

Open Enrollment

Highlights for 2025



Open Enrollment Oct. 28-Nov. 8

Resources Available for Your Benefit Questions

- Visit the Open Enrollment website: hr.syr.edu/openenrollment
- Topic specific employee emails and SU News articles
- Contact HR Shared Services at 315.443.4042 or hrservice@syr.edu - Walk-ins welcome
- Meet on-campus with representatives from Excellus BCBS and HR to discuss personal medical, dental or other benefit questions
- Contact benefit vendors directly to get personalized advice

Steps to a Successful Enrollment

- 1. Log in to MySlice, Oct. 28-Nov. 8
- 2. Review/Select Your 2025 Benefits
- 3. Click FINISH by Nov. 8
- 4. Review Your Confirmation Statement



Computer Kiosks Available

Workstations on Campus

- ITS computer labs
- Email stations



Workstations at 621 Skytop Office Building

 Walk-ins welcome or contact HR Shared Services at 315.443.4042 or hrservice@syr.edu to schedule an appointment

Review Personal Information and Beneficiaries

Personal Profile



Address, military status and emergency contacts **Payroll**



Tax withholding and direct deposit

Open Enrollment



Life insurance beneficiaries

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Dependent Eligibility Review

- Review the Benefits Eligibility Policy to ensure your covered dependents meet the criteria
- Proof of dependency is required for new enrollments
- Review dependent/beneficiary personal information



Dental and Vision Coverage



Two dental plans:

Preventive & Comprehensive

New for 2025:

Coverage through **Excellus BCBS**,

Orthodontia coverage added to Comprehensive Plan



Vision through VSP

New for 2025:

Provided as a standalone benefit, separate from dental



Enrollment is a two-year commitment

2025 will be the first year of a new two-year commitment, with elections remaining in effect through 2026

Health Plan Overview

- Three self-insured plan options: SUBlue, SUOrange and SUPro
- Medical coverage through Excellus BCBS and prescription drug coverage through Optum Rx
- Employees pay for coverage under either the Schedule A or Schedule B contribution schedules
- For detailed information and updates about the health plan, visit the Open Enrollment website

Health Plan Highlights

The University is taking the following steps in the face of rising health costs:

- Absorbing more of the cost to keep increases for employee contributions below state and national trends
- Increasing its subsidy of reduced contributions under Schedule B
- Increasing the annual in-network medical plan deductibles by \$50 per individual and \$100 per family, with no increase to copays or coinsurance
- GLP-1 medications for sole purpose of weight loss no longer covered
- Visit the Open Enrollment website for more information

Schedule B Eligibility - Lower Health Plan Contributions

Eligibility for Reduced Health Plan Contributions

Household Size	2025 Household Income
1	Less than \$55,061
2	Less than \$77,085
3	Less than \$99,109
4	Less than \$121,133
5	Less than \$143,157
6+	Less than \$165,182

- Online applications due by **Dec. 6**
- HR Shared Services can help employees with the application process
- Must reapply each year
- Eligibility based on gross household income and size as reported on your Federal Income Tax Return

Flexible Spending Account Highlights

Health Care FSA

- Maximum contribution of \$3,200* in 2025
- 2024: Carryover of up to \$640 to 2025

Dependent Care FSA

- Maximum contribution of \$5,000 per household in 2025
- 2024: No carryover

^{*} Amount subject to change pending IRS regulation.

Dependent Care Subsidy Program

- Tax-free subsidy to help with qualified dependent care needs
- Employees with annual household incomes of less than \$150,000 qualify
- Application is required and due by Dec. 6
- If approved, the following subsidy is deposited into a Dependent Care FSA, with an annual maximum benefit of \$3,000
 - -\$1,500 for children under age 6
 - \$750 for children ages 6 through 12 and adult or disabled dependents

Life and Accidental Death and Dismemberment (AD&D)

Basic Life and AD&D Insurance offered through MetLife

Provided by the University at no cost to you

Supplemental coverage available for purchase:

- No rate increases for 2025
- Supplemental Life and AD&D for yourself
- Spouse/Same Sex Domestic Partner and Child Life options
- Statement of Health required: hr.syr.edu/lifesoh

Voluntary Long Term Disability

- No rate increase for 2025
- Supplements the University's Disability Plans
- Benefit is 60% of salary
- Not taxable
- Social Security Disability award not required



Retirement Planning

- Review your retirement account balance online at tiaa.org/syr
- Update your voluntary contributions:
 - -During Open Enrollment or anytime via MySlice
 - -First Time Enrollment: Voluntary Salary Reduction form needed
- Financial counseling at no cost through TIAA



Additional Benefits and Resources

- **Wellness Initiative** provides learning opportunities, programs and resources that empower employees to lead balanced and healthy lifestyles.
- Carebridge, the faculty and staff assistance program, provides confidential counseling, programs and integrated, accessible, confidential support.
- Financial wellness resources available including educational opportunities, **financial counseling**, and more.
- **Live Local** provides assistance to purchase, improve and live in homes in convenient proximity to the University's main campus.
- Find other resources on **hr.syr.edu** for caregiving and worklife support, University discounts, adoption assistance, and much more.



hr.syr.edu/openenrollment

HR Shared Services 315.443.4042 hrservice@syr.edu

Every effort has been made to ensure the information within this presentation is accurate. However, benefits are governed by legal documents (which, in certain circumstances, may include insurance contracts). If there is any difference between the information in this presentation and the official documents, the official documents will control. As is the case with all of Syracuse University's benefit plans, the University reserves the right to modify or terminate these benefits at any time.

