



Open Enrollment 2025

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Welcome to Open Enrollment!

- Open enrollment November 6th through November 26th
- Changes effective January 1, 2025
- Only time of the year to:
 - Enroll in or Change Plans
 - Add or Remove Dependents
 - (Re)Enroll in the FSA Plan (health &/or dependent care)

Changes during the year are limited to qualifying events consistent with the change & a 30-day window

Open Enrollment 2024

What is changing for 2025?

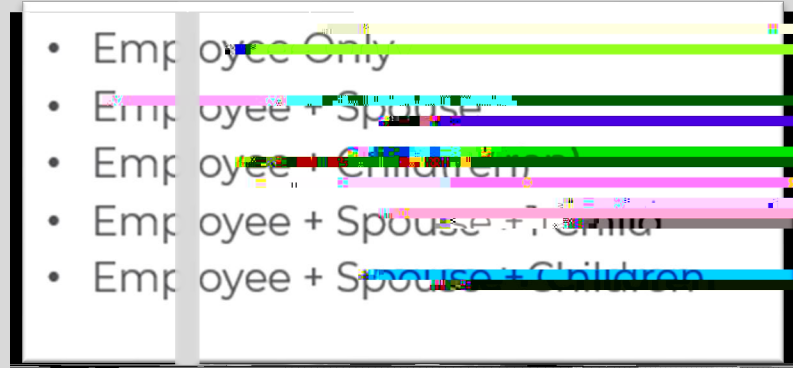
Aetna Medical Plans

- 6.6% increase in premiums
- 5 Tier Level Structure

Current



New for 2025



- **Teladoc replaced with CVS Virtual Health**
 - Aetna will be replacing Teladoc with CVS Virtual Health

What is changing for 2025?

- **MTS – Medicare Transitional Services**

- Effective 1/1/25 Yeshiva University is transitioning from Allsup to Medicare Transitional services
- Offering educational webinars, decision support tools and resources, and a Medicare advice line

- **MetLife Legal**

- Effective 1/1/25 Yeshiva University will offer Group Legal insurance through MetLife
- Access to nationwide network of attorneys for personal legal needs and certain court appearances

What is remaining the same?

- **Medical plan designs** will remain the same through Aetna.
- **Vision insurance** will continue to be offered at no cost to those enrolled in an Aetna medical plan.
- Life, disability, and leave administration with **Lincoln Financial** will remain the same.

What is remaining the same?

- Additional **voluntary benefits** will remain in place
 - Aflac accident & critical illness, Pet Assure (veterinary discount plan), Allstate identity protection (PrivacyArmor Plus), discount auto & homeowners, retirement plan, & tuition remission program
- FSA and Commuter Plans will continue with **HealthEquity**
 - The 2025 pre-tax limit for the health FSA is \$3,300 with a carryover amount of \$660
 - The 2025 pre-tax limit for the Commuter plan is \$325
 - Commuter Transit and Parking plan elections will be made on the Health Equity portal, not Benefit Focus
 - Payroll deductions will be taken monthly
 - Your first monthly deduction will be made in December 2024 for your January 2025 commuter expense
- **PayFlex** continues to administer the HRA
 - *To view your account www.payflex.com*
 - There will be no rollover of unused balances from 2024 to 2025.

What is remaining the same?

- **Healthcare Bluebook** will remain in place.
 - Easy to access tool and phone support to research facilities and providers based on quality and cost, and receive guidance on items such as complex procedures, payment/billing & more.
 - Rewards program offered - Earn up to \$1,500 when utilizing Healthcare Bluebook service and receiving care at the suggested high-value providers
 - The rewards are a taxable benefit - Healthcare Bluebook will provide a 1099 for all rewards received \$600 and above
 - You **must** go through Healthcare Bluebook prior to receiving services in order to be eligible for a reward
- **Health Advocate** employee advocacy services & EAP will remain in place.
 - *To contact the EAP call 866-799-2691 or visit healthadvocate.com/member*

Will I Receive a New ID Card?

Medical

- If you elect coverage for the first time, make a plan change, or add or remove dependents, you will receive a new Aetna ID card

Dental

- You will not receive a new dental ID card in the mail
- You can view and print your ID card online or on Delta Dental's mobile app
- You must create an account on *deltadentalins.com*

FSA, HRA & HSA

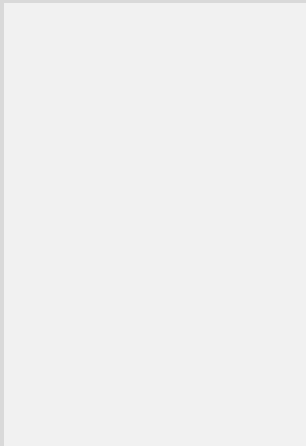
- New participants will receive new cards on or shortly after January 1.
- If you are already an FSA or HRA member, your card will be automatically funded with the 2025 funds. If your card expires soon, a new card will be mailed to you.



