's website and register to access a wealth of helpful webinars, tools, videos and other materials to help you achieve good health and wellness:

CDPHP (medical): Visit <https://member.cdphp.com/create-account> to register. Membership allows you to view claims, join a health and wellness program and locate an in-network provider near you using Find-A-Doc.

OptumRx (pharmacy): Visit <https://www.healthsafe-id.com/register/personalInfo> to register. Membership allows you to manage your prescriptions, sign-up for home delivery, utilize the drug cost estimator tool and shop the Optum Store for discounted FSA and HSA-eligible items.

Delta Dental of New York (dental): Visit https://www.deltadentalins.com/RSO/shared/registration_step1.jsp to register. Membership allows you to browse the wellness library, schedule a virtual consult or Toothpic appointments and access important guides on oral health maintenance.

EyeMed (vision): Visit <https://member.eyemedvisioncare.com/member/en/register> to register. Membership allows you to buy frames and contacts online and browse Eye Site on Wellness for FAQs, interactive quizzes and access to the digital library.

HealthEquity (Health Savings Account): Visit <https://my.healthequity.com/ClientLogin.aspx> to log in to your account to check your balance, review transactions and claims, submit new claims or documents, send payments and reimbursements, access tax documents and manage investments.

Sentinel (Flexible Spending Accounts): Visit <https://sentinelgroup.lh1ondemand.com/EnhancedLoginExperience.aspx?workflow=3> to register. Membership allows you to explore the Health & Wealth Hub and read customized articles on topics like college planning and saving, budgeting and debt, cybersecurity and general investing.

Accident, Critical Illness, and Hospital Indemnity Insurance: Call SunLife at 800-247-6875 or visit sunlife.com/us to learn more about these additional coverage choices.

Higher Ed EAP:

The EAP offers a broad array of tools and services to help you and your family members with problems that might affect your personal or work life. Call 800-252-4555 to talk with a counselor or visit HigherEdEAP.com. The EAP is free and your confidentiality is assured.



**Don't forget:
Annual Enrollment
for 2025 is
October 22–
November 5, 2024**

This newsletter serves as a Summary of Material Modifications (SMM) to your Union College benefit plans. If there are discrepancies between the information included in this newsletter and the applicable plan documents or insurance contracts, the plan documents and insurance contracts will govern in all cases. While it is Union College's intent to continue all current benefit plans and policies, Union College reserves the right to amend or terminate any of the plans or to change contribution levels toward benefits at its discretion and for whatever reasons it considers appropriate. The Reservation of Rights provision pertains to all current, former, and retired employees/participants and applies to the retirement plan, the tuition remission program, and all insurance plans including, but not limited to, life, disability, medical, dental, and vision insurance. No oral statement made by a representative of Union College may contradict this Reservation of Rights provision.