



**2025 Open Enrollment:  
November 4 – 22, 2024  
Benefits Effective Jan. 1, 2025**



**You must enroll in your 2025 benefits by Nov. 22, 2024.**

Columbia University cares about you and your family. That's why your comprehensive benefits package includes resources to help you take charge of your overall well-being.

Before Open Enrollment, take time to review your options so you can choose your 2025 benefits with confidence.

## WHAT'S NEW FOR 2025



For more information, visit [humanresources.columbia.edu/oe-twu](https://humanresources.columbia.edu/oe-twu)

- **Retirement contributions.** Catch-up contributions are changing in 2025 for those ages 50+. See page 8.
- **Support for menopause.** Maven, which currently provides support for maternity, fertility, surrogacy and adoption, will also provide support for menopause. 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.
- **Enroll in Identity Theft anytime.** Identity Theft insurance covers expenses incurred to restore your identity or recover a stolen wallet. You can now enroll anytime—before, during or after Open Enrollment.
- **Calm Health.** A new well-being app that includes mental health resources, coaching and therapy at no charge, available only to Columbia University medical plan participants.



## LEARN MORE

### Attend a Virtual Information Session

#### Virtual Information Sessions

- Wednesday, Oct. 30 4 p.m. to 5 p.m.
- Monday, Nov. 4 11 a.m. to 12 p.m.
- Wednesday, Nov. 20 1 p.m. to 2 p.m.

### Benefits Expos & 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 Benefits, ColumbiaDoctors and select benefits vendor partners.
- Free, walk-in flu vaccines available at Morningside and Manhattanville events.
- Ergonomic assessments, acupuncture, upper body massages and emotional freedom technique (EFT) tapping.

### Verify your Eligible Dependents

- In 2025, Columbia will conduct a Dependent Eligibility Audit of the Group Medical Plan, which may require faculty and staff who cover a dependent to submit documentation to demonstrate eligibility for coverage (ex: marriage certificate, birth certificate). Select faculty and staff will receive notifications in 2025. Staff are encouraged to use the Open Enrollment period to review and drop coverage for ineligible dependents that may currently be active under The Plan.

### New Contribution Rates

- See the 2025 Contribution Rates flyer.

#### Specialized Information Sessions

- **Maven Menopause**  
Wednesday, Nov. 6 12 p.m. to 1 p.m.
- **Calm Health**  
Tuesday, Nov. 12 12 p.m. to 1 p.m.

#### Thursday, Nov. 7

8 a.m. to 2 p.m.  
Columbia University Irving Medical Center  
50 Haven Avenue–The Ballroom

#### Wednesday, Nov. 13

8 a.m. to 2 p.m.  
Lerner Hall (Morningside campus)  
2920 Broadway at W. 115th Street

#### Thursday, Nov. 14

9 a.m. to 2 p.m.  
Lenfest Center (Manhattanville campus)  
615 W. 129th Street

Visit [humanresources.columbia.edu/oe](https://humanresources.columbia.edu/oe) to register.



## Log in to CUBES to Enroll

The Columbia University Benefits Enrollment System (CUBES) gives you secure access to personalized information about your benefits. The site is available 24/7, which means you can enroll online anytime from anywhere during the annual benefits Open Enrollment period.

### TO GET STARTED:



- 1 Go to [humanresources.columbia.edu](https://humanresources.columbia.edu) and click the CUBES logo.
- 2 Select "Get Started" to make your elections.
- 3 Be sure to "Checkout" to save and submit your elections.

Log in with your UNI and password; confirm access using multifactor authentication (DUO).



## What Happens if You Don't Enroll?

- ✗ **You will no longer have coverage for:**
  - Healthcare Flexible Spending Account
  - Dependent Care Flexible Spending Account
- ✗ **You will also be ineligible to newly enroll in the following Voluntary Benefits:**
  - Accident Insurance
  - Critical Illness Insurance
  - Hospital Indemnity Insurance
  - Legal Services with MetLife
  - Universal Life with long-term care insurance
- ✓ **You will be automatically re-enrolled in your current 2024:**
  - Medical
  - Dental
  - Optional Vision
  - Transit/Parking Reimbursement Program (T/PRP)
  - Life and Accidental Death and Dismemberment Insurance
  - Voluntary Benefits



## You must enroll in your 2025 benefits by Nov. 22, 2024.

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



## Questions?

Contact the Columbia Benefits Service Center  
212-851-7000 | [hrbenefits@columbia.edu](mailto:hrbenefits@columbia.edu)

Open Enrollment hours:  
Monday through Friday  
9 a.m. to 5 p.m.



# Medical Coverage

## OVERVIEW OF MEDICAL COVERAGE

The Choice Plus 80 and Choice In-Network medical plans both cover the same comprehensive set of medically necessary services and supplies, including in-network preventive care—such as annual physicals, immunizations and well-baby visits—at 100% with no deductible.