Aetna Medical Plans

Get together

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Simplifying Your Search: Find a Medical Provider

Visit www.aetna.com

1. Click on “Find a doctor” listed at the top of the screen
2. Locate the “Guests” section and click on “Plan from an Employer.”
3. Under “Continue as guest”, enter your zip code, city, state or county in the box

Get low cost/no-cost care* at MinuteClinic® locations

Access convenient, local care

at MinuteClinic locations inside select CVS Pharmacies® and virtually.

Find help when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

*Includes select MinuteClinic® services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states or on indemnity plans.

MinuteClinic services

- Minor illnesses and injuries, like allergies, ear infections, flu-like symptoms, bug bites, stings and more

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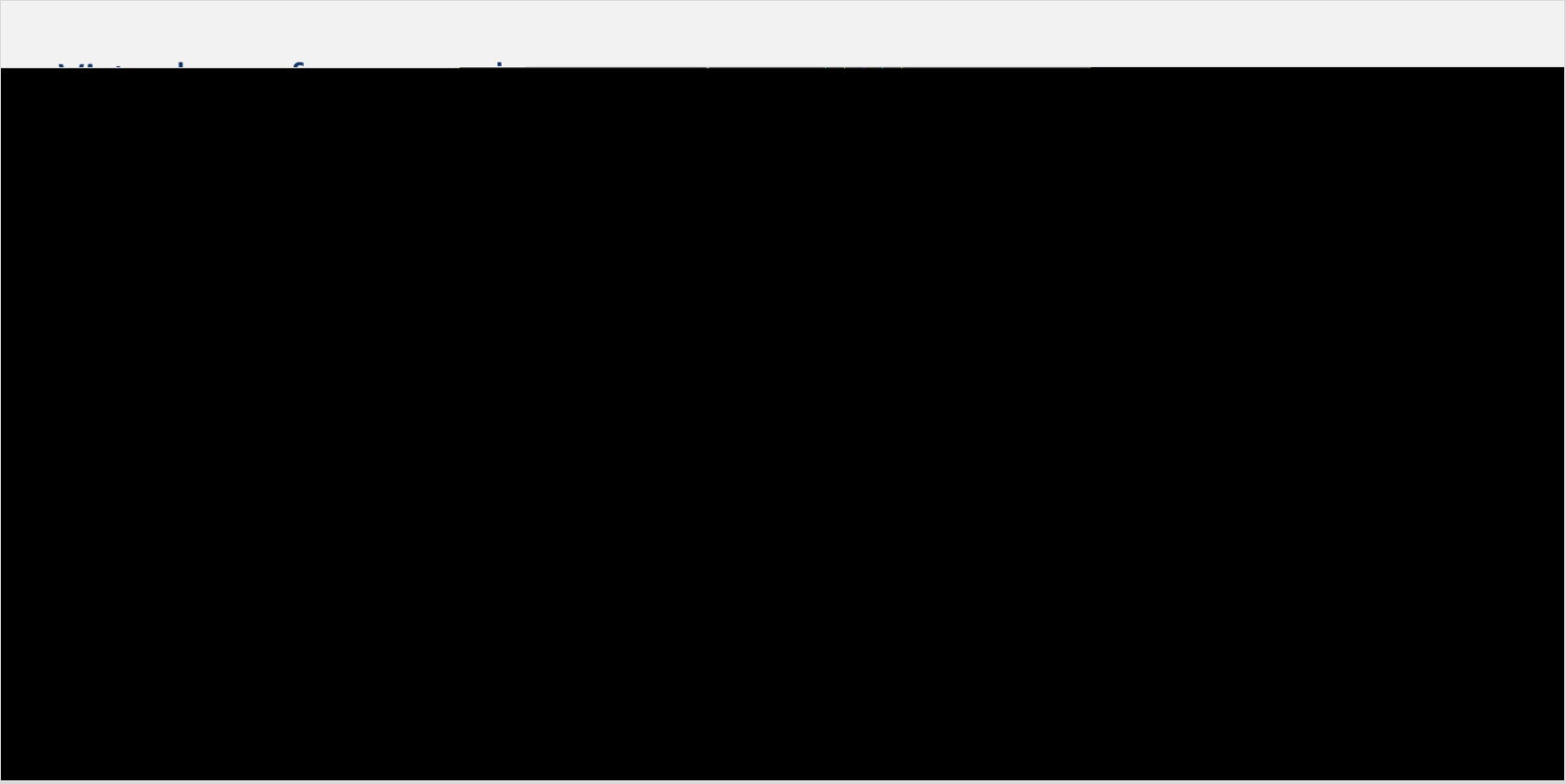


