



Open Enrollment Overview

- Open enrollment runs **December 2nd – December 13th**
- During this time, you can enroll in benefits effective January 1, 2025 – December 31, 2025
- This is a **passive enrollment** – if you take no action, your current elections and covered dependents will automatically continue in 2025, **except for FSA elections**
- After the open enrollment period, you will not be able to make any changes to your elections until next year's open enrollment, unless you experience a qualifying life event during the year (marriage, birth of a child, etc.)

Enrollment is completed online in Benefitfocus. Refer to the 2025 Benefits Guide for instructions.



2025



Medical

- EPO Plan(in-network only)
 - EPONetwork is the Oxford **Freedom Network**
- PPO Plan(in & out of network)
 - PPONetwork is the Oxford **Freedom Network**
 - If you enroll in the PPO,you have the option to open a personal **HSA account**
 - Open the account with any bank that offers HSAs
 - You can only make **post-tax contributions** to a personal HSA- However, during your annual tax filing you can **deduct your HSA contributions as a tax credit**
 - If you open a personal HSA account, you must decline the YUHRA deposit
 - **You are not eligible to receive the HRA deposit and contribute to an HSA**



Medical

- **HRA fund:** \$750 individual / \$1,500 family
 - You are only eligible for the YUHRA deposit if you enroll during Open Enrollment
 - All claims incurred in 2024 must be submitted for HRA reimbursement by **March 31, 2025**. All unused HRA balances will be forfeited.

Medical Plan

	You Pay In-network	You Pay Out-of-network		You Pay In-network Only
Annual Deductible	\$4,650/\$9,300	\$4,000/\$8,000		\$5,750/\$11,500
Annual Out-of-Pocket Maximum (Includes Deductible)	\$7,500/\$15,000	\$8,000/\$16,000		\$5,750/\$11,500
Individual/Family	\$0.50/\$1.00		\$8,000/\$16,000	\$5,750/\$11,500
Co-pays/Co-insurance				
Office visit	\$0	\$7.00		\$0
Emergency visit	\$75	\$150		\$75
Specialty visit	\$0	\$15		\$0
Prescription	4% tier 1, 6% tier 2, 8% tier 3			4% tier 1, 6% tier 2, 8% tier 3

2025 Medical Contributions

	OXFORD EPO PLAN			OXFORD PPO PLAN	
	Semi-Monthly Payroll	Bi-Weekly Payroll		Semi-Monthly Payroll	Bi-Weekly Payroll
	\$278.84	\$757.40		\$953.04	\$979.73

