

2024 Open Enrollment

When to enroll:
October 30 – November 17, 2023

OFFICERS



Welcome

Today's discussion:

- Introductions
- Open Enrollment key information
- What's new for 2024
- Benefit highlights
- Resources
- Contact information and support
- Questions and answers



Open Enrollment Key Information

Monday, October 30, to Friday, November 17, 2023

- In mid-October:
 - Open Enrollment materials mailed to home address.
 - Benefits information, including brochures, posted to HR website: humanresources.columbia.edu/oe.
- Make changes and/or enroll through CUBES, the Columbia University Benefits Enrollment System.
- Consider electronic document delivery for benefits-related materials.
- During Open Enrollment, the Columbia Benefits Service Center is open 9 a.m. – 5 p.m., Monday through Friday.

Remember: The choices you make during Open Enrollment will stay in effect all year—unless you experience a Qualified Life Status Change.



212-851-7000

hrbenefits@columbia.edu

humanresources.columbia.edu/benefits



What Happens if You Don't Enroll?

✗ You will no longer have coverage for:

- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Child Care Benefit
- Health Savings Account

✗ You will also be ineligible to newly enroll in the following benefits:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Identity Theft Protection
- Universal Life with long-term care insurance
- MetLife Legal Plan

✓ You will be automatically re-enrolled in your current 2023:

- Medical
- Dental
- Optional Vision
- Transit/Parking Reimbursement Program (T/PRP)
- Life Insurance (Optional, Spouse and Child)
- Accidental Death and Dismemberment Insurance
- Optional Long-Term Disability
- Voluntary Benefits



What's Not Changing in 2024

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Prescription Drug Benefits
- ✓ Tuition Programs Benefits

2024 Changes

What's New



What's New for 2024

- **Increases to HDHP deductible and out-of-pocket maximums.** The HDHP deductible and out-of-pocket maximums are changing due to IRS regulations to \$1,600/\$3,200 and \$3,650/\$7,300. HDHP members also will receive new UHC ID cards. Those who elected paperless will receive only a digital ID card.
- **Health Savings Account (HSA).** New annual maximums will increase from \$3,850 to \$4,150 for individuals and \$7,750 to \$8,300 for families.
- **Healthcare Flexible Spending Account (HCFSA).** New annual maximums will increase from \$3,050 to \$3,200. Carryover of unused amounts increases in 2024 from \$610 to \$640.
- **Aetna Dental PPO new maximum.** Annual maximums will increase from \$1,500 to \$1,750 for dental services in the Columbia Preferred Dental Network and annual maximums will increase from \$1,250 to \$1,500 in the Aetna Dental Network. The Out-of- Network annual maximum will also increase from \$1,250 to \$1,500.
- **Orthodontic Services.** New lifetime maximum per person for orthodontic services. The lifetime maximum has increased from \$1,500 to \$1,750 in the Columbia Preferred Dental Network and from \$1,250 to \$1,500 in the Aetna Dental Network. The Out-of- Network annual maximum will also increase from \$1,250 to \$1,500.
- **Child Care Benefit.** Eligible employees can elect to receive up to \$5,000 contribution from Columbia to a Dependent Care FSA.
- **Transit/Parking Reimbursement Program (T/PRP).** 2024 monthly contributions limit will increase from \$300 to \$315.



What's New for 2024

- **Voluntary Retirement Savings Plan (VRSP).** 2024 base contribution maximum will increase from \$22,500 to \$23,000.
- **One Pass.** New Fitness Option for faculty and staff offering a variety of membership options for different gyms, fitness classes, virtual classes and grocery and home essential delivery.
- **New legal services with MetLife.** Access to expert legal help so you can navigate life's big moments confidently.
- **Voluntary benefits with MetLife.** Obtain critical illness, accident and hospital indemnity insurance with MetLife. Current policyholders will automatically be enrolled with MetLife January 1, 2024.
- **Introducing Maven Milk.** A reliable solution that makes it possible for new parents to continue breastfeeding while they travel for University business.
- **Tuition Scholarship Tracking.** Register with EBPA to track the status of your Primary Tuition Scholarship or College Tuition Scholarship applications.
- **Medical and Dental Plan Contributions.** Medical plans and Aetna Columbia Dental Plan contributions will increase.