Both plans give you access to the same network of providers and facilities. Basic vision and prescription drug coverage are provided automatically when you enroll in either plan for medical coverage. The plans differ in how you pay for services throughout the year—copays, deductibles, coinsurance and your out-of-pocket maximum. When making your choice, also consider that the Choice In-Network plan does not cover out-of-network services, whereas the Choice Plus 80 plan does allow for out-of-network services (see Summary Plan Description for details).

## CHOICE PLUS 80 VS. CHOICE IN-NETWORK

Plan Provision	Choice Plus 80	Choice In-Network
In-Network Preventive Care	Covered at 100%	
In-Network Physician Visits	\$30 copay	
Out-of-Network Coverage	60% after deductible	None
Annual Deductible	\$400	\$0
Coinsurance	Plan pays 80% Member pays 20% after deductible	Plan pays 100%
Out-of-Pocket Maximum	Lower	Higher

+ For details of each plan, please see Comparing Your Medical Plans on page 5.

## References and Resources



Go to [humanresources.columbia.edu/benefits](https://humanresources.columbia.edu/benefits) for the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) for each health plan, legal notices, FAQs, Benefits Vendor Contacts and our Benefits Glossary.



# Comparing Your Medical Plans



Only you can decide which coverage is best for you and your family. Below is an overview of the two medical plans, administered by UnitedHealthcare (UHC).

## UHC MEDICAL PLAN COMPARISON CHART

Benefit	Choice Plus 80		Choice In-Network	
	In-Network	Out-of-Network*	In-Network	Out-of-Network
<b>Annual Deductible</b> Individual Family	\$400 per person	\$600 per person	\$0	N/A
<b>Coinsurance</b>	80% after deductible	60% after deductible	100%	N/A
<b>Out-of-Pocket Maximum</b> Individual Family	\$3,000 \$6,000	\$4,500 \$9,000	\$3,500 \$7,000	N/A
<b>Preventive Care</b>	100%	60% after deductible	100%	N/A
<b>Physician Office Visits, including specialists</b> (excludes additional services)	\$30 copay	60% after deductible	\$30 copay	N/A
<b>Laboratory/Radiology Services, including services rendered in a physician's office</b>	80% after deductible	60% after deductible	\$150 copay if hospital*** 100% after deductible if non-hospital location	N/A
<b>Inpatient Hospital Care</b>	80% after deductible	60% after deductible; Precertification required	\$500 copay per admission; 100% after the deductible for inpatient professional services	N/A
<b>Outpatient Hospital Care</b>	80% after deductible	60% after deductible; Precertification required	\$150 copay (including lab and radiology);** 100% after the deductible for hospital professional services	N/A
<b>Mental Health and Substance Abuse—Inpatient care</b>	80% after deductible	60% after deductible; Precertification required	\$500 copay per admission	N/A
<b>Mental Health and Substance Abuse—Outpatient programs</b>	\$30 copay	70% after deductible for facility-based care including intensive outpatient programs; Precertification required	\$30 copay	N/A
<b>Mental Health and Substance Abuse—Outpatient counseling</b>	\$30 copay	70% after deductible	\$30 copay	N/A
<b>Emergency Room</b>	\$150 copay (waived if admitted)			
<b>Basic and Comprehensive Infertility Treatment</b>	Unlimited benefit for diagnosis and basic medical treatment, including artificial insemination			N/A
<b>Advanced Infertility Treatment</b>	\$30,000 lifetime maximum for advanced treatments and Assisted Reproductive Technology including IVF, GIFT and ZIFT			N/A
<b>Prescription Drug coverage with Optum Rx***</b>	Retail (30 days) • Tier I: \$10 copay • Tier II: \$25 copay • Tier III: \$45 copay  • Eligible specialty medications will be processed through PillarRx with a 30% coinsurance, offset by the manufacturer discount. You will be notified in advance if you need to enroll.	Mail-order (90 days) • Tier I: \$15 copay • Tier II: \$50 copay • Tier III: \$90 copay	N/A	

\* Eligible Expenses are determined in accordance with the Claims Administrator's reimbursement policy as described in the Summary Plan Description.

\*\* No copay for Lab and Radiology at certain designated New York Presbyterian (NYP) locations. Go to [humanresources.columbia.edu/documents](https://humanresources.columbia.edu/documents) and search "New York-Presbyterian (NYP) Outpatient Laboratory Locations" for the list of locations.

\*\*\* \$30,000 lifetime maximum for infertility medication.

The Medical Plan Comparison chart represents highlights of Plan provisions. Clinical medical management restrictions and other limits apply.