EPO Aetna Select Plan

	Member Contribution	Employer Contribution
Monthly Premium	\$1,500	\$3,750
Co-insurance	20%	
Out-of-Pocket Maximum	\$4,000 / \$8,000	
Annual Deductible	\$250	
Out-of-Pocket Maximum	\$500	
Co-payment	100%	
Co-payment	\$50	
Co-payment	\$25	
Out-of-Pocket Maximum	\$250	
Co-insurance	20% Aetna	
Co-insurance	20% Aetna	
Co-insurance	20% Aetna	

PPO Plan




Plan	Annual Premium	Out-of-Pocket Maximum	Out-of-Pocket Percentage	Out-of-Pocket Minimum
Plan A	\$1,500 / \$3,750	\$4,500 / \$11,250	20%	\$4,000 / \$10,000
Plan B				
Plan C				
Plan D				
Plan E				
Plan F				
Plan G				
Plan H				
Plan I				
Plan J				
Plan K				
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Plan Z				



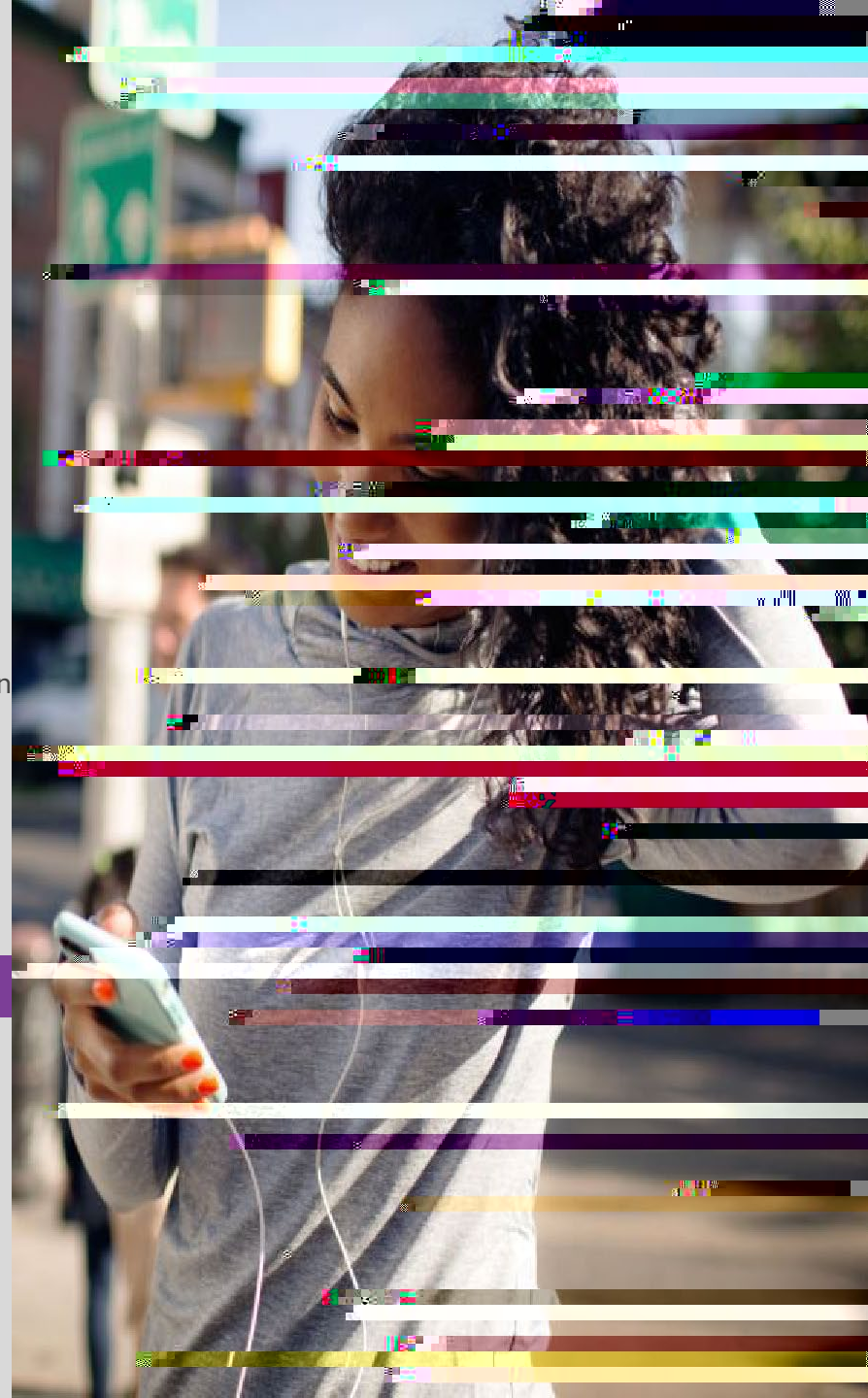
Behavioral Health Telemedicine

Informed Health Line

Free as part of your Aetna medical benefits. Our team of nurses will save time and money by answering your health-related questions over the phone and online:

