



2025 Open Enrollment

When to enroll: Nov. 4 – 22, 2024

OFFICERS



Welcome

Today's discussion:

- Introductions
- Open Enrollment key information
- What's new for 2025
- Benefit highlights
- Events and resources
- Contact information and support
- Questions and answers

Open Enrollment key information

Monday, Nov. 4, to Friday, Nov. 22, 2024

- In mid-October:
 - Open Enrollment materials mailed to home address
 - Updated Benefits information posted to HR website: humanresources.columbia.edu/oe
- 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
- Universal Life with long-term care insurance
- MetLife Legal Plan

✓ You will be automatically re-enrolled in your current 2024:

- 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 2025

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



2025 Changes

What's New

What's new for 2025



- Due to IRS regulations, the following changes will be made to the High Deductible Health Plan.

	2024	2025
In-Network Deductible	Single \$1,600 Family \$3,200	Single \$1,700 Family \$3,400
In-Network Out-of-Pocket	Single \$3,650 Family \$7,300	Single \$3,750 Family \$7,500
Out-of-Network Deductible	Per Person \$2,900	Per Person \$3,400
Out-of-Network Out-of-Pocket	Single \$6,850 Family \$13,700	Single \$7,500 Family \$15,000

- Increases to the Health Saving Account contribution.

2024	2025
Single \$4,150	Single \$4,300
Family \$8,300	Family \$8,550

- **New contribution rates.** Visit humanresources.columbia.edu/oe to view the 2025 cost of medical coverage for Officers.

What's new for 2025



- **Tax Savings Accounts IRS Limits**
 - **Healthcare Flexible Spending Account:** contribution limit will increase to \$3,300. Carryover of unused amounts will increase to \$660.
 - **Transit/Parking:** monthly contribution limit will increase to \$325.
- **Special Enrollment Opportunity.** Enroll in optional long-term disability (LTD) without providing Evidence of Insurability (EOI).
- **Retirement contribution changes.** Catch-up contributions are changing in 2025 for those ages 50+.
- **Calm Health.** A new well-being app that builds on the self-guided content available from Calm and includes additional features such as resources for members and organizations with the inclusion of mental health screenings and recommendations for additional solutions and services offered by the member's health plan, such as coaching and therapy. Available only to Columbia University medical plan participants.
- **Support for menopause and midlife health.** Maven, which currently provides support for maternity, fertility, surrogacy and adoption, will also provide support for menopause and midlife health issues. You can connect with specialists, access educational resources and receive mental health support.
- **Additional caregiving resources.** Family First, part of MetLife's Legal Services, provides holistic care plans and the resources and guidance needed to make care-related decisions.
- **Verify your Eligible Dependents.** In advance of a dependent eligibility audit in 2025, we encourage you to verify or remove any dependents who are no longer eligible to be covered under Columbia's group medical plan. Columbia Benefits will share more information with select faculty and staff in 2025.

A wide-angle photograph of a Columbia University campus scene. In the foreground, there is a large, paved plaza with a red and white geometric pattern. A central fountain with a tiered design is surrounded by a low black fence. People are walking across the plaza. In the background, there are several large, multi-story brick buildings with classical architectural features like arched windows and columns. The sky is clear and blue. A semi-transparent teal rectangle is overlaid on the right side of the image, containing the text "Benefit Highlights" in white.

Benefit Highlights

Retirement Contribution Updates



Retirement contribution updates

SECURE 2.0 Act

- The current 2024 IRS maximum retirement contribution amount is \$23,000.
- The SECURE 2.0 Act enables:
 - Individuals between the ages of 50–59 in 2025, to make a maximum catch-up contribution of \$7,500 (for a total maximum contribution of \$30,500)
 - Individuals between the ages of 60–63 in 2025, to make a maximum catch-up contribution of \$11,250 (for a total maximum contribution of \$34,250)
 - Individuals above the age of 63 anytime in 2025, to make a maximum catch-up contribution of \$7,500 (for a total maximum contribution of \$30,500)

Retirement education is available all year. For dates and times, visit humanresources.columbia.edu/events.

