

Retiree Benefits Highlights

TOTAL REWARDS
HUMAN RESOURCES
UNIVERSITY OF ROCHESTER

OPEN ENROLLMENT 2025

OCTOBER 2024

Overview

The annual open enrollment period for University of Rochester benefits for calendar year 2025 will be held from Wednesday, October 16–Wednesday, October 30, 2024.

This is the time to enroll, make a change, or waive coverage for your 2025 benefits.

New and Noteworthy

1. YOUR HSA Plan Deductible for Tier 1

The deductible for Tier 1 under the HSA plan has increased to meet the IRS minimum for qualified high-deductible plans. All other deductible amounts for the plans will remain the same.

Tier 1 (AHP Network*)

Single Coverage	\$1,650
Family Coverage	\$3,300

**AHP Network is a panel of University of Rochester Medical Faculty Group providers and carefully selected community partners. You will have a lower deductible, copay, coinsurance, and out-of-pocket maximum than tier 2 and tier 3 providers. Please note, all AHP providers are also in the Excellus national networks.*

2. Virtual Care Expansion

For 2025, the University of Rochester health plans have increased access to virtual care by offering MDLive through the current medical plan third party administrator, Excellus. If you're unable to visit your primary care physician, MDLive provides 24/7 access to US board-certified doctors for non-emergency medical services. The cost for this service is a \$20 copay on the PPO Plan or a 10% coinsurance after the Tier 1 deductible on the HSA-Eligible Plan. For more information, please contact Excellus at (800) 659-2808 or visit [excellusbcbcs.com/find-a-doctor/telemedicine](https://www.excellusbcbcs.com/find-a-doctor/telemedicine).

Plan Information

2025 Non-Medicare Eligible Health Plans

You have the following plan options

- YOUR PPO Plan
- YOUR HSA-Eligible Plan

2025 Retiree Dental Plans

- Excellus is the plan administrator
- Lifetime Benefit Solutions is the billing administrator for retiree dental plans
- You have the following plan options
 - Traditional Dental Plan
 - Medallion Dental Plan

Please see the enclosed Premium Sheet for details before making your 2025 benefit elections. Eligibility rules apply – contact retireebenefits@ur.rochester.edu for more information.

Making Changes

Elect, Waive, or Make a Change

If you do not wish to make a change to your benefits, there is no action required.

Your coverage will continue uninterrupted.

If you wish to make any change, including waiving coverage, please contact the Office of Total Rewards by phone at (585) 275-2084 or by email at retireebenefits@ur.rochester.edu. In order for your changes to be processed for 2025, forms must be received by October 30, 2024.

Reminders

- Changes to coverage made during Open Enrollment will be effective January 1, 2025.
- The University offers a University-sponsored Medicare Marketplace through Via Benefits for retirees over age 65. Please see the Total Rewards website for more details.
- If you are enrolled in MetLife Legal coverage, your time frame to make changes or cancel is October 16 through October 30. Visit [YOURBenefitsExtras.com](https://yourbenefitsextras.com) or call Corestream: (888) 935-9595.
- If you are enrolled in Allstate Identity Protection coverage, you may make changes at any time by logging into [YOURBenefitsExtras.com](https://yourbenefitsextras.com).
- If you are enrolled in a private policy with VSP Direct and would like to make changes to your current plan, call VSP Member Services: (800) 785-0699.

Eligibility

Review your Eligibility

The Benefit Plans offered by the University of Rochester to eligible employees cover a wide range of benefits. Since eligibility for the plans varies and rules apply, please be sure to review the benefits eligibility website at rochester.edu/human-resources/benefits/eligibility-enrollment.

Resources

Contact Us

In addition to the enclosed documents, please visit our updated website at rochester.edu/totalrewards or call (585) 275-2084. If you have questions related to plan details, coverage of services, and continuation of care - contact the Excellus Dedicated Care Team at 1-800-659-2808 or 585-232-2632.

View our online live webinar or attend one of our virtual Q&A sessions to speak with a representative individually. Review the below virtual options and follow the instructions to get registered.

Event	Date	Time	Available Representatives
Retiree Webinar	October 17	12 p.m.–1 p.m.	Total Rewards
Retiree Q&A Session	October 21	11 a.m.–1 p.m.	Benefit Vendors
Retiree Q&A Session	October 25	11 a.m.–1 p.m.	Benefit Vendors
Retiree Q&A Session	October 28	5 a.m.–6:30 p.m.	Benefit Vendors

How to Register for Sessions and Webinars

- Registration is available through the University's online events calendar at Rochester.edu/totalrewards/openenrollment/events
- Click on the event you would like to attend
- Once the event is open, click on "Register"
- The register button will take you to a Zoom page to fill in your contact information



Use the camera on your phone to scan the QR code and jump directly to helpful resources.