Legal Services



MetLife Legal Services

Legal help can be valuable at every stage of life, whether you're getting married, sending kids off to college or retiring and planning for the future. Having access to expert legal help allows you to navigate life's milestones confidently. The University's Legal plan is provided by MetLife.

What is covered:

- Network attorneys are available in person, by phone or by email and online tools to do it yourself—make it easy to get legal help.
- You will have a choice of which attorney to use from the MetLife network of prequalified attorneys, or use an attorney outside of the network and be reimbursed some of the cost.
- Unlimited access to attorneys for all legal matters covered under the plan.

Who is eligible:

- University employees, spouses, eligible children, parents, parents-in-law, and grandparents can be covered.

How do you pay for it:

- Pay for coverage with payroll deductions.

Providing legal help with many different situations

\$16.50/month. Covered Services for Employees and Dependents. Coverage for your parents, parents-in-law, and grandparents through Plus Parents.

Money Matters	Civil Lawsuits	Family Law		
<ul style="list-style-type: none"> • Debt Collection Defense • Identity Restoration • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes • Tax Audit Representation • Tax Collection Defense 	<ul style="list-style-type: none"> • Administrative Hearing • Civil Litigation Defense • Disputes Over Consumer Goods & Services • Incompetency Defense • Pet Liabilities • Small Claims Assistance 	<ul style="list-style-type: none"> • Adoption • Affidavits • Change or Establishment of Custody Order • Conservatorship • Demand Letters • Divorce, Dissolution and Annulment • Enforcement/Modification of Support Order • Garnishment Defense • Guardianship • Immigration Assistance 	<ul style="list-style-type: none"> • Juvenile Court Defense, including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Issues • Prenuptial Agreement • Protection from Domestic Violence • Reproductive Assistance Law (20 Hours) • Review of ANY Personal or Legal Document • School Hearings 	
Miscellaneous	Real Estate Matters	Traffic Matters	Wills and Estate Matters	Discounted Services
<ul style="list-style-type: none"> • Attorney Services for Non-Covered matters - 10 hours per plan year, after that reimbursement is based on a fee schedule • Digital Estate Planning for wills, living wills, power of attorney and living trusts 	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure • Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications 	<ul style="list-style-type: none"> • Defense of Traffic Tickets (does not include DUI) • Repossession 	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) • Probate • Revocable & Irrevocable Trusts • Simple Wills 	<ul style="list-style-type: none"> • Personal Injury (25% Network Maximum)





Maven Milk



Maven Milk

Maven Milk is a breast milk shipping service that provides breastfeeding parents with the ability to send or bring milk back home to their baby when traveling for work anywhere around the world.

Maven Milk has travel kit options that make traveling and shipping breast milk easy. You can choose between three convenient, reliable, and safe ways to ship breast milk when traveling for work:

- Pump + Post kit: Overnight shipping of up to 36 oz. of breast milk anywhere in the U.S.
- Pump + Carry kit: TSA-friendly tote with foam ice packs to bring breast milk home on short domestic flights or day trips.
- Pump + Check kit: A cooler that can be checked in with your luggage that packs up to 270 oz. of breast milk, used for international or longer domestic trips.

Maven also provides on-demand and unlimited appointments with lactation consultants. What's included:

- Education and preparation while you are pregnant.
- Observing latch technique and provide real-time guidance.



Resources



Benefits Information Forums

Virtual Information Sessions

Date	Time
Wednesday, October 25, 2023	11 a.m. – 12 p.m.
Monday, October 30, 2023	4 p.m. – 5 p.m.
Wednesday, November 15, 2023	10 a.m. – 11 a.m.

Specialized information sessions

MetLife Legal Services Thursday, October 26, 2023	2 p.m. – 3 p.m.
Optional Vision Plan Wednesday, November 8, 2023	12 p.m. – 1 p.m.

Open Enrollment is October 30 – November 17, 2023

For more information and updates, go to humanresources.columbia.edu/oe

Remember to Take Action During Open Enrollment



Enroll through CUBES:
October 30 – November 17, 2023

Learn more:

humanresources.columbia.edu/oe

Make sure to click **CHECKOUT** in CUBES after selecting your benefits to complete your enrollment.



Questions?

Submit questions to our specialists through the chat feature in Zoom

– or –

Contact the Columbia Benefits Service Center

- Phone: **212-851-7000**
- Email: hrbenefits@columbia.edu
- Website: humanresources.columbia.edu/benefits