+ Go to [humanresources.columbia.edu](https://humanresources.columbia.edu); click "Forms & Documents"; search "SPD" to view the Summary Plan Descriptions.

! UHC's Choice network is a national provider network and does not require referrals to see specialists. UHC requires precertification for some services; it is your responsibility to confirm that your provider has obtained the necessary authorizations from UHC.



## Vision Coverage

All TWU members and their covered dependents enrolled in any of the University's medical plans are covered by a basic vision benefit through UnitedHealthcare (UHC). This plan provides coverage for eye exams, corrective lenses, frames and contact lenses.

If you use an out-of-network service, you will be required to pay in full at the time of service, then submit a claim for reimbursement to UHC.

For additional information on your vision coverage, go to [humanresources.columbia.edu/content/twu-vision-coverage](https://humanresources.columbia.edu/content/twu-vision-coverage).

### OPTIONAL VISION PLAN

For enhanced vision benefits, TWU members can elect to purchase optional UHC vision coverage in place of the basic vision coverage for themselves and their covered dependents. You do not have to be enrolled in a medical plan to purchase this coverage. See contributions insert for monthly rates.



# Dental Coverage

You have three options for dental coverage: one from EmblemHealth and two from Aetna. Each provides preventive, basic and major services. The plans differ in how you pay for services throughout the year—copays, deductibles, coinsurance and your maximum annual benefit, your pre-tax contributions costs and the participating dentists in the network. Please review the information below before choosing your dental coverage.

## EMBLEMHEALTH PREFERRED DENTAL BENEFITS PLAN B

EmblemHealth Preferred Dental Benefits Plan B covers preventive, basic and major services. You may choose to use a participating EmblemHealth Preferred Program dentist or go to a nonparticipating dentist. When you receive care from a nonparticipating dentist, you pay the provider up front, and then file a claim for reimbursement. You'll be reimbursed up to the allowance on the EmblemHealth Dental fee schedule for covered services, which is available from EmblemHealth. If you use a participating dentist, no forms are required.

- ✦ For EmblemHealth dentists, go to [emblemhealth.com/find-a-doctor/directory](http://emblemhealth.com/find-a-doctor/directory) and select "Dental Preferred" from the menu. For more information, call EmblemHealth: 212-501-4443.

## AETNA DENTAL PLANS COMPARISON CHART

The University offers two comprehensive dental plans: the **Aetna Columbia Dental Plan (PPO)** and **Aetna Dental Maintenance Organization (DMO)**.

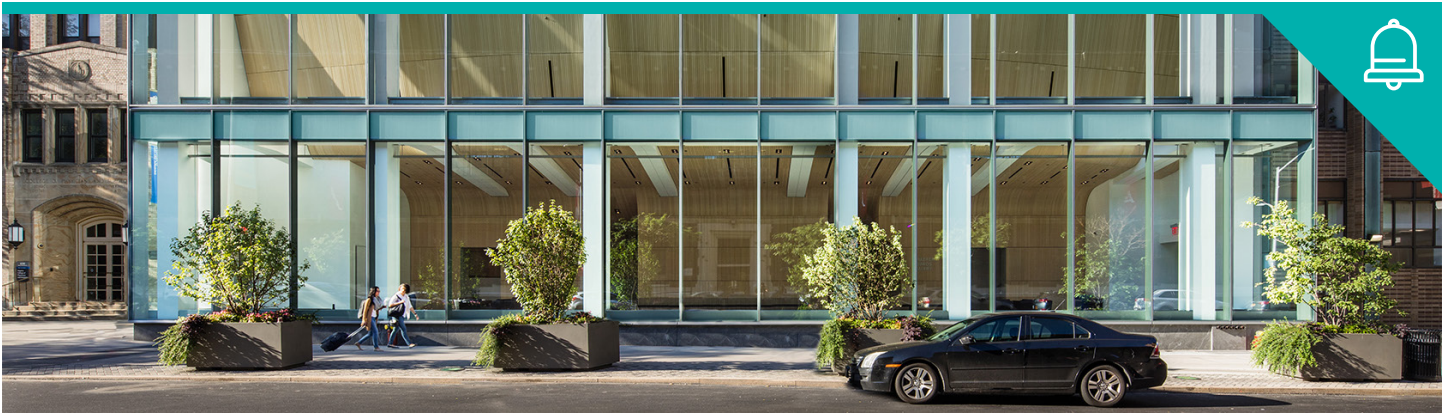
Under the **Aetna Columbia Dental Plan**, you can go to a broad range of in-network dentists in the national Aetna PPO network and Columbia Preferred Dental Network. The Columbia Preferred Network gives you access to ColumbiaDoctors Dentistry. Under this plan, you may also see an out-of-network dentist, although your cost may be significantly higher.