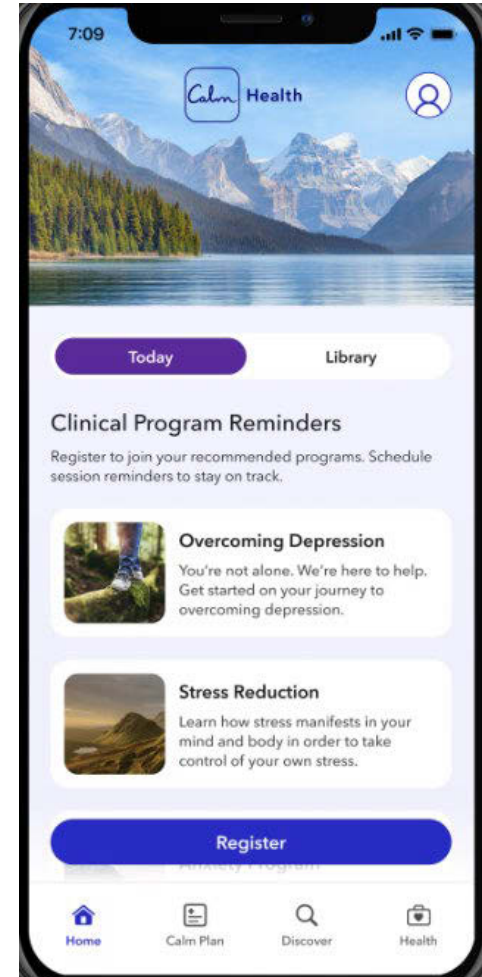
Calm Health

Calm Health

Calm Health is a new well-being app that builds on the self-guided content available from Calm and includes additional features and resources.

How it works:

- Offered to Columbia University employees and dependents enrolled in the UHC medical plan
- Includes mental health screenings and recommendations for additional solutions and services offered by UnitedHealthcare, such as coaching and therapy
- 24/7 Access to self-paced digital learning modules with evidence-based content, with no member cost share obligations
- Topics include content related to mental health conditions, physical health conditions and life stages (grief support, parenting teens, postpartum and infertility) and industries
- Industry-recognized screenings help users track symptoms over time and results inform personalized recommendations



Maven Menopause and Midlife Health



Maven Menopause and Midlife Health

Maven, which provides support for fertility, surrogacy and adoption, will also provide support for menopause and midlife health, beginning January 1, 2025.

Some Menopause Health Issues

- Identifying perimenopause
- Changes in mood
- Pelvic floor therapy
- Night sweats and hot flashes
- Difficulty sleeping
- Depression and anxiety
- Managing symptoms

Additional Midlife Health Issues

- Men's reproductive health and wellness
- Vitamin deficiency
- Osteoporosis
- Arthritis
- Hypertension
- Blood clots
- Diabetes

- 24/7 personalized support
- Virtual appointments with providers any time, day or night
- On-demand classes, groups and articles for expert guidance
- Offered to Columbia University employees enrolled in the UHC medical plan as well as covered spouses and partners.

Upcoming Events & Resources



Benefits information forums

Virtual Information Sessions

Date	Time
Wednesday, Oct. 30, 2024	12 p.m. – 1 p.m.
Monday, Nov. 4, 2024	3 p.m. – 4 p.m.
Tuesday, Nov. 19, 2024	10 a.m. – 11 a.m.

Specialized information sessions

Maven Menopause and Midlife Health Wednesday, Nov. 6, 2024	12 p.m. – 1 p.m.
Calm Health Tuesday, Nov. 12, 2024	12 p.m. – 1 p.m.

Open Enrollment is Nov. 4–22, 2024

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



Benefit Expos and Health Screenings

Join us for our annual in-person events:

- Check your blood pressure, cholesterol, glucose levels and more. For accurate screenings results, fasting is recommended but not required.
- Speak with representatives from Columbia Human Resources, ColumbiaDoctors and benefits vendor partners
- Upper body massages, acupuncture, emotional freedom technique (EFT) tapping and more
- Free, walk-in flu vaccines available at Morningside and Manhattanville events

Location	Date	Time
Columbia University Irving Medical Center	Thursday, November 7	8 a.m. – 2 p.m.
Lerner Hall (Morningside campus)	Wednesday, November 13	8 a.m. – 2 p.m.
Lenfest Center (Manhattanville campus)	Thursday, November 14	9 a.m. – 2 p.m.

Register at humanresources.columbia.edu/oe

Remember to take action during Open Enrollment



Enroll through CUBES:
Nov. 4–Nov. 22, 2024

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

Learn more:

humanresources.columbia.edu/oe



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