-  24/7 registered nurse support via phone or email
-  Personal database for additional health and wellness information
-  Video library enables you to learn at your own pace

800-556-1555



Maintenance Choice with Opt Out

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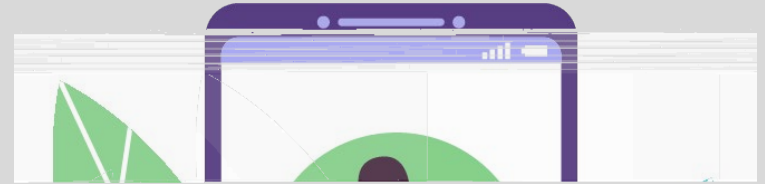


Vision Plan



Find a Network Dentist

- Go to deltadentalins.com.
- Look for the **Find a Dentist** tab.
- Search by name, address, landmark, city or ZIP code.
- Select your network plan.
- Click **Search**.
- **Narrow your search** by location, specialty, network and language.
- Your search results will include a dentist's Yelp rating, address and phone number.



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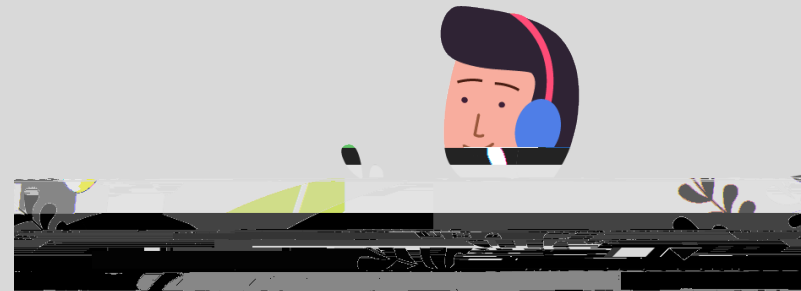
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Contact Customer Service

Get help by phone or online

- 800-932-0783*
- 9 AM - 5 PM
7 days a week
- Email
24/7
- Live Chat
7 days a week
9 AM - 5 PM



MetLife Group Legal Insurance

Employees gain access to a nationwide network of attorneys for personal legal needs and certain court appearances. Most services covered in full.

- Telephone advice, office consultations, demand letters and document review on an unlimited number of personal legal matters.
- Access to a **digital estate planning solution** for wills, living wills, power of attorney and living trusts.
- 93% of members live within 10 miles of a network attorney
- Includes tax preparation & filing services
- Includes caregiving services
- Includes 20 hours of Divorce Assistance
- **Cost: \$19.50 Monthly – includes employees and dependents**



YU Healthy Incentives

- The Benefitfocus enrollment platform will show health plan options with and without wellness.
- Once Open Enrollment is finalized, Benefit Focus will update your 2025 health plan election based on whether you completed the wellness assessment.

Do I Need To Take Action During OE?

- If you do not take any action during this OE timeframe, *all your current elections, except FSA, HSA and commuter plans, will automatically roll over* into the new plan year.
- *FSA and commuter plan(s) enrollees must actively re-enroll* in these benefits every year, even if you want to keep the same contributions.
 - You may change your commuter plan elections any time throughout the year directly on the Health Equity site
- Those enrolling in the *HDHP with HSA plan must actively re-elect* to contribute towards the PayFlex HSA.
 - If you are enrolling for first time in the HDHP with HSA and have previously participated in the EPO or PPO plan, any *HRA balances will be forfeited.*
- If you plan to enroll in any new benefits, or discontinue any

How do I Take Action During OE?

- All elections must be made through Benefitfocus no later than **November 26th**
- Follow the below steps to enroll online:
 - Log into Benefit focus at **insidetrack.yu.edu**
 - Click the **Employee Tab**, locate the **Employee Tools and Systems**, and click the link for **Benefitfocus**
 - Once logged in, click the link that says **Click HERE to complete your 2025 Open Enrollment**
- You may also enroll telephonically by calling Benefitfocus at **855-719-2179, M - F 8am -8pm ET.**





Question's?