Under the **Aetna Dental Maintenance Organization**, you must choose a primary care dentist in advance from a select group of Aetna in-network providers. Please confirm the dentist you choose is in the DMO network prior to enrolling.

Plan	EmblemHealth Dental Plan		Aetna Columbia Dental Plan (PPO)			Aetna Dental Maintenance Organization (DMO)	
	In-Network	Out-of-Network	Aetna PPO Dental Network	Columbia Preferred Dental Network	Out-of-Network*	Aetna DMO Network	Out-of-Network
<b>Preventive</b>	100%	Reimbursement subject to established plan schedule	100%	100%	100%	100%	No coverage
<b>Annual deductible (per person)</b>	None	None	\$25	None	\$25	None	No coverage
<b>Basic restorative care</b>	100%	Reimbursement subject to established plan schedule	80%	100%	80%	100%	No coverage
<b>Major restorative care</b>	100%	Reimbursement subject to established plan schedule	50%	60%	50%	60%	No coverage
<b>Annual maximum benefit (per person)</b>	\$1,200	\$1,200	\$1,500	\$1,750	\$1,500	None	No coverage
<b>Orthodontia</b>	No Coverage	No Coverage	50%	50%	50%	\$2,400 member copay applies per lifetime, plan pays remainder	No coverage
<b>Orthodontic lifetime maximum (per person)</b>	No Coverage	No Coverage	\$1,500	\$1,750	\$1,500	24 months of comprehensive orthodontic treatment, plus 24 months of retention	No coverage

\* The percentage paid by Aetna is limited to the network negotiated fees. If you use an out-of-network provider, reimbursement will be based on the negotiated fees for services provided. You will be responsible for paying the full amount of any charges that exceed this limit.





## More About Your Benefits

### RETIREMENT CATCH-UP CONTRIBUTIONS

Beginning January 1, 2025, the catch-up contribution limit is increasing for active participants in a calendar year.

- Individuals between the ages of 50-59 can make an additional catch-up contribution of \$7,500
- Individuals between the ages of 60-63 can make an additional catch-up contribution of \$11,250
- Individuals above the age of 63 can make an additional catch-up contribution of \$7,500

Retirement education is available all year. For dates and times, visit [humanresources.columbia.edu/events](https://humanresources.columbia.edu/events).

### REVIEW BENEFICIARIES

Update your beneficiary information for life insurance (CUBES) and retirement plans (TIAA/Vanguard).

### QUALIFIED LIFE STATUS CHANGE

You can update benefits elections on CUBES if you experience a Qualified Life Status Change event such as marriage or divorce, or birth or adoption of a child. You have 31 days from the eligible event to make updates.

- ✦ For additional information, including a list of Qualified Life Status Change events, go to [humanresources.columbia.edu/benefits](https://humanresources.columbia.edu/benefits) and click the "Making Changes to Benefits" icon.

### LEARN ABOUT TAX SAVINGS ACCOUNTS

All tax savings accounts can save you money by setting aside pre-tax dollars from your paycheck to pay for expenses you will incur throughout the year. These include a Transit/Parking Reimbursement Program (T/PRP), Healthcare Flexible Spending Account (HC FSA) and Dependent Care Flexible Spending Account (DC FSA).

### 2025 TAX SAVINGS ACCOUNTS

	Current IRS limits*	Rollover limit for 2025
Transit/Parking Reimbursement Program	\$315/month	No limit
Healthcare Flexible Spending Account	\$3,200/year	\$640
Dependent Care Flexible Spending Account	\$5,000/year	\$0

\* IRS limits are subject to change.

To learn more go to [humanresources.columbia.edu/tax-savings](https://humanresources.columbia.edu/tax-savings).

### About This Communication

The Benefits Brochure summarizes changes to the benefits programs that are available to benefits-eligible employees of Columbia University. This communication is intended to be a Summary of Material Modifications (SMM) to the Medical Plans and other benefits programs. It does not include important information about exclusions and limitations. For additional details of benefits coverage, eligibility, limitations and exclusions, you must refer to the Summary Plan Description (SPD) and the Summary of Benefits and Coverage (SBC) online at [humanresources.columbia.edu/benefits](https://humanresources.columbia.edu/benefits). You may also want to request to receive a paper copy of an SPD, SBC or SMM by contacting the Columbia Benefits Service Center at 212-851-7000. As a requirement of the Patient Protection and Affordable Care Act, Columbia University must provide a SBC to all participants and their dependents. The SBC is designed to provide you with an easy-to-understand summary about a health plan's benefits and coverage and to help you better understand and evaluate your health insurance choices. You are entitled to receive these Plan documents under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA, which are explained in more detail in the SPDs. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Columbia University reserves the right to change or terminate these benefits Plans at any time. This publication is in no way intended to imply a contract of employment. The Columbia University Group Benefit Plan (the "Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.