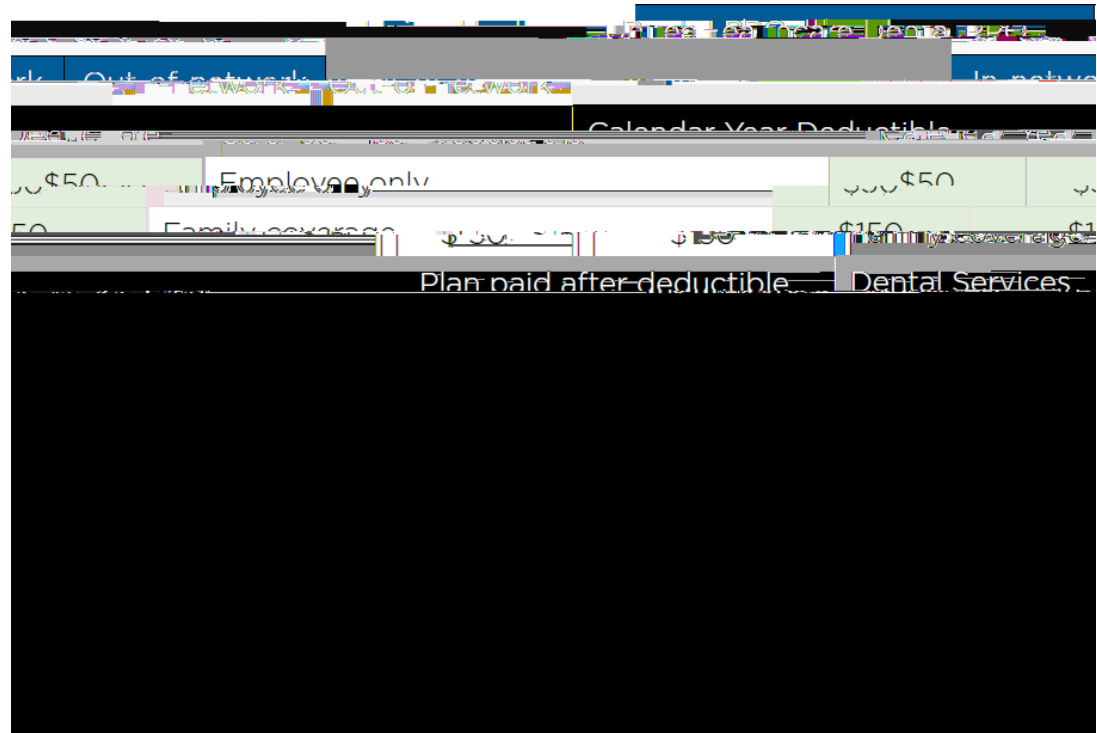


Pharmacy Ancillary Charge Program

- With the Ancillary Charge Program, you have two options when receiving a medication:
 - If you choose a **lower-cost generic medication**: you will pay only your cost share, with no additional charge
 - If you choose a **higher-cost brand-name medication when a chemically equivalent prescription drug is available on a lower tier** (e.g., generic): you will pay your cost share, plus the difference in price

Dental

- PPO Plan (in-network and out-of-network coverage)
- Your network is the **Options PPO 20 Network**
- Locate in-network providers by logging into myuhc.com and using the **"Find a Dentist"** tool
- Plan includes orthodontia coverage



UnitedHealthcare Dental PPO			
	Semi-Monthly Payroll	Bi-Weekly Payroll	
Employee	\$56.04	\$51.72	Employee + Child(ren)
Employee + Spouse	\$83.37	\$76.95	Employee + Family



Flexible Spending Account

- You can enroll in a **Health Care FSA** and/or **Dependent Care FSA**
 - **Health Care FSA** use pre-tax dollars to pay for medical, dental, and vision expenses
 - 2025 contribution limit (2025) is \$2,530 for Health Care FSA and \$5,000 for Dependent Care FSA



Commuter, Transit and Parking Plans

- **Commuter and Transit Plan**

- Use pre-tax funds to pay for qualified bus, subway, train, ferry, or commercial vanpool expenses
- 2025 contribution limit is \$325

- **Parking Plan**

- Use pre-tax funds to pay for qualified parking expenses for work
- 2025 contribution limit is \$325
- **Note: this is not the same as the on-site campus parking that is also available**



Other Benefits

- **Retirement Plan**

- Yeshiva offers you a 403(b) retirement plan through Fidelity Investments
- Includes a 3% employer match for those who contribute at least 3% to the plan
 - To learn more about this program & your investment options, visit netbenefits.com/Yeshiva or contact your Fidelity Consultant Alexandra Sbordone at 347-650-4447 or by email at alexandra.sbordone@fmr.com
 - To enroll in the retirement plan, contact the Benefits office at 646-592-4340

- **Tuition Remission Program**

- You, your legal spouse and/or qualified dependents are eligible for Tuition Remission benefits if you are full-time faculty, full-time exempt staff, or full-time non-exempt staff, if you pursue a degree at YU or an affiliated school
 - To learn more, visit yu.edu/hr/benefits or call the YU Benefits Office at 646-592-4340



Medicare Transitional Services



The Guidance You Deserve

MTS is here to help you explore your Medicare options.

You have a choice when it comes to your health care coverage.

Yeshiva University and Medicare Transition Services (MTS) have teamed up to bring you a key resource for answers to your Medicare questions.

MTS lets you get the help you need. We offer honest, free, no-obligation information about Medicare options, how they work, and help you find Medicare coverage that meets your health care needs and budget.

Opportunity Awaits

MTS is ready to help you make confident choices about your Medicare coverage. Call today.

1-844-915-7534 (TTY: 711)

Monday - Friday 9 A.M. - 5 P.M. ET

Online

MedicareTransitionServices.com





Next Steps

- All elections must be made through Benefitfocus no later than **December 13th**
- **Follow the below steps to enroll online:**
 1. Log into Benefitfocus at **insidetrack.yu.edu**
 2. Click the **Employee Tab**, locate the **Employee Tools and Systems**, and click the link for **Benefitfocus**
 3. Once logged in, click the link that says **Click HERE to completethe**



Questions?



La energía para el desarrollo sostenible

